

Minimum deposit amount: AMD 2,000,000

AMD	Interest payment scheme	Deposits maturity, days				
		31 to 90	91 to 180	181 to 270	271 to 365	366 to 730
		Nominal annual interest rate ⁴				
Ameria Deposit ¹ (Standard)	Monthly / Monthly capitalization of interest	4.5%	6.0%	7.0%	8.0%	9.0%
	Quarterly / Quarterly capitalization of interest	x	0.2%	0.2%	0.2%	0.1%
	Annually / Annual capitalization of interest	x	x	x	x	0.2%
	Upfront at the beginning of the term	x	x	x	x	x
Top-up option ²		-0.30%	-0.30%	-0.30%	-0.30%	-0.30%
Partial withdrawal option ³		-0.40%	-0.40%	-0.40%	-0.40%	-0.40%

Minimum deposit amount: USD 5,000

USD	Interest payment scheme	Deposits maturity, days				
		31 to 90	91 to 180	181 to 270	271 to 365	366 to 730
		Nominal annual interest rate				
Ameria Deposit ¹ (Standard)	Monthly / Monthly capitalization of interest	x	0.9%	1.9%	2.4%	3%
	Quarterly / Quarterly capitalization of interest	x	0.10%	0.10%	0.10%	0.10%
	Annually / Annual capitalization of interest	x	x	x	x	0.30%
	Upfront at the beginning of the term	x	x	x	x	x
Top-up option ²		x	-0.30%	-0.30%	-0.30%	-0.30%
Partial withdrawal option ³		x	-0.40%	-0.40%	-0.40%	-0.40%

Minimum deposit amount: EUR 5,000

EUR	Interest payment scheme	Deposits maturity, days				
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Terms of Time Deposits for Legal Entities

		31 to 90	91 to 180	181 to 270	271 to 365	366 to 730
		Nominal annual interest rate				
Ameria Deposit¹ (Standard)	Monthly / Monthly capitalization of interest	X	0.1%	0.4%	0.7%	1.2%
	Quarterly / Quarterly capitalization of interest	X	0.10%	0.10%	0.10%	0.10%
	Annually / Annual capitalization of interest	X	X	X	X	0.30%
	Upfront at the beginning of the term	X	X	X	X	X
Top-up option²		X	X	X	-0.30%	-0.30%
Partial withdrawal option³		X	X	X	-0.40%	-0.40%

Minimum deposit amount: RUB 500,000

RUB	Interest payment scheme	Deposits maturity, days				
		31 to 90	91 to 180	181 to 270	271 to 365	366 to 730
		Nominal annual interest rate				
Ameria Deposit¹ (Standard)	Monthly / Monthly capitalization of interest	1.8%	2.7%	3.7%	4.2%	4.2%
	Quarterly / Quarterly capitalization of interest	X	0.10%	0.10%	0.10%	0.10%
	Annually / Annual capitalization of interest	X	X	X	X	0.30%
	Upfront at the beginning of the term	X	X	X	X	X
Top-up option²		X	-0.30%	-0.30%	-0.30%	-0.30%
Partial withdrawal option³		X	-0.40%	-0.40%	-0.40%	-0.40%

**These terms apply to corporate deposits of resident entities.*

***The terms of time deposits of resident financial organizations (credit organizations, insurance companies, insurance brokers, insurance agents, payment and settlement organizations, investment companies, investment and pension fund managers, etc.) are regulated on contractual basis.*

****The terms of deposits of non-resident legal entities are regulated on contractual basis.*

Terms and conditions for deposits over AMD 2 billion or foreign currency equivalent shall be subject to the internal regulations of the Bank.

¹The client may not increase and/or partially withdraw the deposited amount.

²The client may top-up the deposited amount throughout the deposit term except the last month. Maximum allowed increase is 30% of initial deposit principal.



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³The client may withdraw part of the deposited amount throughout the deposit term except the first month. Maximum allowed withdrawal is 30% of the deposit principal. The same interest rate without recalculation applies to withdrawn amounts.

⁴0.25% extra interest rate for new time deposits in AMD opened via Internet-Bank or Mobile Banking.

The interest rate applicable to the deposit is determined as arithmetical sum of Ameria Deposit interest rate (based on the selected term and interest payment scheme) and the rate applicable to the selected option (top-up, withdrawal, etc.).

If the deposit is requested back before the due date, the bank shall recalculate and repay the amount based on the depositor's withdrawal application. This being the case, the bank shall pay interest at a 0.1% annual interest rate (the rate commonly applied to demand deposits) instead of the rate defined by the deposit agreement. If the interest chargeable back after recalculation has already been paid to the client, the difference between such interest and interest at 0.1% annual interest rate shall be charged to the deposit. This clause shall be applicable unless otherwise defined by the deposit terms and/or deposit agreement.