YEARS OF IMPACT BANKING

INVESTMENTS INTO THE FUTURE

INVESTOR PRESENTATION

2Q AND 1H 2026 PERFORMANCE

“ACBA BANK” OJSC

31 AUGUST 2026

* Based on Unaudited IFRS Consolidated Figures

Dear Shareholders and Investors of Acba Bank,

"Acba Bank's performance in the first half of 2026 demonstrates the fundamental resilience of our business model, the strength of our market position and our capacity to navigate evolving economic conditions. Following a cautious start to the year, business momentum accelerated significantly during the second quarter, driven by solid core banking performance, balanced balance sheet growth and prudent risk management.

During the period, we continued to advance our strategic priorities across our key business pillars. We deepened our international financial integration by securing a major SME risk-sharing agreement with the EBRD under EU guarantee frameworks and expanding global transaction capabilities through a strategic partnership with **The Bank of New York Mellon**. At the same time, strong internal capital generation allowed us to maintain robust regulatory buffers while consistently delivering shareholder value through our annual dividend payout. These achievements were further reinforced by the continued scaling of our digital ecosystem, with **acba digital** cementing its role as the primary channel for customer engagement, and by strengthened Board leadership to guide our long-term growth trajectory.

Looking ahead to the second half of 2026, we remain focused on executing our strategic roadmap: expanding our digital capabilities, optimizing operational efficiency and maintaining disciplined credit risk management to drive sustainable growth and support Armenia's real economy."

HAKOB ANDREASYAN
CEO of Acba Bank

- **ACBA BANK AT A GLANCE**
- 2Q AND 1H 2026 RESULTS
- SHAREHOLDER INFORMATION
- KEY EVENTS AND DEVELOPMENTS
- ANNEXES

One of Armenia's leading **universal banks** with a mission to contribute to the **sustainable development of Armenian society** with its unique and innovative solutions.

A strong and diversified financial group with **Amundi-Acba Asset Management** as a top pension fund manager, and **Acba Leasing** as the market leader in financial leasing.

AMX-listed with a diversified shareholder base, supported by institutional-grade partnership and a publicly available free float.

Committed to the **highest standards of corporate governance**, backed by strict risk management and compliance excellence.

A broad and loyal customer base, with a strategic focus on **digital access and modern banking** experiences.

726,000+
Active clients

1,900+
Employees

1,000,000+
Cards issued

44,500+
POS Terminals

64
Branches

260+
ATMs

94.98%
Digitization Rate
(Fully non-branch transactions)

FitchRatings
BB- Rating
Long-term Stable Outlook

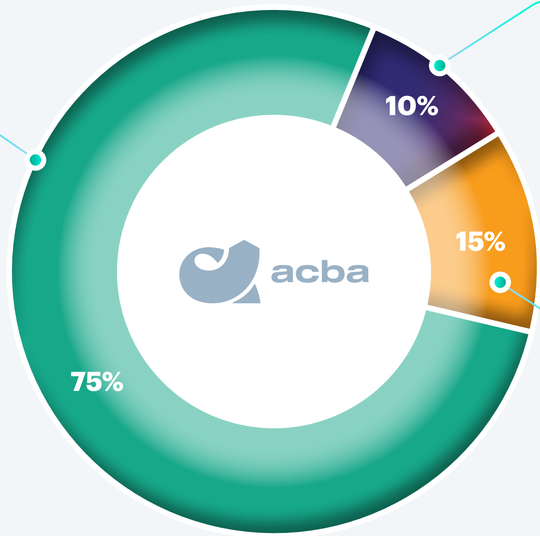
Moody's
Ba3 Rating
Long-term Stable Outlook

OUR SHAREHOLDER BASE: 1Q 2026

“Diversified ownership anchored by long-term Shareholders and public participation”

Acba Federation

Acba Federation CJSC is the majority shareholder of Acba Bank since 2017, representing over 75,000 Armenian farmers through its 75% equity stake in Acba Bank. Beyond ownership, it serves as a development catalyst, reinvesting value into agriculture, innovation, communities development and rural resilience in alignment with international governance and ESG standards.



Proparco

Proparco, the private-sector financing arm and subsidiary of the Agence Française de Développement (AFD) Group, became a shareholder of Acba at the end of 2024. It supports sustainable economic growth in emerging markets through long-term financing, equity investments, and technical assistance aligned with high ESG standards.

Free Float

The Bank’s free float comprises around 5,000 shareholders, including individual investors, employees, legal entities, and investment firms, as well as holders of bearer shares. This diversified shareholder base contributes to liquidity, market visibility, and broad stakeholder engagement, while reinforcing transparency and sound corporate governance.

"Healthy balance sheet expansion supported by high asset quality and robust capital buffers"

ASSETS

AMD **1,137** bln

($ 3,089 mln)

3rd largest with 8.2% of market share

LOANS /including leasing/

AMD **810.8** bln

($ 2,204 mln)

3rd Largest with 9.5% of market share

LEASING PORTFOLIO

AMD **109.1** bln

($ 296.7 mln)

1st largest in the market

DEPOSITS /including bonds/

AMD **740.7** bln

($ 2,013 mln)

3rd largest with 8.3% of market share

CAPITAL

AMD **203.7** bln

($ 553.6 mln)

3rd largest with 9.2% of market share

NET PROFIT

AMD **16.5** bln

($ 45 mln)

- Acba delivered solid 1H 2026 performance across all core balance sheet and earnings metrics.
- The Bank maintained its position among Armenia's top three banks by assets, capital, loans and deposits.
- Total assets reached **AMD 1,137 billion** while the gross loan portfolio, including leasing, reached **AMD 810.8 billion**.
- Deposits and issued bonds totaled **AMD 740.7 billion**, indicating stable funding generation during the period.
- Capital strengthened further to **AMD 203.7 billion**, providing a solid base for future growth and resilience.
- Net profit of **AMD 16.5 billion** and continued market leadership in leasing underline the strength and balance of Acba's business model.

"Strong first-half profitability driven by core earning capacity and operating discipline"

ROA
(RETURN ON ASSETS)

3.0%
annualized

ROE
(RETURN ON EQUITY)

16.6%
annualized

EPS
(EARNINGS PER SHARE)

AMD **5,572** **(15$)**
annualized

DIGITAL MAU
(MONTHLY ACTIVE USERS)

61%

CIR
(COST-TO-INCOME RATIO)

42.4%

CAR
(TOTAL CAPITAL ADEQUACY RATIO)

21.9%

TOTAL DIGITAL USERS

98%

DIGITAL DAU
(DAILY ACTIVE USERS)

24%

1H 2026 results reflected continued profitability, strong capitalization and robust digital engagement.
Annualized **ROE of 16.6%** and **ROA of 3%** indicate continued profitability, even though below prior stronger levels.
The bank's **22%** capital adequacy ratio underscores a strong balance sheet and capacity to support future growth.
Annualized EPS reached **AMD 5,572** showing continued earnings generation in a softer period.
With a cost-to-income ratio of **42.4%**, Acba maintained sound operating discipline.
High numbers of digital active users reinforce digitalization as an important driver of franchise quality and scalability.

EXCELLENT CUSTOMER EXPERIENCE

We place the customer at the center of everything - from product design to service delivery and relationship management

DIGITAL-FIRST BANKING

We invest in digital platforms, automation, and AI to deliver faster, smarter, and more accessible banking services.

RESPONSIBLE AND SUSTAINABLE BANKING

ESG principles guide our risk management, product development, and stakeholder engagement strategies.

OPERATIONAL EXCELLENCE

We implement structural, technological, and process improvements to enhance efficiency, cost control, and service quality.

FULLY AUTOMATED WORKFLOWS

We focus on end-to-end process optimization and automation to ensure speed, consistency, and operational excellence.

KEY MEDIUM-TERM STRATEGIC TARGETS

c. 15-18%
ANNUAL LOAN AND DEPOSIT PORTFOLIOS GROWTH

c. 20%
ROE (RETURN ON EQUITY)

c. 40%
CIR (COST-TO-INCOME RATIO)

c. 740.000
ACTIVE CUSTOMERS BY THE END OF 2026

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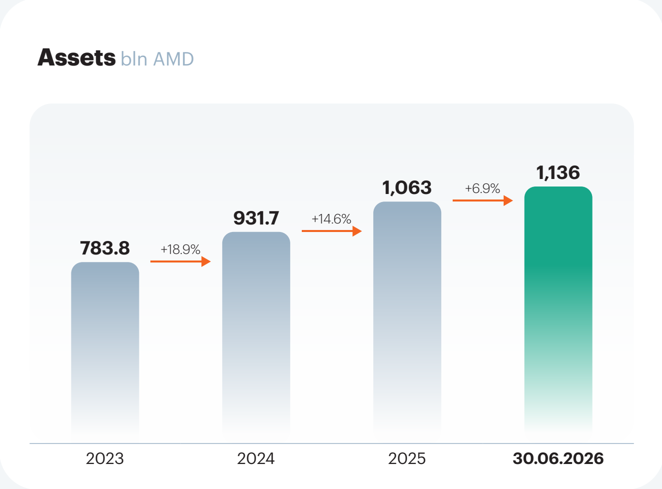
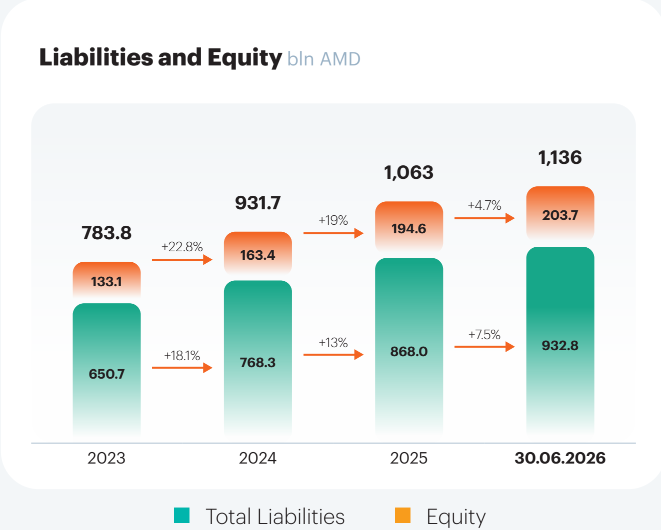
"Continued balance sheet growth with a solid capital base. Acba remains among the top 3 banks by asset size"

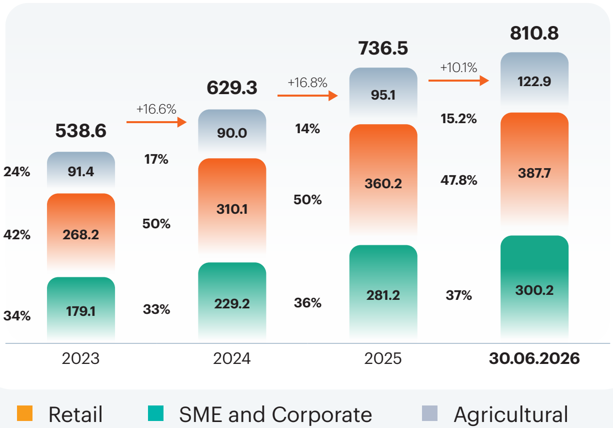




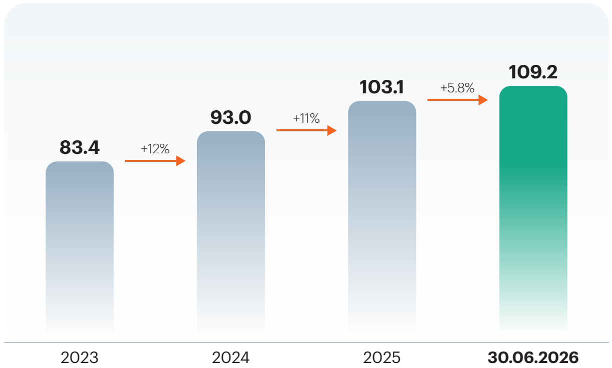
- Acba delivered continued balance sheet growth in **1H 2026**, with total assets rising to **AMD 1,136 billion** (**+7.5%** year-to-date and **+21.2%** year-over-year).
- Balance sheet expansion was primarily driven by higher lending volumes, complemented by disciplined CapEx management and the optimized timing of planned fixed asset investments.
- Total equity reached **AMD 203.7 billion**, further strengthening the bank's capital foundation. Liabilities increased broadly in line with business growth, supporting balance sheet expansion.
- Acba maintained its top-three position in the Armenian banking system by asset size.
- The operating environment remained relatively cautious in **1H 2026**, particularly across certain agricultural and SME client segments.
- Management expects business momentum to improve in the second half of the year, closer to underlying economic potential.

"Continued lending growth, solid leasing momentum and controlled credit quality"

Gross Loan Portfolio by Business Lines bln AMD



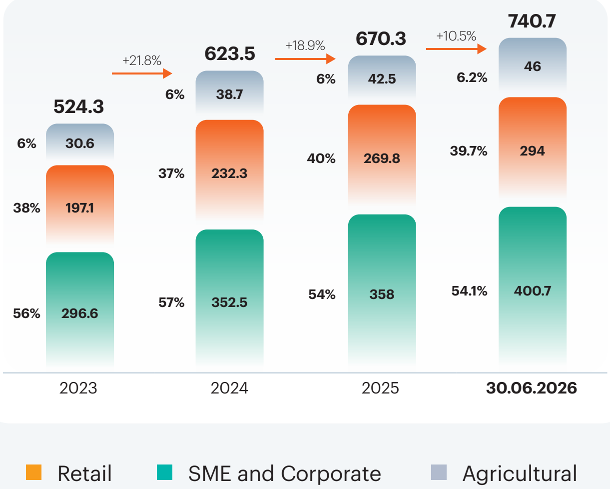
Financial Lease Portfolio bln AMD



- Acba's gross loan portfolio, including financial lease, increased to **AMD 810.8 billion in 1H 2026**, supporting continued balance sheet growth.
- Acba also maintained its leading position in leasing, with the financial lease portfolio reaching **AMD 109.2 billion** (**+5.8%** year-to-date and **+9.4%** year-over-year).
- Loan portfolio growth was primarily driven by the agricultural segment, which outperformed its target. This expansion was largely supported by the bank's active execution of government-subsidized lending programs.
- **5G** loans comprise 2/3 of consumer lending, highlighting continued progress in retail lending digitalization.
- The increase in credit loss expenses reflects a timing shift in risk recognition. These exposures were fully identified in advance and remain strictly within management's risk oversight framework.
- Overall credit quality remains broadly under control, with Stage 3 loans maintained at a sound **2.98%** of the total loan book, underlining a resilient asset quality profile.

"Customer trust and local-currency funding remain core strengths of Acba's balance sheet"

Deposits and issued Bonds Portfolio by Business Lines bln AMD



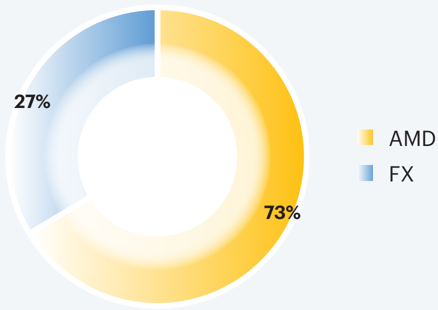
AMD 60.2 bln

Amount of issued and outstanding **bonds** as of 30.06.2026

12

Number of active tranches (8 AMD and 4 USD)

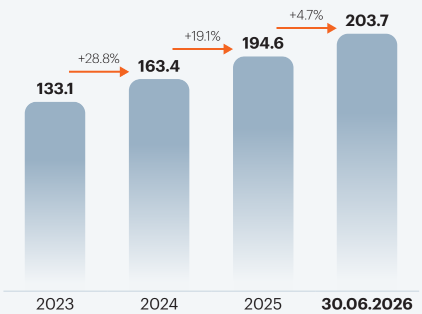
Currency Structure of the Deposit and issued Bonds Portfolio



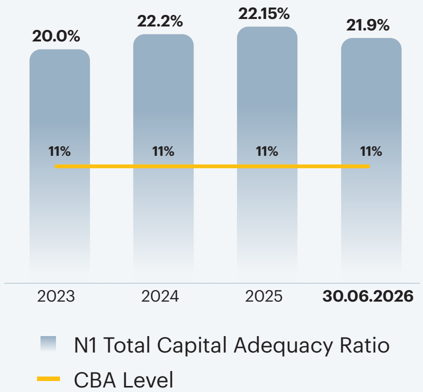
- Funding growth remained resilient during the quarter, supported by the trust and loyalty of nearly **629,000+** depositors.
- Acba's deposits and outstanding bonds portfolio reached **AMD 740.7 billion in 1H 2026**, supporting a stable and diversified funding base (growing **10.5%** year-to-date and **21.8%** year-over-year) and exceeding budgeted targets. Term deposits served as the primary catalyst for this expansion.
- The bond portfolio slightly decreased quarter-on-quarter, driven by the maturity of several tranches.
- The Bank continued to benefit from a strong local-currency funding profile, with AMD-denominated balances representing the majority of the portfolio.
- Overall, the period confirmed the resilience of Acba's funding franchise and its capacity to support future business growth.

"Solid capital and liquidity buffers against external and geopolitical risks"

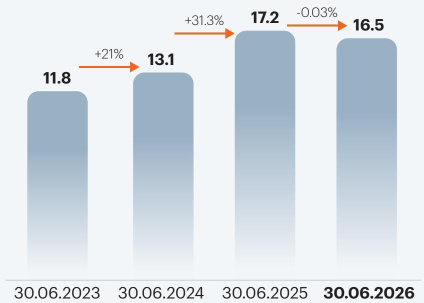
Total Capital bln AMD



Total Capital Adequacy Ratio



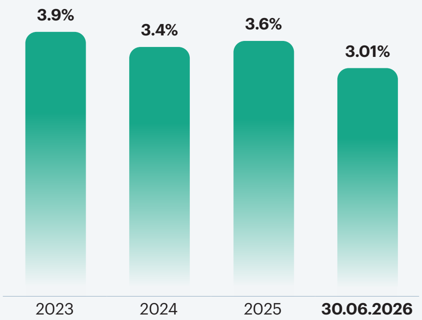
Net Profit bln AMD



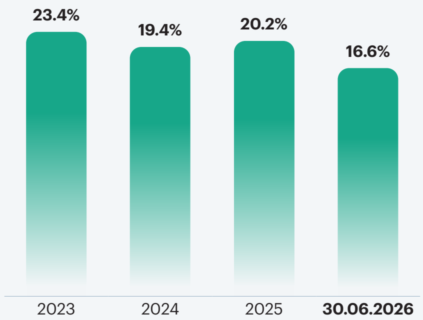
- Acba's total capital grew to **AMD 203.7 billion** as of 30 June 2026 **(+4.7% YTD, +17% YoY)**, supported by solid organic capital generation that comfortably funded the **AMD 7.5 billion** dividend payout in June while maintaining robust buffers for future growth.
- The Bank maintained strong capital and liquidity buffers, with key regulatory ratios remaining comfortably above minimum requirements.
- The total capital adequacy ratio stood at **22%**, while liquidity indicators continued to reflect a conservative balance sheet position.
- This capital and liquidity strength provides an important buffer against external uncertainty, including ongoing geopolitical risks.
- Net profit for the period amounted to **AMD 16.5 billion**, broadly stable year-on-year despite a softer operating environment.
- Acba also continued to maintain a broadly closed foreign exchange position, limiting sensitivity to currency volatility.
- Overall, the quarter confirmed Acba's strong capital base and prudent balance sheet positioning.

"Core income remained resilient, despite softer profitability"

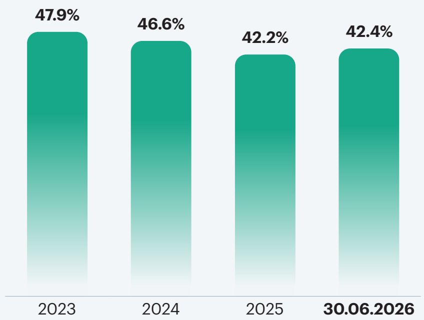
ROA (Return on Assets)



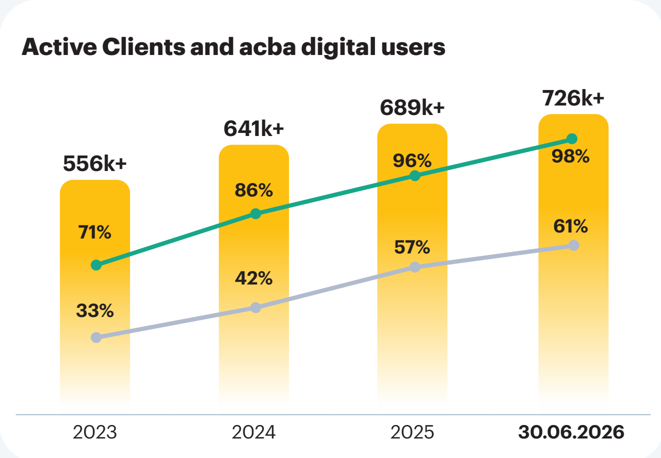
ROE (Return on Equity)

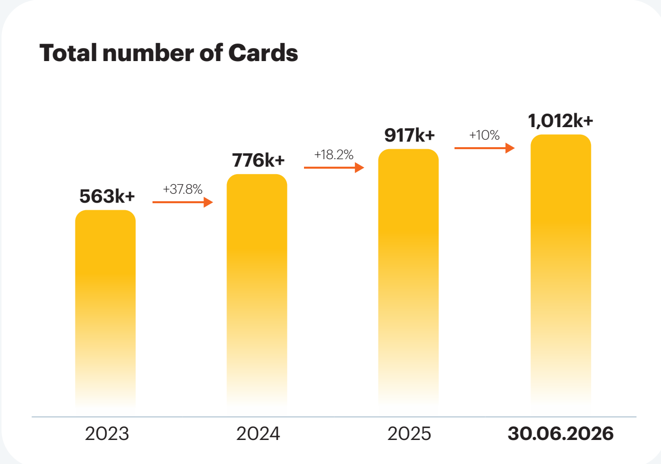


CIR (Cost to Income Ratio)



- **1H 2026** profitability softened, in line with a broader moderation in sector returns.
- Core banking income remained supportive, with net interest income increasing by around **16%** year-on-year.
- Quarterly earnings were nevertheless pressured by higher credit loss expenses.
- Net gain from foreign exchange trading reached **AMD 3.30 billion in 1H 2026**, driven by a sharp 2Q recovery **(+10.1% YoY to AMD 2.03 billion)** that fully offset 1Q softness through higher ruble transaction volumes. Overall, FX trading continues to represent a modest **~5%** of total revenues, protecting Acba's core earnings from foreign exchange volatility.



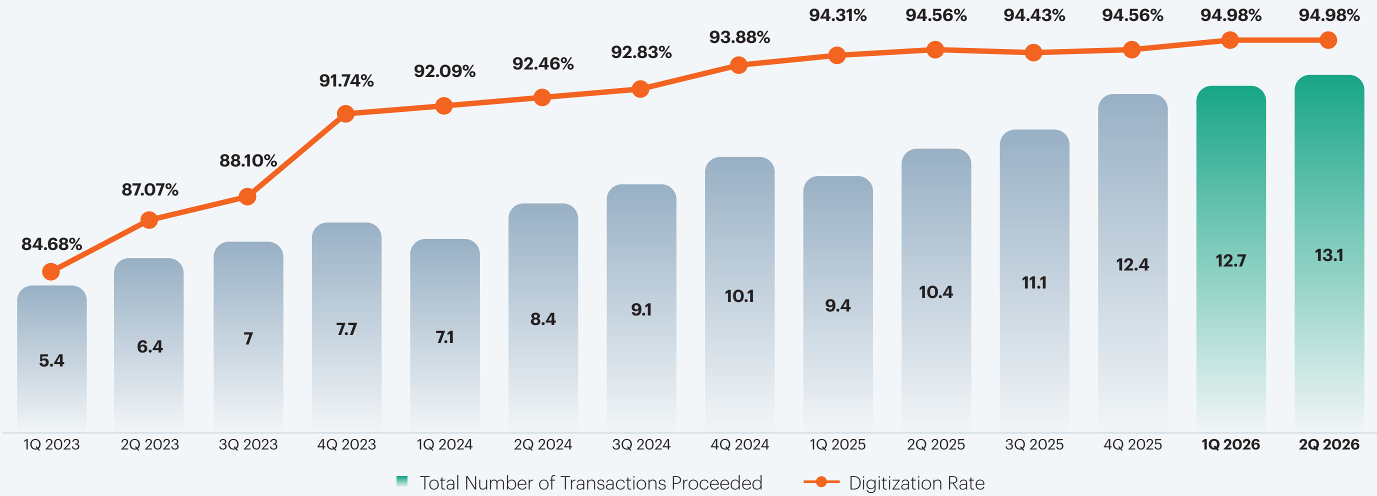


Total number of active clients
Total number acba digital users
Digital monthly active customers

- Acba continued to expand its customer franchise in **1H 2026**, with active clients reaching **726k+**, **up 5% year-to-date**.
- Acba maintained its leading position in card issuance, with the portfolio surpassing **1 million cards (+10% YTD, +3% QoQ)**, supported in part by the expansion of pension card issuance. 16.6 of total cards are American Express cards, which are issued exclusively by Acba in Armenia. American Express cards account for 16.6% of total cards, issued exclusively by Acba in Armenia.
- Digital engagement remained strong, with registered acba digital users surpassing **710k+ (98% of active clients)**. Monthly active users reached **440k+ (61% of active clients)**, while daily active users averaged **175k+ (24%)**, confirming the platform's central role in daily customer banking.

"A fully digital banking experience—simple, secure and built around everyday needs"

Total Number of Transactions Proceeded (in millions) and digitization rate (those proceeded fully-non branch)

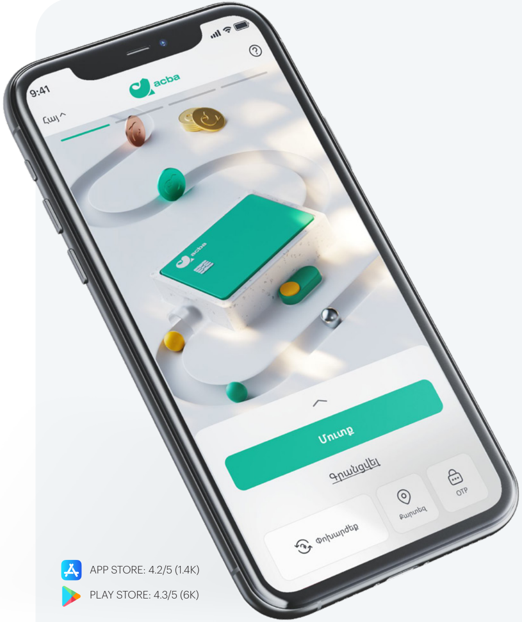


Reflects only omni-channel transactions (executable via digital, self-service or branch). Total transaction volume is higher.

- Acba continued to scale its transaction volumes in 2Q 2026, with total processed transactions reaching around **13 million** for the quarter.
- Digital channels remained the main driver of activity, with **95%** of all transactions completed fully outside branches.
- Over **73%** of all transactions were executed through the acba digital platform, confirming its central role in daily customer banking, while self-service terminals accounted for **21.6%** and branches represented just **5%**.
- Overall, **1H 2026** confirmed Acba's strong digital usage and the continued expansion of self-service banking.

OUR APP

"A growing customer base with rising digital engagement"



APP STORE: 4.2/5 (1.4K)
PLAY STORE: 4.3/5 (6K)

BEST MOBILE BANKING APPLICATION - ARMENIA 2024
International Finance Awards

Best Digital Bank - ARMENIA 2025
EUROMONEY

DAILY BANKING

- *Online registration, secure onboarding*
- *Transfers and payments*
- *Online ordering, blocking and closing cards*

SAVINGS

- *Fully digital deposit*
- *24/7 opening and closure of deposits and accounts*

LENDING PRODUCTS

- *Fully digital consumer lending*
- *Pre-approved credit limits*
- *Loan pre-payments*

INVESTMENTS

- *Online opening an investment account*
- *Trading with securities listed on AMX*
- *Acba Bank share trading*
- *Securities account management*

MORE THAN JUST BANKING

- *Chatbot*
- *Insurance - car, travel and other*
- *Track pension savings*
- *Income report generation*

NEW TOOLS AND IMPROVEMENTS

Yerevan Wine Days 2026 Tickets: *Users could purchase festival tickets directly in-app across 3 packages (Wine Enjoyment, 12 Coupons, and Exclusive). acba digital users get an exclusive 30% discount on the Wine Enjoyment package, and a 20% discount on the newly introduced Exclusive package with special gifts (24,000 AMD instead of 30,000 AMD).*

Amex Gold Insurance Certificates: *American Express Gold primary and supplementary cardholders can now generate and download their insurance certificates directly from the Card Benefits section.*

Transaction Details and Receipt Upgrades: *Enhanced transaction history page featuring an updated Export button, a renamed Repeat button (formerly Copy), and a new Share feature allowing users to download or share receipts in a fresh image format.*

Internet and TV Section Redesign: *Refreshed with an intuitive interface and a streamlined user experience for utility payments.*

In-App Events and Ticketing ("Entertainment"): *A new Entertainment section on the main screen, powered by tomsarkgh.am, enables users to browse event categories, buy tickets, and manage them under the My Tickets tab.*

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AMD 19,000
2Q 2026 highest price (+37% y-o-y)

AMD 17,000
2Q 2026 lowest price (+22% y-o-y)

AMD 17,640
2Q 2026 average price (+20% y-o-y)

AMD 17,400
2Q 2026 opening price (01.04.2026) +17% y-o-y

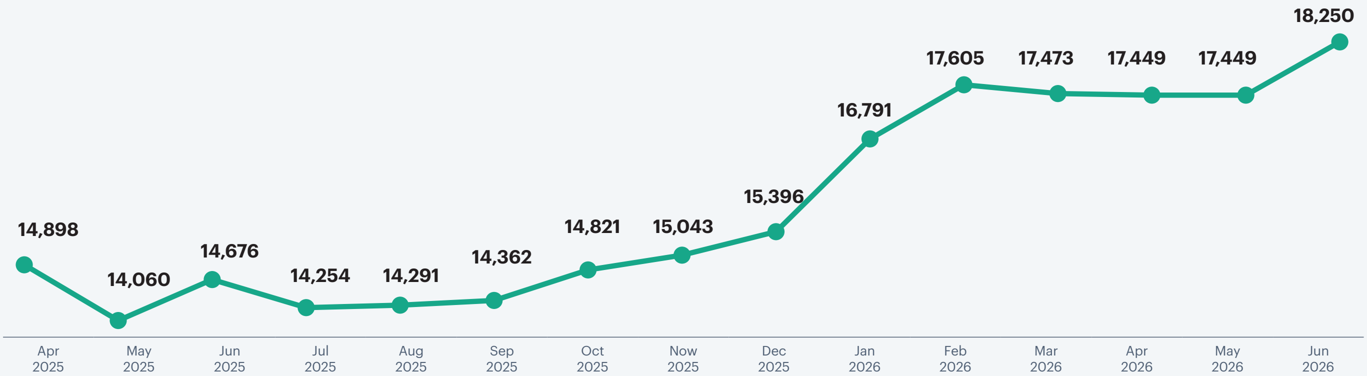
AMD 19,000
2Q 2026 closing price (30.06.2026) +37% y-o-y

29.3% (vs 29.6% for 1Q 2026)
Earnings Yield
(EPS ÷ Market Price, shown as %)

3.41 (vs 3.38 for 1Q 2026)
Price-to-Earnings Ratio (P/E)
(Market Price ÷ EPS)

0.56x (vs 0.53X for 1Q 2026)
Price-to-Book Ratio (P/B)
(Market Price ÷ Book Value per Share)

Average market value per share (AMD)



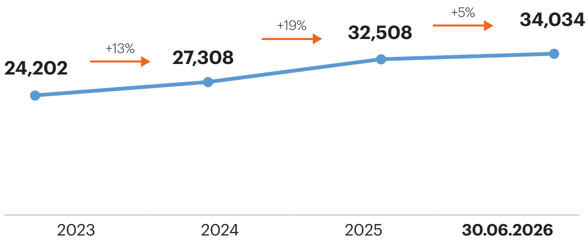
AMD 34,034 (+25% Y-o-Y)

Book value per share as of 30.06.2026

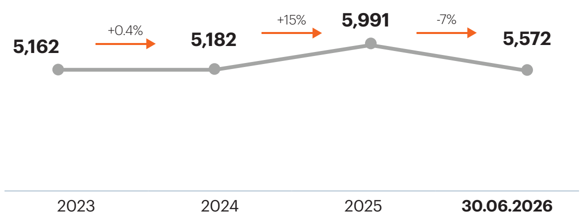
AMD 5,572 (-3% Y-o-Y)

EPS (Earnings per share) as of 30.06.2026

Book value dynamic (AMD)

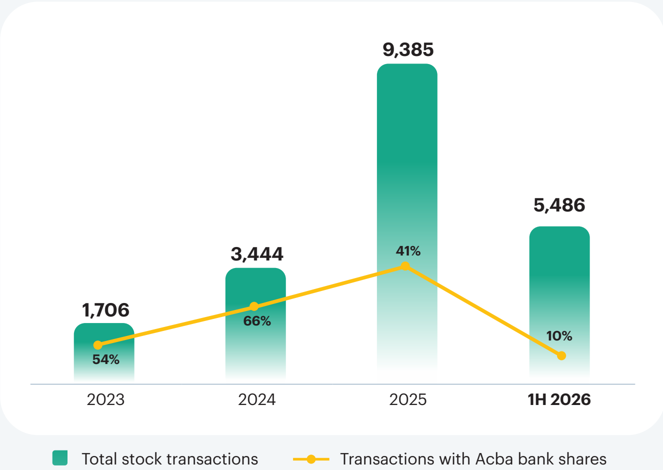


Earnings per share dynamic (AMD)



- Acba's book value per share continued to increase, reaching **AMD 34,034** as of 30 June 2026. This reflects the bank's consistent profitability, capital accumulation and continued growth in shareholders equity.
- Annualized earnings per share stood at **AMD 5,572 in 2Q 2026**, below the FY 2025 level due to a softer earnings environment.
- Despite the recent share price increase, Acba's shares continue to trade below book value, indicating remaining valuation potential.
- Dividends remain the main way of returning value to shareholders, supported by the bank's track record of regular distributions. Over time, shareholder return potential may be supported by both dividend income and a gradual improvement in market valuation.

Total Volume of stock transactions (including manual transactions) on the Armenia Stock Exchange and Acba's share, Bln AMD



AMD 113,7bln
Market Capitalization as of 30.06.2026 (+37% y-o-y)

23%
Share of Total Stock Market Capitalization (vs 18% of 30.06.2025)

24,000+
Stock Traded in 2Q 2026 +180% y-o-y

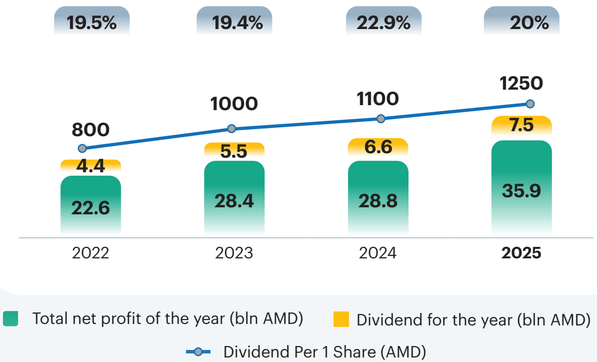
388
Average daily traded stock +80% y-o-y

75%
of all non-manual stock trading volumes with 425.5 mln AMD, +237% y-o-y

47%
of all non-manual stock transactions with 282 transactions +119% y-o-y

- Trading activity in Acba shares remained strong in 2Q 2026, supporting the Bank's visibility in the local capital market.
- Acba accounted for a significant share of stock market activity on AMX during the quarter, particularly in non-manual trading volumes and transactions.
- Increasing trading volumes reflect continued investor interest and improved market activity. The average daily number of traded shares also increased, indicating stronger liquidity compared with the prior year.
- Overall, the quarter confirmed Acba's strong presence in Armenia's listed equity market.

Capital Distribution (bln AMD)



AMD 1,250

Dividend per share for 2025 results
(+13.6% y-o-y)

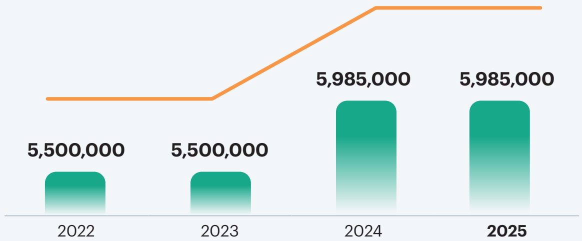
Approved by the AGM of May 27
Paid on June 2

20%
Minimum payout ratio
by Dividend Policy

~ 20%
Dividend CAGR
for 2022-2025 period

Balance of shareholder returns with future growth

Total Shares Outstanding



NEW CHAIR

SONA ISHKHANYAN
New Chairwoman of the Board

Member of the Audit Committee
Member of the Risk management Committee
Member of the Strategy Committee
Member of the Governance, Nominations and Remunerations Committee

NEW MEMBER

HARUTYUN POGHOSYAN
Board Member

Appointed by majority shareholder, Acba Federation CJSC and succeeded Rafayel Sargsyan as Acba Federation's designated representative on the Board.

BERNARD DE WIT
Independent Board Member

Chairman of the Strategy Committee

BRUNO CHARRIER
Board Member

Chairman of the Governance, Nominations and Remunerations Committee
Member of the Risk Management Committee
Member of the Strategy Committee

ASHOT KARAPETYAN
Independent Board Member

Chairman of the Audit Committee
Chairman of the Risk management Committee
Member of the Strategy Committee

ARAM BABAYAN
Board Member

Member of the Governance, Nominations and Remunerations Committee
Member of the Strategy Committee

HARUTYUN PAKHCHANYAN
Board Member

Member of the Governance, Nominations and Remunerations Committee

VARDAN URUTYAN
Board Member

Member of the Audit committee

GAYANE HAYRAPETYAN
Board Member

Member of the Strategy Committee

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International Partnerships and Strategic Funding

- **€100 Million EBRD Agreement:** Acba launched a new partnership with the EBRD in London, directing €100M toward SME growth under the EU's EFSD+ financial guarantee. The program includes a **€50M risk-sharing structure** by the EBRD to significantly improve credit access for Armenian businesses.
- **BNY Mellon Collaboration:** Acba partnered with **The Bank of New York Mellon**, enhancing USD settlement, import/export financing, and international trade capabilities for corporate clients.
- **Capital Market and Leasing Leadership:** Acba Leasing acted as the Main Partner of **LEASING EXPO 2026**. The Bank also expanded targeted funding under the EBRD Youth in Business and Women in Business frameworks.
- **Shareholder Returns and Interest Rate Reductions:** The AGM approved a FY 2025 dividend payout of **AMD 1,250 per share** and authorized perpetual bond issuances. Following CBA Regulation 2 updates, Acba selectively reduced lending rates by **1.0%–1.5%** across eligible SME, Express Business, and Agricultural portfolios.

Governance, Leadership and Franchise Optimization

- **Board Leadership Enhancements: Harutyun Poghosyan** was appointed to the Board of Directors by majority shareholder Acba Federation. Independent Board Member **Sona Ishkhanyan** (former Audit Committee Chair) was elected as the new **Chairwoman of the Board**.
- **Branch Network Optimization:** To boost operational efficiency and service quality, the Opera branch in Yerevan was merged into Sayat-Nova, and the Ani branch in Gyumri was merged into Shirak.
- **30th Anniversary and Global Recognition:** Acba marked 30 years of operations, supported national labor initiatives on May 1, and co-hosted the prestigious **Concours Mondial de Bruxelles** in Armenia alongside Acba Federation and Acba Leasing, gathering 400+ international experts to evaluate 8,000 wines.

Digital Transformation and Technology Leadership

- **New Website Launch:** Acba deployed its next-generation corporate website **(www.acba.am)** with a modernized user interface and streamlined navigation.
- **Acba Tech Meetup:** The bank hosted **250+ top tech professionals** for deep-dive technical sessions on AI, engineering and the future of digital banking.
- **Advanced acba digital Features:** Rolled out new app functionality, including **Yerevan Wine Days 2026** ticket sales (with 30% and 20% discounts), in-app **Amex Gold Insurance Certificates,** a revamped **Internet** and **TV section,** an **Entertainment** portal powered by tomsarkgh.am, and enhanced transaction receipt sharing.

Security, ESG and Operational Resilience

- **Cybersecurity Framework:** At the Silicon Mountains RISE summit, CEO Hakob Andreasyan presented Acba's advanced 24/7 cybersecurity threat monitoring and preventive defense systems.
- **Emergency Preparedness:** Partnering with the R5 Center, the Bank conducted practical emergency response and evacuation training for **197 staff members across 19 regional branches**.
- **Organic Agriculture 2026:** In partnership with NABU, Acba launched the 2026 Organic Agriculture Development program, enabling local farmers to obtain organic certification and expand export capacity.
- **Border Community Housing Support:** The Bank actively participated in government-subsidized housing construction programs in border settlements, fully utilizing its allocated credit quotas.

- ACBA BANK AT A GLANCE
- 2Q AND 1H 2026 RESULTS
- SHAREHOLDER INFORMATION
- KEY EVENTS AND DEVELOPMENTS
- **ANNEXES**

ASSETS	30.06.2026 (unaudited)	31.12.2025 (audited)
Cash and cash equivalents	87,002,358	99,170,819
Loans and advances to banks	88,641,669	92,959,786
Investment securities	80,700,207	73,247,135
Loans to customers	701,608,661	633,397,885
Receivables from finance leases	109,163,608	103,141,827
Investments in associates	2,086,739	2,592,986
Property, equipment and intangible assets	32,984,472	32,183,874
Other assets	34,205,990	25,789,313
TOTAL ASSETS	**1,136,523,082**	**1,062,519,621**
LIABILITIES		
Deposits and balances from banks	5,142,657	5,576,560
Current accounts and deposits from customers	680,529,401	618,517,523
Debt securities issued	60,210,649	51,798,299
Other borrowed funds	151,468,223	153,177,807
Other liabilities	19,141,807	19,309,981
Subordinated loans	12,408,528	13,152,984
TOTAL LIABILITIES	**932,831,234**	**867,959,973**
EQUITY		
Share capital	89,775,000	89,775,000
Share capital	3,811,978	3,811,978
Share-based payment reserve	-	-
Revaluation reserve for property and equipment	5,272,100	5,277,052
Revaluation reserve for investment securities	653,023	579,047
Statutory General reserve	13,466,250	579,047
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**

ITEMS	01.01.2026-30.03.2026 (unaudited)	01.01.2025-30.06.2025 (unaudited)
Interest revenue calculated using effective interest rate	53,036,694	43,889,430
Other interest revenue	8,024,229	6,887,445
Interest expense	(24,961,728)	(19,615,777)
Net interest income	**36,099,195**	**31,161,098**
Reversal of credit loss expense / (credit loss expense)	(5,934,954)	(1,666,079)
Net interest income after credit loss expense	**30,164,241**	**29,495,019**
Fee and commission income	10,155,735	8,190,754
Fee and commission expense	(5,045,988)	(4,121,514)
Net gain/(loss) on financial instruments at fair value through profit and loss	285,608	(322,448)
Net gain from foreign exchange trading activities	3,298,281	3,303,919
Net loss/gain from foreign exchange translation	(212,801)	613,843
Share of profit of associates	1,120,799	799,178
(Charge for) / reversal of other impairment and provisions	-	-
Other income	34,046	321,243
Non-interest income	**9,635,680**	**8,784,975**
Personnel expenses	(12,372,812)	(11,173,203)
Depreciation and amortisation	(2,448,893)	(1,946,493)
Other operating expenses	(1,629,380)	(1,404,548)
Other general administrative expenses	(2,944,508)	(2,593,895)
Non-interest expense	**(19,395,593)**	**(17,118,139)**
Profit before income tax expense	**20,404,328**	**21,161,854**
Income tax expense	(3,865,721)	(3,953,438)
Profit for the year	**16,538,607**	**17,208,416**

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Currency Exchange Rates and Growth Calculation: To eliminate foreign exchange translation effects in comparative analyses:
Quarter-on-quarter (QoQ) and Year-to-date (YTD) growth rates of balance sheet and income items are calculated using the relevant foreign exchange rates as of **30 June 2026** and **31 December 2025**, respectively.
Year-on-year (YoY) growth rates are calculated using the relevant exchange rates as of **30 June 2025**.

Financial Information & Non-Audit Notice: Financial metrics contained herein are derived from the Bank's unaudited consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS) and internal management accounts as of and for the period ended **30 June 2026**. Unaudited management accounts may differ in certain respects from fully audited annual financial statements. Certain numerical figures and percentages included in this presentation have been subject to rounding adjustments; accordingly, totals shown in tables may not exactly mirror the arithmetic sum of the preceding figures.
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“Sustainable growth, solid profitability, strong governance.
Acba is well-positioned to keep creating value today and building even greater opportunities for tomorrow”

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