

## Terms of Credit for Actual Interest Rate Calculation

Amount	5 mln AMD
Maturity	5 years
Grace period	0 month
Nominal interest rate	11.0%
Commission per year	0.1%
Actual interest rate	11.71 %
Payment form	Payments in equal installments

Amount	5 mln AMD
Maturity	5 years
Grace period	0 month
Nominal interest rate	14.0%
Commission per year	0.1%
Actual interest rate	15.09 %
Payment form	Payments in equal installments