

LOANS, CREDIT LINES, OVERDRAFTS, BANK GUARANTEES ISSUED TO LEGAL ENTITIES AND INDIVIDUAL ENTREPRENEURS UNDER SECURITY OF PRIMARY PLEDGE	
Amount	No limitation is applied
Loan currency	AMD, USD, EUR, RUB
Loan period	1-12 months
Grace period	As per agreement
Annual interest rate	Rate on attracting equity as a means of security (including percentage yield on bonds) + 4%, but no less than 12%
Interest rate charged on unused amount of credit line	2%
Manner of calculating the interest rate	To the reducing balance
Manner of repayment of principal and interests	Repayment of charged interests – each month; Repayment of principal – as per agreement
Penalty for early repayment	Not applicable
Security	Cash, government bonds available on Deposit, Bank accounts
Pledge/Loan ratio	up to 95%
Insurance of pledge	Non applicable
Warranty	Non applicable
Interest rate on overdue amount	Equal to the twofold of the settlement rate of the bank interest set by the Central Bank of RA
Penalty on overdue interest	0,13% per day
Fee for application review	AMD 0
Fee for servicing loan, credit line, overdraft, bank guarantees	AMD 0
Fee for cashing out credit funds	As per Bank tariffs applicable for cashing out sums from account