



OJSC FIRST BANK
Yerevan, 15/3 Halabyan street

ACCOUNT STATEMENT No 0007

Sample 7
(Account+Credit Line)

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Account No: 1952 4444 5555 0103

Account currency: AMD

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Reporting period: **01.03.2015-31.03.2015 (31 day)**

CREDIT LINE INFORMATION

Ceiling	500 000,00	AMD
Disbursed	400 000,00	AMD
Subject to repayment (principal, interest, commissions, fines and penalties)	536 000,00	AMD
Payment due by 20.04.2015	24 100,00	AMD
Grace period:	20.04.2015	
Effective till:	02.07.2016	

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.

GENERAL INFORMATION ABOUT EXECUTED TRANSACTIONS (AMD)

Initial balance (as of 01.03.2015)	Debit (total)	Credit (total)	o/w:	Commission (on transactions, etc.)	Fines (total)	Interest (total)	Balance (as of 31.03.2015)
125 520,00	+ 400 631,52	-24 178,15		-63,15	0	570,00	501 973,37

of which available 482,644,87

DETAILED INFORMATION ABOUT EXECUTED TRANSACTIONS

Transactions, other operations			Transaction amount in card currency		Applied exchange rate	Date of processing	Account balance	Transaction description
Date	Amount	Currency	Debit	Credit				
02.03.2015	631,52	AMD	+631,52			02.03.2015		Payment of the interest rate on demand deposit- "FIRST BANK" OJSC
02.03.2015	63,15	AMD		-63,15		02.03.2015		Income tax collection - "FIRST BANK" OJSC
02.03.2015	300 000,00	AMD	+300 000,00			02.03.2015		Salary transfer- "KUL KOL" LLC, Yerevan
							426 088,37	Balance - Final balance as of close of business day
03.03.2015	15,00	AMD		-15,00				SMS "Commission fee"- OJSC "FIRST BANK"
							426 073,37	Balance - Final balance as of close of business day
15.03.2015	100 000,00	AMD	+100 000,00					Salary transfer- "KUL KOL" LLC, Yerevan
20.03.2015	24 100,00	AMD		-24 100,00				Credit repayment - OJSC "FIRST BANK", Complex subsidiary
							501 973,37	Balance - Final balance as of close of business

RECEIVED INCOME AND BONUSES

Description	Amount	Unit
Interest calculated on positive balance	631,52	AMD
Annual nominal percentage rate *	1	%
Annual percentage yield **	1,5	%

* 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.

End of Statement