

## II. Credit operations (including leasing, guarantees) in national and foreign currencies\*\*

<b>№</b>	<b>In the current edition</b>	<b>New edition</b>
<b>2.11.</b>	<b>Issuance of guarantees***</b>	<b>Issuance of guarantees (with the exception of guarantees in favor of the ICD/ITFC)***</b>
<b>a)</b>	<p>Name; Review of documents for guarantee issuance</p> <p>Commission rate; 1% of amount of guarantee based on the positive decision of the Credit Committee</p>	<p>Name; Review of documents for guarantee issuance</p> <p>Commission rate; 1% of the guarantee amount based on a positive decision of the Corporate Lending Committee</p>
<b>b)</b>	<p>Name; Commission for guarantee issuance</p> <p>Commission rate; 1% - 3% of amount guarantee</p> <p>Note; Based on the decision of the Credit Committee</p>	<p>Name; Commission for issuing a guarantee and increasing the guarantee amount</p> <p>Commission rate; 1% - 5% of the guarantee amount (amount of increase) for each year (complete or incomplete). MIN 3 Base rate (excluding VAT)*</p> <p>Note; Based on the decision of the Corporate Lending Committee</p>
<b>c)</b>	<p>Name; Commission for issuing a guarantee if there is cash coverage</p> <p>Commission rate; 0,7% of amount guarantee</p>	<p>Name; Commission for issuing a guarantee and increasing the guarantee amount when providing cash coverage of at least 110% of the guarantee amount (amount of increase)</p> <p>Commission rate; 0,7% of the guarantee amount (amount of increase) for each year (complete or incomplete). MIN 3 Base rate (excluding VAT)*</p>
<b>d)</b>	<p>Name; Changes to increase the amount of the guarantee</p> <p>Commission rate; 1% - 3% of amount of increased value</p> <p>Note; Based on the decision of the Credit Committee</p>	<p><i>d)</i></p> <p>Name; Changes to extend the guarantee period</p> <p>Commission rate; 1% - 5% of the guarantee amount for each year (complete or incomplete). MIN 10 Base rate (excluding VAT)*</p> <p>Note; Based on the decision of the Corporate Lending Committee</p>
<b>e)</b>	<p>Name; If the amount of the increase is fully covered by cash</p> <p>Commission rate; 0,7 % of amount of increased value</p>	<p><i>e)</i></p> <p>Name; Changes in the terms of guarantees, not related to changes in the amount and duration of the guarantee</p>

		Commission rate; 1,5 Base rate (excluding VAT)*
<b>f)</b>	<p>Name; Changes to Extend Warranty Period</p> <p>Commission rate; up to 6 months (inclusive) - 10 base rate; over 6 months - 15 base rate (excluding VAT)*</p>	no longer valid
<b>g)</b>	<p>Name; Changes in the terms of guarantees, not related to changes in the amount and duration of the guarantee</p> <p>Commission rate; for each change in guarantees in national currency - 1 base rate (excluding VAT)*; for each change in foreign currency - 25 USD (excluding VAT)*</p>	no longer valid
<b>2.12.</b>	-	<p><i>(new paragraph)</i></p> <p>Name; Issuance of guarantees in favor of the ICD/ITFC</p> <p>Commission rate; Based on the decision of the Corporate Lending Committee</p>