

STATEMENT
ARMECONOMBANK OJSC Board meetings
(January 2026)

The Board discussed and noted the following reports:

1. Executive Board performance report for 4th quarter 2025 by CEO (Chairman of the Executive Board).
2. Budget performance report for 4th quarter 2025 by CEO (Chairman of the Executive Board).
3. Performance report for 4th quarter 2025 by Chief Accountant.
4. Performance report for 4th quarter 2025 by Ombudsman.
5. Performance report for 4th quarter 2025 by the Head of Loan Monitoring and Problem Assets Recovery Department.
6. Performance report for 4th quarter 2025 by the Head Internal Audit Department.
7. Performance report on 2025 operations by the Head Internal Audit Department.
8. Self-assessment of 2025 operations of Internal Audit Department.
9. Performance report for 4th quarter 2025 by the Head of Internal Observations Division.
10. 2025 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 2025.
12. Performance report for 4th quarter 2025 by the Head of Compliance Division.
13. Performance evaluation report on compliance assurance function in 2025 by the Head of Compliance Division.
14. Performance report for 4th quarter 2025 by the Deputy Head of Risk Management Department.
15. Performance evaluation report by on risk management function in 2025 by the Deputy Head of Risk Management Department.
16. ICAAP report by Risk Management Department.

The following internal regulatory documents were discussed and approved:

1. Procedure for ARMECONOMBANK OJSC Information Policy.
2. Procedure for Transactions in ARMECONOMBANK OJSC Securities by Management, Other Employees, and Significant Participants.
3. Procedure for ARMECONOMBANK OJSC Budgeting and Composition of Prospective Development Plan.
4. Procedure for ARMECONOMBANK OJSC Operational Risk Management.
5. Procedure for ARMECONOMBANK OJSC Credit Risk Assessment.
6. Procedure for Opening, Maintaining, and Closing ARMECONOMBANK OJSC Correspondent Accounts.
7. Regulation-Job Description of ARMECONOMBANK OJSC Premises Management.
8. Plan of Actions for Continuity of ARMECONOMBANK OJSC Business Processes in the Event of Natural and Other Disasters or War.
9. ARMECONOMBANK OJSC Investment Policy.

10. Procedure for Protection from Malicious Codes, and Use of Dynamic Codes in ARMECONOMBANK OJSC.
11. ARMECONOMBANK OJSC Clear Desk and Clear Screen Policy.
12. Procedure for Use and Disposal of Data Carriers in ARMECONOMBANK OJSC
13. Procedure for Classification and Management of ARMECONOMBANK OJSC Information.
14. Procedure for Monitoring and Logging of ARMECONOMBANK OJSC Information Systems.
15. Procedure for Storage and Use of ARMECONOMBANK OJSC Employees' Personal Data.
16. Procedure for Opening and Servicing ARMECONOMBANK OJSC Social Package Accounts.
17. Regulation-Job Description of ARMECONOMBANK OJSC Information Technologies Department.
18. Procedure for ARMECONOMBANK OJSC Human Resources Policy (Internal Discipline Rules).
19. Regulation-Job Description of ARMECONOMBANK OJSC Security Department.

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