

ACCOUNTING ISSUER'S STATEMENT

ARMENIAN ECONOMY DEVELOPMENT BANK OPEN JOINT STOCK COMPANY

ARMECONOMBANK OJSC

23/1 Amiryan Str., 0002 Yerevan, Republic of Armenia

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Quarterly report No 1 2026, 15 April 2026

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Class of securities placed: common shares (stock security) and preference share (stock security)

Number of securities: common shares – 12,119,719 preference share- 424,600

Nominal value of securities (currency): common share – AMD 2,080  
preference share – AMD 15,000

“To the best of our knowledge the financial statements give a true and fair view of ARMECONOMBANK OJSC's assets and liabilities, financial state, income and expenses, and the information included in the interim report of managerial bodies is fair and true”.

Authorized signatories:

<u>Ruben Badalyan</u> (name, surname)	<u>Deputy CEO for Finance</u> (position)	<u>(signature)</u>	<u>15.04.2026</u> <u>(date)</u>
<u>Onik Chichyan</u> (name, surname)	<u>Deputy CEO for Corporate and Retail Business</u> (position)	<u>(signature)</u>	<u>15.04.2026</u> <u>(date)</u>
<u>Vahe Ghazaryan</u> (name, surname)	<u>Deputy CEO for Operations</u> (position)	<u>(signature)</u>	<u>15.04.2026</u> <u>(date)</u>
<u>Nona Galstyan</u> (name, surname)	<u>Chief Accountant (position)</u> <u>Head of Strategy and</u>	<u>(signature)</u>	<u>15.04.2026</u> <u>(date)</u>
<u>Vrej Jhangiryan</u> (name, surname)	<u>Head of Legal</u> <u>Department</u> (position)	<u>(signature)</u>	<u>15.04.2026</u> <u>(date)</u>
<u>Artak Arakelyan</u> (name, surname)	<u>CEO</u> <u>(position)</u>	<u>(signature)</u>	<u>15.04.2026</u> <u>(date)</u>

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Interim Report  
On Financial State  
31 March 2026  
ARMECONOMBANK OJSC 23/1 Amiryan Str.,  
Yerevan

Thous. AMD

	Name	No tes	As of the end of current interim period (unaudited)	As of the end of previous fiscal year (unaudited)
<b>1</b>	<b>Assets</b>			
1.1	Cash and their equivalents	13	77,792,668	60,207,737
1.2	Standardized bank precious metal bars and coins		745,598	772,626
1.3	Due from banks and other financial institutions	14	3,251,063	8,714,731
1.4	Reverse repurchase agreements	14. 1	14,599,326	15,198,265
1.5.	Financial assets calculated at fair value measured through profit/loss	15		15,468
1.5.1	Other financial assets calculated at amortized value	18	25,488,936	5,721,345
1.6	Loans and advances at amortized value provided to customers	16	401,688,249	401,238,849
1.6.1	Amounts receivable under finance leases	16.3	238,526	
1.7	Financial assets at fair value rated through other comprehensive income	17	12,068,474	8,559,808
1.7. 1	Securities pledged under repurchase agreements	17. 1	60,214,713	75,108,831
1.9	Non-current assets held for sale		9,927,093	6,664,709
1.10	Fixed assets	20	16,910,900	16,503,754
1.10	Intangible assets	20	1,188,765	1,099,796
1.10	Right-of-use assets	20. 1	1,983,808	2,214,729
1.12	Other assets	21	2,737,448	2,477,864
	<b>Total assets</b>		<b>628,835,567</b>	<b>604,498,512</b>
<b>2</b>	<b>Liabilities</b>			
2.1	Liabilities to banks and other financial institutions	22	78,347,028	70,986,911
2.2	Loans and borrowings from international financial institutions		98,665,746	88,337,897
2.3	Loans from the Central Bank of RA and RA Government	22. 2	38,007,515	36,229,493
2.4	Repurchase agreements	22. 3	58,675,886	73,308,675
2.5	Liabilities to customers	23	214,115,430	209,352,547
2.6	Subordinated loan	23. 1	9,660,372	6,222,127
2.7	Liability for current tax		1,838,668	1,495,767
2.8	Securities issued by the Bank	24	30,435,866	22,333,207
2.9	Financial liabilities measured at fair value calculated through profit/ loss	25	388,259	347,932
2.10	Amounts payable	26	683,464	683,289
2.11	Deferred tax liabilities	11	1,256,342	1,185,602
2.12	Reserves	30	125,391	99,939
2.13	Lease liabilities		1,650,741	1,863,906
2.14	Other liabilities	27	2,875,166	3,166,256
	<b>Total Liabilities</b>		<b>536,725,874</b>	<b>515,613,548</b>
<b>3</b>	<b>Capital</b>			
3.1	Charter capital	28	31,578,015	31,578,015
3.2	Share premium		7,762,974	7,762,974
<b>3.3</b>	<b>Reserves</b>			
3.3 1	Primary reserve		4,641,000	4,190,000
3.3. 2	Fair value reserve		318,069	377,519
3.3. 3	Other reserves		6,364,848	6,418,033
3.4	Undistributed profit (loss)		41,444,787	38,107,423
	<b>Total capital</b>		<b>92,109,693</b>	<b>88,884,964</b>
	<b>Total liabilities and capital</b>		<b>628,835,567</b>	<b>604,498,512</b>

Chairman of the Executive Board (CEO)

A. Arakelyan

Chief Accountant

N. Galstyan

Report approval date: 14 April 2026

Interim Report  
On Financial Results  
31 March 2025  
ARMECONOMBANK OJSC,  
23/1 Amiryan Str., Yerevan

thous. AMD

Name	Note	Accounting period (unaudited)	Previous period (unaudited)
Interest and similar income	3	14,521,729	15,523,561
Interest and similar expenses	3	(8,725,025)	(7,195,116)
<b>Net interest and similar income</b>		<b>5,796,704</b>	<b>5,328,445</b>
Income as commission and other fees	4	2,110,739	2,216,727
Expenses as commission and other fees	4	(899,565)	(718,780)
<b>Net commission and other fees received</b>		<b>1,211,174</b>	<b>1,497,947</b>
Dividend income			2,405
Net income from commercial operations	5	733,230	754,697
Other operational income	6	176,872	179,378
<b>Operational income</b>		<b>7,917,980</b>	<b>7,762,872</b>
Net deductions to possible asset loss provisions	7	1,121,828	(57,476)
Total administrative expenses	8	(3,193,727)	(2,802,641)
Other operational expenses	9	(1,551,367)	(1,215,015)
<b>Operational profit</b>		<b>4,294,714</b>	<b>3,687,740</b>
<b>Profit(loss) before taxation</b>		<b>4,294,714</b>	<b>3,687,740</b>
Profit tax expense (compensation)	11	(790,675)	(485,418)
<b>Profit for period</b>		<b>3,504,039</b>	<b>3,202,322</b>

**Chairman of the Executive Board (CEO)**

**A. Arakelyan**

**Chief Accountant**

**N. Gastyan**

Report approval date:

14 April 2026

Interim Report  
On other  
comprehensive  
income  
31 March 2026  
ARMECONOMBANK OJSC  
23/1 Amiryan Str., Yerevan

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Name	No te	Accounti ng period (unaudited)	Previous period (unaudited)
<b>Other comprehensive income</b>			
Revaluations of financial assets at fair value calculated through other comprehensive income		(73,231)	124,957
Depreciation of financial assets at fair value measured through other comprehensive income		731	172
Income tax on revaluations of financial assets measured at fair value through other comprehensive income		13,050	(22,523)
Other comprehensive income after taxation		<b>(59,450)</b>	<b>102,606</b>
<b>Comprehensive income</b>		<b>3,444,590</b>	<b>3,304,928</b>

Chairman of the Executive Board (CEO)

A. Arakelyan

Chief Accountant

N. Gastyan

Report approval date:

14 April 2026

Interim report  
On changes in own  
capital  
31 March 2026

ARMECONOMBANK OJSC 23/1 Amiryan Str.,  
Yerevan

Name of elements of own capital	Accounting period			Main reserve	Revaluation of financial assets at fair value rated through other comprehensive	Profit from the revaluation of non-current assets	Undistributed profit (loss)	Total	Total capital
	Charter capital	Net amount	Share premium/loss						
Articles	1	3	4	5	7	9	10	12	14

Comparable interim period of the previous financial year (ascending from the beginning of the year (I table))

<i>Balance as of the beginning of the financial year 01 January 2025 (audited)</i>	31,578,015	31,578,015	7,762,974	4,190,000	(183,297)	6,681,896	27,240,543	77,270,133	77,270,133
<b>Recalculated balance</b>	31,578,015	31,578,015	7,762,974	4,190,000	(183,297)	6,681,896	27,240,545	77,270,133	77,270,133
<b>Comprehensive income</b>		-	-	-	102,606		3,202,322	3,304,928	3,304,928
<b>Dividends</b>		-	-	-		-	(219,861)	(219,861)	(219,861)
<b>Internal movements including</b>	-	-	-	-	-	(53,618)	53,618	-	-
<b>A decrease in price increase from the revaluation of fixed and intangible assets</b>		-				(53,618)	53,618	-	-
<i>Balance as of the end of interim accounting year 31/03/2025 (unaudited)</i>	31,578,015	31,578,015	7,762,974	4,190,000	(80,691)	6,628,278	30,276,624	80,355,200	80,355,200

**Interim period of the current year  
(ascending from the beginning of the year)  
(II table)**

<i>Balance as of the beginning of the financial year 01 January 2026 (unaudited)</i>	31,578,015	31,578,015	7,762,974	4,641,000	377,519	6,418,033	38,107,423	88,884,964	88,884,964
<b>Recalculated balance</b>	31,578,015	31,578,015	7,762,974	4,641,000	377,519	6,418,033	38,107,423	88,884,964	88,884,964
<b>Comprehensive income</b>		-	-		(59,450)		3,504,040	3,444,590	3,444,590
<b>Dividends</b>		-	-	-		-	(219,861)	(219,861)	(219,861)
<b>Internal movements including:</b>	-	-	-	-	-	(53,185)	53,185	-	-
<b>A decrease in price increase from the revaluation of fixed and intangible assets</b>		-				(53,185)	53,185	-	-
<i>Balance at the end of interim accounting period 31/03/2026 (unaudited)</i>	31,578,015	31,578,015	7,762,974	4,641,000	318,069	6,364,848	41,444,787	92,109,693	92,109,693

Chairman of the Executive Board (CEO)

A. Arakelyan

Chief Accountant

N. Galstyan

Report approval date 14 April 2026

Interim report  
On cash flows  
31 March 2026  
ARMECONOMBANK OJSC 23/1  
Amiryan Str., Yerevan

Thous. AMD

Name	Note	Accounting period (unaudited)	Previous period (unaudited)
<b>Cash flows from operations</b>			
<b>Profit of the year</b>		<b>3,504,039</b>	<b>3,202,322</b>
<i>Adjustments</i>			
Expenses on profit tax		790,675	485,418
Profit(loss) from devaluation of interest –bearing assets		(1,121,828)	57,476
Wear, amortization, devaluation		685,508	655,366
Profit(loss) from alienation of fixed assets			
Net profit from foreign currency conversion		(3,890)	97,739
Net profit from financial assets measured at fair value through profit/loss		1557	(719)
Financial assets measured at fair value through other comprehensive income, net profit		(119,188)	(7,538)
Interests receivable		(1,750,602)	1,404,031
Interests payable		1,809,618	(1,264,902)
<b>Cash inflows from operating activities before changes in operating assets or liabilities</b>		<b>3,795,889</b>	<b>4,629,193</b>
<b>Changes in operational assets and liabilities</b>			
<b>Increase/decrease of operational assets</b>			
Due from financial institutions		5,436,730	2,326,321
Reverse repurchase agreements		572,472	(722,681)
Loans to customers		(3,955,549)	(16,759,901)
Amounts receivable under financial leases		(239,356)	
Other assets		(245,009)	(578,146)
Liabilities towards financial institutions		7,042,818	2,644,864
Repurchase agreements		(14,604,171)	8,944,665
Liabilities to customers		5,432,920	(270,893)
Other liabilities		(283,449)	(1,091,399)
<b>Cash used in operating activities before taxation</b>		<b>2,953,295</b>	<b>123,590</b>
Paid profit tax		(371,313)	(303,166)
<b>Net cash used in operating activities</b>		<b>2,581,982</b>	<b>(179,576)</b>
<b>Cash flows from investment operation</b>			
Decrease(increase) in investment securities		(6,409,225)	(101,900)
Acquisition of fixed assets		(745,289)	(118,933)

Proceeds from the sale of fixed assets			5,801
Acquisition of intangible assets		(169,796)	(42,634)
<b>Net cash (used) / ( received from operation) in investment operations</b>		<b>(7,324,310)</b>	<b>(257,366)</b>
<b>Cash flows from financial operations</b>			
Receipt of loans from the Central Bank of RA and RA Government		1,384,622	2,467,833
Proceeds/ repayments from loans received from international financial institutions		10,023,778	(3,523,336)
Proceeds/repayments from subordinated loan		3,566,788	(923,007)
Increase(decrease) in bonds issued by the bank		8,447,090	2,734,961

Lease liabilities		(292,015)	(268,300)
Paid dividends		(214,168)	(235,393)
<b>Net cash flows from financial operations</b>		<b>22,916,095</b>	<b>1,254,641</b>
Impact of foreign currency exchange rate fluctuations on cash balances held in foreign currency		(595,084)	68,419
Impact of expected credit losses		6,248	7,998
<b>Net increase of cash and its equivalents</b>		<b>17,584,931</b>	<b>893,816</b>
<b>Cash and equivalents at the beginning of the year</b>	13_2	<b>60,207,737</b>	<b>63,821,616</b>
<b>Cash and equivalents at the end of the year</b>	13_2	<b>77,792,668</b>	<b>64,715,432</b>

Chairman of the Executive Board (CEO)

A. Arakelyan

Chief Accountant

N. Galstyan

Report approval date 14 April 2026

Estimating ARMECONOMBANK's (hereinafter - the Bank) performance over the accounting quarter, we have to admit that over the accounting trimester the Bank has ensured essential growth of main indicators and important qualitative shifts.

During the accounting quarter the Bank joined "ID QR" system and introduced the "ARMAT" agricultural loan product with no collateral requirement and a flexible repayment schedule

The accounting trimester was also effective in terms of cooperation of the Bank with international financial and lending institutions. The existing programs expanded and cooperation was developed in the field of new banking services. Thus, a USD 10m and EUR 5m loan agreements were signed between the Bank and investment funds managed by the leading Swiss responsibility Investments AG company, The funds raised through which will be directed toward financing micro, small, and medium-sized enterprises (MSMEs).

ARMECONOMBANK OJSC will steadily continue its progress in the area of implementation and development of new loan projects and adoption of new markets of resource attraction.

ARMECONOMBANK OJSC performs activity in all bank service sectors. The bank holds its firm positions in foreign currency, security and interbank markets. The Bank is also active in lending, service rendering, new types of transfers and plastic card service sectors.

The existence of an optimal risk management system significantly contributes to increasing the efficiency of measures aimed at the implementation of the Bank's long-term and short-term goals.

The risk management culture in the bank is subject to continuous improvement, based on the objectives of stable, reliable and safe operations under the conditions of an acceptable level of risks and an optimal risk-income ratio.

The risk management system of the Bank is based on Basel Committee Agreements on Banking Supervision and ISO/IEC 27001 (Information Security Management System) provisions of international standard and other similar requirements, which are considered to be one of the guarantees of effective operation of the system.

Acceptable levels of risks are defined by the competent management bodies (risk appetite) within the framework of which the implementation of activities will ensure stable and effective development for the Bank as a result of the implementation of current and strategic goals.

The risk management process includes phases aimed to identify, assess, control, communicate-report and respond to possible risks in the bank's operations. The application of economic and mathematical modelling, regulation, analyses, forecast of processes as well as the ongoing improvement of the internal control system allows the Bank to ensure the optimal risk-income ratio through the risk management system, excluding or minimizing the losses caused by possible risks during the Bank's activity and ensuring the requirements of the current regulatory framework.

The main principles of risk management, assessment and management approaches of separate risk types as well as the methods and models are fixed in the internal legal acts of the bank.

In compliance with the requirements of ARMECONOMBANK OJSC Risk Management Policy and with due consideration of the principles of risk management of Basel Committee on Banking Supervision and GARP (Generally Accepted Risk Principles), the following models of assessment and management of basic risks has been adopted and invested in the bank:

- Credit risk;
- Interest rate risk;
- Liquidity risk;
- Foreign currency risk;
- Price risk;
- Operational risk.
- Reputational risk

#### Credit Risk

Credit risk is the possible danger of repayment of a loan, accrued interest, or a part thereof later than due under the agreement conditioned by worsening of the borrower's financial condition, devaluation of the collateral and other similar reasons.

Stress tests and different possible scenarios are applied to analyze and estimate the impact of various possible changes in credit portfolio on the current indicators of the Bank. Within the framework of the aforementioned stress scenario analysis, calculation and analysis of the critical points for deviations from the standards is also performed to provide data on the probability of deviations for the day as a unique estimate of credit risk.

For the purpose of monitoring the quality of the loan portfolio, analyses are conducted on the dynamics of weighted average effective interest rates and the shares of non-performing loans by loan type. In addition, monthly analyses are carried out on migration flows between loan classification categories and their changes, as well as on the dynamics of loan durations by lending sectors. At the same time, factor analyses of margin formation and changes are performed, along with vintage analyses aimed at a comprehensive assessment of the portfolio's credit risk, profitability, and behavioral trends.

Comparative analyses are also conducted of the banking system and the Bank's loan portfolio, including the dynamics of growth rates by lending sectors, the level of dollarization, and other indicators.

Thanks to the efficient risk management system the quality of the bank's loan portfolio remains high and the risk level - low.

#### Interest Rate Risk

Interest rate risk is the probability of negative impact of market interest rate fluctuations on net interest income or economic value of the capital.

By means of GAP model, widely used in international practice, interest rate risk is assessed based on the analysis of disbalance between assets and liabilities that are sensitive to interest rate fluctuations and time gaps.

The interest rate risk based on the Duration Model is assessed using the average weighted time indicators of assets and liabilities, reviewing the duration as an instrument for assessing the sensitivity of present values of assets and liabilities towards the interest change.

The analysis of gaps of assets and liabilities expressed in individual currencies is performed to assess the impact of interest rates on net income.

Within the CAAP, predictions of stress changes of market interest rates are carried out and the impact on the Bank's capital adequacy standards on a 3-month horizon is assessed.

The mentioned models enable to hedge the interest rate risk through optimal management of assets and liabilities through analysis of durations of assets

and liabilities.

### Liquidity Risk

Liquidity risk is the probability that the bank may not be able to timely satisfy the claims of its borrowers without suffering additional losses.

The stress testing scenario model allows assessing the impact of various possible shock situations on liquidity standards by analyzing changes in standards and the likelihood of their violation in the event of early withdrawal of a certain share of term deposits of physical and legal entities and the withdrawal of a certain share of demand liabilities (as well as in case of various possible combinations of the aforementioned shares). The calculation of critical points of standard deviation allows to obtain alternative values of the bank's liquidity risk by analyzing the impact of pre-term withdrawal of term deposits from individuals and legal entities and on-demand liabilities on the standards and the probability of their deviations.

The Bank also analyzes the behavioral changes of its depositors. For this purpose, the stability of the Bank's depositors, deposit withdrawals and reinvestments, as well as the attraction of new deposits are assessed on a monthly basis. As part of liquidity risk management, the assessment and forecasting of the Liquidity Coverage Ratio (LCR) for the upcoming three and six months is also carried out. The forecast is based on projected changes in the outflow of funds attracted from legal entities and individuals, derived from the Bank's historical data. Additionally, the Bank's future lending capacity is assessed. Within the framework of liquidity management, scenario analyses are also conducted on the outflow of funds from large individual legal and physical persons, as well as groups of clients, who have placed funds exceeding certain threshold volumes. These analyses help evaluate the impact of potential outflows on the current levels of regulatory ratios.

The bank also carries out analyses of obligations, the structure of on-demand funds and changes, comparisons of indicators of bank system and similar indicators.

### Foreign Currency Risk

Foreign exchange risk is the probability that the bank may incur losses due to exchange rate fluctuation.

Foreign currency risk management is carried out by VAR methodology accepted in international practice, as well as through the methods of analysis of scenario of stress tests. In the analyses of scenario of stress tests the impact of sharp fluctuations of foreign currency exchange rate on the standards is reviewed. Stress scenarios of AMD valuation and devaluation are considered, as well as the worst scenario combination option of exchange rate fluctuations per individual currencies, in which case the possible loss will be the maximum are reviewed.

The economic-mathematical model for assessing possible maximum losses from fluctuations in foreign exchange rates, developed on the basis of the VAR methodology used for the purpose of foreign exchange risk management, makes it possible to assess the risk of possible losses caused by the Bank's open positions.

The impact of foreign currency change risk on the Bank's profit is also evaluated quarterly and annually by means of scenario analysis of stress tests, the results of which are included in notes of interim and annual financial reports published by the Bank.

### Price Risk

Price risk is the jeopardy to incur financial losses from adverse changes in current market prices of securities reflected in the bank's balance sheet, conditioned by equity instrument and its issuer, as well as factors related to general fluctuations of market prices of securities in circulation (taking into account the long or short positions of given security).

The possible minimum level of price risk is assured by the following undertaken measures:

- Analysis of dynamics of structural, volume and price indicators of financial market, analysis of liquidity of separate financial instruments, revelation of existing tendencies,
- Assessment of possible losses,
- Application of hedging instruments,
- Establishment of limits of financial instruments (per capital instrument, dealer, issuer, stop-loss),
- Diversification of security portfolio per issuer, industry sectors, terms, etc.

### Operational Risk

Each business operation of a bank contains certain operational risk that may lead to both small and big losses for the Bank. For this reason, banks attach great importance to the efficient management of operational risk. In compliance with the Bank's internal legal acts regulating the Bank's risk management, operational risk is defined as the (probability) of direct or indirect losses caused by inadequate or wrong activities of the personnel, weaknesses of organization and performance of the bank's operations, breakdowns as well as by adverse environmental activities and situations.

The implementation of an effective operational risk control system is one of the most important factors in the optimal management of this risk, which is ensured by means of daily control, assessing the appropriateness of the current regulatory level through periodic and thematic inspections, identifying the functions to be improved, identifying potential risks and notifying the responsible authorities thereof.

### Reputational risk

"Reputational risk is the probability that negative public perception about the Bank (whether justified or unjustified) will lead to a decrease in the number of customers, a reduction in the volume of transactions with customers, costly litigation, and a decline in profitability. Reputational risk may also result in liquidity problems, a drop in share prices, and other adverse effects.

The Bank's reputational risk is assessed by the Risk Management Department using an expert-based approach, taking into account trends in quantitative indicators such as the Bank's share of liabilities to customers within the banking system, a decline in the number of the Bank's active customers, the volume and trends of positive and negative customer feedback on online platforms, the staff turnover indicator, and other relevant factors."

Taking into account the ongoing steady development strategy of the Bank, its future planned performance will be directed to strengthening and expansion of Bank's position in RA banking market, studying the opportunity of stepping into international markets, which mainly envisages future steady growth of assets on the account of attracted resources /deposits, international loan programs/, as well as accrued profit and equity.

The bank also intends to expand its cooperation with such international financial Institutions as EBRD, IFC, German- Armenian Fund (GAF), Black

Sea Trade and Development Bank, FMO, Asian Development Bank and BLUEORCHARD MICROFINANCE FUND LLC investment company, SYMBIOTICS SA, MICRO, SMALL & MEDIUM ENTERPRISES BONDS S.A., DEG – Deutsche Investitions, Entwicklungsgesellschaft mbH financial institutions, INCOFIN CVBA, EFA Financial Institutions Debt Fund PTE Ltd investment companies and other organizations. Along with lending to small and medium-sized enterprises, the implementation of joint mortgage lending programs, as well as lending programs for new sectors will

develop more quickly.

The letter of credit financing programs for foreign trade actively implemented in parallel with the credit program with international financial and credit organizations will continue.

The main part of the upcoming planned revenue growth is expected to receive from interest income, increasing the revenue generated from the provided services. In order to increase interest income from loans, new credit technologies are studied and implemented.

The income from rendered services is increased due to their diversification, expansion of the list of plastic card services, provision of individual safe deposit boxes, increase of the number of ATMs and list of service points, the number of self-service terminals installed in trade and service outlets, range of services provided through “AEB Mobile”, “AEB Online” systems and self-service terminals.

On purpose of realization of above mentioned tasks, the Bank will continue its regular technical upgrade, enhancement of Procedures, implementation of new banking technologies, paying special attention to the application of leading digital technologies in the service toolkit, which will allow to ensure faster, high quality and round-the-clock service of customers.

One of the main prerequisites of efficient development for ARMECONOMBANK OJSC is implementation of new bank technologies and leading expertise. Taking this into account the Bank will ensure the continuity of new technologies implementation process emphasizing the application of leading digital technologies in the service toolkit, which will allow to ensure fast, high quality and round-the-clock service to customers. All necessary capital investments are envisaged for the aforementioned, which, as a result will enhance technical modernization.

The provision of new clearing services, plastic/both local and international/card service, the list of services provided through self-service terminals, “AEB Mobile”, “AEB Online” services and etc will be expanded.

Under its regional policy the Bank will continue to reconstruct and renovate the existing branches.

The main negative factors that will have certain effect on bank activities are political – economic processes, that is the tendencies of further development of internal and external economy.

To mitigate the above mentioned risks, the Bank will continue to carry out a balanced attraction and investment policy, trying to forecast development tendencies as much as possible, diversifying the risk, expanding the list of services, trying to avoid loan and deposit portfolio concentrations.

The Bank pays great attention to issues related to implementation of the Bank’s new Programs, and enhancement of existing ones. Implementation and development of new technologies at the Bank has a scheduled character. The Bank constantly reviews leading international practice per separate sectors of banking services, conducts market research thereof. The bank also elaborates precise procedures for implementation of services and technologies, realizing implementation expertise as well.

Active works are carried out at the Bank to improve the quality of new services, service, taking into account the results of customer inquiries.