

# evocaBANK

## INVESTOR PRESENTATION

OVERVIEW | 2022 Q2

# HISTORY

1990 The Bank was established in 1990 as **the first commercial bank in Armenia**, and until 2017 operated under the name of Prometey Bank.

1993 Was licensed by the CBA and received a general license No 27.

2000 Became a member of S.W.I.F.T. system.

2005 Became a full member of ArCa payment system.

2006 Became an affiliated member of MasterCard Europe.

2008 For the first time in Armenia the Bank issued its own non-documentary unsecured bonds and sold them to a leading Swiss bank.

2012 Global Finance magazine selected the Bank as one of the World's Best Sub-Custodian Banks in 2012 and the Best Sub-Custodian Bank of Armenia for two consecutive years.

2015 Launched its mobile application and the supporting advertising campaign, starring Iveta Mukuchyan (prominent celebrity). Issued a co-branded card as a part of the campaign. Launched a mobile app on App Store and Play Market.

2016 The Bank's regulatory charter capital exceeded the minimal required level set by CBA. Legal entity was changed from LLC to CJSC. The Bank's regulatory capital reached AMD 30.5 mln.

2017 Launched a massive rebranding campaign. Evocabank joined Visa International Payment system.

2018 Global Finance Magazine named Evocabank the Best Digital Bank in Armenia and the Best Consumer Digital bank of Armenia for 2nd year in a row.

2019 The Bank was named the Best Consumer Digital bank of Armenia for the 3rd year in a row. Introduced the Visa Infinite card.

2020 The Bank joins European Investment Bank loan program. The Bank joins KfW bank loan program.

The Bank joins World Bank loan program. Evocabank's capital has been replenished by AMD 2.05B. The Bank launched biometric identification in EvocaTouch App. Evocabank opened 3 new branches.

The Bank was named the Best Consumer Digital bank of Armenia for 4th year in a row.

2021 Evocabank placed and listed first and second tranches of bonds, each in total amount AMD 500M and USD 5M.

New Partnership with IFC by raising USD 15 million.

The Bank was named the Best SME bank of Armenia by Global Finance.

The Bank was named the Best Consumer Digital bank of Armenia for 5th year in a row.

2022 The Bank placed bonds at total amount of AMD 2 billion and USD 10 million, which were listed on AMX.

Evocabank replenished its capital by AMD 3 Billion.

Evocabank successfully completed DigiLab Finance program, founded by IFC and Accenture.

Evocabank raised USD 7.5 million from Symbiotics.


# NEW ACHIEVEMENTS



## EVOCABANK HAS RAISED USD 7.5 MILLION FROM SYMBIOTICS

Attracted financial means will be directed towards the development of micro, small and medium-sized businesses in Armenia.

This will contribute to the creation of new jobs in the country, the improvement of the economic environment and competition, as well as to the growth of economic activity.


 [click here to read more](#)



## EVOCABANK COMPLETED PLACEMENT OF BONDS AHEAD OF SCHEDULE

The newly issued bonds amount to AMD 2 billion and USD 10 million.

The Bank has placed 200,000 dram-denominated and 100,000 dollar-denominated bonds at total amount of AMD 2 billion and USD 10 million. The annual coupon yield is **11%** and **5%** respectively, periodicity of coupon payment – once every three months, maturity – 30 months.

 [click here to read more](#)

# NEW ACHIEVEMENTS




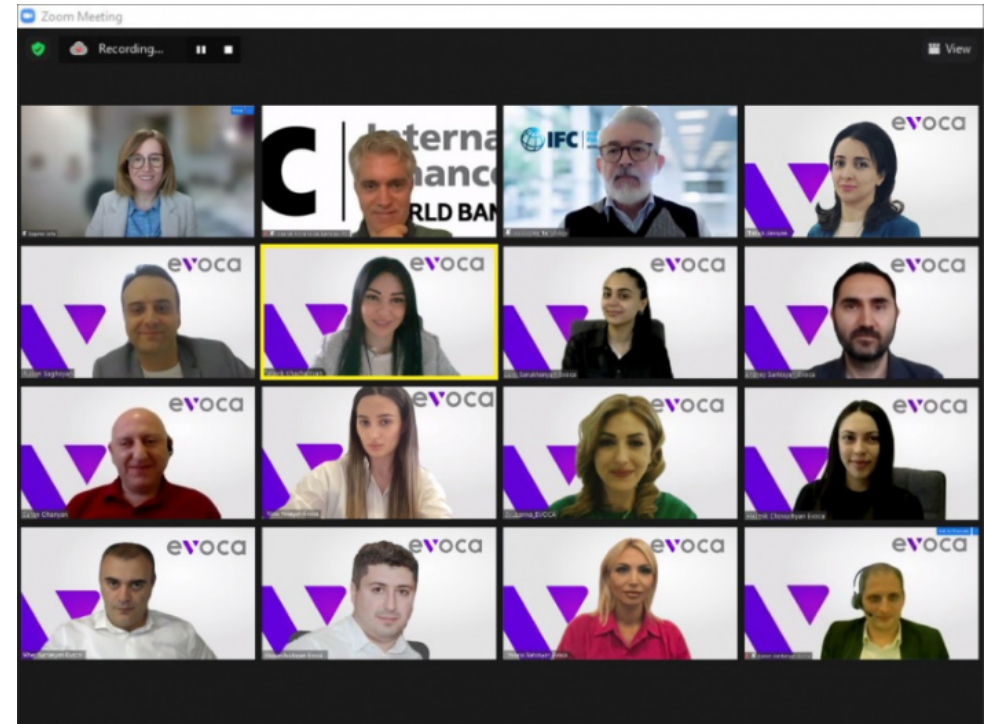
## EVOCABANK SHARE CAPITAL INCREASED BY AMD 3 BILLION

*"The increase in the share capital is based on the main provisions outlined in the bank's strategic development plan and is aimed at supporting the Bank's growth and development, improvement of its competitive positions and business expansion."*

**Karen Yeghiazaryan, the Chairman of the Management Board**

The capital augmentation is carried out by Evocabank's shareholder, citizen of Republic of Armenia and resident of Switzerland, Mareta Gevorkyan.


 [click here to read more](#)



## DIGILAB FINANCE SUCCESSFULLY COMPLETED BY EVOCABANK

DigiLab Finance is a 12-week innovative accelerator program, founded by IFC and Accenture, to enhance the company's digital transformation strategy and structure a tailored roadmap.

Participating executives attend workshops and are mentored by leading digital finance experts.

 [click here to read more](#)



# NEW COOPERATIONS



## EVOCABANK AND HAYPOST BEGIN NEW COOPERATION

The parties envisage implementing a number of digital innovation projects under the new cooperation agreement, aimed at delivery of convenient and affordable fintech services to customers of **HayPost** and **Evocabank**, including those to be provided in the communities in which Evocabank has no branches.



## EVOCABANK AND FINCA TO ISSUE CO-BRANDING CARDS

The cooperation agreement is signed by **Evocabank** Management Board chairman Karen Yeghiazaryan and **FINCA**'s Chief executive officer Vardan Haroyan.


FINCA's individual customers will be able to get loans up to AMD 2.5 million and equivalent amount in USD electronically on co-branded debit cards.



[click here to read more](#)



[click here to read more](#)



FROM OCTOBER 1, 2017  
THE BANK WAS RENAMED  
TO EVOCABANK CJSC

# EVOCABANK

THE NEW NAME OF THE BANK IS SELECTED BY THE  
ASSOCIATION OF THE WORDS **EVOLUTION** AND **EVOKE**

# REBRANDING AND CHANGE OF CORPORATE IDENTITY

## NEW IDENTITY OF THE BANK IS BASED ON THE IDEAS OF

- Technological innovation
- Growth and progress
- Availability
- Youth
- Courage

The change of the Bank's image is supported by the change in the strategic direction, which is based on technological innovations and focus on remote banking and being [mobile-first](#).

The philosophy of [mobile-first](#) means that all our new products and services are developed keeping in mind their use by customers primarily via our mobile app [EvocaTouch](#).

# VISION AND MISSION

## VISION

To be the most **innovative and progressive** financial institution in Armenia, with services available online, without visiting the Bank.

## MISSION

To deliver financial services with extensive application of the latest technologies in a fast, simple and convenient way, operating in a **mobile-first** format.

## 32 YEARS OF EXPERIENCE

Evocabank is the first registered commercial bank in Armenia with over 32 years of experience in the banking market.

The stability and the reliability of the bank allowed it to constantly meet the increasingly strict regulatory environment and to successfully overcome more than one crisis in the banking market.

Today Evocabank boasts a client service of high international standards, effective and reliable management and strategic focus on the development of new technologies.

A large, bold, purple number '32' is positioned on the right side of the slide. The '3' is composed of two main vertical strokes with a curved bottom, and the '2' is a single, thick, curved stroke. The number is rendered in a clean, sans-serif font.

# CORPORATE VALUES

## Honesty

We build **honest** relationships with everyone.

## Customer Confidence

We place customers at the center of our activities; we **appreciate and take care** of our customers' trust.

## Reliability

We are **stable and reliable** for both our customers and partners.

## Comfort

We strive to **improve** the life-standards of our customers making them more comfortable.

## Innovativeness

We are continuously introducing and applying innovations to offer **the best solutions** of the latest technologies to our customers.

## Team Spirit

We have formed **the best team** to ensure the best services for our customers.

## Transparency

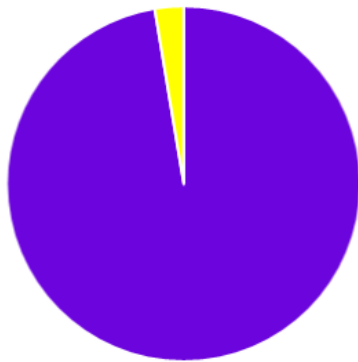
We are **open and transparent** to public, at the same time we keep the information on clients banking and trade secrets confidential.

## Business Image

**Impeccable reputation** is the most valuable and irreplaceable asset for the Bank.



# SHAREHOLDERS AND SUPERVISORY BOARD

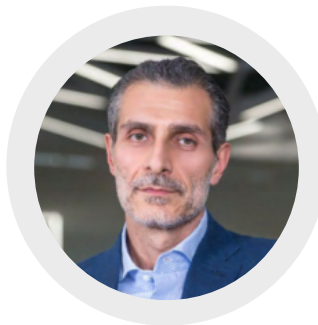


**97.4%**

Mrs. Mareta Gevorgyan

**2.6%**

11 individual shareholders



**VAZGEN GEVORKYAN, MBA, PHD**

Chairman of Supervisory Board



**GEGHAM GEVORGYAN,  
DR.SC., NAS FULL MEMBER**

Deputy Chairman of Supervisory  
Board



**MARINA PSOMAS**

Independent member of  
Supervisory Board



**FELIX DILANYAN, PHD**

Member of Supervisory Board



**VARAZDAT NERSISYAN, MBA**

Member of Supervisory Board



**ARMEN MANUKYAN**

Member of Supervisory Board

# MANAGEMENT BOARD



**KAREN YEGHIAZARYAN, MBA, PhD**  
Chairman of Management Board



**ARMEN HAKOBYAN, PhD**  
First Deputy Chairman  
of Management Board



**TATEVIK KHACHATRYAN,  
MBA, PMP®**  
Deputy Chairman of  
Management Board



**HAYK PETROSYAN**  
Deputy Chairman of  
Management Board



**LILIT GABOYAN, MBA**  
Deputy Chairman of  
Management Board, CFO



**EMMA JANINYAN, MBA,  
PhD, ACCA**  
Member of Management  
Board, Chief Accountant



**SMBAT MARTIROSYAN**  
Member of Management  
Board, Head of Legal  
Department



**MHER SAHAKYAN**  
Member of Management  
Board, Head of Programming  
and Operating systems  
Department

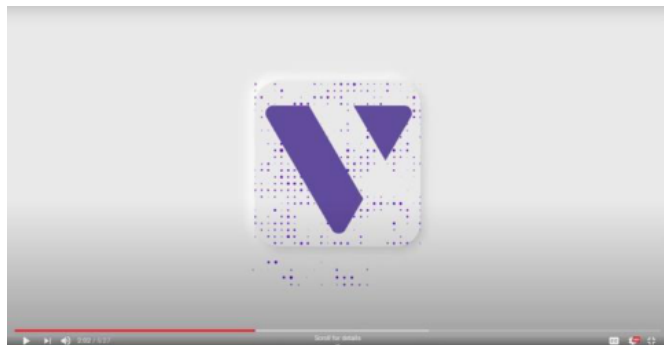


**TATEVIK JANOYAN, MBA**  
Member of Management  
Board, Head of HR  
Management Division

# FIVE YEARS AFTER REBRANDING

NEW IMAGE OF THE BANK LED TO  
SIGNIFICANT POSITIVE OUTCOMES FOR  
THE BANK'S OPERATIONS.

IT INCREASED THE BRAND RECOGNITION  
AND POPULARITY OF THE BANK AMONG  
POTENTIAL CLIENTS.



[click here to see the ad](#)

## NUMBER OF ISSUED CARDS

### ISSUED CARDS

**30/06/2022**

Total ArCa, MasterCard  
and Visa cards issued

**103,877**

## NUMBER OF POS/vPOS

POS/vPOS	31/12/2019	31/12/2020	31/12/2021	30/06/2022
POS	351	524	810	1132
vPOS	51	109	181	230

## NUMBER OF CLIENTS

CLIENTS	31/12/2019	31/12/2020	31/12/2021	30/06/2022
Legal entities	2,893	3,843	4,777	6,087
Individuals	58,915	63,188	55,814	89,499
Total	61,808	67,031	60,591	95,586



# KEY STRATEGIC DIRECTIONS

# DIGITAL CHANNELS

EVOCABANK AIMS TO WORK PRIMARILY THROUGH DIGITAL CHANNELS: ONLINE BANKING AND MOBILE APPS.

## evocaONLINE

Internet banking system for both individuals and corporate clients. The Bank makes digital security in online channels its top priority.



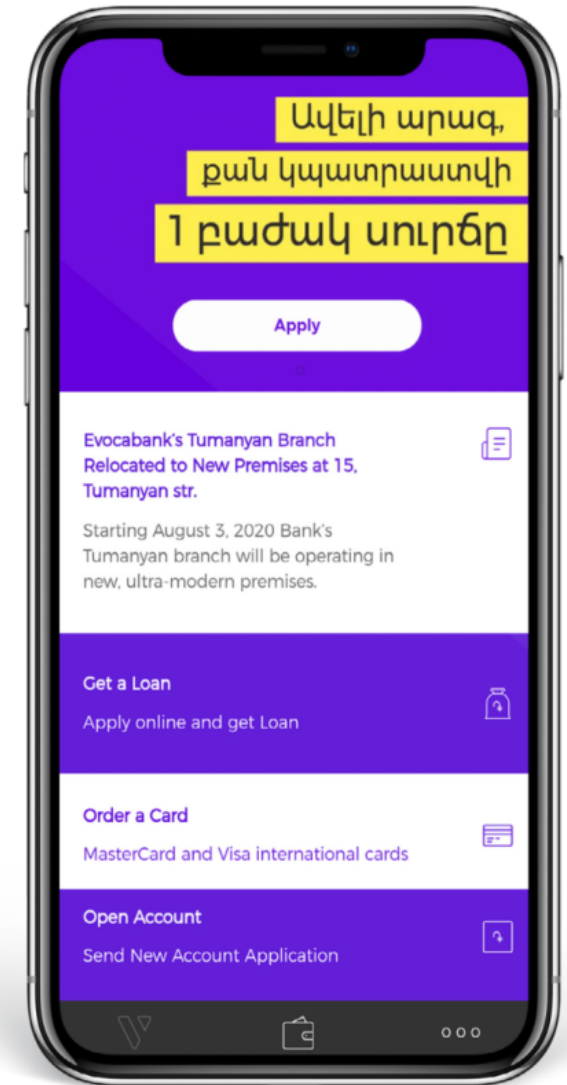
### evocaTOUCH

mobile banking application for individuals and corporate clients.



### evocaTOKEN

mobile application which provides secure access to the main application.





# DIGITAL CHANNELS: INTERNET BANKING

**evoca**ONLINE

MANAGE YOUR BANK ACCOUNT  
REMOTELY WITHOUT VISITING THE  
BANK BY MEANS OF EVOCAONLINE

## ACCESSING EVOCAONLINE INTERNET BANKING SYSTEM CLIENTS CAN:

check account information,  
including account balances,  
statements, loans and repayments,  
deposits, exchange rates

manage products, for example  
open deposits and replenish them,  
make loan repayments

import data from XML files,  
create document templates

make payments and transfers, such  
as utility payments, tax payments  
and budget transfers

send and receive letters in  
free format with enclosed  
files

make foreign currency conversions

# DIGITAL BANKING: EVOCATOUCH

## EXCHANGE RATES

CASH

	buy	sell
USD	▲ 493.00	▲ 498.00
EUR	▲ 580.00	▲ 589.00
RUR	▲ 6.56	▲ 6.75
GBP	▲ 675.00	▲ 690.00
CHF	▲ 528.00	▲ 543.00

## NUMBER OF DOWNLOADS:

467K

total downloads



602K total downloads

135K

total downloads



## BIOMETRIC IDENTIFICATION IN EVOCATOUCH APP

Evocabank will be accessible everywhere owing to artificial intelligence biometric identification system.



[click here to read more](#)

## EVOCATOUCH USERS CAN:

### Get information:

about accounts, payment cards, loans, deposits, account statements;

### Make transactions:

transfers: in Armenia and internationally, currency exchange, loan repayment, opening and replenishment of deposits, payment of utility bills, budget payments get a credit card payment of property tax, cancellation of documents;

### Other features:

send and receive letters in a free format with attached files, import data from an XML file, create document templates.

# SOCIAL NETWORKS

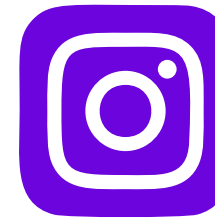


Evocabank actively interacts with its clients via **Facebook** (115K followers, 1st place).

**Number 1** by the number of followers among banks in click to visit Armenia.

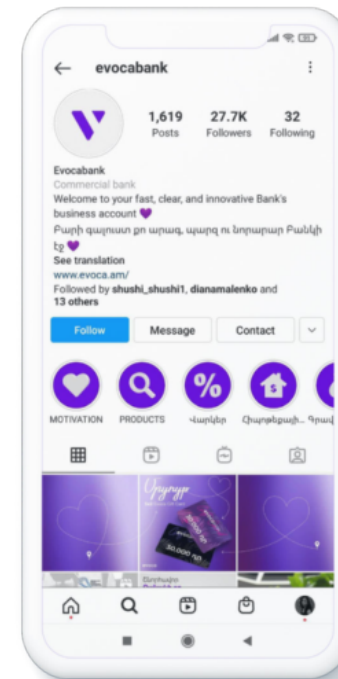
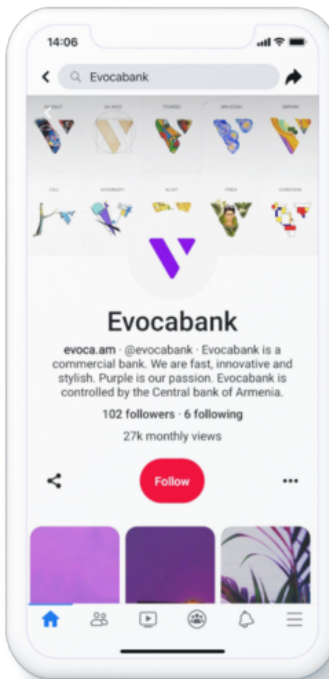
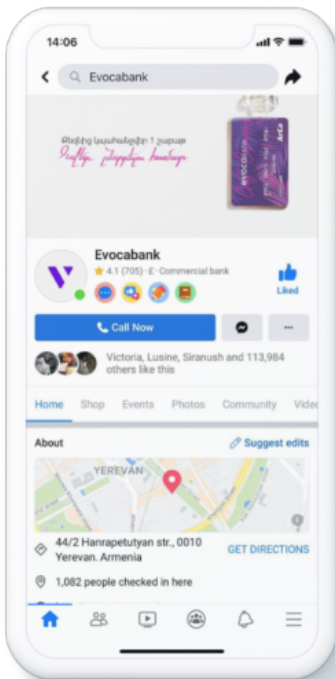


The first Armenian bank on **Pinterest**.



Evocabank has 27,8K followers on **Instagram**.

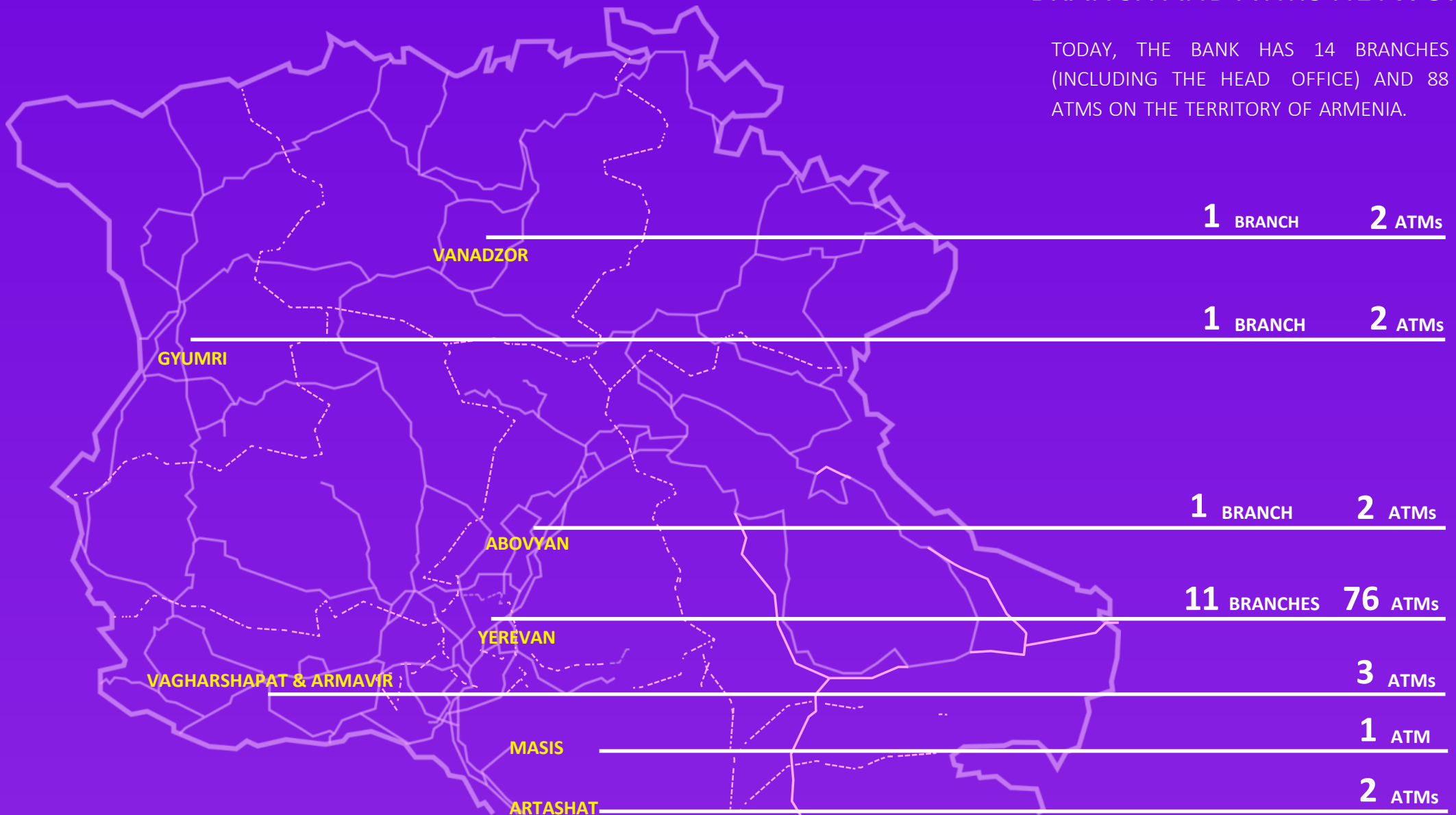
**Number 1** by the number of followers among banks in Armenia.



# OFFLINE CHANNELS:

## BRANCH AND ATMS NETWORK

TODAY, THE BANK HAS 14 BRANCHES (INCLUDING THE HEAD OFFICE) AND 88 ATMS ON THE TERRITORY OF ARMENIA.



# THE BEST DIGITAL BANK IN ARMENIA

For the third consecutive year Evocabank is announced The Best. Digital Bank in Armenia by Global Banking & Finance Awards.



[click here to read more](#)

# THE BEST SME BANK IN ARMENIA

Evocabank was named as the Best SME Bank 2022 in Armenia by Global Finance.



[click here to read more](#)

# BEST CONSUMER DIGITAL BANK IN ARMENIA

Evocabank is named The Best Consumer Digital Bank in Armenia for the 5th year in a row.



[click here to read more](#)



# THE BEST MOBILE BANK

## SME BANKING CLUB NAMES THE BEST MOBILE BANK IN ARMENIA

Evocabank has been announced the best mobile bank for businesses in Armenia.



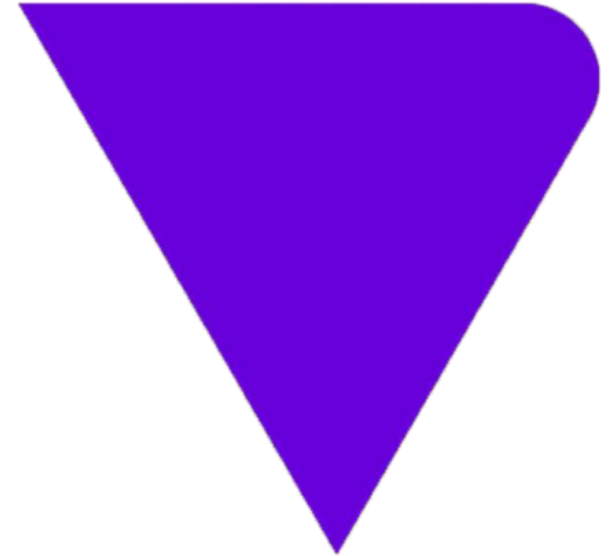
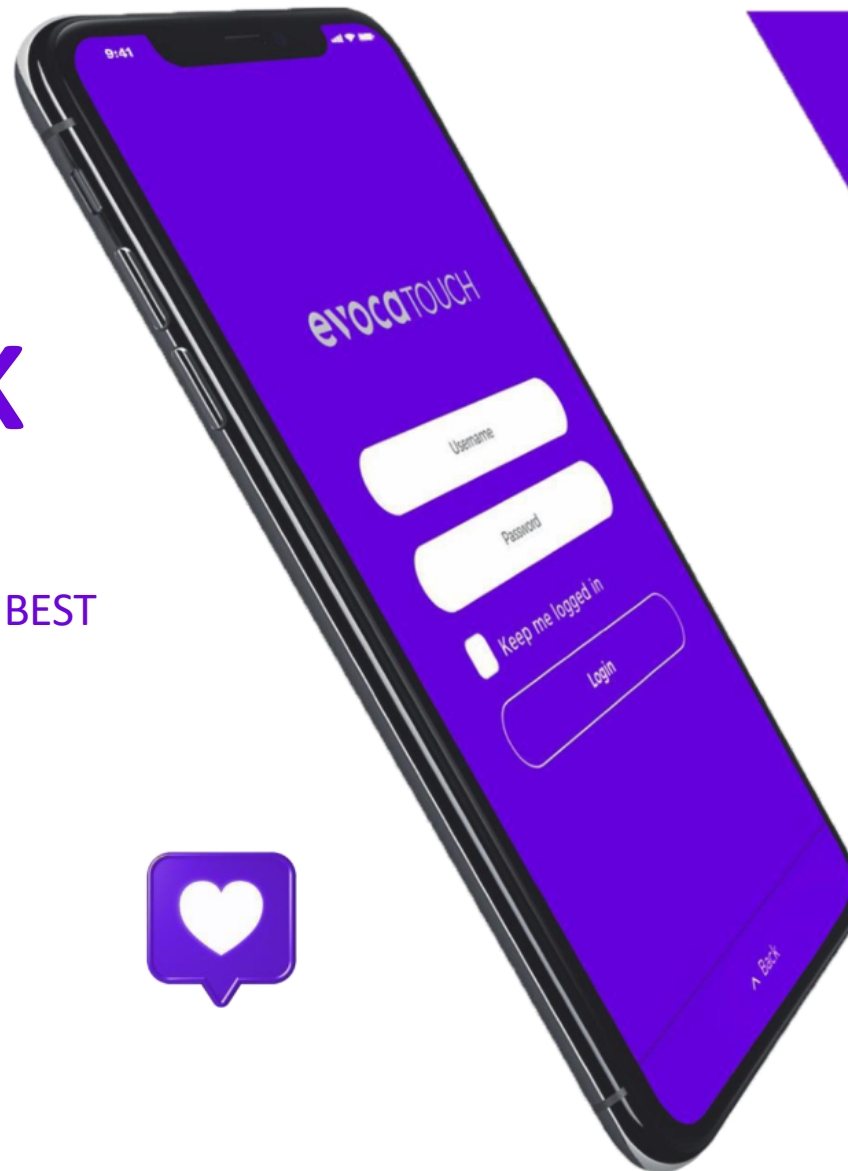
[click here to read more](#)

## HONORABLE MENTION GRANTED BY AWWWARDS TEAM

Have you skimmed through our new website?

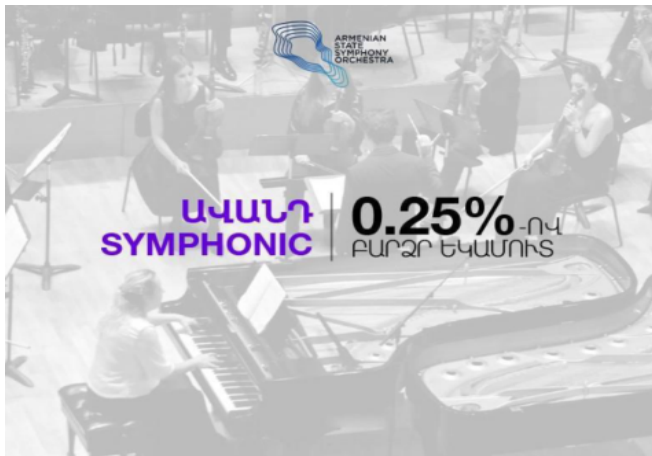


[click here to read more](#)





# PRODUCTS FOR INDIVIDUALS



## Symphonic Deposit

Investing in **Symphonic Deposit** with **Evocabank**, you will earn **0.25% higher income** as compared to that of Evoca **Classical deposit** to be transferred to the Orchestra account. Thus, you will have your contribution to the cultural development.



[click here to read more](#)

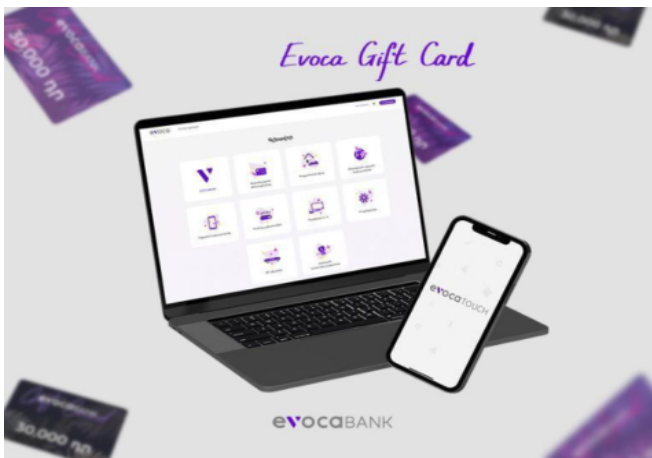


## Overdraft for Individual Borrowers

As your partner **Evocabank** is offering credit limit an **overdraft** with up to **36-month** repayment period.



[click here to read more](#)



## Make Loan Payments and Get Gifts

During the period **March 1 through June 1** make online loan **payments on Evoca.am** or using **EvocaTOUCH** app, and get a chance to participate in a special draw.



[click here to read more](#)

## VISA INFINITE CARD



## Evoca Gift Card



## VISA: EVERYWHERE YOU WANT TO BE

### ADVANTAGES:

INTERNATIONAL MEDICAL ASSISTANCE  
TRAVEL INSURANCE  
WORLD OF PRIVILEGES  
PURCHASE SECURITY  
SPEEDPASS  
LOUNGE KEY  
CONCIERGE SERVICE  
SAFE DEPOSIT BOXES

### BENEFITS:

CONCIERGE SERVICE  
SAFE DEPOSIT BOXES

EVOCA VISA INFINITE IS  
THE HIGHEST TIER OF VISA-  
BRANDED CARDS:

- Premium service
- Unique approach
- Exclusive benefits worldwide

## GET EVOCA GIFT CARD AND IT WILL BECOME THE BEST GIFT EVER!

BESIDES, EVOCA GIFT CARD IS A PERFECT  
CHOICE EVEN IF YOU DON'T KNOW THE TASTE  
PREFERENCES OF THE RECIPIENT.



## ACCOUNTS AND TRANSFERS

A WIDE RANGE OF ACCOUNT OPTIONS ARE AVAILABLE TO CLIENTS OF EVOCABANK.

### Current accounts

In AMD and foreign currency, available to residents and non-residents of Armenia.

### Unallocated metal accounts

Accounts tied to gold prices in the international market.

### Special state support accounts

For state welfare payments.

### Money transfers

Transfers within Armenia and to other countries, available with opening and without opening an account.

### Transfer payment systems

Money transfers without opening an account with the following systems: the RIA, BEST, INTELEXPRESS, UNISstream, MoneyGram.

## LOAN AND CARD PRODUCTS FOR INDIVIDUALS

### SingleTOUCH

online-credit 24/7 without paperwork and loss of time

### Unsecured personal loans

Loans for any purpose

### Mortgage loans

Residential and commercial mortgages

Mortgage special programs (NMC, housing for young families)

### Consumer loans

Profitable with a reduced rate  
Consumer loans for purchase of goods

### Car loans

Loans to purchase cars both new and used

### Credit card

Credit cards

Loans on Mastercard E-commerce

### Student loan

Student loans for tuition pay

### Other loans

Loans under guarantee  
Pawn loans, Overdraft

For the first time in Armenia Evocabank has prepared an option of applying for student loans online – through EvocaTOUCH app.



## DEPOSITS AND INVESTMENT PRODUCTS

**EVOCABANK OFFERS BOTH CLASSIC DEPOSITS AND INVESTMENT PRODUCTS.**

### Classical Deposit

Providing a stable high yield.

### Evoca Online Deposit

Place Evoca Online deposit remotely through our remote service systems.

### Children's Deposit

Opened in the name of the child until he/she reaches the age of maturity.

### Investment service

Brokerage (dealer) and Depository services (including intermediary services in provision of Depository services by the Central securities Depository of Armenia) on the territory of the Republic of Armenia, in the Russian and world securities markets.

### Personal Safe Boxes

Fireproof individual safe deposit boxes - for valuables.



A 3x3 grid of nine purple spheres is arranged on a solid purple background. The spheres are slightly offset from the grid lines, creating a sense of depth. The text "PRODUCTS FOR CORPORATE CLIENTS" is overlaid in white, bold, sans-serif capital letters, centered horizontally and positioned in the middle-right area of the image.

**PRODUCTS FOR  
CORPORATE  
CLIENTS**

# PRODUCTS FOR LEGAL ENTITIES

EVOCABANK PROVIDES A FULL RANGE OF  
SERVICES FOR LEGAL ENTITIES.

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## **Business Loans**

Commercial loans for financing  
various business sectors

## **Classical Deposit**

Classical deposit with stable high yield

## **Online Deposit**

Place Evoca Online deposit remotely  
through our remote service systems.

## **Accounts**

Accounts for legal entities and  
individual entrepreneurs in  
AMD and foreign currency

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## **International Trade Services**

Letters of credit Documentary  
Collection Guarantee

## **Money transfers**

Transfers on the territory of the  
Republic of Armenia and abroad in  
AMD and foreign currency

## **Investment services**

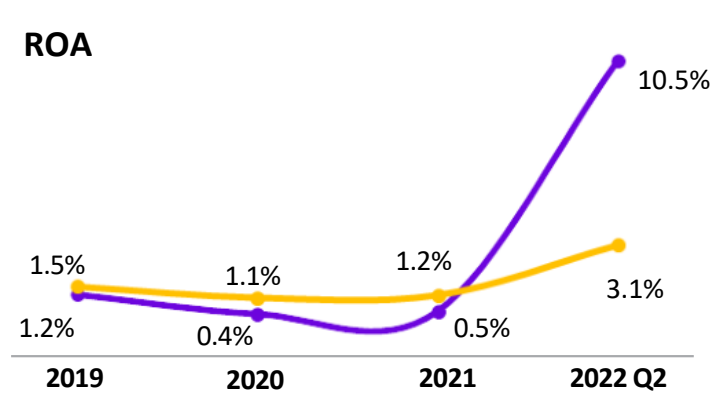
Broker (dealer) and depository  
services on the territory of the  
Republic of Armenia, in the Russian  
and global securities markets

# FINANCIAL INDICATORS

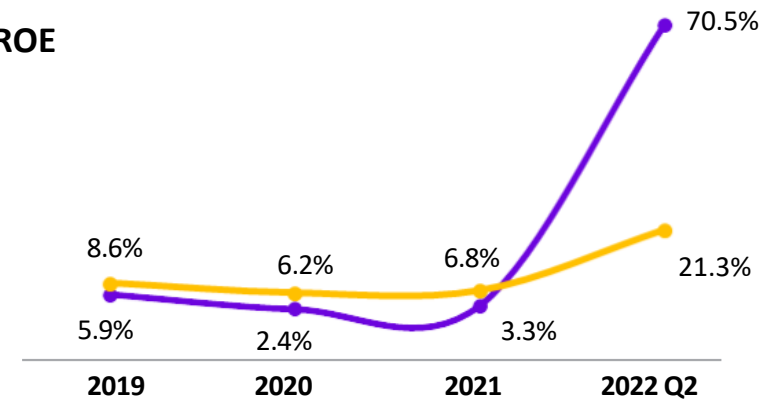


# BANKING SECTOR OF ARMENIA

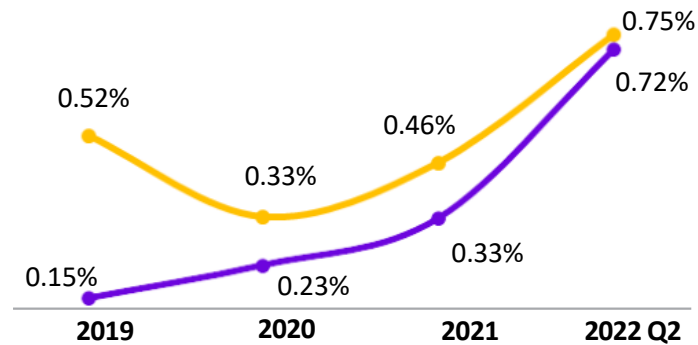
ROA



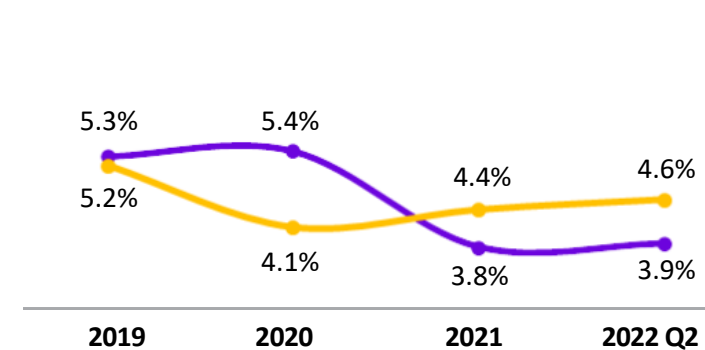
ROE



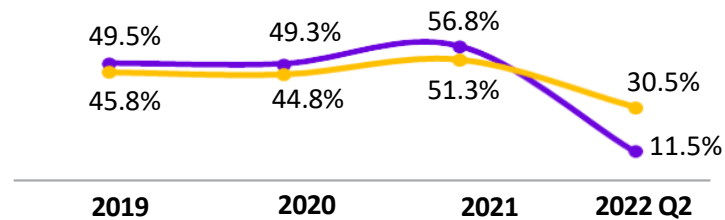
NCM



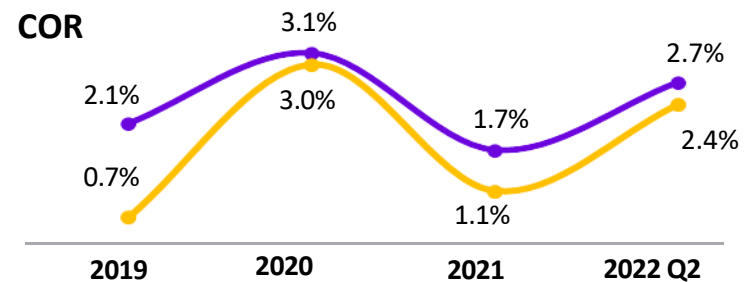
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CIR



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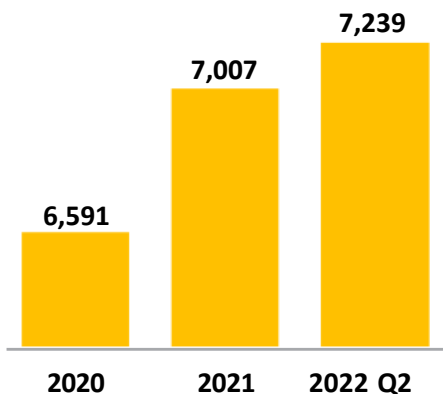


■ EVOCABANK

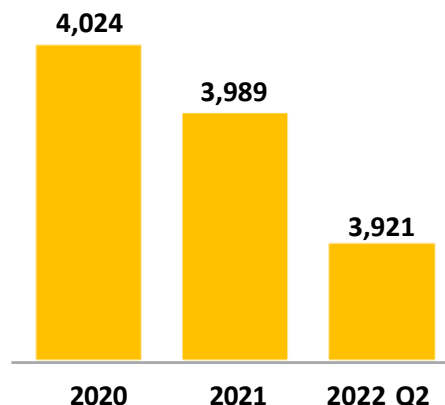
■ BANKING SECTOR

# BANKING SECTOR OF ARMENIA

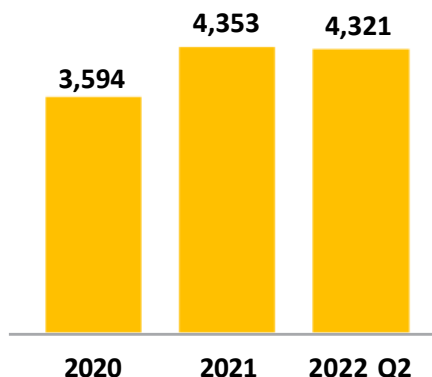
**TOTAL ASSETS**  
(BLN AMD)



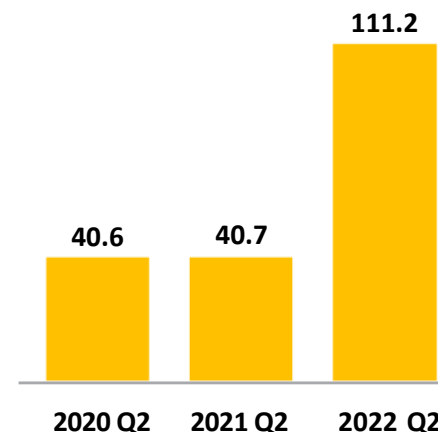
**LOANS AND ADVANCES**  
(BLN AMD)



**AMOUNTS DUE TO CUSTOMERS**  
(BLN AMD)

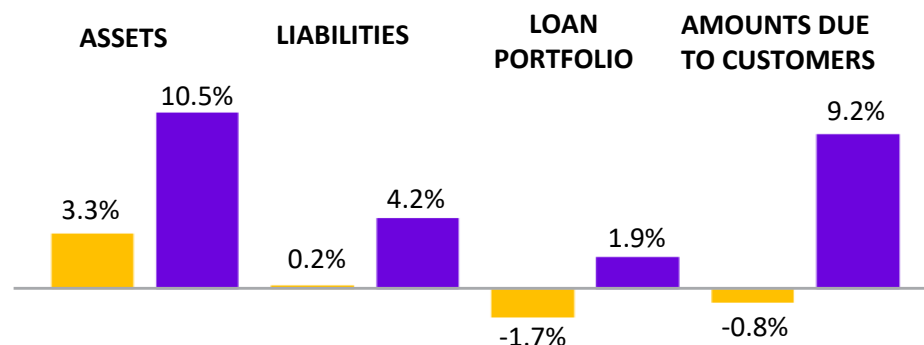


**NET PROFIT**  
(BLN AMD)

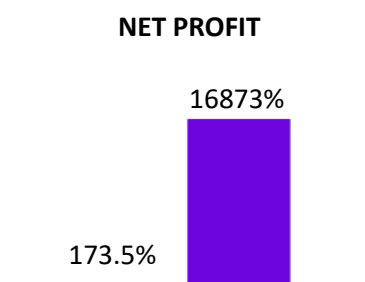


In Q2 2022 banking sector indicators remained mostly flat and **Evocabank** performed similarly with only assets increasing three times faster than the market, namely **10.5%** compared to the **3.3%** growth of the banking system.

**DYNAMICS 2022 Q2/2021**



**DYNAMICS 2022 Q2 / 2021 Q2**



■ EVOCABANK

■ BANKING SECTOR

# POSITION IN THE BANKING MARKET OF ARMENIA

## COMPETITIVE ADVANTAGES OF THE BANK

- Innovation and technological novelty
- Stability and reliability
- High level of profitability
- High level of capital adequacy

## PERFORMANCE INDICATORS IN Q2 2022

	(MLN. AMD)	POSITION CHANGE IN BANKING SECTOR
ASSETS	271,627	+2
LIABILITIES	220,803	+2
LOANS AND ADVANCEMENTS TO CUSTOMERS (NET OF IMPAIRMENT)	142,628	
AMOUNTS DUE TO CUSTOMERS	173,471	+1
EQUITY	50,824	+4
PROFIT	13,421	+12



# BALANCE SHEET

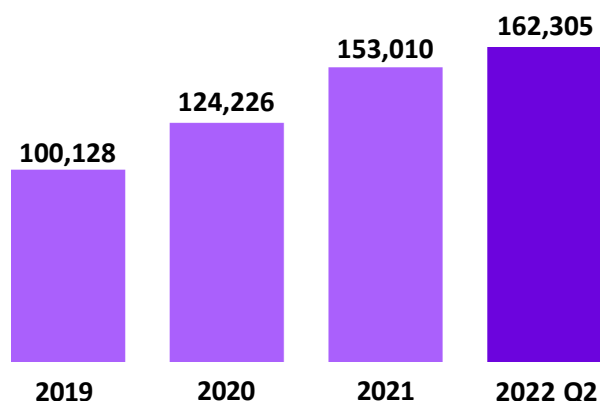
In **Q2 2022** Evocabank maintained stable growth in all key financial metrics.

In particular, total assets increased by **10.5%** while loans and advances to customers that comprise **52%** of the **total assets** increased by **1.9%**.

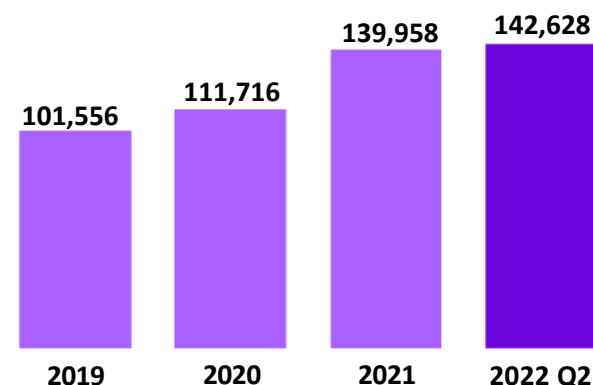
**Total liabilities** increased by **4.2%** and deposits that stand for **73%** of the total liabilities increased by **6.1%**.

**Equity** registered a robust growth mainly due to a high profit and capital injection in an amount of **AMD 3B**.

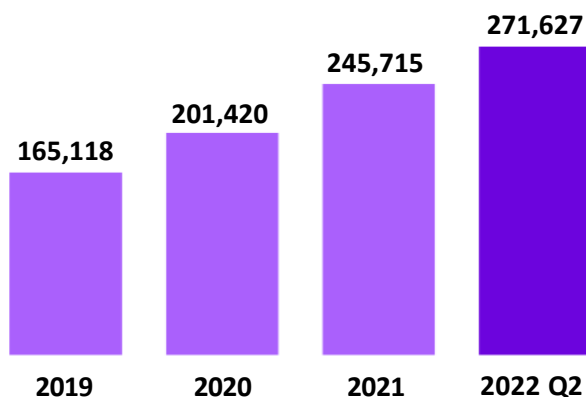
DEPOSITS DUE TO CUSTOMERS  
(MLN. AMD)



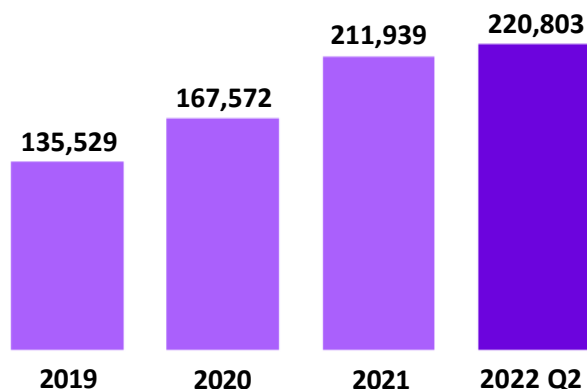
LOANS AND ADVANCES TO  
CUSTOMERS (MLN. AMD)



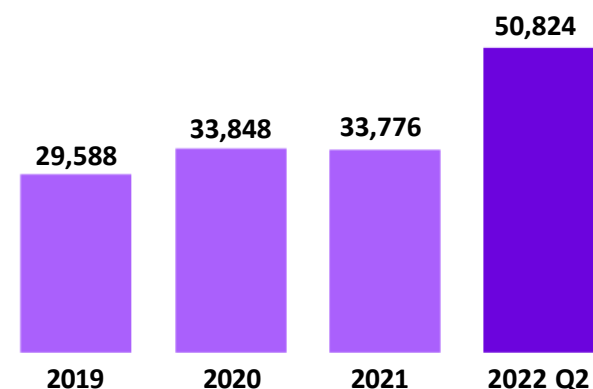
TOTAL ASSETS (MLN. AMD)



TOTAL LIABILITIES (MLN. AMD)



EQUITY (MLN. AMD)

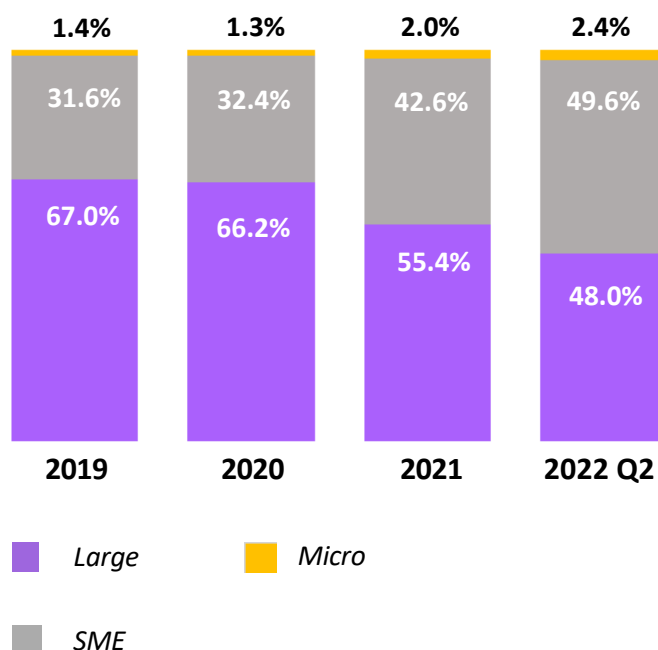




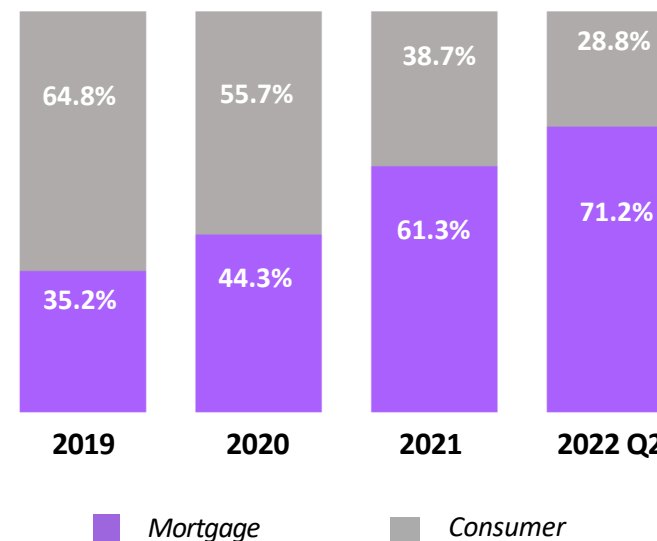
# CREDIT PORTFOLIO

In **Q2 2022** Evocabank improved its progress towards strategic objectives, which is reflected in loan structure **by growth of SME and Retail portfolios.**

## CORPORATE LOAN PORTFOLIO STRUCTURE

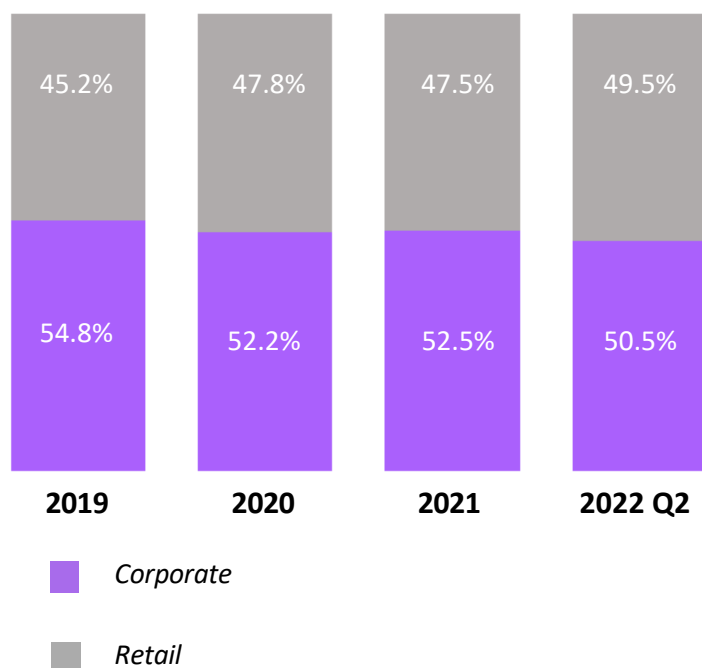


## RETAIL LOAN PORTFOLIO STRUCTURE

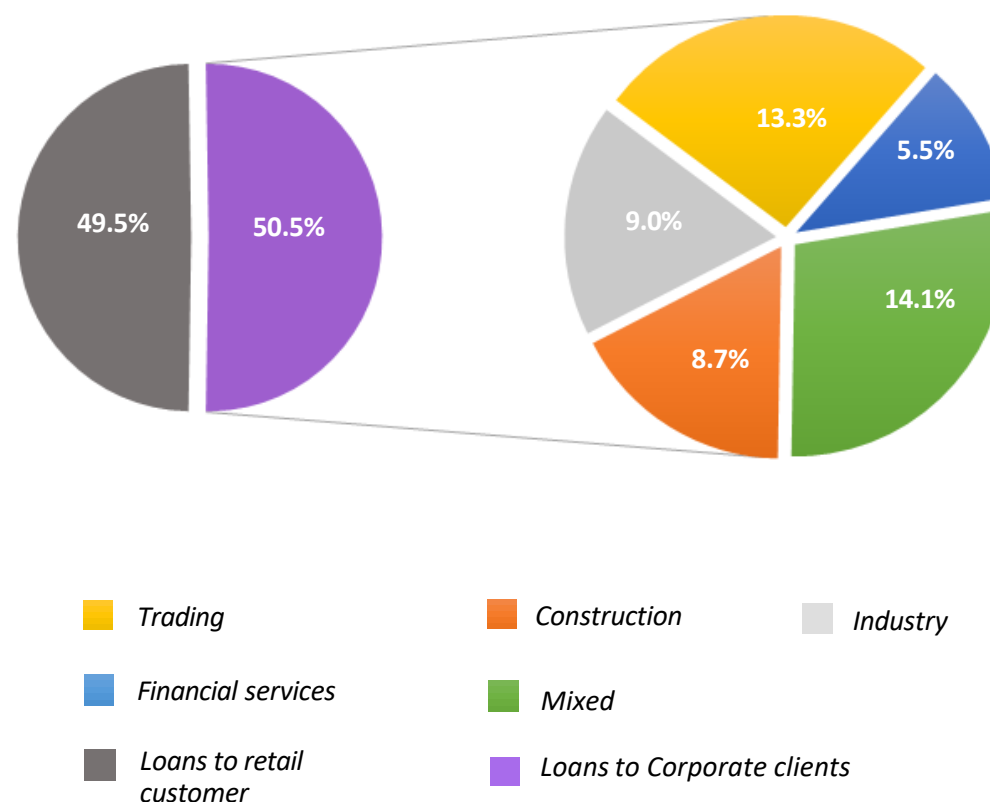


# CREDIT PORTFOLIO

## SHARE IN TOTAL LOAN PORTFOLIO

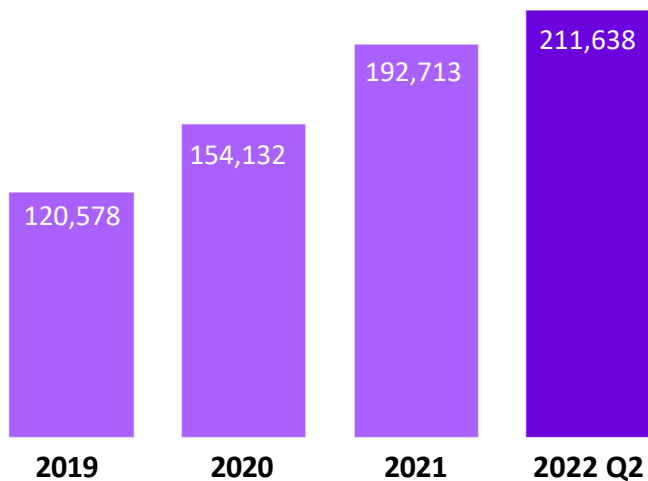


## LOAN PORTFOLIO STRUCTURE BY SECTOR

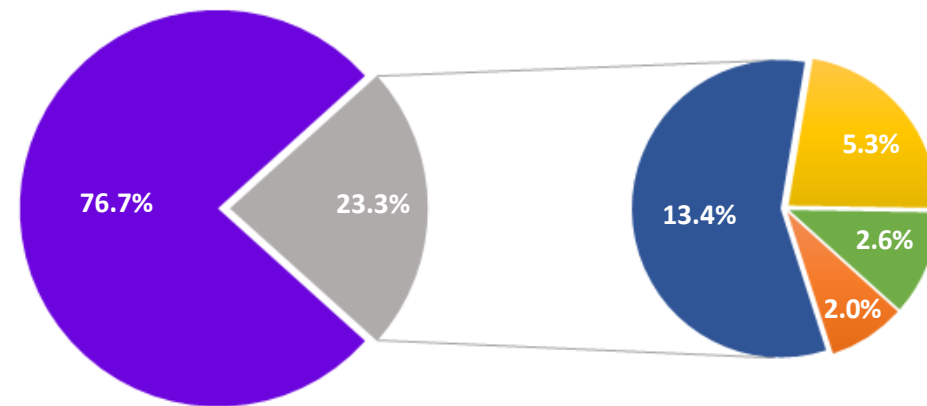


# FUNDING STRUCTURE

TOTAL FUNDING (MLN. AMD)



FUNDING STRUCTURE 2022 Q2



In **Q2 2022** Evocabank continues to diversify its funding structure **by issuing bonds and attracting long-term funds from financial institutions.**

■ Amounts due to customers

■ Subordinated debt

■ Attracted funds

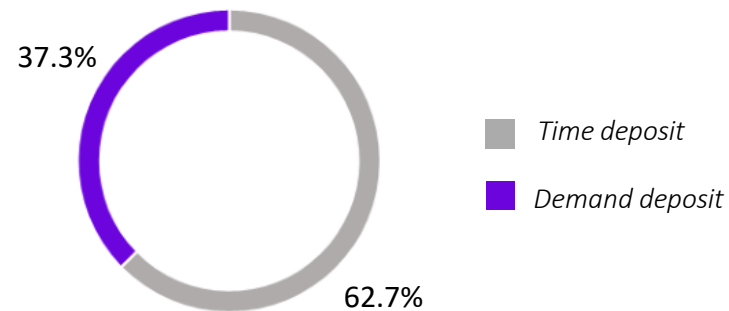
■ Debt securities issued

■ Other attractions

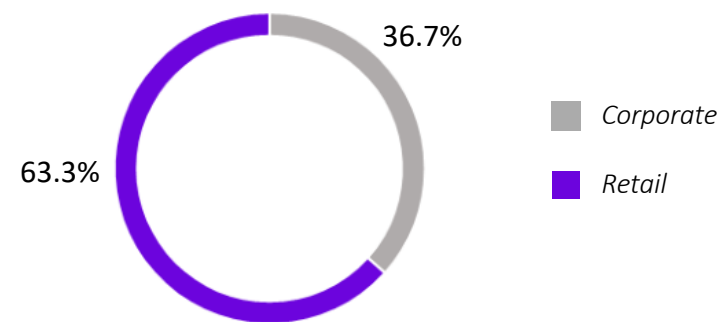


# FUNDING STRUCTURE

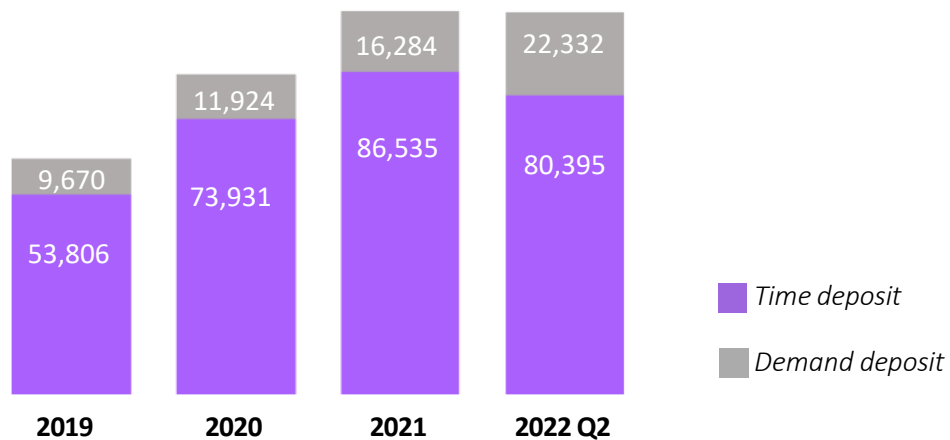
## AMOUNT DUE TO CUSTOMER STRUCTURE



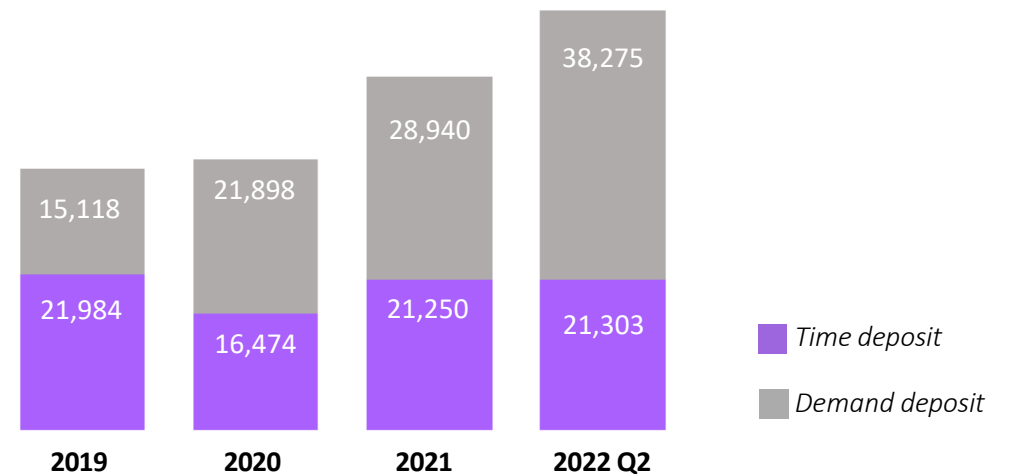
## SHARE IN TOTAL DEPOSIT PORTFOLIO



## RETAIL DEPOSIT PORTFOLIO (MLN. AMD)



## CORPORATE DEPOSIT PORTFOLIO (MLN. AMD)

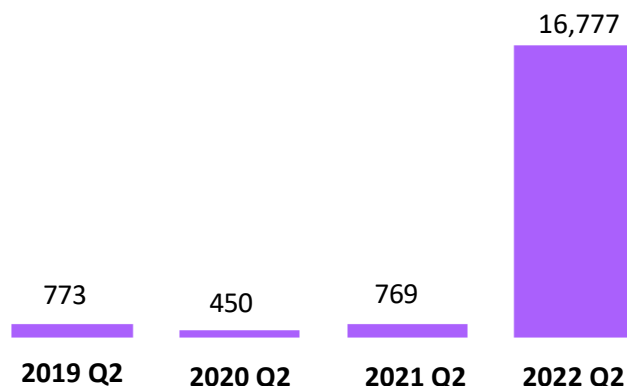


# INCOME STATEMENT INDICATORS

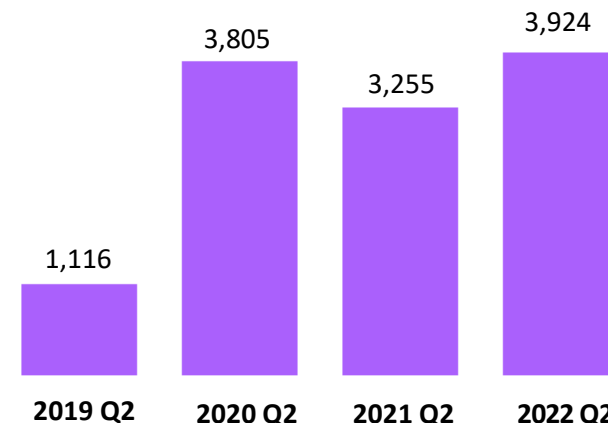
In Q2 2022 Evocabank recorded drastic increase in its operations, namely **net profit** increased by **170** times as a result of **22** times increase in net not interest income.

In particular, Armenia experienced high capital mobility resulting in steep rise and extraordinary activity in banking operations, mainly in forex market and commissions.

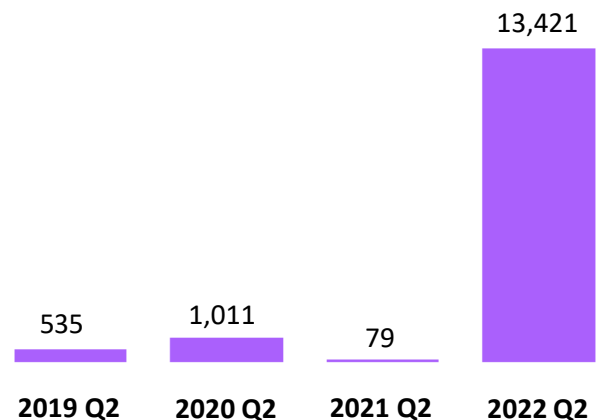
NET NON INTEREST INCOME (MLN.AMD)



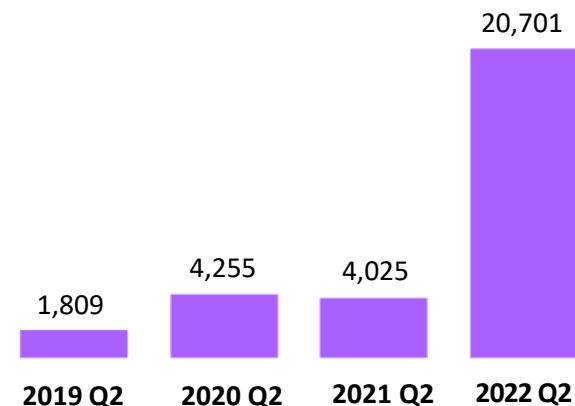
NET INTEREST INCOME (MLN. AMD)



NET PROFIT (MLN. AMD)



OPERATING INCOME (MLN. AMD)

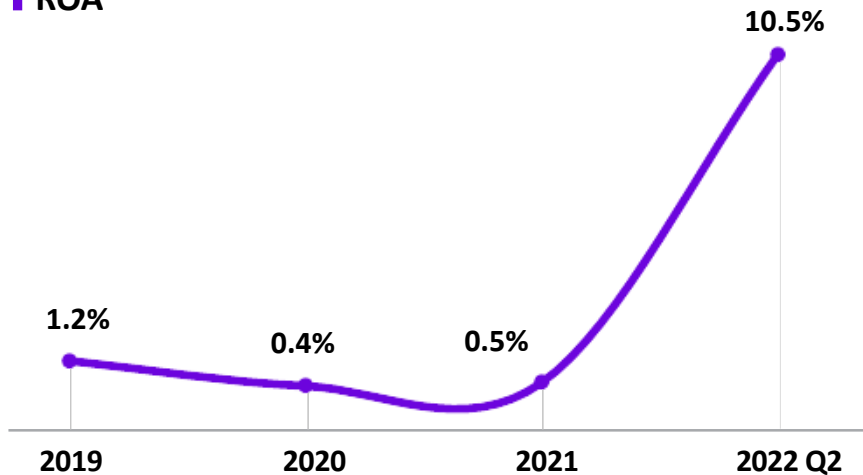


# OPERATIONAL PERFORMANCE

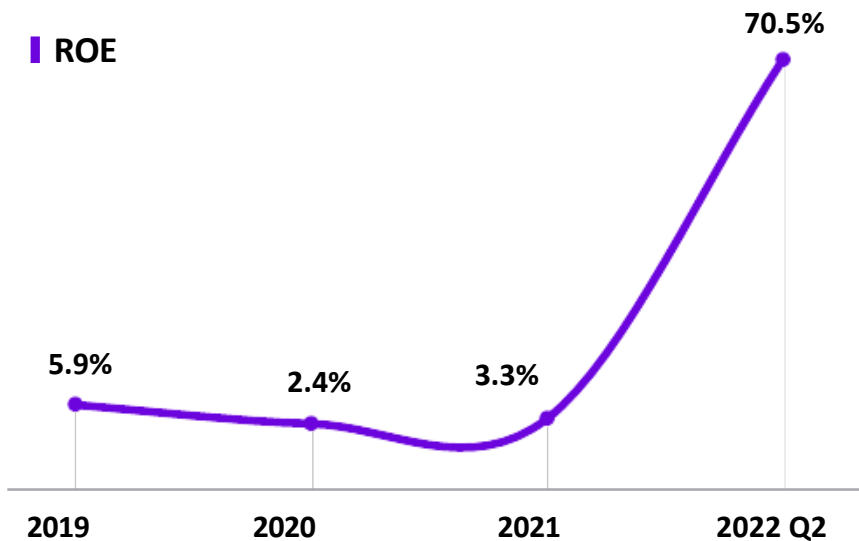
The Bank has demonstrated a **drastic increase in profitability ratios ROA and ROE**, which were higher than the market indicators affected by the high profit explained above.

**NCM ratio** also registered a robust growth mainly due to increase in fee and commission income.

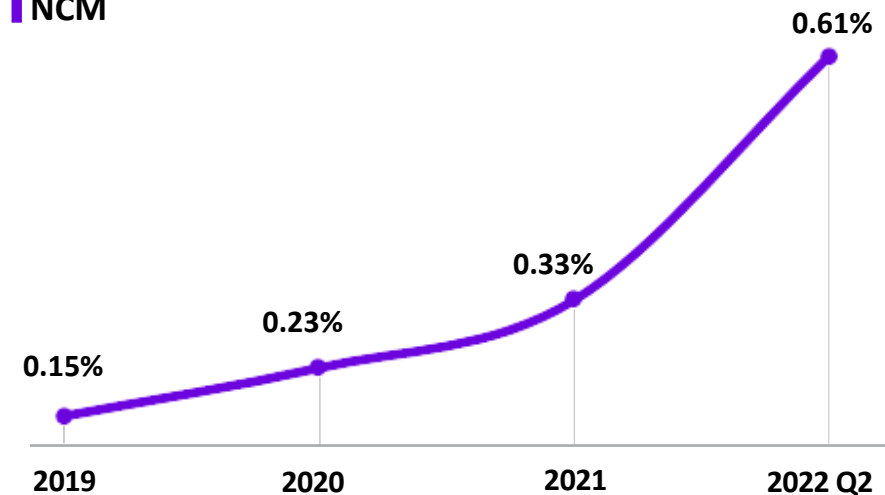
ROA



ROE



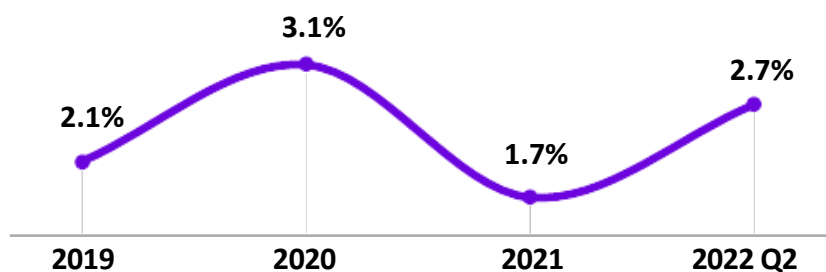
NCM



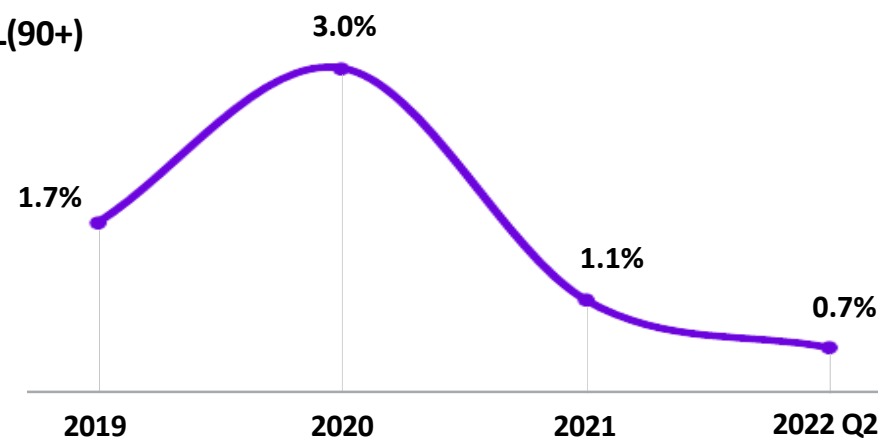
# OPERATIONAL PERFORMANCE

NPL(90+) and the cost of risk recorded an improving trend since 2021.

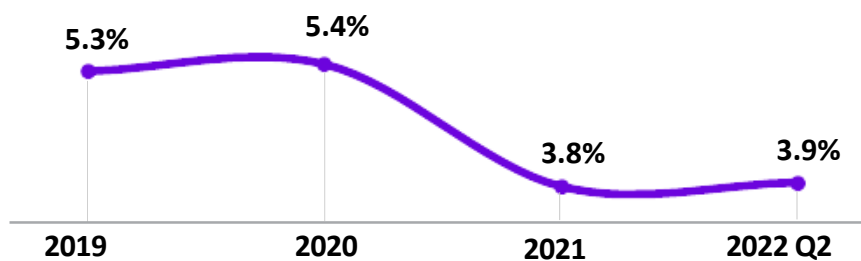
## COR



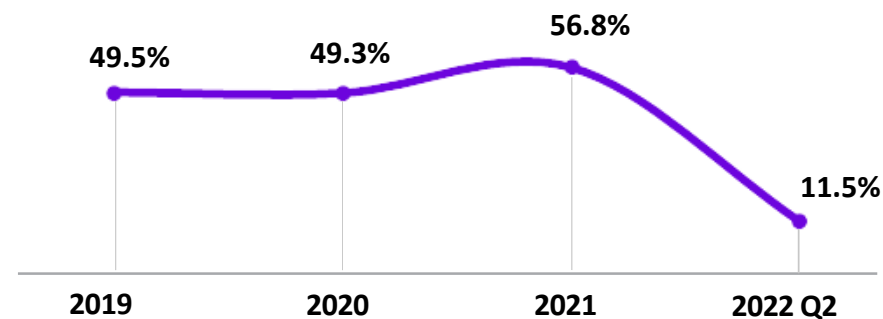
## NPL(90+)



## NIM



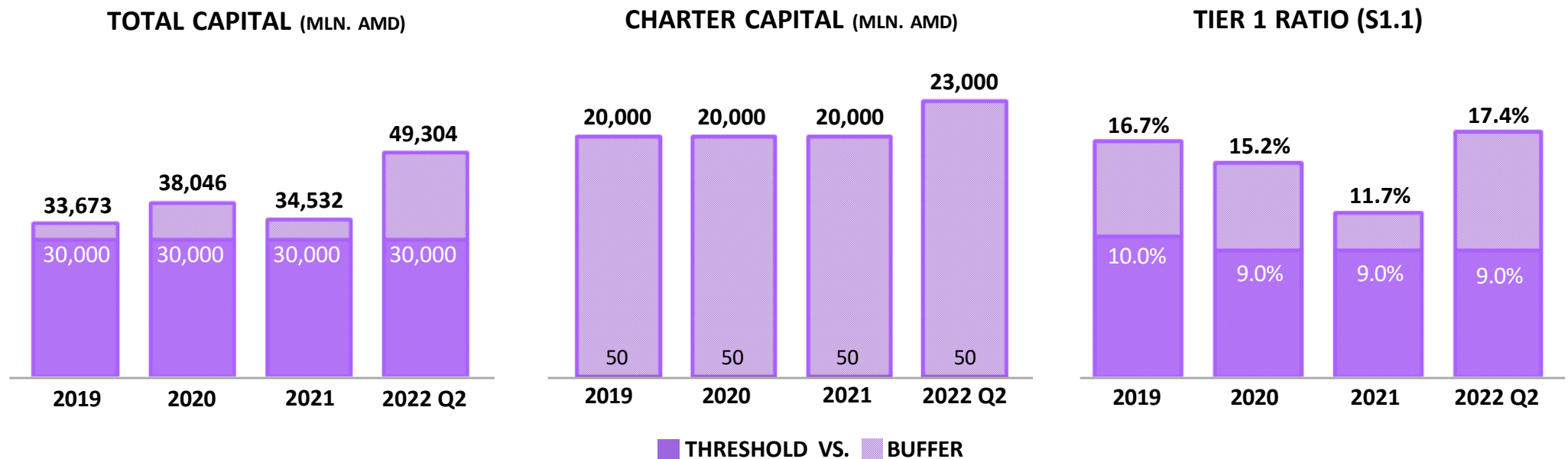
## CIR





# OBLIGATORY STANDARDS OF THE CENTRAL BANK

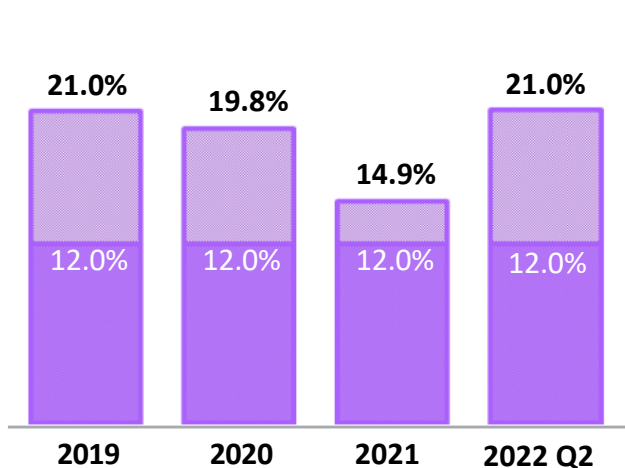
In Q2 2022 Evocabank improved its financial performance in terms of prudential standards of the Central Bank of Armenia. Namely, **total capital** increased due to capital replenishment and a high profit.



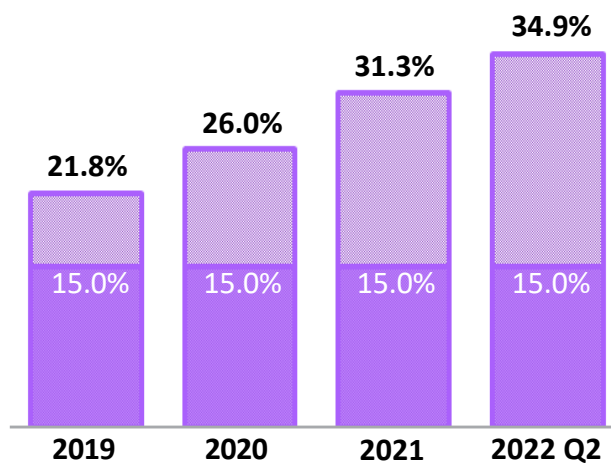
# OBLIGATORY STANDARDS OF THE CENTRAL BANK

In Q2 2022 Evocabank increased its capital adequacy and liquidity ratios and remained strong capitalized and well equipped with liquidity buffers.

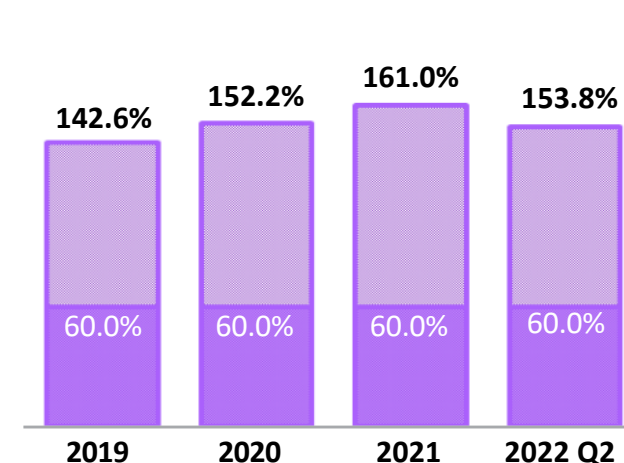
CAPITAL ADEQUACY RATIO (S1.2)



HIGHLY LIQUID ASSETS TO TOTAL ASSETS (S2.1)



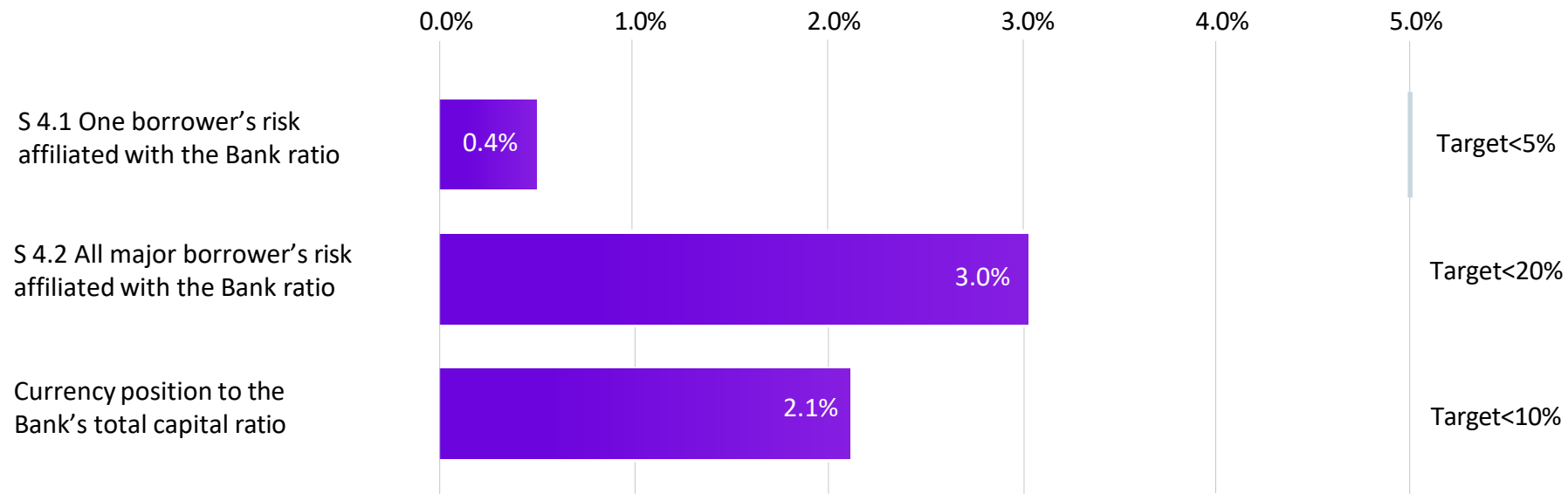
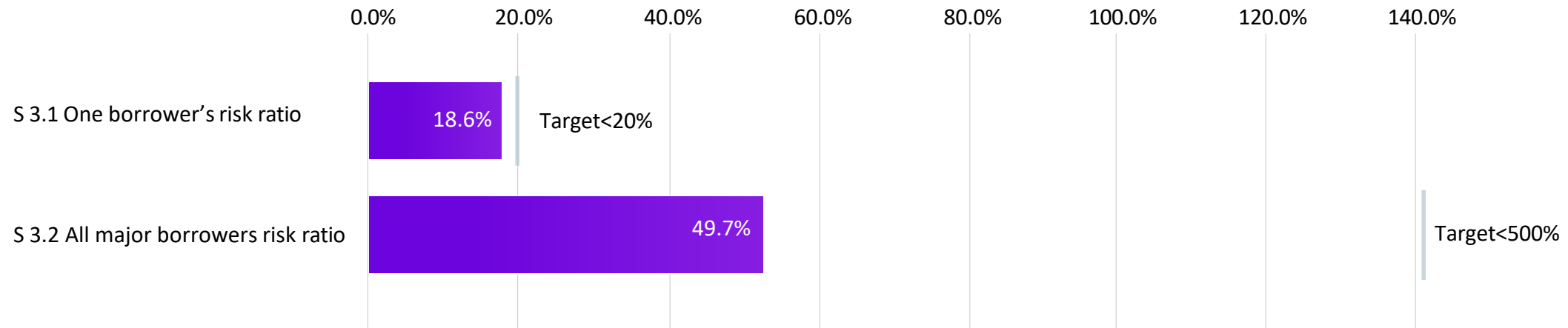
HIGHLY LIQUID ASSETS TO DEMAND LIABILITIES (S2.2)



THRESHOLD VS. BUFFER

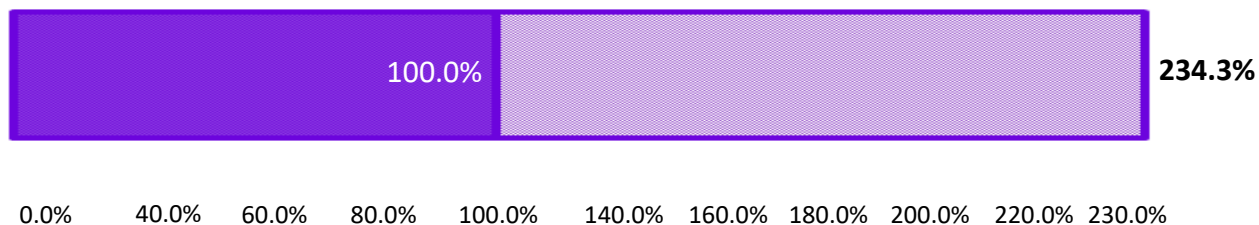


## BORROWER RISK RATIO 2022 Q2



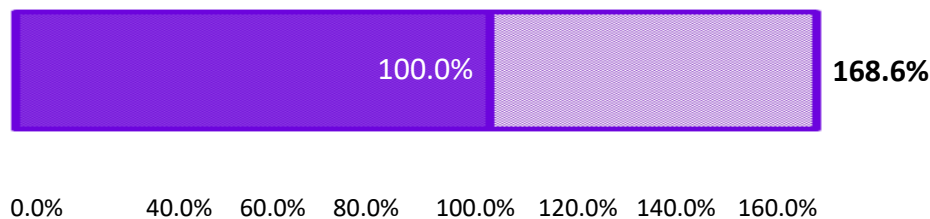
# LIQUIDITY COVERAGE RATIO & NET STABLE FUNDING RATIO

## LCR 2022 Q2



The Bank has a strong liquidity profile to meet its short-term and long-term obligations.

## NSFR 2022 Q2



THRESHOLD

BUFFER



# TOWARDS THE NEW REALITY



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