

**PUBLISHED REPORT
On Main Prudential Standards**

Name of the insurance company: «EFES» ICJSC
From **01/10/2025 to 31/12/2025**

(In thousand AMD)

Standards	The actual size of the standard calculated for the insurance company	Limits, defined for standards by The Central Bank	The number of violations during reporting quarter
1	2	3	4
1. S1.1 standard on the minimum amount of statutory capital of Company	2,857,200	1,500,000	No violation
2. S1.2 capital adequacy ratio	1.75	1	No violation
2.1. for non-life insurance	1.75	1	No violation
2.2. for life insurance	X	X	No violation
2.3. for life and non-life insurance	1.75	1	No violation
3. S2 liquidity ratio	1.31	1	No violation
4. S3 ratio on the maximum size of a single insurance risk underwritten	5.3%	10%	No violation
4.1 S3 ratio on the maximum size of a single insurance risk underwritten in case of earthquake risk	4.3%	10%	No violation
5. S4 ratio on all and individual assets equal to technical reserves of Company	100%	100%	No violation
5.1. with one subject	X	X	No violation
5.2. with all subjects	X	X	No violation
6. S5 ratio on maximum risk on a single borrower	18.65%	20%	No violation
7. S6.1 foreign currency position standard	173,909	276,317	No violation
8. S6.2 foreign currency position standard by types of foreign currencies	X	X	No violation
in US dollars	3,620	193,422	No violation
In Euro	170,289	193,422	No violation

Chief Executive Officer
Chief Accountant

Arevshat Meliksetyan
Haykuhi Babayan