

PUBLISHED REPORT On Main Prudential Standards

Name of the insurance company: «EFES» ICJSC
From **01/04/2025 to 30/06/2025**

(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 | 2,639,498 | 1,500,000 | No violation |
| 2. S1.2 capital adequacy ratio | 1.61 | 1 | No violation |
| 2.1. for non-life insurance | 1.61 | 1 | No violation |
| 2.2. for life insurance | X | X | No violation |
| 2.3. for life and non-life insurance | 1.61 | 1 | No violation |
| 3. S2 liquidity ratio | 1.22 | 1 | No violation |
| 4. S3 ratio on the maximum size of a single insurance risk underwritten | 5.73% | 10% | No violation |
| 4.1 S3 ratio on the maximum size of a single insurance risk underwritten in case of earthquake risk | 1.84% | 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 | |
| 5.2. with all subjects | X | X | |
| 6. S5 ratio on maximum risk on a single borrower | 13.51% | 20% | No violation |
| 7. S6.1 foreign currency position standard | 149,474 | 256,041 | No violation |
| 8. S6.2 foreign currency position standard by types of foreign currencies | X | X | |
| in US dollars | 62,288 | 179,228 | No violation |
| In Euro | 87,176 | 179,228 | No violation |

Chief Executive Officer
Chief Accountant

Arevshat Meliksetyan
Haykuhi Babayan