

# CORPORATE & INVESTMENT BANKING

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# Who we are: a corporate and investment bank built on more than lending

Leading corporate and investment bank in Armenia with **>AMD 1.2tn (USD 3.2bn) loan and trade finance portfolio\***, underpinned by a strong client franchise and consistent deal leadership

**International capital access and structuring capability**

**Trade finance and FDI facilitation**

**Investment banking and capital markets expansion**

Leveraging balance sheet strength and deep client relationships to deliver stable core income, growing fee-based revenues and a strong contribution to Group profitability

# Built to be the primary bank for Armenia's leading corporates

## Leading market position

Primary banking relationship for 89 of the top 100 taxpayers



**Legal entities market share**  
(Mar-26)

**25.2%**  
Loans

**22.9%**  
Deposits

## Client-centric coverage model

Dedicated relationships deliver consistent, full-spectrum service across the corporate franchise



**Client NPS (internal survey)**

**75**  
(Mar-25 to Mar-26)

## Seamless digital services

A comprehensive online banking platform meets corporate clients' day-to-day transactional banking needs



**Digital uptake**

**92.2%**  
CIB clients (Mar-26)

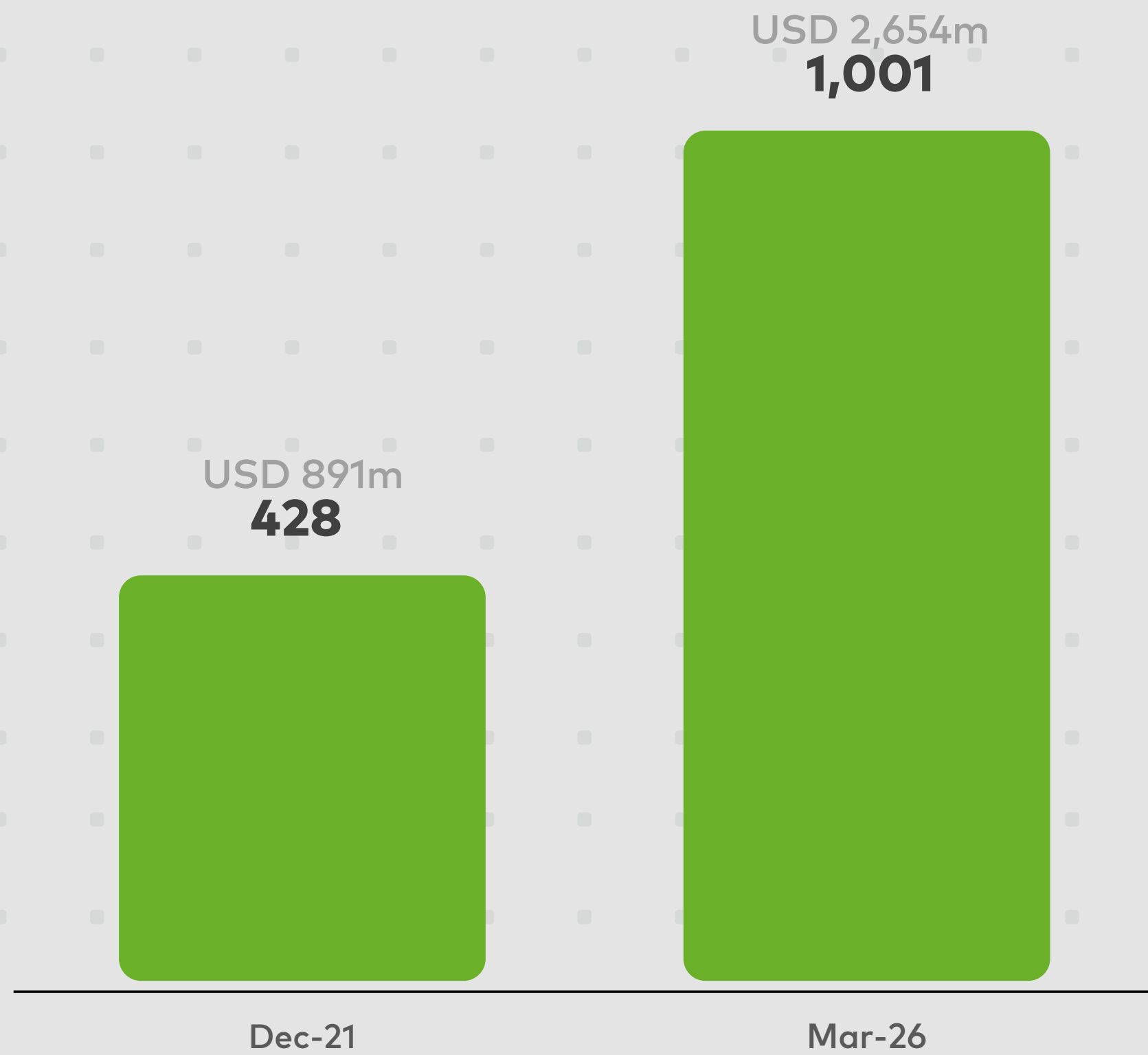


# Sustained double-digit growth on both sides of the balance sheet

All currency data are in AMD bn unless otherwise stated

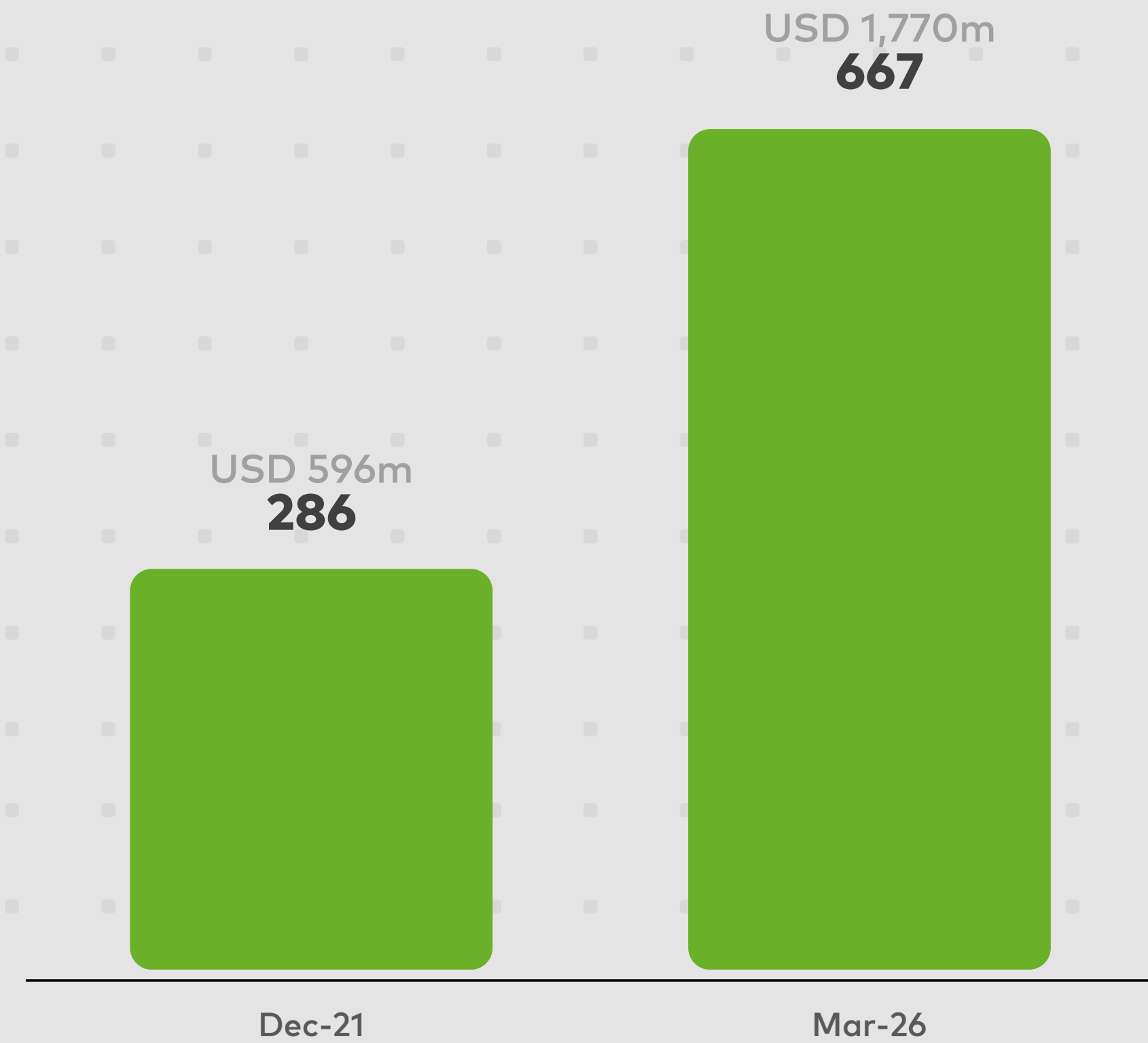
## CIB loan portfolio

↑ CAGR: +22.1%



## CIB deposit portfolio (incl. issued bonds)

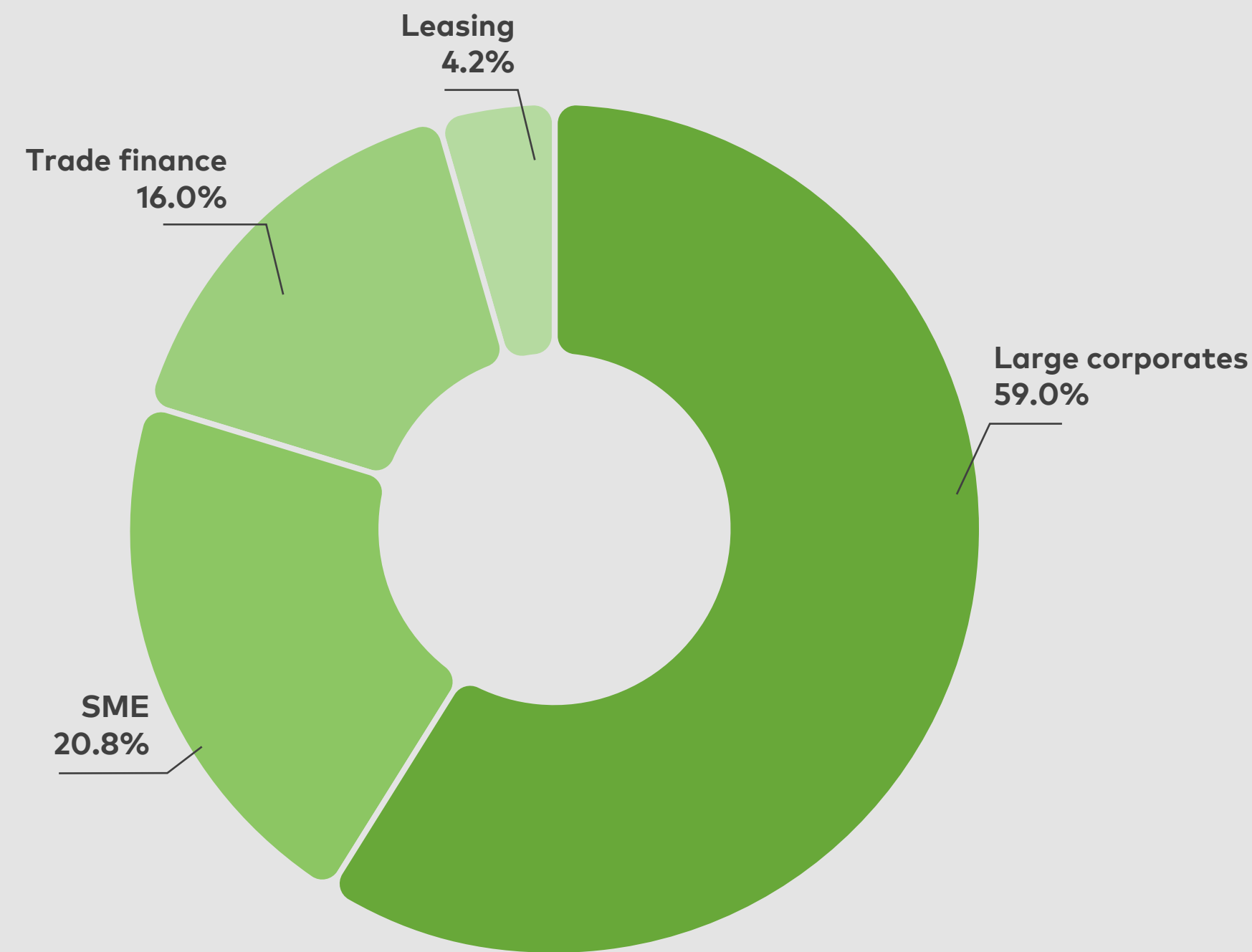
↑ CAGR: +22.1%



# Sector coverage and product range - built to serve every client needs

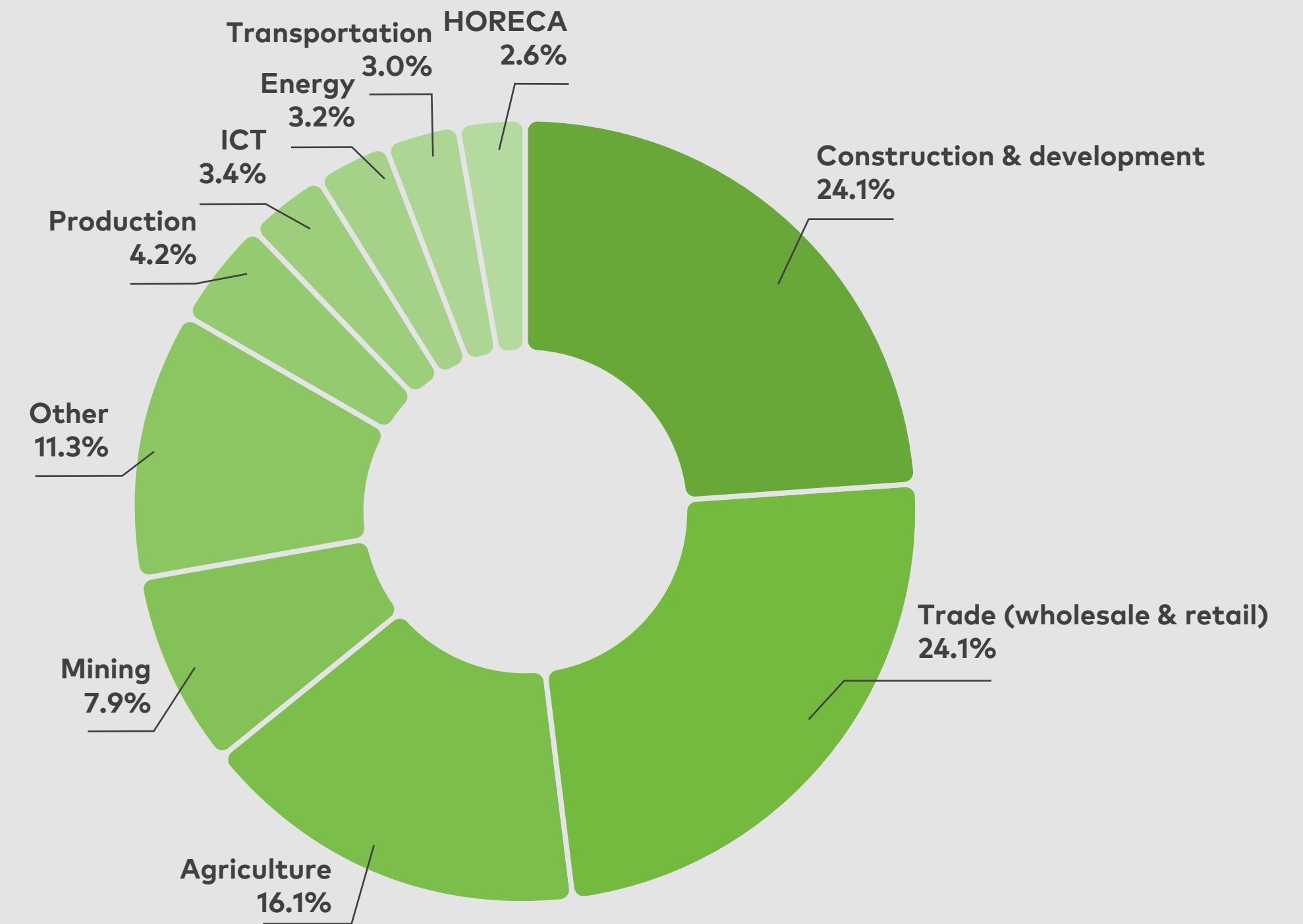
**CIB credit portfolio by product**

Mar-26



**CIB credit portfolio by sectors**

Mar-26



Sector-focused coverage model and available product solutions have enabled balanced distribution of loan portfolio into the main sectors of the economy

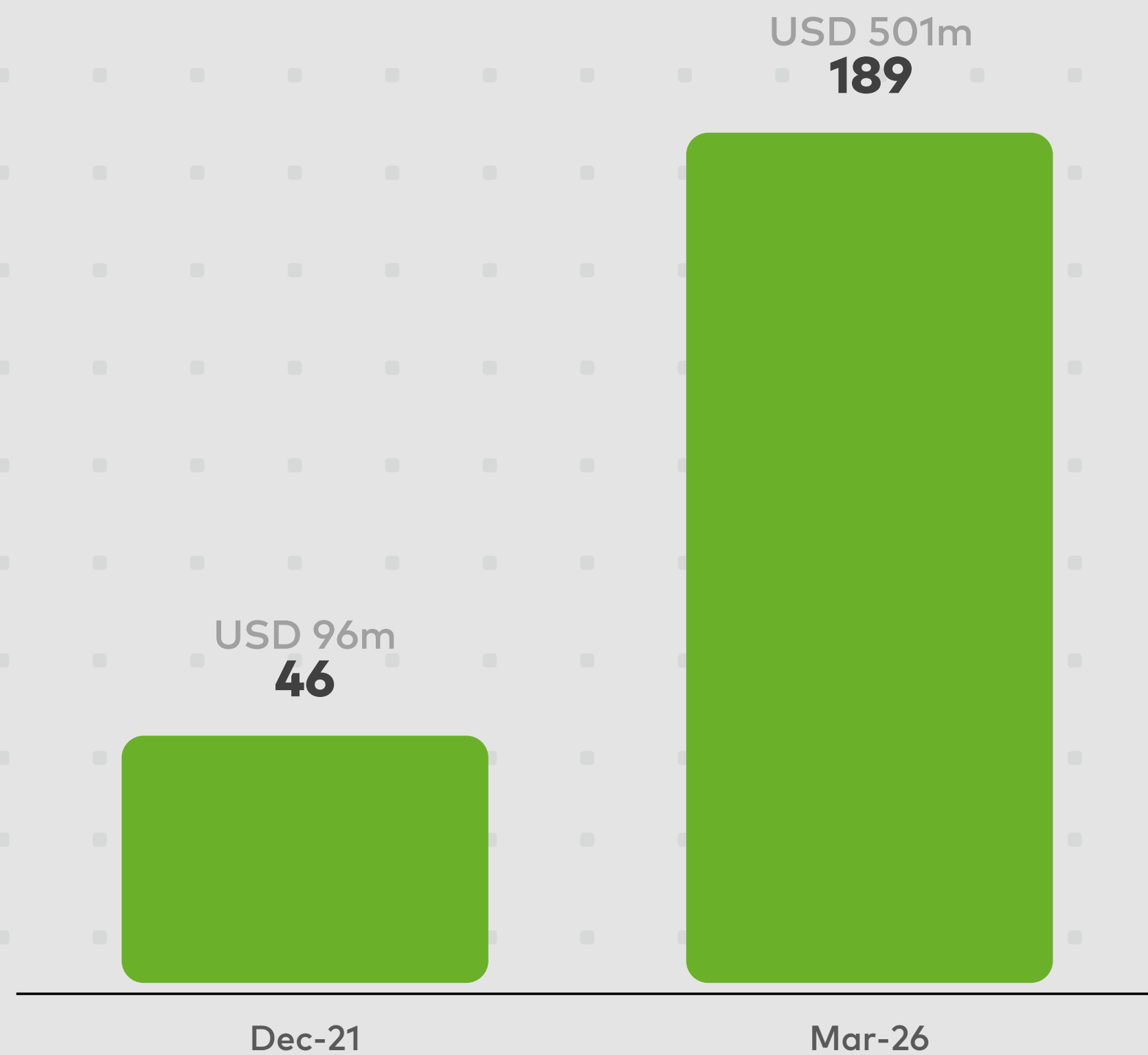
# Opening the door for foreign companies - and backing local ones competing abroad

All currency data are in AMD bn unless otherwise stated

## Total trade finance\*



CAGR: +39.3%



- **Enabling** entry of foreign companies into Armenia
- **Supporting** participation in large-scale tenders
- **Structuring** project-specific tailored products for local and international firms

# Our investment banking arm - M&A advisory and capital markets

## M&A advisory

Market leader in M&A advisory – advising on the country's most significant transactions

**>AMD 10bn (\$26m)**

2020-2025 M&A advising fees

## Capital markets & structured finance

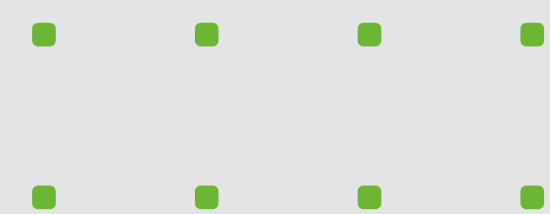
Leading debt capital markets and structured finance – high share of bond issuances and structured solutions for clients

**>AMD 400bn (\$1.05bn)**

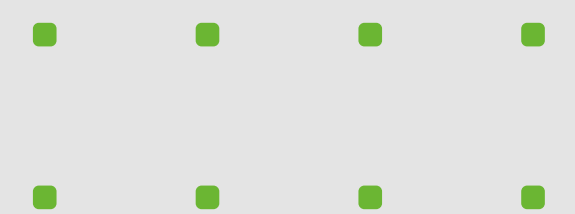
2020-2025 bond issuances

**43.2%**

2024-2025 market share in debt capital market\*



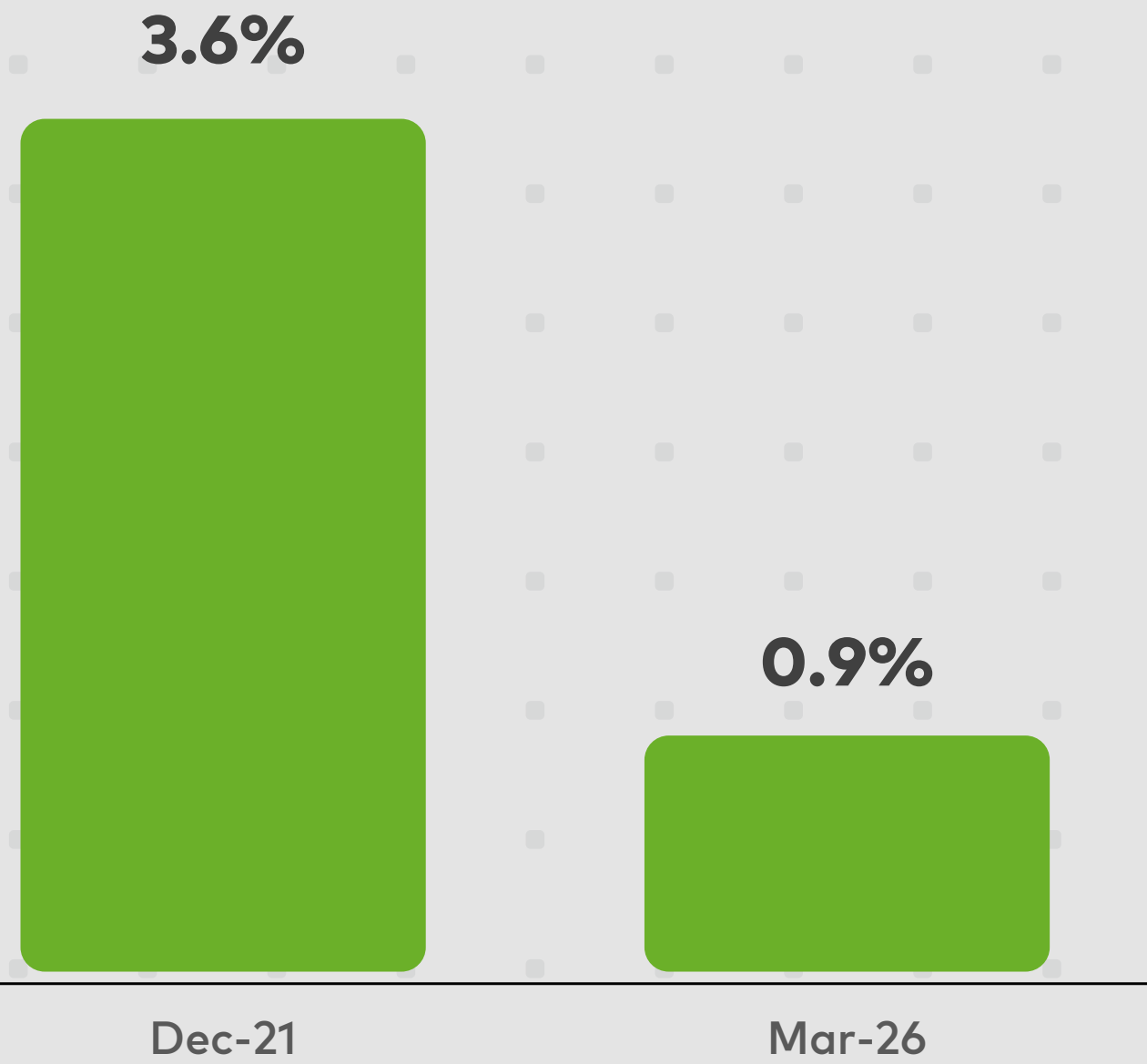
Accelerating fee income growth, diversifying revenue streams and reducing reliance on balance sheet-intensive business



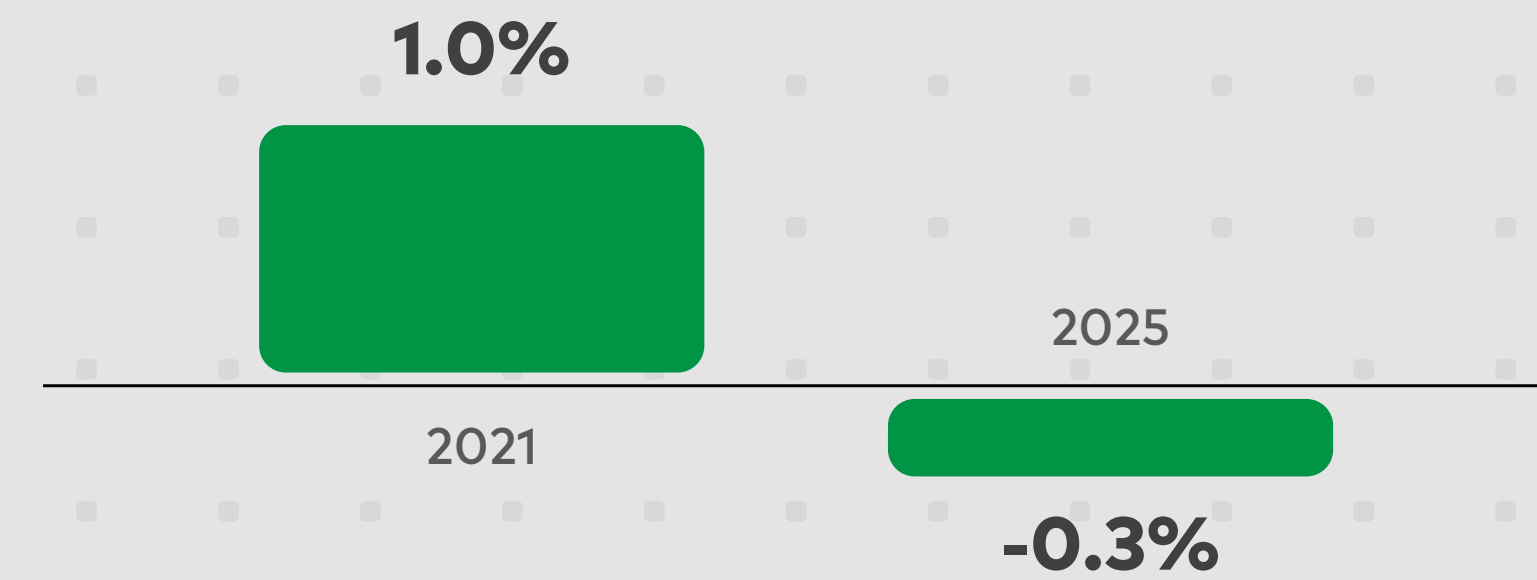
\*The share of Ameriabank as an arranger/underwriter in the total volume of the corporate bonds issued in Armenia

# Risk management and resilience - through the cycle

### NPL stage 3



### Cost of credit risk



Disciplined risk management has underpinned sustainable growth and resilience across cycles

# Midterm strategic roadmap: scaling proven strengths to accelerate growth and reinforce market leadership

**>40% Loan portfolio growth**  
**>30% Market share**

- Retaining leading positions in the market
- Enhancing sector-focused coverage model
- Maintaining client-centric banking

**Leveraging economic growth of Armenia**

## **Infrastructure finance**

Leading large and infrastructural projects e.g. Zvartnots Airport new terminal, Firebird AI 2nd stage, North-South Road, etc.

## **Green finance**

Expanding financing of renewable energy projects (solar, hydro), energy efficiency projects and positioning as a leading bank for green finance

## **Healthcare**

Financing of new hospitals and clinics in light of increased demand for medical services due to introduction of Universal Health Insurance (UHI) system in 2026

**THANK YOU**



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