Interim consolidated financial statements of financial position

30-Sep-2026

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

(Thousands of Armenian Drams)	*Notes*	30/09/2026 (unaudited)	31/12/2025 (audited)
Assets			
Cash and cash equivalents	7	65,816,359	99,170,819
Derivative financial assets	8	85,642	35,996
Loans and advances to banks	9	98,909,874	92,959,786
Investment securities	10		
- Held by the Bank		92,038,392	73,247,135
-Pledged under sale and repurchase agreements		1,307,139	-
Loans to customers	11	736,544,682	633,397,885
Receivables from finance leases	12	119,759,972	103,141,827
Investments in associates	36	2,697,135	2,592,986
Property, equipment and intangible assets	13	34,309,204	32,183,874
Other assets	16	27,427,413	25,789,313
Total assets		**1,178,895,812**	**1,062,519,621**
Liabilities			
Deposits and balances from banks	17	1,280,835	5,576,560
Derivative financial liabilities	8	-	267,508
Current accounts and deposits from customers	18	715,133,658	618,517,523
Debt securities issued	19	59,432,842	51,798,299
Other borrowed funds	20	150,670,044	153,177,807
Current income tax liabilities	14	3,768,755	4,602,577
Deferred tax liabilities	14	1,433,711	1,556,734
Other liabilities	22	21,335,215	19,309,981
Subordinated loans	21	12,298,166	13,152,984
Total liabilities		**965,353,226**	**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		5,265,576	5,277,052
Revaluation reserve for investment securities		614,249	579,047
General reserve		13,466,250	13,466,250
Retained earnings		100,609,533	81,650,321
Total equity		**213,542,586**	**194,559,648**
Total equity and liabilities		**1,178,895,812**	**1,062,519,621**

Signed and authorized for release on behalf of the Management of the Bank at 15/10/2026

Chief Executive Officer — Hakob Andreasyan

Chief Accountant — Armen Hakobyan