



1	P: Bank Turnover Worth AMD 5bn, and More or Top 50 Taxpayers of Armenia ¹									
2	Purpose	acquisition of operating assets				acquisition of fixed 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 for bonds, no more than the Maturity thereof				unlimited for bonds, no more than the Maturity thereof				
8 ³	Application screening fee Payment procedure `monthly	contractual				contractual				
9 ³	Issuance commission: for credits, charged upon issuance, for credit lines - upon program procession, and in case of early	contractual				contractual				



	redemption		
10	Interest redemptions	monthly	monthly
		upon loan procession	upon loan procession
		lose 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	at the Customer's discretion/depending on the specific activity	at the Customer's discretion/depending on the specific activity
12	Credit line amount decreases	at the Customer's discretion/depending on specific activity	at the Customer's discretion/depending on specific activity
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	non-cash/cash
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)
19	Credit, credit line repayability collateral	available in Annex 1	available in Annex 1



20	Penalties, fines	contractual	contractual
21	Insurance	at the Bank's request	at the Bank's request

1	Clients shall be granted classes subject to the Bank's "Procedure for Classifying Corporate Clients". 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 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, 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.