[signature] T.Sargsyan

License was issued on 20 June 1995 Amended on 31 October 1996 29 March 1999 13 November 2001

> [Round seal of the Central Bank of the Republic of Armenia]

BANKING LICENSE No. 67

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On this day of April 09, 2003, I SHABOYAN EMMA KH., the Notary Public of Kentron Notary Territory, certify the present as a true copy of the original document, where corrections, erasures and additions in words or other particularities non - stipulated were not revealed. I certify the conformity of the copy of the original document and not the facts stated in it according to the article 65 of the Law "About Notary of the RA".

Registration No. 5027

Duty paid - elle drams.

State Notary Public:

(signature)

(Official seal)

The certified translation by the Notary Translator of KENTRON, Notary Territory

Khachatryan Kristina

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On this day of April 09,2003 , I SHABOYAN EMMA Kh., the Notary Public of the Kentron Notary Territory of RA, certify the authenticity of the translator's signature from Armenian into English. In accordance with the Article 68 of the Law " About the Notary of the Republic of Armenia" I confirm that the document has been translated by the translator trusted by me, but not the facts stated in the document.

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