

### XIII. TARIFFS OF SERVICES OFFERED IN ADDITION TO LOAN TRANSACTIONS

| SERVICE  | COMMISSION FEE   |
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| 1. Credit account opening under gold items collateral  | 1%, maximum AMD 2000*  |
| 2. Loan (credit line) extending under gold items collateral based on loan amount- flat fee for service |  |
| 3. Trusteeship of pledged gold items*  | AMD 200 daily  |
| 4. Credit account service based on loan amount   |  |
| 4.1 Loan pledged under real estate(with income proving documents )                                     | 1% and AMD 5.000 for application review  |
| 4.2 Loan pledged under real estate (without the documents about income)                                | 1% and AMD 5.000 for application review  |
| 4.3Credit accounts for purchase of motor vehicles in primary markets and pledge of such vehicles       | 1.5% and AMD 5.000 for application review  |
| 4.3Credit accounts for purchase of motor vehicles in secondary markets and pledge of such vehicles     | 2% and AMD 5.000 for application review  |
| 4.5 Student loans (by own resources)   | 1%   |
| 4.6 Loans without collateral to individuals  | 2%   |
| 4.7 Apartment microloans   | 1%   |
| 4.8 Solar loan   | 1%   |
| 4.9 Shopping loan  | 1%   |
| 4.10 Mortgage loan   | Monthly 0.05 % of the contractual amount of the loan , but no more than AMD 10.000 and AMD 5.000 for application review. |
| 4.11 Energy efficiency-oriented reconstruction loan  | Monthly 0.05 % of the contractual amount of the loan , but no more than AMD 10.000 and AMD 5.000 for application review. |
| 4.12 Loans for the purchase of goods on credit   | 0-1%   |

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| 4.13 Credit line in USD and EUR on Real Estate Collateral with plastic cards      | 1% and AMD 5.000 for application review. |
| 4.14 Credit line with plastic cards for travel                                    | 1%                                       |
| 4.15 Credit line with plastic cards for guaranteed income                         | 1%                                       |
| 4.13 Credit line with plastic cards on pledged car in USD or EUR                  | 2% and AMD 5.000 for application review  |
| 4.17 Credit line with plastic cards for salary                                    | 1%                                       |
| 4.18 Credit line with plastic cards for international transfers                   | 1%                                       |
| 4.19 Credit line with plastic cards for pension                                   | 1%                                       |
| 4.17 Credit line to the individuals managing family funds                         | 1%                                       |
| 4.21 Under EBRD “AMP” program “Easy” and “Easy+” credit accounts                  |  |
| - Easy loan   |  |
| a/ AMD  | 2.5%                                     |
| b/ Foreign currency   | 2%                                       |
| - Easy + credit accounts in AMD and/or equivalent foreign currency                | 1%                                       |
| 4.19 Up-front fee for agribusiness loans (except loans against gold collateral)   | 1% max AMD 100 000                       |
| 5. Consent to replacement (pledging) of pledged property with different property* | AMD30.00                                 |
| 6. Consent to release of a part of multiple property units pledged *              | AMD 20.000 for each property             |

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| 7. Consent to lease (pro bono lending) or trustee management of pledged property *   | AMD10.00     |
| 8. Consent to change of owner or sale of pledged real estate **  | AMD50.00     |
| 9. Consent to registration of a new person(s) with pledged real estate **  | AMD5.00      |
| 10. Consent to changing the ownership certificate of pledged real estate, including separation of such estate into several units or joining several units<br>տրամադրում * արամադրում * | AMD20.00     |
| 11. Consent to signing of successive collateral agreement **   | 0            |
| 12. Consent to change of license plate of pledged property (motor vehicle) *   | AMD20.00     |
| 13. Consent to change of registration certificate and ownership certificate of pledged property (motor vehicle)*   | AMD20.00     |
| 14. Amendment of loan repayment schedule (except overdrafts given to individuals) at borrower's request)*  | AMD20.00     |
| 15. Amendment of repayment schedule of overdrafts given to individuals (except credit line prolongation) *   | AMD10,000.00 |
| 1. Except cases of sale of standardized gold bullion on credit within ARMECONOMBANK OJSC structure.  |              |
| *VAT included  |              |