NOTICE

ON EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS

(Without physical presence of shareholders)

13 November 2026

Inspired by you...

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1. NOTICE

Full corporate name of the Company: "ACBA BANK" open joint-stock company

Location of the Company: 82-84 Arami St., Yerevan, RA

Pursuant to Decision No. 176-F3 of the Board of ACBA Bank dated 08/10/2026, an Extraordinary General Meeting of Shareholders of ACBA Bank (hereinafter also referred to as the Meeting) is convened.

The Meeting will take place without the physical presence of shareholders, by voting through voting ballots (including electronically). Registration for the Meeting and voting will be available starting **from 09:00 on October 23, 2026, until 24:00 on November 13, 2026**.

ATTENTION

If your authorized representative will vote on your behalf, a power of attorney issued in accordance with the law must also be submitted.

The results of the Meeting will be summarized on **November 16, 2026**.

Shareholders of the Bank who were included in the Bank's register of shareholders as of **18:00 on October 8, 2026**, shall have the right to participate in the Meeting.

The procedure for submitting questions, the procedure for participating in the Meeting, the Meeting agenda, and the draft decisions to be adopted by the Meeting are described in separate sections of this notice. Materials regarding the items on the Meeting agenda are published on the Bank's website on the corporate governance page through the following link.

PROCEDURE FOR SUBMITTING QUESTIONS

Bank shareholders who wish to submit their questions in writing may send them electronically from the date of this notice until **November 12, 2026, inclusive** to the email address corporatesecretary@acba.am or by post to the Bank's central office addressed to the Chairman of the Board of the Bank. Answers to written questions submitted under this procedure will be published on ACBA Bank's website through the following link by **November 18, 2026, inclusive**.

PROCEDURES RELATED TO THE EXTRAORDINARY GENERAL MEETING OF NOVEMBER 13, 2026

Pursuant to Decision No. 176-F3 of the Board of the Bank dated 08/10/2026, all shareholders who were included in the Bank's register of shareholders as of 18:00 on October 8, 2026, and had personal share accounts, regardless of the number of shares held, have the right to participate in the Extraordinary General Meeting of Shareholders.

VOTING METHODS

Shareholders can use the following options for voting:

- **Electronically:** via the CDAonline mobile application of the Central Depository of Armenia or through the https://online.cda.am website, or
- **By voting ballot:** by sending the voting ballot to the Bank's physical address or email address.

You can change your decision until 24:00 on November 13, 2026, in the case of electronic voting by voting again, and in the case of ballot voting by submitting a new ballot. In case of voting more than once, the position expressed in the latest submitted ballot will be considered final. When voting by paper ballot, the time of voting shall be considered the time the ballot is delivered to the Bank or the post office.

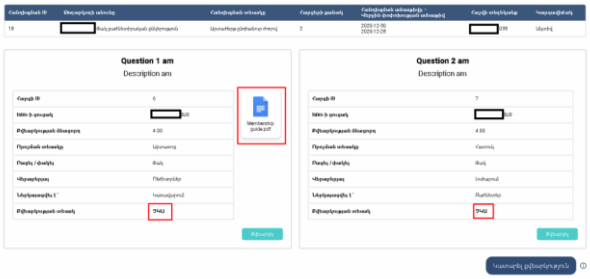
Voting conducted after 24:00 on November 13, 2026, will not be taken into account.

ELECTRONIC VOTING

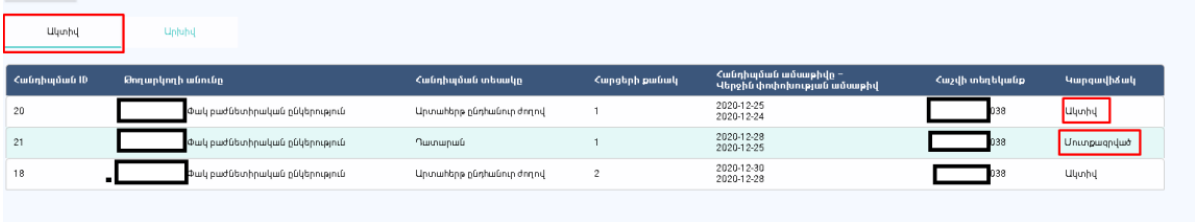
You have the opportunity to vote electronically at the Extraordinary General Meeting via the CDAonline mobile or web (https://online.cda.am website) applications of the Central Depository of Armenia.

To vote, log into the web application via the following link https://online.cda.am/auth/login or your

mobile application, and enter your Username and Password (if you are not a registered user yet, you must register first).



To perform the vote, navigate to the "Active" section under the Electronic Voting tab.



After entering the "Active" section, select the question under discussion, cast your vote by clicking the vote button, and click "Cast Vote" to complete your submission.

Voting via the CDAonline mobile application or the https://online.cda.am website will be available **from 09:00 on October 23, 2026, until 24:00 on November 13, 2026**.

VOTING BY BALLOT

You also have the opportunity to vote at the Extraordinary General Meeting using a voting ballot. For this purpose, the completed voting ballot must be sent to ACBA Bank's email address at corporatesecretary@acba.am or submitted in hard copy to 82-84 Arami St., Yerevan, RA.

An example of the voting ballot is shown below:

Կարևոր. ընտրելուց առաջ խնդրում ենք ծանոթանալ հրահանգներին / Important: Before selecting, please refer to instructions
Անկախ նրանից, թե որ տարբերակն եք ընտրում, նշեք "X" կամ "V", լրացրեք ամսաթիվը և ստորագրեք ներքևում / Whichever option is used, check box(es) like this "X" or "V", date, and sign at the bottom of the form

«ԱԿԲԱ ԲԱՆԿ» ԲԲԸ ՀՀ, ք.Երևան 0002, Արամի 82-84 corporatesecretary@acba.am "ACBA BANK" OJSC 82-84 Aram street 0002, Yerevan RA, corporatesecretary@acba.am	Բաժնետերերի Արտահերթ Ընդհանուր ժողով 13 նոյեմբերի 2026թ. Extraordinary General Meeting of Shareholders 13th of November, 2026	ԽՆԴՐՈՒՄ ԵՆՔ ԱՅՍ ԲԱԺԻՆԸ ՉԼՐԱՑՆԵԼ, ՎԵՐԱՊԱՀՎԱԾ Է ՄԻԱՅՆ ԲԱՆԿԻ ՀԱՄԱՐ PLEASE DON'T FILL IN THIS PART, FOR BANK'S USE ONLY Բաժետոմսերի հաշիվ/Shares account: Բաժնետոմսերի քանակ/number of shares:

Ծանուցման մեջ ներկայացված որոշման նախագծի վերաբերյալ ես քվեարկում եմ հետևյալ ձևով
I vote on the draft decision submitted in the notice as follows:

Հարց/Item 1	***Որոշում / Resolution N1***	***Կողմ/For*** ☐	***Դեմ/Against*** ☐	***Ձեռնպահ/Abstain*** ☐
Հարց/Item 2	***Որոշում / Resolution N2***	***Կողմ/For*** ☐	***Դեմ/Against*** ☐	***Ձեռնպահ/Abstain*** ☐

Հաշվարկելու համար լրացված քվեաթերթիկը պետք է ուղարկվի կամ վերադարձվի «ԱԿԲԱ ԲԱՆԿ» ԲԲԸ, ոչ ուշ քան 2026 թվականի նոյեմբերի 13-ը, ժամը 24:00-ն:
In order to be considered, this completed form must be sent or returned to "ACBA BANK" OJSC at the latest at 24:00 of 13th of November 2026.

- *Քվեաթերթիկը չի կարող լրացվել ջնջումներով:*
- *Քվեաթերթիկը կհամարվի անվավեր, եթե այն լրացված չլինի կամ ստորագրված չլինի կամ ստորագրված լինի ոչ իրավասու անձի կողմից*
- *Եթե քվեարկության դրված հարցերից որևէ մեկի հետ կապված քվեաթերթիկը չլրացնելու կամ թերի լրացնելու կամ սույն հրահանգի պահանջների խախտմամբ լրացնելու դեպքում փոխվ հարցի քվեարկությունը հաշվի չի առնվի ձայների հաշվառման ժամանակ:*
- *Only one box shall be filled in for each resolution.*
- *The voting ballot shall not be filled in with deletions.*
- *The voting ballot will be considered as invalid if it is not filled in or not signed or signed by a non-authorized person.*
- *If the ballot paper is not filled in or filled in incompletely in relation to any of the draft resolutions, or if it is filled in against the requirements of this instruction, the vote on the given resolution will not be considered during the counting of votes.*

Անուն, ազգանուն / անվանում ***Surname, first name / Entity legal name***	
ՀԾՀ / ՀՎՀՀ ***Public services number / Tax IDN***	
Ամսաթիվ ***Date***	
Ստորագրություն * ***Signature ****	
*** Ակբա բանկում գրանցված Ձեր էլեկտրոնային փոստի հասցեից ուղարկվելու դեպքում ստորագրությունը պարտադիր չէ /** **In case of sending from your email address registered in Acba bank, putting signature is not obligatory**	

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Procedure for filling out and submitting ballots:

- **Step 1: Download the ballot and fill it out.**
  Attention: The ballot must be completed using the suggested marks: "X" or "V". Only one of the provided fields must be marked for each item. The ballot cannot be filled in with erasures/cross-outs. The voting ballot will be considered invalid if it is not completed, incompletely completed, completed in violation of these instructions, or unsigned/signed by an unauthorized person (if sent from your email address registered with ACBA Bank, signature is not mandatory).
- **Step 2: Fill in your details.**
- **Step 3: Specify the date and sign.**

Step 4: Send the completed ballot.

Please deliver your completed voting ballot to ACBA Bank or the post office by **24:00 on November 13, 2026**. All ballots received after this deadline will not be counted.

BANK CONTACT INFORMATION

If you have questions or issues, you may contact ACBA Bank on any business day (Monday to Friday) from 09:00 to 17:30 at 010 31-88-88 (ext. 8367) or via email at corporatesecretary@acba.am.

2. MEETING AGENDA

Item #	Agenda Item Name
Item 1	On approving the amended charter due to address change
Item 2	On approving the new composition of the Bank's Counting Committee

3. DRAFT RESOLUTIONS

Item 1. On approving the amended charter due to address change

Explanation: Due to the relocation of the head office of ACBA Bank OJSC, the legal address of the Bank is changing. The corresponding amendment is being made to the Charter of ACBA Bank OJSC.

Resolution N 1: To approve the amended Charter of the Bank according to Annex 1.

Item 2. On approving the new composition of the Bank's Counting Committee

Explanation: According to Article 75 of the RA Law "On Joint Stock Companies", a counting committee shall be established in a Company with more than 50 shareholders (owners of voting shares), the numerical composition, members, and term of powers of which are established by the decision of the general meeting upon recommendation of the Board.

Due to changes in the Bank's staff composition, it is proposed to revise the composition approved by the decision of the General Meeting of Shareholders dated 07/10/2021, approving the following 3-member composition:

- **Tatevik Igityan** - Corporate Secretary of the Bank, Head of Corporate Secretariat and Governance Support Department
- **Shushanik Vardanyan** - Lawyer at Corporate Secretariat and Governance Support Department, Chief Specialist
- **Siranush Harutyunyan** - Head of Dealing Back Office Department of the Bank

Resolution N 2:

1. To revise the composition of the Bank's Counting Committee approved by the decision of the General Meeting of Shareholders on 07/10/2021, approving the following 3-member composition:

- **Tatevik Igityan** - Corporate Secretary of the Bank, Head of Corporate Secretariat and Governance Support Department
- **Shushanik Vardanyan** - Lawyer at Corporate Secretariat and Governance Support Department, Chief Specialist
- **Siranush Harutyunyan** - Head of Dealing Back Office Department of the Bank

2. To establish that the Counting Committee in this composition shall act until the next revision of the composition.