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The Central Bank of Armenia (CBA) remains central player in maintaining stability. Its updated monetary policy framework aims to guide inflation back to the 3 percent target. A data-driven approach to policy rates, along with the flexible exchange rate and healthy reserve levels, continues to buffer the economy against global shocks.

Armenia's banking system is assessed as well-capitalized, liquid, and broadly resilient, though rising credit risks require vigilance. Strengthening supervisory frameworks, expanding the macroprudential toolkit, and advancing stablecoin regulation remain priorities to safeguard financial stability while broader structural reforms support sustainable, inclusive growth.

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