

Interim consolidated financial statements of financial position

31-Mar-2026

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

(Thousands of Armenian Drams)	Notes	31/03/2026 (unaudited)	31/12/25 (unaudited)
Assets			
Cash and cash equivalents	7	79,838,284	99,170,819
Derivative financial assets	8	62,982	35,996
Loans and advances to banks	9	107,078,483	98,248,127
Investment securities	10		
- Held by the Bank		82,700,805	73,247,135
- Pledged under sale and repurchase agreements		-	-
Loans to customers	11	651,521,103	633,803,003
Receivables from finance leases	12	103,847,063	103,041,353
Investments in associates	36	3,120,283	2,588,014
Property, equipment and intangible assets	13	32,882,948	31,929,561
Other assets	16	29,932,873	25,639,299
Total assets		1,090,984,824	1,067,703,307
Liabilities			
Deposits and balances from banks	17	1,008,129	2,007,915
Current accounts and deposits from customers	18	617,453,986	622,061,677
Debt securities issued	19	70,709,467	51,798,299
Other borrowed funds	20	161,606,588	157,877,342
Current income tax liabilities	14	5,909,012	4,828,716
Deferred tax liabilities	14	1,473,673	1,155,632
Other liabilities	22	17,427,631	19,876,758
Subordinated loans	21	12,855,533	13,152,984
Total liabilities		888,444,019	872,759,323
Equity			
Share capital	23	89,775,000	89,775,000
Share premium	23	3,811,978	3,811,978
Share-based payment reserve	24	3,517,422	3,517,422
Revaluation reserve for property and equipment		5,272,232	5,277,052
Revaluation reserve for investment securities		585,836	579,047
General reserve		13,466,250	13,466,250
Retained earnings		86,112,086	78,517,235
Total equity		202,540,805	194,943,984
Total equity and liabilities		1,090,984,824	1,067,703,307

Signed and authorized for release on behalf of the Management of the Bank at 15/04/2026

Chief Executive Officer

Hakob Andreasyan

Chief Accountant

Armen Hakobyan

