

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(January 2025)**

The Board discussed and noted the following reports:

1. Executive Board performance report for 4th quarter 2024 by CEO (Chairman of the Executive Board).
2. Budget performance report for 4th quarter 2024 by CEO (Chairman of the Executive Board).
3. Performance report for 4th quarter 2024 by Chief Accountant.
4. Performance report for 4th quarter 2024 by Ombudsman.
5. Performance report for 4th quarter 2024 by the Head of Loan Monitoring and Problem Assets Recovery Department.
6. Performance report for 4th quarter 2024 by the Head Internal Audit Department.
7. Performance report on 2024 operations by the Head Internal Audit Department.
8. Self-evaluation of 2024 operations of Internal Audit Department.
9. Performance report for 4th quarter 2024 by the Head of Internal Observations Division.
10. 2024 Annual Plan Performance report by the Head of Internal Observations Division.
11. Report by the Head of Internal Observations Division on assessment of ARMECONOMBANK OJSC potential and existing ML/FT risks for 2024.
12. Performance report for 4th quarter 2024 by the Head of Compliance Division.
13. Performance evaluation report on compliance assurance function in 2024 by the Head of Compliance Division.
14. Performance report for 4th quarter 2024 by the Acting Head of Risk Management Department.
15. Performance evaluation report by on risk management function in 2024 by the Acting Head of Risk Management Department.

The following internal regulatory documents were discussed and approved:

1. Plan of 2025 Activities of ARMECONOMBANK OJSC Board.
2. Schedule of Annual Review and Approval of Internal Regulatory Documents of ARMECONOMBANK OJSC.
3. 2025-2026 Plan of Operations of Internal Audit Department.
4. 2025 Annual Plan of Operations of Internal Observations Division.
5. 2025 Annual Plan of Operations of Compliance Division.
6. 2025 Annual Plan of Operations of Risk management Department.
7. Procedure for ARMECONOMBANK OJSC Information Policy.
8. Procedure for Transactions in ARMECONOMBANK OJSC Securities by Management, Other Employees, and Significant Participants.
9. Procedure for ARMECONOMBANK OJSC Budgeting and Composition of Prospective Development Plan.

10. Procedure for ARMECONOMBANK OJSC Operating Risk Management.
11. Procedure for ARMECONOMBANK OJSC Credit Risk Assessment.
12. Procedure for Internal Processes of Assessment of ARMECONOMBANK OJSC Gross and Contamination Risks and Capital Adequacy.
13. Procedure for Opening, Maintaining, and Closing ARMECONOMBANK OJSC Correspondent Accounts.
14. Regulation-Job Description of ARMECONOMBANK OJSC Accounting Department.
15. Plan of Actions for Continuity of ARMECONOMBANK OJSC Business Processes in the Event of Natural and Other Disasters or War.
16. ARMECONOMBANK OJSC Investment Policy.
17. Procedure for Protection from Malicious Codes and Use of Dynamic Codes in ARMECONOMBANK OJSC.
18. ARMECONOMBANK OJSC Clear Desk and Clear Screen Policy.
19. Procedure for Use and Disposal of Data Carriers in ARMECONOMBANK OJSC.
20. Procedure for Classification and Management of ARMECONOMBANK OJSC Information.
21. Procedure for Monitoring and Logging of ARMECONOMBANK OJSC Information Systems.
22. Procedure for Storage and Use of ARMECONOMBANK OJSC Employees' Personal Data.
23. Procedure for ARMECONOMBANK OJSC Motivation and Penalties.
24. Procedure for Rating of ARMECONOMBANK OJSC Branches and Bonus-Based Employee Remuneration System.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(February 2025)**

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

1. Procedure for ARMECONOMBANK OJSC Currency Risk Assessment.
2. Procedure for ARMECONOMBANK OJSC Interest Rate Risk Assessment.
3. Procedure for ARMECONOMBANK OJSC Liquidity Risk Assessment.
4. Procedure for Management of Vulnerabilities in ARMECONOMBANK OJSC Information Security System.
5. Procedure for Operations in Internet and Use of Corporate Email in ARMECONOMBANK OJSC.
6. Policy of Protection of ARMECONOMBANK OJSC Intellectual Property Rights.
7. Regulation-Job Description of ARMECONOMBANK OJSC Branch Management Department.
8. Procedure for Transfers by Payment Orders in ARMECONOMBANK OJSC.
9. Regulation-Job Description of ARMECONOMBANK OJSC Retail Lending Department.
10. Procedure for Providing ARMECONOMBANK OJSC Loans Against Pledge of Golden Items.
11. Procedure for Accountless Money Transfers Between ARMECONOMBANK OJSC Branches.
12. Policy of Compliance of ARMECONOMBANK OJSC With International Sanctions.
13. ARMECONOMBANK OJSC Advertising Policy.
14. Procedure for ARMECONOMBANK OJSC Property Sale Tenders.
15. Regulation-Job Description of ARMECONOMBANK OJSC Risk Management Department.
16. Regulation-Job Description of ARMECONOMBANK OJSC Internal Audit Department.
17. List of Reports for ARMECONOMBANK OJSC Board.
18. Regulation-Job Description of ARMECONOMBANK OJSC International Operations Department.
19. Procedure for Checking and Evaluation of the Qualification and Professional Eligibility of ARMECONOMBANK OJSC Managers.
20. Procedure for ARMECONOMBANK OJSC Human Resources Policy (Internal Discipline Rules).
21. Procedure for Providing ARMECONOMBANK OJSC Loans Secured by Immovable Property/Purchase Title:
22. Regulation-Job Description of ARMECONOMBANK OJSC Plastic Cards Department.
23. Regulation-Job Description of ARMECONOMBANK OJSC Customer Attraction and Product Development Department.
24. Regulation-Job Description of ARMECONOMBANK OJSC Compliance Department.
25. Regulation-Job Description of ARMECONOMBANK OJSC Compliance Division and Regulation-Job Description of ARMECONOMBANK OJSC Internal Observations Division were annulled.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(March 2025)**

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

1. Procedure for Management of Risks and Information Security Incidents in ARMECONOMBANK OJSC Information Systems.
2. Procedure for Providing ARMECONOMBANK OJSC Structural Units and Branches with Supplies and Withdrawal Thereof from Head Office Warehouse.
3. Procedure for Providing Petty Cash in ARMECONOMBANK OJSC.
4. Procedure for ARMECONOMBANK OJSC Central Archive.
5. Policy for Transactions in ARMECONOMBANK OJSC Derivative Instruments.
6. Regulation-Job Description of ARMECONOMBANK OJSC Customer Support Center.
7. ARMECONOMBANK OJSC Marketing Policy.
8. Regulation-Job Description of ARMECONOMBANK OJSC Cash Flows Management Division.
9. Procedure for Issue of ARMECONOMBANK OJSC Documentary Letters of Credit and Bank Guarantees.
10. Regulation-Job Description of ARMECONOMBANK OJSC Post-Operations Division.
11. Regulation-Job Description of ARMECONOMBANK OJSC Documentary Support Division.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(April 2025)**

The Board discussed and noted the following reports:

1. ARMECONOMBANK OJSC Executive Board performance report for 1st quarter 2025 by CEO (Chairman of the Executive Board).
2. ARMECONOMBANK OJSC 1st quarter 2025 Budget Performance Report by CEO/ Chairman of the Executive Board.
3. Performance Report for 1st quarter 2025 by ARMECONOMBANK OJSC Chief Accountant.
4. Performance Report for 1st quarter 2025 by ARMECONOMBANK OJSC Ombudsman.
5. Performance Report for 4th quarter 2025 by the Head of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
6. Performance Report for 1st quarter 2025 by the Head of ARMECONOMBANK OJSC Internal Audit Department.
7. Performance Report for 1st quarter 2025 by the Head of ARMECONOMBANK OJSC Compliance Department.
8. Report on compliance with AML/CFT legislation in 1st quarter 2025 by the Head of Internal Observations Division.
9. Risk Assessment Report for 1st quarter 2025 by the Head Risk Management Department.

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 Marking and Identification of ARMECONOMBANK OJSC Documents.
4. Procedure for Operation, Testing, and Restoration of ARMECONOMBANK OJSC Main Servers.
5. Procedure for Management of ARMECONOMBANK OJSC Firewalls.
6. Procedure for Operations via ARMECONOMBANK OJSC Remote Workstation.
7. Policy for Granting User Authorities in ARMECONOMBANK OJSC.
8. Procedure for Establishment of ARMECONOMBANK OJSC Risk Management Limits.
9. Procedure for ARMECONOMBANK OJSC Reputation Risk Assessment.
10. Procedure for Collection, Service, and Troubleshooting of ARMECONOMBANK OJSC ATMs.
11. Regulation-Job Description of ARMECONOMBANK OJSC Marketing Division.
12. Regulation-Job Description of ARMECONOMBANK OJSC Information Security Division.

13. Procedure for Monitoring the Loans Provided by ARMECONOMBANK OJSC.
14. Plan of Actions for Continuity of ARMECONOMBANK OJSC Business Processes in the Event of Theft, Robbery, and Terrorism.
15. Procedure for Development, Operation, and Maintenance of ARMECONOMBANK OJSC Information Systems.
16. Procedure for Arrangement of ARMECONOMBANK OJSC Board Activities.
17. Regulation-Job Description of ARMECONOMBANK OJSC Plastic Cards Department.
18. Regulation of ARMECONOMBANK OJSC Executive Board.
19. Procedure for ARMECONOMBANK OJSC Liquidity Management.
  - The Procedure for ARMECONOMBANK OJSC Liquidity Risk Assessment approved on 27.02.2025 was annulled.
20. Procedure for ARMECONOMBANK OJSC Liquidity Risk Management.
21. Procedure for Bonus Remuneration System for Eligible Loan Specialists and Expert Jewelers in ARMECONOMBANK OJSC.
  - The Procedure for Bonus Remuneration System for Eligible Loan Specialists of ARMECONOMBANK OJSC approved on 23.10.2024 was annulled.
22. Procedure for Providing ARMECONOMBANK OJSC Plastic Payment Cards.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(May 2025)**

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

1. Procedure for Admission of Deposits in ARMECONOMBANK OJSC.
2. Plan of Actions for Continuity of ARMECONOMBANK OJSC Business Processes.
3. Plan of Technical Risk Reduction Actions and Recovery Operations in ARMECONOMBANK OJSC.
4. Procedure for Providing ARMECONOMBANK OJSC Plastic Gift Cards.
5. Regulation for Classification of ARMECONOMBANK OJSC Financial Assets and Provisioning of Possible Losses.
6. Procedure for Confidential Document Circulation in ARMECONOMBANK OJSC
7. Procedure for Providing ARMECONOMBANK OJSC Loans (Guarantees) Secured by Cash, and Guarantees Against Other Collateral.
8. Procedure for Providing ARMECONOMBANK OJSC Loans for Purchase of Standardized Gold Bars.
9. Procedure for Providing ARMECONOMBANK OJSC Student Loans to Individuals.
10. Procedure for Providing ARMECONOMBANK OJSC Loans for Purchase of Goods and Services.
11. Procedure for Providing ARMECONOMBANK OJSC Mortgage Loans.
12. Procedure for Providing ARMECONOMBANK OJSC Loans for Purchase of and/or Secured by Primary and Secondary Market Motor Vehicles.
13. Procedure for ARMECONOMBANK OJSC Human Resources Policy (Internal Discipline Rules).
14. Policy of Storage and Management of ARMECONOMBANK OJSC Passwords, Keys, and Electronic Verification Files.
15. Procedure for Providing ARMECONOMBANK OJSC Unsecured Loans to Individuals.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(June 2025)**

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

1. Procedure for Anti-Money Laundering and Combating the Financing of Terrorism in ARMECONOMBANK OJSC.
2. Procedure for Providing and Servicing ARMECONOMBANK OJSC Personal Safekeeping Boxes.
3. Procedure for ARMECONOMBANK OJSC Construction and Repair Works.
4. Procedure for Payment of ARMECONOMBANK OJSC Dividends.
5. Procedure for Execution and Servicing of ARMECONOMBANK OJSC Financing against Accounts Receivable (Factoring)
6. Procedure for Providing ARMECONOMBANK OJSC Agricultural Loans.
7. ARMECONOMBANK OJSC Risk Management Policy.
8. Regulation-Job Description of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
9. Procedure for Use of ARMECONOMBANK OJSC Portable Equipment.
10. Policy for Management of Continuity of ARMECONOMBANK OJSC Business Processes.
11. ARMECONOMBANK OJSC Information Security Policy.
12. Procedure for Providing Investment and Non-Core Services in ARMECONOMBANK OJSC.
13. Regulation-Job Description of ARMECONOMBANK OJSC Security Department.
14. Regulation-Job Description of ARMECONOMBANK OJSC International Operations Department.
15. Procedure for Development, Operation, and Maintenance of ARMECONOMBANK OJSC Information Systems.
16. Procedure for ARMECONOMBANK OJSC Liquidity Management.
17. Procedure for ARMECONOMBANK OJSC Liquidity Risk Management.
- The Procedure for ARMECONOMBANK OJSC Liquidity Risk Assessment approved on 27.02.2025 was annulled.
18. ARMECONOMBANK OJSC Anti-Crisis Liquidity Plan.
19. Procedure for Providing ARMECONOMBANK OJSC Loans
20. Procedure for Collection, Service, and Troubleshooting of ARMECONOMBANK OJSC ATMs
21. Regulation of ARMECONOMBANK OJSC Asset and Liability Committee

The report by ARMECONOMBANK OJSC Internal Audit Department on post-audit work and efficiency of the bank's internal control system in 1st quarter 2025 was discussed.

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



**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(July 2025)**

The Board discussed and noted the following reports:

1. ARMECONOMBANK OJSC Executive Board performance report for 2nd quarter 2025 by CEO (Chairman of the Executive Board).
2. ARMECONOMBANK OJSC 2nd quarter 2025 Budget Performance Report by CEO (Chairman of the Executive Board).
3. Performance Report for 2nd quarter 2025 by Chief Accountant.
4. Performance Report for 2nd quarter 2025 by Ombudsman.
5. Performance Report on the activities of Loan Monitoring Division of Loan Monitoring and Problem Assets Recovery Department in 2nd quarter 2025 by the Head of Loan Monitoring and Problem Asset Recovery Department.
6. Performance Report for 2nd quarter 2025 by the Head of Internal Audit Department.
7. Report on compliance with AML/CFT legislation for 2nd quarter 2025.
8. Report on compliance assurance function in 2nd quarter 2025 by the Head of Compliance Department.
9. Quarterly reports by ARMECONOMBANK OJSC Risk Management Department.

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

1. Procedure for Purchase and Management of Fixed Assets, Supplies, and Services, and Write-off and Sale of Fixed Assets and Supplies in ARMECONOMBANK OJSC.
2. Regulation-Job Description of ARMECONOMBANK OJSC Strategy and Methodology Department.
3. Procedure for Opening and Servicing of ARMECONOMBANK OJSC Payment (Plastic) Card Credit Lines:
4. Regulation of ARMECONOMBANK OJSC Audit Committee.
5. Regulation of ARMECONOMBANK OJSC Human Resources Policy Committee.
6. Regulation of ARMECONOMBANK OJSC Risk Committee.
7. Procedure for Outsourcing of ARMECONOMBANK OJSC Operations.
8. Procedure for Providing ARMECONOMBANK OJSC MY TRANSFER Service.
9. Procedure for ARMECONOMBANK OJSC Code of Conduct.
10. Regulation-Job Description of ARMECONOMBANK OJSC Legal Department.
11. Regulation-Job Description of ARMECONOMBANK OJSC Commercial Lending Department.
12. ARMECONOMBANK OJSC Environmental and Social Risk Management Policy.
13. Procedure for Evaluation of ARMECONOMBANK OJSC Employees.

14. ARMECONOMBANK OJSC Marketing Policy.
15. Procedure for Introduction of ARMECONOMBANK OJSC New Products.
16. Regulation-Job Description of ARMECONOMBANK OJSC Compliance Department.
17. Regulation-Job Description of ARMECONOMBANK OJSC Customer Attraction and Product Development Department.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(August 2025)**

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

1. Procedure for ARMECONOMBANK OJSC Operations with Securities.
2. Regulation-Job Description of ARMECONOMBANK OJSC NAIRI MEDICAL CENTER Branch.
3. Regulation-Job Description of ARMECONOMBANK OJSC Branches.
4. Procedure for Drafting ARMECONOMBANK OJSC Internal Regulatory Documents.
5. Policy of Combating Financial Crimes at SIL Multifunction Financial Group.
6. Procedure for Foreign Exchange, Attraction and Placement Operations in ARMECONOMBANK OJSC.
7. Procedure for Management of Vulnerabilities in ARMECONOMBANK OJSC Information Security System.
8. Procedure for Providing ARMECONOMBANK OJSC “Easy” and “Easy+” Loans.
9. Procedure for Providing ARMECONOMBANK OJSC “Instant” Loans.
10. Regulation of ARMECONOMBANK OJSC Information Security Committee.
11. Procedure for Providing ARMECONOMBANK OJSC Agricultural Loans.
12. Procedure for Providing ARMECONOMBANK OJSC Loans
13. Procedure for Providing ARMECONOMBANK OJSC MY TRANSFER Service.
14. Procedure for Evaluation of ARMECONOMBANK OJSC Employees.
15. Regulation-Job Description of ARMECONOMBANK OJSC Customer Attraction and Product Development Department.
16. List of Reports/Plans provided to ARMECONOMBANK OJSC Board.
17. Regulation-Job Description of ARMECONOMBANK OJSC Information Technologies Department.
18. Regulation-Job Description of ARMECONOMBANK OJSC Marketing Division.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(September 2025)**

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

1. Regulation-Job Description of ARMECONOMBANK OJSC Staff.
2. Procedure for Issue of ARMECONOMBANK OJSC Plastic Payment Cards
3. Procedure for Operations via S.W.I.F.T Worldwide Interbank Financial Telecommunication System in ARMECONOMBANK OJSC
4. ARMECONOMBANK OJSC Information Exchange Policy
5. Policy of Login to ARMECONOMBANK OJSC Operating and Application Systems, Work Hours, and Security Measures
6. Procedure for Securing Liabilities on Collateral in ARMECONOMBANK OJSC
7. Procedure for Intrabank Currency Conversions in ARMECONOMBANK OJSC
8. Regulation-Job Description of ARMECONOMBANK OJSC Dealing Center Department
9. Procedure for Delivery of Funds Received via Golden Money Transfer International Clearing System
10. Regulation-Job Description of ARMECONOMBANK OJSC Limited Financial Operation Branches
11. Procedure for ARMECONOMBANK OJSC Human Resources Policy (Internal Discipline Rules)
12. Procedure for Rating of ARMECONOMBANK OJSC Branches and Bonus-Based Employee Remuneration System
13. ARMECONOMBANK OJSC Risk Management Policy
14. Procedure for Establishing and Calculating ARMECONOMBANK OJSC Risk Appetite.
  - The Procedure for Internal Processes of Assessment of ARMECONOMBANK OJSC Gross and Contamination Risks and Capital Adequacy approved on 30.01.25 was annulled.

The report by ARMECONOMBANK OJSC Internal Audit Department on post-audit work and efficiency of the bank's internal control system in 2nd quarter 2025 was discussed.

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

**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(October 2025)**

The Board discussed and noted the following reports:

1. ARMECONOMBANK OJSC Executive Board performance report for 3rd quarter 2025 by CEO (Chairman of the Executive Board).
2. ARMECONOMBANK OJSC 3rd quarter 2025 Budget Performance Report by CEO (Chairman of the Executive Board).
3. Performance Report for 3rd quarter 2025 by Chief Accountant.
4. Performance Report for 3rd quarter 2025 by Ombudsman.
5. Performance Report for 3rd quarter 2025 by the Head of ARMECONOMBANK OJSC Loan Monitoring and Problem Assets Recovery Department.
6. Performance Report for 3rd quarter 2025 by the Head of Internal Audit Department.
7. Report on compliance assurance function in 3rd quarter 2025 by the Head of Compliance Department.
8. Report on compliance with AML/CFT legislation for 3rd quarter 2025.
9. Quarterly reports by ARMECONOMBANK OJSC Risk Management Department.

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

1. Procedure for Inventory of ARMECONOMBANK OJSC Assets and Liabilities.
2. Policy for Execution of ARMECONOMBANK OJSC Civil Law Contracts.
3. Procedure for Documentary Collection in ARMECONOMBANK OJSC.
4. ARMECONOMBANK OJSC Policy for Anti-Money Laundering and Combating the Financing of Terrorism.
5. Procedure for Backup (Archiving) of ARMECONOMBANK OJSC Information Systems and Information.
6. Procedure for Selection of Independent Auditor Institution by ARMECONOMBANK OJSC.
7. Procedure for ARMECONOMBANK OJSC Paperwork, Written Communications, and Document Circulation.
8. Procedure for Providing Means of Transportation and Communication, Health Insurance, and Banking Services in ARMECONOMBANK OJSC.
9. Procedure for Providing ARMECONOMBANK OJSC Loans Against Pledge of Golden Items
10. Regulation-Job Description of ARMECONOMBANK OJSC Strategy and Methodology Department.
11. Procedure for ARMECONOMBANK OJSC Leasing Operations.
12. Regulation-Job Description of ARMECONOMBANK OJSC Commercial Lending Department.
13. Regulation-Job Description of ARMECONOMBANK OJSC Accounting Department.
14. Procedure for Anti-Money Laundering and Combating the Financing of Terrorism in ARMECONOMBANK OJSC.



15. Procedure for ARMECONOMBANK OJSC Motivation and Penalties.
16. Procedure for Evaluation of ARMECONOMBANK OJSC Employees.
17. Procedure for Monitoring the Loans Provided by ARMECONOMBANK OJSC.

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



**STATEMENT**  
**ARMECONOMBANK OJSC Board meetings**  
**(November 2025)**

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 Opening and Servicing ARMECONOMBANK OJSC Social Package Accounts.
3. ARMECONOMBANK OJSC Lending Policy.
4. Procedure for Providing ARMECONOMBANK OJSC Home Micro Loans and “Solar” Loans.
5. Procedure for Transactions with Parties Related to the Bank and Parties Interested in the Bank’s Transactions.
6. Regulation-Job Description of ARMECONOMBANK OJSC Central Office (Department) for Customer Service.
7. Regulation-Job Description of ARMECONOMBANK OJSC Customer Support Center.

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