To decision No. 224-L
Of the Management Board of "ID Bank" CJSC
Dated June 04, 2026
Chairman of the Management Board

_____ Mher Abrahamyan

FINAL TERMS OF ISSUE
05.06.2026
«ID BANK» CLOSED JOINT-STOCK COMPANY

Nominal, coupon, non-documentary, non-convertible Bond

For the purpose of obtaining complete information on the Issuer and the issued securities it is necessary to simultaneously study the program prospectus (registered by Decision No. 1/407 A of the Chairman of the Central Bank of the Republic of Armenia dated November 12, 2025), its supplements and these final terms of emission. The program prospectus, its supplements can be found in "ID Bank" CJSC located at 13 Vardanants st., Yerevan 0010, RA, www.idbank.am

	GENERAL INFORMATION (Information that is not applicable shall be marked as "not applicable." If securities are issued under the same series but with different key conditions (such as currency of issuance, offer price, nominal value, etc.), then the differing terms for each group of securities that meet those conditions shall be presented separately.)	
1.	Issuer (name of the Issuer)	«ID Bank» CJSC
2.	Guarantor	The Emitter does not intend to involve a guarantor
3.	Serial number (number and date of each issue to be carried out on the base of this program prospectus)	Tranche 5 – 2026
4.	Total volume of issue of this series	USD 5,000,000 (five million US dollars)
5.	Information on classification of securities: from the point of view of sequence of repayment of the Emitter's liabilities (subordination) including the volume of each emission under this series according to subordination	The requirements of each turn of owners of bonds offered by the Emitter shall be met only after completely meeting the requirement of the previous turn. In case of the offered bonds, the requirements of owners shall be met only after meeting the requirements of subparagraph a) and b) of paragraph 2 of article 31 of the RA law "On bankruptcy of banks, credit organizations, investment companies and insurance companies". Requirements arising from bonds are not subject to reclassification from the point of view of the order of repayment of an organization's liabilities.
6.	Currency of issue	USD
7.	Price of the offer	The full price of Bonds for each 100 units of nominal cost shall be calculated from the first day of placement, as follows:

		$$DP = \frac{C}{f}\sum_{t=1}^{N}\frac{1}{\left(1+\frac{y}{100*f}\right)^{t-1+\tau}} + \frac{100}{\left(1+\frac{y}{100*f}\right)^{N-1+\tau}}$$ where: $$\tau=\frac{DSN}{DCC}$$ **DP** is the price of Bond; **DSN** is the number of days from the trade date (settlement/trade date) till the date of the next coupon payment under the respective convention; **DCC** is the number of days from the date of previous coupon payment preceding the settlement until the date of the next coupon payment under the respective convention; **f** is the frequency of coupon payments (for 2 semi-annual payments) **N** is number of coupon payments remaining at the time of settlement; **C** is the annual coupon for 100 units of nominal value; **Y** is yield to maturity. During the placement, the price of Bonds for each day will be published on the Issuer's web site.
8.	Nominal value	USD 100 (one hundred US dollars)
9.	Quantity	50,000 (fifty thousand units)
10.	Offer start date (including any possible term changes)	June 15, 2026
11.	Offer end date (including any possible term changes)	August 15, 2026 If the bonds are completely placed before that date, the offer end date shall be considered the date on which the last bond was sold.
12.	Identification number of securities (ISIN) or other similar identification number	**AMANLBBM8ER3**
13	The competent body that passed the decision on emission and placement and the date of decision (completed in case if a separate decision has been passed for the given public offer, otherwise put down N/A)	Decision No. 8 of October 8, 2025 of the Board of "ID Bank" CJSC; Decision No. 224-L of June 04, 2026 of the Executive Board of "ID Bank" CJSC.

	INFORMATION ABOUT COUPON	
14.	First day of calculation of coupon	15 June 2026
15.	Interest rate and payment frequency of coupon. If the interest rate for coupon is floating information about the indicator (its change) which the interest rate depends on and the source of information on that indicator/its change shall be specified	5.00% (five percent) nominal interest rate with a 3 (three) month payment frequency.
16.	Certain dates of payment of coupons (day, month, year)	Dates of coupon payments are: 15.09.2026, 15.12.2026, 15.03.2027, 15.06.2027, 15.09.2027, 15.12.2027, 15.03.2028, 15.06.2028, 15.09.2028 Coupons are paid on the dates of calculation of coupons, except for cases when coupon calculation date is a non-working day; in such cases the coupon is paid on the first working day following the day of calculation.
17.	Procedure of calculation of days for coupon (e.g. 30/360, Act/Act, Act/360 etc.)	Actual days during the coupon phase/actual days in year (Actual/Actual)
18	The party that calculates floating coupons	Not applicable
19	Other essential conditions for calculation of coupons	
20	Provision about zero coupon securities (shall be specified “applicable” or “not applicable”)	Not applicable
	INFORMATION ABOUT REDEMPTION OF THE PRINCIPAL AMOUNT	
21.	Redemption (partial redemptions) term	Date of redemption of the bonds is September 15 2028. Bonds redemption amounts shall be paid to the owners /nominees od bonds on the date of redemption of bonds. If the redemption date is a non-working day, the redemption amounts shall be paid on the working day following the date of redemption.
22.	Cost of Redemption (partial redemptions) if impossible, calculation methods shall be specified	100 USD (one hundred US dollars)
23.	Change of redemption cost (all terms and conditions in which case change of redemption cost is possible shall be filled)	Not applicable
24.	Possibility of early redemption on initiative of the Issuer/call option (shall be specified «applicable» or «not applicable)	Not applicable

	Term (s)	
	Option's price, calculation method (if available)	
	Minimum and maximum cost of redemption in case of partial redemption	
	Other information	
25.	Possibility of early redemption on initiative of the Investor/put option (shall be specified «applicable» or «not applicable)	Not applicable
	Term (s)	
	Option's price, calculation method (if available)	
	Other information (notification period)	
	INFORMATION ABOUT PLACEMENT	
26.	Name, address of Underwriter	«ID Bank» CJSC, 13 Vardanants street, Yerevan 0010, RA
27.	Other conditions of placement (not included in the prospectus)	
	OTHER INFORMATION	
28.	Availability of trade permit in the regulated market of securities of that class (names of the regulated markets, date of permit)	The securities are not yet permitted for trade in the regulated market
29.	If trade permit will be requested for the securities offered information thereon shall be specified (name of the market, provision that the request on trade permit may be refused, expected date of trade permit (if possible))	According to clause 2.5.1 of the Prospectus, the Issuer will apply for listing the bonds on a regulated market, and under the current legislation of the Republic of Armenia, the subsequent circulation of these bonds can only be conducted on the regulated market. By "regulated market," the Issuer means "Armenian Stock Exchange" OJSC.
30.	Rating of securities	The securities are not rated yet.
31.	Methods of payment against securities (periodicity, bank accounts etc.) and their terms as well as ways and terms to receive securities, ways to be issued extracts on ownership to securities	Legal entities/physical persons shall make payment against purchase of bonds issued by the Issuer by transferring the amounts on **11800082588500** transit account opened with ID Bank CJSC for that purpose.

The Issuer is responsible for the information included in these "Final terms on Issue". The Issuer confirms that the information included in this document corresponds to the information (general methodology presented) which is included in the program prospectus and its supplements as well as it is true (to the best of our knowledge) and any fact is not omitted or distorted.

Mher Abrahamyan Chairman of the Management Board of "ID Bank" CJSC		
Arman Asatryan Investment business director of "ID Bank" CJSC		
Anushik Khachatryan Chief Accountant of "ID Bank" CJSC, member of the Management Board		
Karen Nalbandyan Business Development director of "ID Bank" CJSC, member of the Management Board		
Sergey Arakelyan Digital banking director of "ID Bank" CJSC, member of the Management Board		
Lilit Grigoryan Operation director of "ID Bank" CJSC, member of the Management Boar		
Artur Hambardzumyan Risk Management director of "ID Bank" CJSC, member of the Management Board		
Lilit Sargsyan Financial director of "ID Bank" CJSC, member of the Management Board		
Vahan Yolyan Director of Corporate Business of "ID Bank" CJSC, member of the Management Board		

Signatures are verified

Mher Abrahamyan

Chairman of the Management Board of "ID Bank" CJSC (signature) (date)