Ardshinbank

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| **1** | **A: Bank Turnover Worth 1.2-5 Billion [1]** | | | | | | | | |
| 2 | **Purpose** | acquisition of operating assets | | | | acquisition of operating assets, capital investments | | | |
| 3 | **Currency** | AMD | USD | EUR | RUB | AMD | USD | EUR | RUB |
| 4 | **Minimum amount (AMD or foreign currency equivalent)** | 5 100 000 | | | | 5 100 000 | | | |
| 5 | **Maximum amount (AMD or a foreign currency equivalent)** | not defined | | | | not defined | | | |
| 6 | **Maturity** | maximum 60 months | | | | maximum 120 months | | | |
| | **Only for loans secured by guarantee and/or guarantee and funds maintained in the ARDSHINBANKCJSC system.** | maximum 18 months | | | | maximum 18 months | | | |
| | **Only if secured by funds and/or Bank-released bonds** | unlimited<br>for bonds, no more than the Maturity thereof | | | | unlimited<br>for bonds, no more than the Maturity thereof | | | |
| 7[2] | **Interest rate (depending on loan maturity and client rating)** | contractual | | | | contractual | | | |
| 8[3] | **Application screening fee Payment procedure `monthly** | contractual | | | | contractual | | | |

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| 9[3] | **Issuance commission:**<br><br>**for credits, charged upon issuance, for credit lines - upon program procession, and in case of early redemption** | contractual | contractual |
| 10 | **Interest redemptions** | monthly | monthly |
| | | upon loan procession | upon loan procession |
| | | close to maturity period, only if secured by funds and Bank-released bonds | close to maturity period, only if secured by funds and Bank-released bonds |
| 11 | **Principal sum redemptions** | min. In the past 3 months | min. starting from 4th year of loan redemption |
| 12 | **Credit line amount decreases** | min. In the past 3 months | min. starting from 4th year of loan redemption |
| 13 | **Annual interest rate accrued to the unused part of the Credit Line** | contractual | contractual |
| 14 | **Issuance method** | non-cash | non-cash |
| 15 | **Borrower, available bank account** | mandatory | mandatory |
| 16 | **Method of use** | non-cash/cash<br>(up to 30% by the Bank's decision) | non-cash/cash<br>(up to 30% by the Bank's decision) |
| 17 | **Cash withdrawal** | according to the existing tariffs | according to the existing tariffs |
| 18 | **Pledger** | Resident and non-resident legal entities in the Republic of Armenia, individual entrepreneurs, individuals of full legal age (18 and over) | Resident and non-resident legal entities in the Republic of Armenia, individual entrepreneurs, individuals of full legal age (18 and over) |

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| 19 | **Credit, credit line repayability collateral** | available in Annex 1 | available in Annex 1 |
| 20 | **Penalties, fines** | contractual | contractual |
| 21 | **Insurance** | cargo insurance in case of export/import financing/in other cases/in case of the absence thereof/ upon the Bank's request | c |

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| **1** | Clients shall be granted classes subject to the Bank's "Procedure for Classifying Corporate Clients".<br><br>The terms herein shall not apply to HPPs |
| **2** | In case of a foreign currency credit instrument, the exchange rate shall equal the commercial exchange rate effective at the Bank upon making the payment, In separate instances, depending on the procession-related specificities and in coordination with the client a different tariff may apply. |
| **3** | Application screening fee, issuance fee, one-off maintenance fee<br>in case a foreign currency credit instrument, the settlement and charging shall be made in AMD, based on the conversion exchange rate effective at the Bank upon making the payment,<br>Periodic Maintenance Fee: for a foreign currency credit instrument, the maintenance fee shall be settled in AMD based on the conversion exchange rate effective at the Bank at the end of the last business day of the month preceding the month of making the Maintenance Fee payment. |