



FIRST BANK OJSC
Yerevan, 15/3 Halabyan

CREDIT STATEMENT N 0005

Sample 5
(Account+payment card)

Shogher Sureni Karapetyan

Issued: 03.04.2015, 12:31

Account number: 1952 4444 5555 0103

Account currency: AMD

Card number: VISA 050 **** * 5394

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

Reporting period: 01.03.2015-31.03.2015 (31 day)

ATTENTION

EFFECTIVE 05/05/2015, IN CASE OF CASHING OUT MONEY FROM ATMS OF ANOTHER BANK, 0.5 PERCENT OF COMMISSION FEE WILL BE CHARGED INSTEAD OF THE PREVIOUS 1 PERCENT.

Initial balance (as of 01.03.2015)	Debit (total)	Credit (total)	o/w:	Commission fee (transactions, etc.)	Fine (total)	Final balance (as of 31.03.2015)
125 520,00	+ 441 631,52	-55 406,65		-25,00	0	511 744,87
					Of which available:506 744,87	

DETAILED INFORMATION ABOUT EXECUTED TRANSACTIONS/OPERATIONS

Transactions, other operations			Transaction amount in card currency		Applied exchange rate	Processing date	Final balance on account	Transaction description
Date	Amount	Currency	Debit	Credit				
02.03.2015	10 ,00	AMD		-10,00		02.03.2015		Charging commission fee: Liberty Bank, GEORGIA AEROPORT
02.03.2015	5 000,00	AMD				02.03.2015		Freezing of the amount: www.claris.dd, virtual environment
02.03.2015	631,52	AMD	+631,52			02.03.2015		Payment of interest on demand deposit: OJSC "FIRST BANK"
02.03.2015	63,15	AMD		-63,15		02.03.2015		Charging interest rate: OJSC "FIRST BANK"
02.03.2015	300 000,00	AMD	+300 000,00			02.03.2015		Salary transfer: "Cool Call" Ltd., Yerevan
							426 078,37	Balance: final balance as of the end of business day
03.03.2015	15,00	AMD		-15,00		03.03.2015		SMS commission fee charging: OJSC "FIRST BANK"
03.03.2015	30 000,00	AMD		-30 000,00		03.03.2015		Cashing out: AGM OJSC "FIRST BANK", complex branch
							396 063,37	Balance: final balance as of the end of business day
19.03.2015	300,00	USD	+141 000,00		470	20.03.2015		Transfer: www.arca.am, virtual environment
20.03.2015	1 650,00	RUB		-13 942,50	8,45	20.03.2015		On-line sale: www.bookstore.ru, virtual environment
20.03.2015	24,00	USD		-11 376,00	474	20.03.2015		Sale: Canteen " FRIENDS"
							511 744,87	Balance: final balance as of the end of business day

ACCUMULATED INCOME AND BONUSES

Description	Value	Unit
Interest accrued on the positive balance	631,52	AMD
Nominal annual percentage rate*	1	%
Annual percentage yield **	1,5	%
Cash-back	1 500,00	AMD
Bonus	152,00	Pcs.

* Percentage rate on the basis of which the interest rate of the deposit is calculated.

** Interest rate that indicates how much your return on deposit will be as a result of making mandatory deposit related contributions and adding interest to the principal amount.