

**Decision N 18-3 of the "ACBA-CREDIT AGRICOLE BANK" CJSC**  
**Shareholders' Annual General Meeting**  
**of 26.05.2020**

1. To pay out to the Bank's shareholders annual dividends in amount of AMD 1,700,000,000 (one billion seven hundred million) (680,000 AMD for each share) from the net profit of the 2019 activity based on the decision 115-3.3 of the "ACBA-CREDIT AGRICOLE BANK" CJSC the Board of 25/05/2020 and taking into account the Bank's 2019 financial results.
2. To pay out the annual dividends until 31/10/2020 date, under the supervision of the Bank's Deputy CEO-CFO, in cash or via transfer, either lump sum or in parts, on condition that the payment will not bring to the breach of the Banks' and/or its shareholders' legislative and contractual obligations.
3. To pay out the dividends to the eligible shareholders which were listed in the Company's shareholder registry as of the day when the list of shareholders eligible to participate in the Company's Annual Meeting of Shareholders was made (i.e. 20/03/2020) proportionally to their shares in the "ACBA-CREDIT AGRICOLE BANK" CJSC's share capital.