



FIRST BANK OJSC
Yerevan, 15/3 Halabyan street

CREDIT STATEMENT N 0003

Sample 3
(Account+consumer credit)

Shogher Sureni Karapetyan
Issued: 03.04.2015, 12:31

Account number: 1952 4444 5555 0103
Account currency: AMD

Contact phone: +374 10 39 25 68 (60 65)
firstbank@gmail.com

Reporting period: 01.03.2015-31.03.2015 (31 day)

CREDIT INFORMATION

Credit amount	1 800 000,00	AMD
<i>Credit balance as of 31.03.2015</i>	<i>748 293,97</i>	AMD
Credit maturity date:	20.01.2016	
Next payment: 20.04.2015, of which:	94 880,68	AMD
<i>Principal amount</i>	<i>77 867,71</i>	AMD
<i>Interest</i>	<i>15 512,96</i>	AMD
<i>Service fee</i>	<i>1 500,00</i>	AMD
Overdue liabilities As of 31.03.2015, of which:	10 010,00	AMD
<i>Principal amount</i>	<i>10 000,00</i>	AMD
<i>Interest</i>	<i>0,00</i>	AMD
<i>Service fee</i>	<i>0,00</i>	AMD
<i>Penalty on the overdue amount (0,1% daily)</i>	<i>10,00</i>	AMD
<i>Penalty for overdue interest (0,2% daily)</i>	<i>0,00</i>	AMD

ATTENTION

IN THE EVENT OF FAILURE OR FAILURE TO PERFORM YOUR OBLIGATIONS IN ESTABLISHED DATES "FIRST BANK" WILL SEND INFORMATION ABOUT YOUR LIABILITY TO THE CREDIT BUREAU AFTER 3 WORKING DAYS.
BEGINNING FROM 2016, SERVICE FEE WILL BE EQUAL TO AMD 1,000 MONTHLY INSTEAD OF PREVIOUS AMD 1500.

SUMMARIZED INFORMATION ON TRANSACTIONS (AMD)

Repayment of the principal amount (total)	Repayment of interest (total)	Commission (on transactions, etc.)	Penalties (total)	Total payments made
67 867,71	15 512,96	-1500,00	0,00	84 880,67

DETAILED INFORMATION ABOUT EXECUTED TRANSACTIONS/OPERATIONS

Transaction date	Transaction		Transaction amount in account currency		Transaction description
	Amount	Currency	Debit	Credit	
26.03.2015	1 500,00	AMD	+ 1 500,00		Monthly service fee - "FIRST BANK" OJSC
26.03.2015	15 512,96	AMD	+ 15 512,96		Interest repayment- "FIRST BANK" OJSC
26.03.2015	67 867,71	AMD	+ 67 867,71		Partial repayment of principal - "FIRST BANK" OJSC

CREDIT REPAYMENTS AS OF 01.03.2015

Date	Amount (total)	Currency
2013	1 043 687,48	AMD
2014	1 043 687,48	AMD
January 2015	94 880,68	AMD
February 2015	94 880,68	AMD

End of Statement

