

Business Development Loan ¹ ARMSWISSBANK’s MAIN TERMS OF LENDING *
(for corporate clients)

| Terms | Loan | Revocable line of credit | Overdraft |
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| Minimum and maximum amount / AMD | AMD 10,000,000-3,000,000,000 or equivalent currency | 200% of the client’s bank accounts’ average monthly net credit turnover , but not more than AMD 10,000,000- 200,000,000 | 50% of the average monthly net credit turnover of the client's bank accounts for the last six months, from AMD 5,000,000 to AMD 50,000,000 or equivalent. The Bank may unilaterally review the current overdraft limit until full limit closure, based on financial monitoring results or the customer's previous six month bank turnover. |
| Maximum and minimum term of maturity (month) | 6- 120 | 6-36 | 6-36 |
| Maximum grace period (month) | 12 | - | - |
| Nominal interest rate ¹ | | | |
| Fixed interest rate in AMD Variable interest rate ² | 14.00-14.75% 13.25- 14.50% | 15.00-15.75% | 16.00-16.75% |
| Fixed interest rate in USD Variable interest rate ² | 9.50- 11.00% 9.00- 10.50% | 10.50- 12.00% | 11.50-13.00% |
| Fixed interest rate in Euro Variable interest rate ² | 8.00- 9.50% 7.75- 9.25% | 9.00- 10.50% | 10.00-11.50% |
| Procedure for setting variable interest rates | <p>In case of AMD loans 13.25-14.50%, for the first 24 months, main index 1 * for 25-120 months, + (4,5-6.0%), if the main index is unavailable main index 11 (secondary index) + (4.5-6.0%),</p> <p>In case of USD loans - 9.0-10.5% for the first 24 months, main index 2 * + (8.5-10.5%) for the 25-120 months, main index 21 (secondary index) + (8.5-10.0%),</p> <p>In case of EUR loans - 7.75- 9.25%, for the first 24 months, main index 3 + (8.5-10.0%) for the 5-120 months, main index 31 (secondary index) + (8.5-10.0%)</p> | | |

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| Repayment procedure | By monthly annuity payments with equally fees: Monthly interest payments | Monthly interest payments | In case of overdrafts, the amount received within 45 days is subject to full repayment |
| Loan commission fee The minimum fee is paid at the time of Submitting the loan application. In case of approval, the remaining amount is paid up and in case of refusal the paid amount is returned without any charges | 0.5%, min. 50,000 AMD | 0.25%, min.25,000 AMD | |
| SME COMPETITIVENESS PROGRAMME | | | |
| Minimum and maximum amount / AMD | AMD 1,000,000- 1,000,000,000 | | |
| Target companies segment and goal | <p>Loans should be directed to:</p> <ul style="list-style-type: none"> ✓ modernization of production, ✓ Improvement of working conditions, ✓ The use of green technologies, ✓ Promotion of competitiveness in local and international markets <p>The main segments are:</p> <ul style="list-style-type: none"> ✓ Construction, food processing, industry, processing technologies, renewable energy, heating / cooling systems | | |
| Fixed interest rate in USD | 9.00– 9.50% | | |
| Maximum term / year | 2 - 5 | | |
| Maximum grace period / month | 6 | | |

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| Special notes | <p>1. Eligible loans provide to borrowers have cashback of up to 15% of the principal amount of the loan, which is funded by the EU4Business initiative.</p> <p>2. At least 70% of investments must have an energy efficiency component</p> <p>Not eligible for funding under the program: the purchase of land, investments in the mining and road construction sector, tax payments, lending to financial and insurance companies, short-term investments in the real estate sector (eg residential construction, refinancing), investments outside the territory of the Republic of Armenia.</p> |
| <p>Loan commission fee</p> <p>The minimum fee is paid at the time of Submitting the loan application. In case of approval, the remaining amount is paid up and in case of refusal the paid amount is returned without any charges</p> | 0.5%, min. 50,000 AMD |

GAF "SME SUPPORT" PROGRAM

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| Minimum and maximum amount / AMD | AMD 1,000,000- 160,000,000 |
| Target companies segment and goal | Companies meeting the SME classification according to the RA legislation. Capital investments, working capital, operating expenses, etc. |
| Fixed interest rate in AMD | 11.00- 12.50% |
| Maximum term / year | up to 5 years |
| Maximum grace period / month | Up to 18 months |
| Special notes | Within the framework of the program, consumer loans, mortgage loans for the purchase and renovation of residential real estate, non-private beneficiaries, renewable credit lines, project loans, etc. are not subject to financing. |
| <p>Loan commission fee</p> <p>The minimum fee is paid at the time of Submitting the loan application. In case of approval, the remaining amount is paid up and in case of refusal the paid amount is returned without any charges</p> | 0.5%, min. 50,000 AMD |

GAF "ENERGY EFFICIENCY FOR SMES" PROGRAM

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| Minimum and maximum amount / AMD | AMD 1,000,000 - 1,000,000,000 |
| Target companies segment and goal | Companies that meet the criteria of SME classification defined by the RA legislation |
| Fixed interest rate in AMD | 9.00- 10.00% |
| Minimum / Maximum term (year) | 7 years |
| Maximum grace period / month | 6 months |
| Special notes | <p>Within the framework of the program, consumer loans, mortgage loans for the purchase and repair of residential real estate for non-private beneficiaries (owned by a proportion of resident owners of less than 50% in Armenia), gambling-related loans, foreign exchange related loans, the acquisition of cars not directly related to the Borrower's economic activities, the refinancing of liabilities to other banks or financial institutions, the activities listed in the IFC Exception List, loans for taxes, duties and customs payments.</p> <p>Appropriate energy audits are performed to evaluate the energy efficiency of some projects</p> |
| <p>Loan commission fee</p> <p>The minimum fee is paid at the time of Submitting the loan application. In case of approval, the remaining amount is paid up and in case of refusal the paid amount is returned without any charges</p> | 0.5%, min. 50,000 AMD |

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| Lending method | Cash, non-cash |
| Payment method | By monthly annuity payments with equally fees: Monthly interest payments |
| Collateral | Real estate, fixed assets, personal guarantees of third parties |
| Maximum loan/collateral ratio | Up to 80% |
| Request for collateral insurance | at the request of the Bank, at least in the amount of the loan balance |
| Approximate annual cost of insurance /% | <ul style="list-style-type: none"> • Approximate annual cost of insurance 0.15-0.3% • Annual equipment insurance premium is 0.2-0.5% of property value, • Annual insurance premium for working capital accounts for 0.3-0.5% of property value, • The annual insurance premium for vehicles starts at 2.5% of property value. |
| Collateral valuation | Upon request by an independent estimating agency working with the bank |
| Approximate collateral valuation expense for each property unit | <p>Residential property valuation starting from AMD 15,000 For non-residential property valuation starting from AMD 25,000 For vehicle valuation starting from AMD 8,000 For detailed information, see the list of specialized assessment organizations that work with the Bank</p> |
| Daily penalty against % of the repayable amount | 0.1% |
| Daily penalty against overdue interest amounts | 0.1% |
| Interest rate overdue loan amount | According to the requirements of the 411 article of RA Civil Code |

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| Penalty in case of early repayment (in case of credit line the penalty is calculated from the limit amount) | Up to 1/2 - 3% of the loan term, Upon expiration of the contractual term - 1% Early repayment penalties may not be set, but in this case the interest rate will be raised by at least 1 percentage point |
| Penalty for using the loan or part of the loan for purposes other than those stipulated | 10% of the amount used for purposes other than those stipulated |
| Review of approved / unpaid loan terms | AMD 50,000 |
| Actual transfer of the loan amount | Within 3 business days after the client submits all the documents required for processing the loan |
| Changes/Review of the present contract (loan, Collateral, bank guarantee, etc.) | Up to AMD 50,000 An amendment to an existing contract will be deemed to be at least the following, unless otherwise decided by the Credit Committee of the Bank: <ul style="list-style-type: none"> • Revision of the repayment schedule defined by the credit agreement, unless payment of penalty for early repayment is foreseen, • modification of other terms of the loan agreement (interest rate, loan purpose, method of settlement, etc.) according to the client's request, • modification of the basic terms of the security, including the pledge or guarantee agreement at the client's request, early or partial release of the pledge or guarantee, etc. <ul style="list-style-type: none"> • The tariff does not apply to changes to contracts that are the result of changes to another contract |
| Collateral registration | <ul style="list-style-type: none"> • Notary fee - lump sum AMD 13.000-25.000 in case of real estate pledge <ul style="list-style-type: none"> • Real estate collateral registration fee - up to AMD 26,000 • Collateral payments (for common reference and pledge) - lump sum AMD 5,000 |

*- Loan applications that do not match the above mentioned criteria can be refused by the Bank or approved with a 1-2 percentage point higher interest rate.

** - Project financing refers to such startups (new business, new markets, etc.) and long term projects where the Bank makes at least 25% of the investments required for the realization of the project.

*** - The following cases are considered as (but not limited to) changes in the present contract if the Credit Committee of the Bank doesn't make resolutions for other specific cases:

- Revision of the payment schedule defined in the loan agreement if a prepayment fee is not specified.
- Revision of other terms of the loan agreement (interest rate, purpose of the loan, lending method, etc.) according to the client's application.
- Revision of the terms of the security, including the main terms of the collateral or guarantee agreements, complete or partial redemption of the collateral before maturity according to the client's application, etc.
- The fee is not applicable when changes in contracts are made as a consequence of changes in other contracts.

Trade Finance Loans ²

| Terms * | Import promotion loans | Order financing loans | Export promotion loans | Pre-export and post-export financing with EIA (Export Insurance Agency of Armenia)****3 |
|------------------------------|---|---|---|---|
| Purpose of the Loan | Import for fixed and working capital purposes | Delivery of goods or services provided by Contract / tender | To obtain and / or prepare goods and / or services for the execution of an export contract , and in the case of post-export financing, for the purpose of refinancing the expenses incurred in fulfilling the export contract | |
| Lending method | Non cash | Cash/Non cash | | |
| Maximum and minimum amount | 10,000,000 - 700,000,000 AMD or equivalent foreign currency | Up to 70% of the contractual cost of contractual supply of goods / services by the customer, minimum AMD 10,000,000, maximum AMD 300,000,000 or equivalent foreign currency | Up to 70% of the contractual amount, minimum AMD 10,000,000, maximum AMD 300,000,000 or equivalent foreign currency | Depending on the terms of the EIAA insurance limit |
| Currency | AMD, USD, EUR | | | |
| Maximum and minimum deadline | Turnover: from 1 to 12 months (per trading cycle for this product) and fixed assets up to 24 months | For a reasonable period of time stipulated in the signed contract, but not more than 12 months | Depending on the payment terms of the buyer specified in the supply contract | In the case of pre-export financing the length of the product's commercial cycle but not more than 12 months , and in the case of post-export financing, subject to the terms of payment of the buyer as set forth in the supply contract, but no more than 24 months |
| Maximum grace period | Working capital- up to 11 months. Fixed assets - up to 23 months | Up to 11 months | Depending on the payment terms set forth in the contract of supply | Depending on the payment terms set forth in the contract of supply |

² Export companies are provided with additional discounts and benefits (in AMD, in foreign currency) ³ Supplemental discounts are provided for loans secured by the EIA insurance policy.

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| Payment schedule | One-time at the end of loan term | One-time from the amount of revenue provided by the supply contract | One-time or under contract of supplyout of the amount of revenue provided for in the supply schedule | At the end of the lump sum period or in accordance with the schedule provided by the supply contract, the proceeds of the supply contract |
| Interest repayment schedule | Loan interest is paid on a monthly basis | | | In case of pre-export financing, on a monthly basis , and in the case of post-export financing at the end of the term |
| Nominal interest rate | AMD 13.50-14.50% USD 7.50-8.50% EUR 7.25-8.25% | AMD 14.00-15.00% USD 9.50-11.50% EUR 8.75-9.75% | AMD 13.00- 14.00% USD 7.50- 8.50% EUR 7.25- 8.25% | AMD 12.50- 14.50% USD 7.00- 9.50% EUR 6.50- 9.00% R |
| Fee limits | Limit amount 0.25%, min AMD 25,000 | | | |
| Types of collateral | 0.5% one-time, min AMD 50,000 | 0.5% one-time, min AMD 50,000 | 0.25% one-time, min AMD 50,000 | In case of pre-export financing in accordance with the insurance limit approved by EIAA , and in the case of post-export financing, starting from 0.1% of the calculated amount |
| Types of security | Fixed assets (including movable or immovable property), working capital, shares / stocks, personal guarantees of owners / managers | Rights arising from the supply contract , letters of credit , Fixed assets (including movable or immovable property) , working capital, shares / stocks, personal guarantees of owners / managers | | personal guarantees of owners / managers loan repayment and buyer non-payment risk insurance after EIAA, pledge claim |

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| Collateral valuation | Upon request by the rating partner organization | - | - | - |
| Insurance | at the request of the bank, at least in the amount of the loan balance | cargo insurance | | credit risk and buyer default insurance by EIAA |
| In case of overdue loan amount daily penalty is % of the amount due | 0.1% | | | |
| In case of interest repayment overdue, daily penalty -% of the amount due | 0.1% | | | |
| Interest rate on overdue loan | Provided by the requirements of Article 411 of the RA Civil Code | | | |
| Penalty for non-purposeful use of loan amount or part thereof | Up to 10% of non-targeted use | | In accordance with EIAA insurance terms | |
| Amendment / revision of the terms of the current contract (loan, mortgage, bank guarantee, etc.) | <p style="text-align: center;">AMD 50,000</p> <p>An amendment to an existing contract shall be deemed to be at least the following, unless otherwise decided by the Credit Committee of the Bank:</p> <ul style="list-style-type: none"> • revision of the repayment schedule defined by the loan agreement, unless payment of the penalty for early repayment is foreseen; • modification of other terms of the loan agreement (interest rate, loan purpose, method of settlement, etc.) according to the client's request, • modification of the principal terms of the security, including the pledge or guarantee agreement at the client's request, early or full release of the pledge or guarantee, and so on shall not apply to changes in contracts that are the result of a change in another contract. | | | |
| Deadline for making a loan decision | All documents required by the customer within 3-10 business days, depending on the specifics of the transaction, the amount, the history of cooperation with the bank, etc. | | | |
| Informing the customer about the loan decision | Up to 2 business days | | | |

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| Date and place of loan registration | within 3 business days after submission of all documents required by the client for the loan | |
| Review of approved / unpaid loan terms | AMD 50,000, but not more than the commission / fee charged for the previous decision | |
| Approximate cost of insurance | <ul style="list-style-type: none"> • Annual property insurance premium is about 0.15-0.3% of property value, • Annual equipment insurance premium is about 0.2-0.5% of property value, • The annual premium for working capital accounts for about 0.3-0.5% of property value. • The annual insurance premium for vehicles starts at about 2.5% of property value, • Roadside insurance premiums start at about 0.13 percent of property value depending on the type of insurance covered. | In the case of post-export and pre-export financing in accordance with EIAA tariffs www.eia.am |
| Approximate collateral valuation expense for each property unit | Residential property valuation starting from AMD 15,000 For non-residential property valuation starting from AMD 25,000 For vehicle valuation starting from AMD 8,000 For detailed information, see the list of specialized valuation companies that work with the Bank | |
| Collateral formulation | <ul style="list-style-type: none"> • Notary fee - one-off 13.000-25.000 AMD in case of real estate pledge, • Registration fee for real estate collateral - up to AMD 26,000 Fees on pledge of transport vehicle (for common reference and pledge) - lump sum AMD 5,000 | |
| <p>*- Loan applications that do not match the above mentioned criteria can be refused by the Bank or approved with a 1-2 percentage point higher interest rate.</p> <p>** - The following cases are considered as (but not limited to) changes in the present contract if the Credit Committee of the Bank doesn't make resolutions for other specific cases:</p> <ul style="list-style-type: none"> • Revision of the payment schedule defined in the loan agreement if a prepayment fee is not specified. • Revision of other terms of the loan agreement (interest rate, purpose of the loan, lending method, etc.) according to the client's application. • Revision of the terms of the security, including the main terms of the collateral or guarantee agreements, complete or partial redemption of the collateral before maturity according to the client's application, etc. | | |

Project Financing Loans* 4

| Terms * | Loan |
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| Minimum/ maximum amount | 20,000,000 - 3,000,000,000 AMD or Equivalent to other currency |
| Minimum/ maximum term/year | 1-12 |
| Maximum grace period/year | 2 |
| Nominal interest rate1 | |
| Fixed interest Variable interest | 14.00-14.75% 13.25- 14.50% |
| Fixed interest rate in USD Variable interest rate 2 | 9.50- 11.00% 9.00- 10.50% |
| Fixed interest rate in EURO Variable interest rate 2 | 8.00- 9.50% 7.75- 9.25% |
| The procedure of interest rates | <p>In case of loans in AMD - for the first 24 months 13.25-14.50%, 25-120 months MI1*(main index), +(4.5-6.0)%, in case of unavailability of main index MI11(secondary index)+(4.5-6.0%),</p> <p>In case of loans in USD - for the first 24 months 9.0-10.5%, 25-120 months MI2* (main index)+(8.5-10.0%) , in case of unavailability of main index MI21(secondary index) +(6.5-8.0%),</p> <p>In case of loans in EURO - for the first 24 months 7.75- 9.25%, 25-120 months MI3 (main index) + (8.5-10.0%) , in case of unavailability of main index MI31(secondary index) +(8.5-10.0%)</p> |
| WITHIN THE FRAMEWORK OF GAF REDP | |
| Nominal interest rate | |
| Fixed in AMD For licensed stations up to 5MW: AMD, USD, EUR | AMD 8.5%-9.5% USA 5.0%-5.5% /for licensed stations/ EUR 5.0%-5.5% /for licensed stations/ |

IN THE FRAMEWORK OF GAF'S "ENERGY EFFICIENCY FOR SMES" PROJECT

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| Minimum / Maximum loan amount | From AMD 1,000,000 to AMD 1,000,000,000 |
| Target companies segment | Companies meeting the SME classification standards established by the RA legislation |
| Nominal interest rate fixed in AMD | 9.00-10.00% |

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| Maximum term/year | 7 |
| Maximum grace period / month | 6 |
| Special notes | <p align="center">Consumer loans are not eligible for financing under the project</p> <p>mortgage loans for the purchase and renovation of residential real estate, loans to non-private beneficiaries (who own 50% of the resident residential owners in Armenia), loans related to gambling, securities and foreign currency trading, Acquisition of cars not directly related to the borrower's economic activity, refinancing of liabilities to other banks or financial institutions, Activities listed in IFC exemptions, loans for taxes, duties, and customs payments. Appropriate energy audits are performed to evaluate the energy efficiency of some projects</p> |

WITHIN THE FRAMEWORK OF EBRD GCF-GEFF ARMENIA ENERGY EFFICIENCY LOANING PROGRAM *

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| Maximum term/year | 7 |
| Nominal interest rate | |
| Minimum / Maximum loan amount | USD 30.000 - 3.000.000 |
| Fixed interest rate in USD | 8.50- 9.50%, |

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| % calculation procedure | The interest is calculated on the loan deductible balance based on the 365 days a year : For EBRD Projects ` 360 days |
| Providing method | non-cash form |
| Repayment procedure | Monthly Annuity / Equal Payments, seasonal schedule, a grace period of up to 24 months is possibl. Loan interest is paid on a monthly periodicity. |
| Security | real estate, fixed and working capital, shares / stocks, third party guarantees |
| loan/ collateral maximum limit | 70% |
| advance / own project size | In case of financing projects, the size of own investments should make at least 30% of total investments |
| Fee providing: The minimum payment is paid at the time of applying for a loan: If the loan is approved the underpaid amount is refunded, and in case of rejection is returned without any deductions. | 0.5%, minimum 100,000AMD |
| Request for collateral insurance | at the request of the bank, at least the amount of the loan balance |
| Approximate annual insurance expense / % | <ul style="list-style-type: none"> • Annual insurance premium for real estate is 0.15-0.3% of property value • Annual equipment insurance premium is 0.2-0.5 of property value, • Annual insurance premium for working capital accounts for 0.3-0.5 property value, • The annual insurance premium for vehicles starts 2,5 property value |
| Collateral valuation | Upon request by an independent estimating agency working with the bank |
| Approximate collateral valuation expense for each property unit | <ul style="list-style-type: none"> • Residential property valuation starting from AMD 15,000 • For non-residential property valuation starting from AMD 25,000 • For vehicle valuation starting from AMD 8,000 <p>For detailed information, see the list of specialized assessment organizations that work with the Bank</p> |

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| In case of overdue loan repayment daily penalty -% of the repayable amount | 0.1% |
| In case of interest repayment overdue, daily penalty -% of the repayable amount | 0.1% |
| Interest rate on overdue loan | Provided by the requirements of Article 411 of the RA Civil Code |
| Penalty in case of early repayment (in case of credit line the penalty is calculated from the limit amount) | Up to 1/2 - 3% of the loan term, Upon expiration of the contractual term - 1% |
| Penalty for obstructing monitoring activities | 100,000 AMD |
| Penalty for non-purposeful use of loan amount or part of it | Up to 10% of non-targeted use |
| Amendment / revision of the terms of the current contract (loan, mortgage, bank guarantee, etc.) | <p>Up to AMD 50,000</p> <p>An amendment to an existing contract shall be considered at least the following cases, unless a separate decision for other cases is made by the Credit Committee of the Bank`</p> <ul style="list-style-type: none"> • Revision of the repayment schedule defined by the credit agreement, unless payment of penalty for early repayment is foreseen, • modification of other terms of the loan agreement (interest rate, loan purpose, method of settlement, etc.) according to the client's request, • modification of the basic terms of the security, including the pledge or guarantee agreement at the client's request, early or partial release of the pledge or guarantee, etc. <p>The tariff does not apply to changes to contracts that are the result of changes to another contract</p> |

**Loans with deviations from these conditions may be rejected by the bank or approved at a high interest rate of 1-2 percentage points above the mentioned interest rate.

*** An amendment to an operating contract shall be deemed to be at least the following cases, unless otherwise decided by the Bank's Credit Committee:

a revision of the repayment schedule set out in the credit covenants, if the penalty for early repayment is not provided for,

change of other terms of the loan agreement (interest rate, purpose of credit, delivery method, etc.) according to customer's application,

alteration of the basic terms of the security, including the collateral or guarantee contract, full or partial early release of the collateral or guarantee, in accordance with customer's application, etc.

The tariff does not extend to the change of the contract whose alteration is the consequence of another contract.

Agricultural and entrepreneurial subsidized loans

| GENERAL CONDITIONS | | | | | |
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| Condition | Co-financing program for implementation of modern irrigation systems | Program of subsidizing interest rates on loans provided for the implementation of hail protection networks in the RA agriculture establishing cultivated intensive orchards and berry gardens in RA | State support program for establishment of vineyards, with modern technologies establishing cultivated intensive orchards and berry gardens in RA providing for agricultural raw materials purchases | Program for subsidizing interest rates to agro-processing industry on loans providing for agricultural raw materials purchases | State financial lease support program for agro-food industry equipment in RA |
| Purpose | Implementation of modern irrigation systems | Implementation of anti-hail networks | Establishment of orchards and berry gardens | Implementation of agricultural raw materials procurement | purchase of agro-food industry equipment i |
| Maximum amount | AMD 150,000,000 ii | Up to AMD 248,000,000 | AMD 500,000,000 | AMD 3,000,000,000 | AMD 800,000,000 |
| Maximum deadline | 3 | 7 | 8 | 1 | 8 |
| Nominal annual interest rate actually paid by the borrower iii | Up to 13.00%, which is fully subsidized by the program/Interest rate actually paid by the borrower: 0.0%/ | | | | |
| % calculation procedure | % is calculated on the deductible balance of the loan amount, based on 365 days a year | | | | |
| Providing method | Non-cash/cash | | | Non-cash | |

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| Repayment procedure | A grace period may be set for the principal amount of the loan maximum 6 months per yearix . Loan interest is paid on a monthly basis. | The principal amount of the loan can be extended up to one year with a grace period. Loan interest is paid on a monthly basis. | The grace period is minimum 2 months and maximum 3 months. Loan interest is paid on a monthly basis. | The leasing amount is repaid by equal payment of the principal amount. A grace period of up to 6 months is possible per year. Loan interest is paid on a monthly basis. |
| Security | real estate, fixed assets, third party guarantees, material resources. Maximum ratio loan / mortgage - 70%. | Additional guarantees may be required: Maximum ratio loan / mortgage - 80%. | | |
| Issuance Fee - Minimum fee is paid at the time of loan application. If the loan is approved, the underpaid amount is refunded, and if rejected, it is refunded without any deductions. | Up to 1% of lease amount | | | |
| In case of overdue loan repayment daily penalty -% of the amount due. | 0.1% | | | |
| Collateral | Real estate, fixed assets, personal guarantees of third parties | | | |
| Daily penalty against % of the repayable amount | 0.1% | | | |
| Daily penalty against overdue interest amounts | 0.1% | | | |
| Interest rate overdue loan amount | According to the requirements of the 411 article of RA Civil Code | | | |
| Collateral valuation | Upon request by an independent appraisal company cooperating with the bank | | | |
| Approximate collateral valuation expense for each property unit | <ul style="list-style-type: none"> • For appraisal of residential property starting from AMD 15,000 • For non-residential property valuation starting from AMD 25,000 • For detailed information on vehicle valuation starting from AMD 8,000, see the list of specialized valuation companies partnering with the Bank. | | | |

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| In case of early repayment penalty of the amount repaid | not defined |
| Penalty for obstructing monitoring activities | AMD 100,000 |

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| | | intensive fruit and 0.5-5 hectares of berth gardens. | | |
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