

Dear customers,

The payments of accumulated loan liabilities of the Bank's physical entity and private entrepreneur customers who have used the loan repayment holiday from 16 March 2020 to 21 May 2020, will be reallocated as follows:

Loan type	Reallocation procedure
Installment loans and loans without pledge (loans without guarantee)	From July 2020, the accumulated liabilities will be added to the balance of the loan principal, the loan repayment term will be extended by the number of months of overdue payments and the amount due will be reallocated over the extended months.
For other loan types the repayment deadline of which is till 30.06.2021 inclusive, including installment loans secured with guarantee *	From July 2020, the accumulated liabilities will be added to the balance of the loan principal and the loan repayment term will be extended for 3 months (three) and the amount due will be reallocated over the extended months.
For other loan types the repayment deadline of which is after 30.06.2021, including installment loans secured with guarantee *	From July 2020, the accumulated liabilities will be added to the balance of the loan principal and the amount due will be reallocated over the next months of the loan payments.

\*The aforementioned terms of the reallocation of liabilities do not apply to the mortgage loans (acquisition, construction, reconstruction) and/or the loans refinanced by "National Mortgage Company" RCO CJSC and/or "Home for Youth" RCO CJSC.

The loan repayment schedule of the borrowers who have used the loan repayment holiday from 13 March 2020 to 31 May 2020 for mortgage loans and/or loans refinanced by "National Mortgage Company" RCO CJSC and/or "Home for Youth" RCO CJSC, upon an application submitted by the borrower till 08 June 2020, will be changed as follows:

- ✓ the loan repayment schedule may be extended for maximum 6 months
- ✓ the repayment schedule will be changed without an extension by the reallocation of the loan principal

The accrued interest amounts of the aforementioned loans will be paid till 31.12.2020 by signing an agreement on the deferred payments of the accumulated liabilities with the Bank.