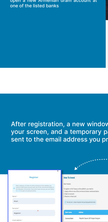
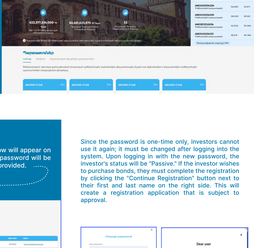
Guide to the Treasury
Direct Online System



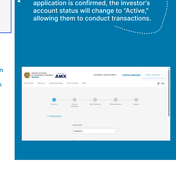
To register on the Treasury Direct website, investors must log in by clicking the "Register" button. To complete the registration and activate their account in the Treasury Direct system, investors need an account in Armenia. If they do not have an account, they can click the link to view a list of banks where they can apply for an online account.

For non-resident foreign individuals it's necessary to follow the specified link to open a new Armenian dram account at one of the listed banks

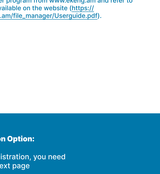


After registration, a new window will appear on your screen, and a temporary password will be sent to the email address you provided.

Since the password is one-time only, investors cannot use it again; it must be changed after logging into the system. Upon logging in with the new password, the investor's status will be "Passive." If the investor wishes to purchase bonds, they must complete the registration by clicking the "Continue Registration" button next to their first and last name on the right side. This will create a registration application that is subject to approval.

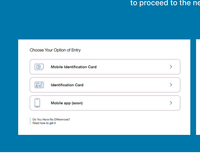


application is confirmed, the investor's account status will change to "Active," allowing them to conduct transactions.



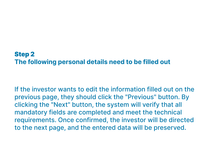
Step 1
In the opened window, it is important to complete the steps in the correct order. After selecting citizenship, the system provides Armenian citizens with the following two registration options:

1. Through the Armenian identification card.
2. Through online registration.
   Foreign investors can only register in the system through the online registration option.



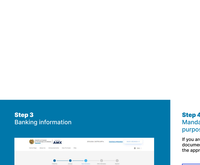
1.Registration Option through the Armenian Identification Card:

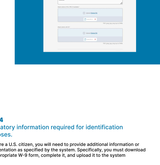
- By having Mobile I D on your mobile phone, it is possible to securely log into the system and undergo identification.
- When registering with an identification card, you need to connect a card reader and an activated identification card to your computer, then click the "Register with ID Card" button in the system. To activate the card, you must download and install the Crypto Card Suit Manager program from www.ekeng.am and refer to the guide available on the website (https://www.ekeng.am/file_manager/Userguide.pdf).



2.Online Registration Option:

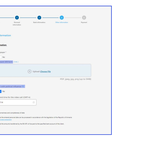
To register through online registration, you need to proceed to the next page





Step 2
The following personal details need to be filled out

If the investor wants to edit the information filled out on the previous page, they should click the "Previous" button. By clicking the "Next" button, the system will verify that all mandatory fields are completed and meet the technical requirements. Once confirmed, the investor will be directed to the next page, and the entered data will be preserved.



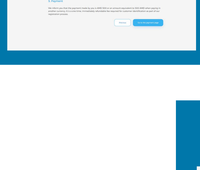
Step 3
Banking information

Step 4
Mandatory information required for identification purposes.

If you are a U.S. citizen, you will need to provide additional information or documentation as specified by the system. Specifically, you must download the appropriate W-9 form, complete it, and upload it to the system.

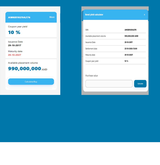
Step 5

In the V-POS system window, the investor must enter their payment card details. A payment of 500 AMD in foreign currency will be processed. This is a one-time, refundable fee required for identification.



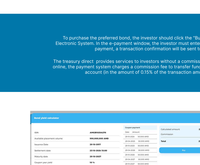
You can view your submitted application in the "Applications" section under "Personal Data" on the left side. Applications with the status "Sent" will have the option to view and edit submitted applications; however, only applications returned by the administrator can be edited. If the application status is "Sent," the investor can only view the information they filled out and submitted.

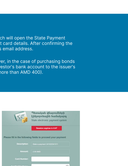
Once the application is approved, the account status changes to "Active," and the investor gains the ability to purchase treasury bonds. The screen displays the list of bonds available for sale at that moment. To calculate the purchase price, the investor needs to select any of the available bonds and click the "Calculate/Buy" button.



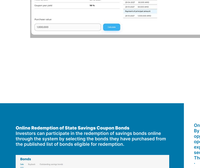
To purchase the preferred bond, the investor should click the "Buy" button, which will open the State Payment Electronic System. In the e-payment window, the investor must enter their payment card details. After confirming the payment, a transaction confirmation will be sent to the investor's email address.

The treasury direct provides services to investors without a commission fee, however, in the case of purchasing bonds online, the payment system charges a commission fee to transfer funds from the investor's bank account to the issuer's account (in the amount of 0.15% of the transaction amount, but not more than AMD 400).

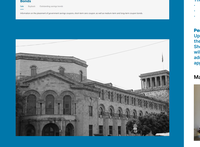




Online Redemption of State Savings Coupon Bonds
Investors can participate in the redemption of savings bonds online through the system by selecting the bonds they have purchased from the published list of bonds eligible for redemption.



Online Report Generation:
Within the Reports section, the System provides an opportunity to create and download reports on completed operations. The investor has the opportunity to create and export reports on completed transactions in the Reports section of the personal section.
- Report on completed transactions to the investor
  - General Reference/Report
  - Transaction Summary
  - Reports on Unreported Transactions

Personal Page
Upon logging into their personal page with an "Active" status, the investor can view and update their personal information. Should there be changes to essential details, a Change Request will be generated. This request requires approval from the administrator; until approval is granted, the investor's application status will be designated as "Passive."

Make a secure investment and receive a stable income!