

Interim consolidated financial statements of financial position

30-Jun-2026

"ACBA-BANK" OJSC, 82-84 Aram Street, Yerevan, Armenia

(Thousands of Armenian Drams)	Notes	30/06/2026 (unaudited)	31/12/2025 (audited)
Assets			
Cash and cash equivalents	7	87,002,358	99,170,819
Derivative financial assets	8	129,378	35,996
Loans and advances to banks	9	88,641,669	92,959,786
Investment securities	10		
- Held by the Bank		80,700,207	73,247,135
- Pledged under sale and repurchase agreements		-	-
Loans to customers	11	701,608,661	633,397,885
Receivables from finance leases	12	109,163,608	103,141,827
Investments in associates	36	2,086,739	2,592,986
Property, equipment and intangible assets	13	32,984,472	32,183,874
Other assets	16	34,205,990	25,789,313
Total assets		1,136,523,082	1,062,519,621
Liabilities			
Deposits and balances from banks	17	5,142,657	5,576,560
Derivative financial liabilities	8	243,750	267,508
Current accounts and deposits from customers	18	680,529,401	618,517,523
Debt securities issued	19	60,210,649	51,798,299
Other borrowed funds	20	151,468,223	153,177,807
Current income tax liabilities	14	2,277,235	4,602,577
Deferred tax liabilities	14	1,408,985	1,556,734
Other liabilities	22	19,141,807	19,309,981
Subordinated loans	21	12,408,528	13,152,984
Total liabilities		932,831,234	867,959,973
Equity			
Share capital	23	89,775,000	89,775,000
Share premium	23	3,811,978	3,811,978
Revaluation reserve for property and equipment		5,273,100	5,277,052
Revaluation reserve for investment securities		653,023	579,047
General reserve		13,466,250	13,466,250
Retained earnings		90,712,497	81,650,321
Total equity		203,691,848	194,559,648
Total equity and liabilities		1,136,523,082	1,062,519,621

Signed and authorized for release on behalf of the Management of the Bank at 15/07/2026

Chief Executive Officer

Hakob Andreasyan

Chief Accountant

Armen Hakobyan

