

STATEMENT
ARMECONOMBANK OJSC Board meetings
(January 2023)

The Board discussed and took notice of the following:

1. ARMECONOMBANK OJSC Executive Board performance report for 4th quarter 2022 by CEO (Chairman of the Executive Board).
2. ARMECONOMBANK OJSC 4th quarter 2022 Budget Performance Report by CEO (Chairman of the Executive Board).
3. Performance Report for 4th quarter 2022 by ARMECONOMBANK OJSC Chief Accountant.
4. Performance Report for 4th quarter 2022 by ARMECONOMBANK OJSC Ombudsman.
5. Performance Report on Loan Monitoring Division's activities in 4th quarter 2022 by the Head of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
6. Performance Report for 4th quarter 2022 by the Head of ARMECONOMBANK OJSC Internal Audit Department.
7. Performance Report on 2022 Plan of Operations of ARMECONOMBANK OJSC Internal Audit Department by the Head of Internal Audit Department.
8. Performance Report for 4th quarter 2022 by the Head of Internal Observations Division.
9. Performance Report on 2022 Plan of Operations of Internal Observations Division.
10. Performance Report for the accounting year by the Head of ARMECONOMBANK OJSC Strategy and Risk Management Department.

The following internal regulatory documents were discussed and approved:

1. Plan of 2023 Activities of ARMECONOMBANK OJSC Board.
2. Schedule of Annual Review and Approval of Internal Regulatory Documents of ARMECONOMBANK OJSC.
3. Semi-Annual Plan of ARMECONOMBANK OJSC Compliance Officer.
4. Procedure for Drafting ARMECONOMBANK OJSC Internal Regulatory Documents.
5. Procedure for ARMECONOMBANK OJSC Information Policy.
6. Procedure for ARMECONOMBANK OJSC Operating Risk Management.
7. Procedure for Transactions in ARMECONOMBANK OJSC Securities by Management, Other Employees, and Significant Participants.
8. Procedure for ARMECONOMBANK OJSC Credit Risk Assessment.
9. Procedure for Internal Processes of Assessment of ARMECONOMBANK OJSC Gross and Contamination Risks and Capital Adequacy.
10. List of Reports to ARMECONOMBANK OJSC Board.
11. ARMECONOMBANK OJSC Risk Management Policy.
12. Procedure for Opening, Maintaining, and Closing ARMECONOMBANK OJSC Correspondent Accounts.
13. Plan of Actions for Continuity of ARMECONOMBANK OJSC Business Processes in the Event of Natural and Other Disasters or War.
14. ARMECONOMBANK OJSC Investment Policy.

15. Procedure for Protection from Malicious Codes and Use of Dynamic Codes in ARMECONOMBANK OJSC.
16. Procedure for Use and Disposal of Data Carriers in ARMECONOMBANK OJSC.
17. Procedure for Classification and Management of ARMECONOMBANK OJSC Information.
18. Procedure for Monitoring and Logging of ARMECONOMBANK OJSC Information Systems.
19. Procedure for Storage and Use of ARMECONOMBANK OJSC Employees' Personal Data.
20. Procedure for ARMECONOMBANK OJSC Motivation and Penalties.
21. ARMECONOMBANK OJSC Clear Desk and Clear Screen Policy.

Also, other matters related to the normal operation of the Bank were discussed.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(February 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. ARMECONOMBANK OJSC 2023-2025 Prospective Development Plan.
2. Procedure for ARMECONOMBANK OJSC Currency Risk Assessment.
3. Procedure for ARMECONOMBANK OJSC Interest Rate Risk Assessment.
4. Procedure for ARMECONOMBANK OJSC Liquidity Risk Assessment.
5. Procedure for Management of Vulnerabilities in ARMECONOMBANK OJSC Information Security System.
6. Procedure for Operations in Internet and Use of Corporate Email in ARMECONOMBANK OJSC.
7. Policy of Protection of ARMECONOMBANK OJSC Intellectual Property Rights.
8. Regulation-Job Description of ARMECONOMBANK OJSC Branch Management Department.
9. Procedure for Placement of Bank Deposits with ARMECONOMBANK OJSC.
10. Procedure for Placement of Child Deposits with ARMECONOMBANK OJSC.
11. Procedure for ARMECONOMBANK OJSC Liquidity Management.
12. Procedure for Payment of Salaries and Other Remunerations through ARMECONOMBANK OJSC Plastic Cards.
13. Procedure for Operations via S.W.I.F.T Telecommunication System in ARMECONOMBANK OJSC.
14. ARMECONOMBANK OJSC Advertising Policy.
15. Procedure for ARMECONOMBANK OJSC Property Sale Tenders.
16. Procedure for Providing Means of Transportation and Communication in ARMECONOMBANK OJSC.
17. Procedure for Foreign Currency, Attraction and Placement Operations in ARMECONOMBANK OJSC.
18. Regulation-Job Description of ARMECONOMBANK OJSC Retail Lending Department.
19. Procedure for Rating of ARMECONOMBANK OJSC Branches and Bonus-Based Employee Remuneration System.
20. Regulation-Job Description of ARMECONOMBANK OJSC Information Security Division.
21. Procedure for Checking the Qualification and Professional Eligibility of ARMECONOMBANK OJSC Managers.

Also, other matters related to the normal operation of the Bank were discussed.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(March 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. Policy of Storage and Management of ARMECONOMBANK OJSC Passwords, Keys, and Electronic Verification Files.
2. Procedure for Management of Risks and Information Security Incidents in ARMECONOMBANK OJSC.
3. ARMECONOMBANK OJSC Recovery Plan
4. ARMECONOMBANK OJSC Marketing Policy
5. Regulation-Job Description of ARMECONOMBANK OJSC Premises Management
6. Procedure for Providing ARMECONOMBANK OJSC Structural Units and Branches with Supplies and Withdrawal Thereof from Head Office Warehouse
7. Procedure for Providing Petty Cash in ARMECONOMBANK OJSC
8. Regulation-Job Description of ARMECONOMBANK OJSC Cash Flows Management Division
9. Regulation-Job Description of ARMECONOMBANK OJSC NAIRI MEDICAL CENTER Branch.
10. Regulation-Job Description of ARMECONOMBANK OJSC Branches.
11. Procedure for Issue of ARMECONOMBANK OJSC Documentary Letters of Credit and Bank Guarantees
12. Procedure for ARMECONOMBANK OJSC Central Archive
13. Policy for Transactions in ARMECONOMBANK OJSC Derivative Instruments.
14. Procedure for Providing ARMECONOMBANK OJSC Loans.

The report by ARMECONOMBANK OJSC Internal Audit Department on post-audit work and efficiency of the bank's internal control system in 4th quarter 2022 was discussed and noted.

Also, other matters related to the normal operation of the Bank were discussed.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(April 2023)

The Board discussed and took notice of the following:

1. ARMECONOMBANK OJSC Executive Board performance report for 1st quarter 2023 by CEO (Chairman of the Executive Board).
2. ARMECONOMBANK OJSC 1st quarter 2023 Budget Performance Report by CEO (Chairman of the Executive Board).
3. Performance Report for 1st quarter 2023 by ARMECONOMBANK OJSC Chief Accountant.
4. Performance Report for 1st quarter 2023 by ARMECONOMBANK OJSC Ombudsman.
5. Performance Report on Loan Monitoring Division's activities in 1st quarter 2023 by the Head of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
6. Performance Report for 1st quarter 2023 by the Head of ARMECONOMBANK OJSC Internal Audit Department.
7. Performance Report for 1st quarter 2023 by the Head of Internal Observations Division.
8. Performance Report for 1st quarter 2023 by Compliance Officer.

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. ARMECONOMBANK OJSC Anti-Crisis Liquidity Plan
2. Procedure for ARMECONOMBANK OJSC Information Security Arrangements
3. Procedure for Development, Operation and Maintenance of ARMECONOMBANK OJSC Information Systems
4. Procedure for Marking and Identification of ARMECONOMBANK OJSC Documents
5. Procedure for Operation, Testing, and Restoration of ARMECONOMBANK OJSC Main Servers.
6. Procedure for Management of ARMECONOMBANK OJSC Firewalls.
7. Procedure for Operations via ARMECONOMBANK OJSC Remote Workstation.
8. Policy for Granting User Authorities in ARMECONOMBANK OJSC.
9. Procedure for Establishment of ARMECONOMBANK OJSC Risk Management Limits.
10. Procedure for ARMECONOMBANK OJSC Reputation Risk Assessment
11. Procedure for ARMECONOMBANK OJSC Budgeting and Composition of Prospective Development Plan.
12. Procedure for Collection, Service, and Troubleshooting of ARMECONOMBANK OJSC ATMs.
13. Procedure for Providing ARMECONOMBANK OJSC Plastic Gift Cards.
14. Regulation-Job Description of ARMECONOMBANK OJSC Compliance Officer.
15. Regulation-Job Description of ARMECONOMBANK OJSC Marketing Division.
16. Plan of Actions for Continuity of ARMECONOMBANK OJSC Business Processes in the Event of Theft, Robbery, and Terrorism.
17. Regulation-Job Description of ARMECONOMBANK OJSC Information Technologies Department.



18. Regulation-Job Description of ARMECONOMBANK OJSC Internal Observations Division.

Also, other matters related to the normal operation of the Bank were discussed.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(May 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. Regulation of ARMECONOMBANK OJSC Asset and Liability Committee.
2. Regulation-Job Description of ARMECONOMBANK OJSC Strategy and Risk Management Department.
3. Procedure for Opening and Servicing Bank Accounts in ARMECONOMBANK OJSC.
4. Plan of Actions for Continuity of ARMECONOMBANK OJSC Business Processes.
5. Plan of Technical Risk Reduction Actions and Recovery Operations in ARMECONOMBANK OJSC.
6. Regulation-Job Description of ARMECONOMBANK OJSC Internal Audit Department.
7. Procedure for Providing ARMECONOMBANK OJSC Plastic Payment Cards.
8. Procedure for Confidential Document Circulation in ARMECONOMBANK OJSC.
9. Regulation-Job Description of ARMECONOMBANK OJSC Security Department.
10. Procedure for Arrangement of ARMECONOMBANK OJSC Board Activities.
11. Procedure for Providing ARMECONOMBANK OJSC Mortgage Loans.
12. Procedure for Checking the Qualification and Professional Eligibility of ARMECONOMBANK OJSC Managers.
13. Regulation-Job Description of ARMECONOMBANK OJSC Internal Observations Division.

Also, other matters related to the normal operation of the Bank were discussed.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(June 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. Regulation-Job Description of ARMECONOMBANK OJSC Accounting Department.
2. Regulation-Job Description of ARMECONOMBANK OJSC Staff.
3. Regulation for Classification of ARMECONOMBANK OJSC Financial Assets and Provisioning of Possible Losses.
4. Procedure for Providing ARMECONOMBANK OJSC Loans Against Pledge of Golden Items.
5. Procedure for Providing ARMECONOMBANK OJSC Unsecured loans to Individuals.
6. Procedure for Providing ARMECONOMBANK OJSC Loans for Purchase of Standardized Gold Bars.
7. Procedure for Providing ARMECONOMBANK OJSC Student Loans to Individuals.
8. Procedure for Providing ARMECONOMBANK OJSC Loans for Purchase of Goods and Services.
9. Procedure for Providing ARMECONOMBANK OJSC “Instant” Loans.
10. Procedure for Providing ARMECONOMBANK OJSC “Easy” and “Easy+” Loans.
11. Procedure for Providing ARMECONOMBANK OJSC Loans (Guarantees) Secured by Cash, and Guarantees Against Other Collateral.
12. Procedure for Providing ARMECONOMBANK OJSC Loans for Purchase of and/or Secured by Primary and Secondary Market Motor Vehicles.
13. Regulation-Job Description of ARMECONOMBANK OJSC Compliance Officer.
14. Regulation of ARMECONOMBANK OJSC Executive Board.
15. Regulation of ARMECONOMBANK OJSC Human Resources Policy Committee.

The following was annuled:

1. Procedure for Providing ARMECONOMBANK OJSC “Diminishing Easy” Loans.

The report by ARMECONOMBANK OJSC Internal Audit Department on post-audit work and efficiency of the bank’s internal control system in 1st quarter 2023 was discussed and noted.

Also, other matters related to the normal operation of the Bank were discussed.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(July 2022)

The Board discussed and took notice of the following:

1. ARMECONOMBANK OJSC Executive Board performance report for 2nd quarter 2023 by CEO (Chairman of the Executive Board).
2. ARMECONOMBANK OJSC 2nd quarter 2023 Budget Performance Report by CEO (Chairman of the Executive Board).
3. Performance Report for 2nd quarter 2023 by ARMECONOMBANK OJSC Chief Accountant.
4. Performance Report for 2nd quarter 2023 by ARMECONOMBANK OJSC Ombudsman.
5. Performance Report on Loan Monitoring Division's activities in 12nd quarter 2023 by the Head of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
6. Performance Report for 2nd quarter 2023 by the Head of ARMECONOMBANK OJSC Internal Audit Department.
7. Performance Report for 2nd quarter 2023 by the Head of Internal Observations Division.
8. Performance Report for 2nd quarter 2023 by ARMECONOMBANK OJSC Compliance Officer.

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. Procedure for Providing and Servicing ARMECONOMBANK OJSC Personal Safekeeping Boxes.
2. PROCEDURE for Use of ARMECONOMBANK OJSC Portable Equipment.
3. Policy for Management of Continuity of ARMECONOMBANK OJSC Business Processes.
4. ARMECONOMBANK OJSC Information Security Policy.
5. Procedure for Compliance Standards of ARMECONOMBANK OJSC Employee Appearance and Conduct.
6. Procedure for Execution and Servicing of ARMECONOMBANK OJSC Financing against Accounts Receivable (Factoring)
7. Regulation-Job Description of ARMECONOMBANK OJSC Customer Support Center.
8. Procedure for Issue of ARMECONOMBANK OJSC Plastic Payment Cards.
9. Regulation-Job Description of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
10. Procedure for ARMECONOMBANK OJSC Construction and Repair Works.
11. Procedure for Anti-Money Laundering and Combating the Financing of Terrorism in ARMECONOMBANK OJSC.
12. Procedure for Payment of ARMECONOMBANK OJSC Dividends.
13. Regulation-Job Description of ARMECONOMBANK OJSC Staff.
14. Regulation-Job Description of ARMECONOMBANK OJSC Security Department.
15. Procedure for Providing ARMECONOMBANK OJSC Loans.

16. Procedure for Providing ARMECONOMBANK OJSC Loans Secured on Immovable Property/Purchase Title.
17. Procedure for Providing ARMECONOMBANK OJSC Agricultural Loans.
18. Procedure for Providing ARMECONOMBANK OJSC Mortgage Loans.
19. Procedure for Purchase and Management of Fixed Assets, Supplies, and Services, and Write-off and Sale of Fixed Assets and Supplies in ARMECONOMBANK OJSC.
20. Procedure for ARMECONOMBANK OJSC Liquidity Management.
21. Regulation of ARMECONOMBANK OJSC Executive Board.
22. Regulation-Job Description of ARMECONOMBANK OJSC Information Technologies Department.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(August 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. Regulation of ARMECONOMBANK OJSC Audit Committee.
2. Regulation of ARMECONOMBANK OJSC Human Resources Policy Committee.
3. Regulation of ARMECONOMBANK OJSC Risk Committee.
4. Regulation-Job Description of ARMECONOMBANK OJSC Risk Management Department.
5. Regulation-Job Description of ARMECONOMBANK OJSC Strategy and Methodology Department.
6. Regulation-Job Description of ARMECONOMBANK OJSC Staff.
7. Procedure for Outsourcing of ARMECONOMBANK OJSC Operations.
8. Procedure for ARMECONOMBANK OJSC Human Resources Policy (Internal Discipline Rules).
9. Regulation-Job Description of ARMECONOMBANK OJSC Legal Department.
10. Procedure for Providing ARMECONOMBANK OJSC MY TRANSFER Service.
11. Procedure for ARMECONOMBANK OJSC Code of Conduct.
12. Regulation-Job Description of ARMECONOMBANK OJSC Information Security Division.
13. Procedure for Monitoring the Loans Provided by ARMECONOMBANK OJSC.
14. Procedure for Providing Investment and Non-Core Services in ARMECONOMBANK OJSC.
15. Procedure for ARMECONOMBANK OJSC Operations with Securities.
16. Procedure for Evaluation of ARMECONOMBANK OJSC Employees.
17. Regulation-Job Description of ARMECONOMBANK OJSC International Operations Department.
18. Procedure for Drafting ARMECONOMBANK OJSC Internal Regulatory Documents.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(September 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. ARMECONOMBANK OJSC Information Exchange Policy.
2. Policy of Login to ARMECONOMBANK OJSC Operating and Application Systems, Work Hours, and Security Measures.
3. Procedure for Intrabank Currency Conversions in ARMECONOMBANK OJSC.
4. Regulation-Job Description of ARMECONOMBANK OJSC Dealing Center Department.
5. Procedure for Securing Liabilities on Collateral in ARMECONOMBANK OJSC.
6. Procedure for Delivery of Funds Received via Golden Money Transfer International Clearing System.
7. Procedure for Execution of Accountless Money Transfers Between ARMECONOMBANK OJSC Branches.
8. Regulation-Job Description of ARMECONOMBANK OJSC Limited Financial Operation Branches.
9. Regulation-Job Description of ARMECONOMBANK OJSC Plastic Cards Department.
10. Regulation-Job Description of ARMECONOMBANK OJSC Branches.
11. Regulation-Job Description of ARMECONOMBANK OJSC NAIRI MEDICAL CENTER Branch.
12. Procedure for Providing ARMECONOMBANK OJSC Plastic Gift Cards.
13. Regulation-Job Description of ARMECONOMBANK OJSC Accounting Department.
14. Regulation-Job Description of ARMECONOMBANK OJSC Compliance Division.
15. Regulation-Job Description of ARMECONOMBANK OJSC Central Office (Department) for Customer Service.
16. Regulation-Job Description of ARMECONOMBANK OJSC Documentary Support Division.
17. Regulation-Job Description of ARMECONOMBANK OJSC Post-Operations Division.
18. Procedure for Providing ARMECONOMBANK OJSC Plastic Payment Cards.
19. Procedure for Issue of ARMECONOMBANK OJSC Plastic Payment Cards.
20. Procedure for Operations via S.W.I.F.T Worldwide Interbank Financial Telecommunication " System in ARMECONOMBANK OJSC.
21. Regulation-Job Description of ARMECONOMBANK OJSC Information Technologies Department.

The following internal regulatory documents were annulled:

1. Regulation-Job Description of ARMECONOMBANK OJSC Compliance Officer.
2. Regulation-Job Description of ARMECONOMBANK OJSC Loan Attraction and Business Processes Development Department.
3. Procedure for Compliance Standards of ARMECONOMBANK OJSC Employee Appearance and Conduct.

The report by ARMECONOMBANK OJSC Internal Audit Department on post-audit work and efficiency of the bank's internal control system in 2nd quarter 2023 was discussed and noted.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(October 2023)

The Board discussed and took notice of the following:

1. ARMECONOMBANK OJSC Executive Board performance report for 3rd quarter 2023 by CEO (Chairman of the Executive Board).
2. ARMECONOMBANK OJSC 3rd quarter 2023 Budget Performance Report by CEO (Chairman of the Executive Board).
3. Performance report for 3rd quarter 2023 by ARMECONOMBANK OJSC Acting Chief Accountant.
4. Performance Report for 3rd quarter 2023 by ARMECONOMBANK OJSC Ombudsman.
5. Performance Report for 3rd quarter 2023 by the Head of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
6. Performance Report for 3rd quarter 2023 by the Head of ARMECONOMBANK OJSC Internal Audit Department.
7. Performance Report for 3rd quarter 2023 by the Head of Internal Observations Division.
8. Performance Report for 3rd quarter 2023 by ARMECONOMBANK OJSC Compliance Officer.

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. Regulation-Job Description of ARMECONOMBANK OJSC Risk Management Department.
2. Procedure for Inventory of ARMECONOMBANK OJSC Assets and Liabilities.
3. Policy for Execution of ARMECONOMBANK OJSC Civil Law Contracts.
4. Procedure for Bonus Remuneration System for Eligible Loan Specialists of ARMECONOMBANK OJSC.
5. Regulation-Job Description of ARMECONOMBANK OJSC Commercial Lending Department.
6. Procedure for Selection of Independent Auditor Institution by ARMECONOMBANK OJSC.
7. Procedure for Documentary Collection in ARMECONOMBANK OJSC.
8. Procedure for Backup (Archiving) of ARMECONOMBANK OJSC Information Systems and Information.
9. Procedure for ARMECONOMBANK OJSC Paperwork, Written Communications, and Document Circulation.
10. Procedure for Transactions with Parties Related to the Bank and Parties Interested in the Bank's Transactions.
11. Procedure for Foreign Currency, Attraction and Placement Operations in ARMECONOMBANK OJSC.
12. List of Reports to ARMECONOMBANK OJSC Board.
13. Procedure for Opening and Servicing Bank Accounts in ARMECONOMBANK OJSC.
14. Regulation of ARMECONOMBANK OJSC Asset and Liability Committee.
15. Regulation-Job Description of ARMECONOMBANK OJSC Risk Management Department.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(November 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. Procedure for ARMECONOMBANK OJSC Transfers via Clearing Systems.
2. Procedure for Providing ARMECONOMBANK OJSC Home Micro Loans and “Solar” Loans.
3. Procedure for Opening and Servicing ARMECONOMBANK OJSC Social Package Accounts
4. ARMECONOMBANK OJSC Lending Policy
5. Procedure for Providing ARMECONOMBANK OJSC MY TRANSFER Service
6. Regulation-Job Description of ARMECONOMBANK OJSC Customer Support Center.

STATEMENT
ARMECONOMBANK OJSC Board meetings
(December 2023)

The following internal regulatory documents governing the normal operation of the Bank were discussed and approved:

1. ARMECONOMBANK OJSC Accounting Policy.
2. Procedure for Transfers by Payment Orders in ARMECONOMBANK OJSC.
3. Procedure for ARMECONOMBANK OJSC Cash Section Operations.
4. Policy for Depreciation of ARMECONOMBANK OJSC Financial Assets (according to IFRS 9 Standard).
5. Procedure for Business trips of ARMECONOMBANK OJSC Employees.
6. Procedure for Admittance, Consideration, and Resolution of ARMECONOMBANK OJSC Customers' Applications and Complaints.
7. Procedure for Providing ARMECONOMBANK OJSC Loans.
8. Procedure for Providing ARMECONOMBANK OJSC "Instant" Loans.
9. Procedure for Providing ARMECONOMBANK OJSC "Easy" and "Easy+" Loans.
10. Procedure for Providing ARMECONOMBANK OJSC Loans for Purchase of and/or Secured by Primary and Secondary Market Motor Vehicles.
11. Procedure for Providing ARMECONOMBANK OJSC Unsecured loans to Individuals.
12. Procedure for Providing ARMECONOMBANK OJSC Loans Secured on Immovable Property/Purchase Title.
13. Procedure for Opening and Servicing Bank Accounts in ARMECONOMBANK OJSC.

The report by ARMECONOMBANK OJSC Internal Audit Department on post-audit work and efficiency of the bank's internal control system in 3rd quarter 2023 was discussed and noted.