

**"ACBA-CREDIT AGRICOLE BANK" CJSC**  
**Shareholders' Annual General Meeting of 27.04.2018**  
**Decision N 16-3 on paying out annual dividends**

1. To pay out to the Bank's shareholders annual dividends in amount of 3,750,000,000 (three billion seven hundred and fifty million) AMD (1,500,000 (one million five hundred thousand) AMD per each share) from the net profit of the 2017 activity based on the decision 94-3.4 of the "ACBA-CREDIT AGRICOLE BANK" CJSC the Board of 26/04/2018 and taking into account the Bank's 2017 financial results.
2. To pay out the annual dividends till 31.12.2018 including, under the supervision of the Bank's Deputy CEO-CFO, in drams, either lump sum or in parts, provided that the payment will not bring to the breach of the Banks' 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 when the list of shareholders eligible to participate in the Company's Annual Meeting of Shareholders date (i.e. as of 26.03.2018) pro rata their shares in "ACBA-CREDIT AGRICOLE BANK" CJSC share capital.