

## INFORMATION BULLETIN

1.	Loan purpose	1. Acquisition of real estate property, including separate land areas (regardless of the purpose of the real estate), 2. Renovation/reconstruction/construction of real estate property	
2.	Borrower	RA resident/non-resident legal entities meeting the micro, SME and large class according to the Bank's internal classification standards	
3.	Currency	AMD	USD
4.	Minimum loan term	24 months	
5.	Maximum loan term	180 months	
6.	Loan amount	Minimum	10.000.000
		Maximum	20.000
7.	Annual nominal interest rate*	Fixed interest rate for the first 12 months of the loan term starting from 10.1 %, floating interest rate of <u>IBRR</u> plus 0-4% starting from the 13 <sup>th</sup> month	Fixed interest rate for the first 24 months of the loan term starting from 8.5 %, floating interest rate of <u>IBRR</u> plus 0-4% starting from the 25 <sup>th</sup> month
8.	Loan application revision fee	Not specified	
9.	Loan provision commission fee	0.5-1% of the loan amount, one-time	
10.	Grace period for principal loan amount repayment	Based on the peculiarities of the business the grace period may be granted during the whole term of the loan, however, the aggregate sum may not exceed 36 months.	
11.	Loan and interest repayment	1. on annuity basis, by making equal monthly payments of principal and interest amounts, 2. reducing - equal repayment of principal amount and monthly repayment on interests, 3. mixed - repayment of principal amount based on dynamic of	

		cash flows of the client and repayment of interest on a monthly basis.
12.	Minimum business activity period (uninterrupted)	6 months
13.	Bank account opening/maintenance	According to the tariffs applied in the Bank
14.	Loan amount withdrawal	<ol style="list-style-type: none"> <li>1. In case of loans extended for the purpose of real estate property acquisition the loan amount is transferred to the seller's bank account. No cash withdrawal tariff applies to cash withdrawn from the seller's bank account in the Bank in case if the amount had been transferred to the mentioned account,</li> <li>2. In case of loans extended for the purpose of real estate property renovation - in accordance with the tariffs</li> </ol>
15.	Requirements to the credit history of the Borrower (including participants holding 10% and more in its charter capital)/guarantors	<ol style="list-style-type: none"> <li>1. Absence of overdue /classified obligations as of the date of loan disbursement,</li> <li>2. Good or neutral credit history acceptable by the Bank, according to the internal legal acts of the Bank,</li> <li>3. Credit history requirements for other participants and parties closely related with the borrowers can be set by the decision of the competent authorities of the Bank.</li> </ol>
16.	Acceptable means of security/collateral	<ul style="list-style-type: none"> <li>• Real estate property being acquired/renovated/reconstructed,</li> <li>• Fixed assets (equipment, machinery, other property),</li> <li>• Means of transportation,</li> <li>• Working assets,</li> <li>• Financial flows,</li> <li>• guarantees, warranties,</li> <li>• Financial means,</li> <li>• precious metals (items)** ,</li> <li>• Shares,</li> <li>• Securities,</li> <li>• Pledge of right,</li> <li>• Other property or property right allowed by the RA legislation.</li> </ul>
17.	Loan/collateral ratio	Defined by internal legal acts applied in the Bank.
18.	Insurance of collateral	In case of the subject of collateral is a vehicle the latter should be insured according to the appraised market value if. In case of the rest of the types of collateral the competent authority of the Bank that takes the decision on providing the loan may require insurance of the subject of collateral.

19.	Fines, penalties	Overdue principal amount penalty - 0.1% daily
		Overdue interest amount penalty - 0.1% daily
		Early loan amount repayment fee - in the amount of 5% of such early repaid amount.
20.	Place of acceptance of the application	All the branches of the Bank
21.	Maximum decision-making term	15 business days after submission of the complete package of documents required by the Bank.
22.	Term of notifying the client about the taken decision	1 business day
23.	Validity term of the decision***	30 business days
24.	Term of decision re-approval***	Maximum once, within 10 business days after expiration of the validity term of the decision, under the terms of financing applicable as of the day of re-approval
25.	Loan disbursement term	According to the internal legal acts of the Bank.

\* The interest rate of the loan provided to the client is defined by the competent body deciding on the provision of the loan based on the financial indicators, credit history, the term of the requested loan, duration of the business activity, good reputation, client's rating and other indicators. As a result of the change the loan interest rate cannot be less than 3 percent and exceed 19 percent. IDBank's reference rate (IBRR) and the methodology of its calculation is presented at the following link: <https://www.idbank.am/en/business/others/others-business/business-IDBank-reference-rate-abrr/>

\*\* Gold items are appraised according to the rates applied in the Bank.

\*\*\* The Bank is entitled to refuse to extend the loan if the essential conditions for the positive decision on extending the loan have changed (e.g. change of collateral value, overdue obligations, seizure/detention of bank accounts etc.)

The order of interest calculation

Interest amount is applied to the reducing loan balance based on the calculation of 365 days a year.

ATTENTION: THE INTEREST ACCRUED TO THE LOAN AMOUNT IS CALCULATED ON THE BASIS OF NOMINAL INTEREST RATE.

#### Exchange rate impact

Taking into account the fact that the Bank provides loans in both Armenian drams and foreign currency, the borrower should realize that foreign currency fluctuations can have either positive or negative impact on the loan repayment.

#### Loan rejection

Upon the client's request the Bank can provide information on rejecting the loan in a written form.

WARNING: IN CASE OF FAILURE TO REPAY THE LOAN INTEREST AND/OR PRINCIPAL ON TIME YOUR ASSETS CAN BE SEIZED. THE INFORMATION ABOUT YOU WILL BE RECORDED IN THE CREDIT REGISTER IN CASE IF YOU FAIL TO PERFORM INTEREST AND LOAN AMOUNT REPAYMENTS ON TIME .

In case of the funds received as a result of disposal of pledged property are not enough to cover the borrower's liabilities under the loan, such liabilities shall be paid at the expense of other assets of the borrower.