

**PUBLISHED REPORT
On Main Prudential Standards**

Name of the insurance company: «EFES» ICJSC
From **01/01/2026 to 31/03/2026**

(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	2,896,586	1,500,000	No violation
2. S1.2 capital adequacy ratio	1.72	1	No violation
2.1. for non-life insurance	1.72	1	No violation
2.2. for life insurance	X	X	No violation
2.3. for life and non-life insurance	1.72	1	No violation
3. S2 liquidity ratio	1.67	1	No violation
4. S3 ratio on the maximum size of a single insurance risk underwritten	7.5%	10%	No violation
4.1 S3 ratio on the maximum size of a single insurance risk underwritten in case of earthquake risk	3.6%	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	16.5%	20%	No violation
7. S6.1 foreign currency position standard	91,844	264,685	No violation
8. S6.2 foreign currency position standard by types of foreign currencies	X	X	No violation
in US dollars	15,150	185,280	No violation
In Euro	76,114	185,280	No violation
In RUB	579	185,280	No violation

Chief Executive Officer
Chief Accountant

Arevshat Meliksetyan
Haykuhi Babayan