

*Approved  
By minutes No.: DEC 12-08  
Of the Board of Directors, dated 29.01.2026  
Enters into force on 13.02.2026*

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<b>INFORMATION SUMMARY *</b> <b>AGRICULTURAL RAW MATERIALS PROCUREMENT LOANS</b>	
<b>Borrower</b>	RA resident legal entity, private entrepreneur
<b>Loan purpose</b>	<p style="text-align: center;">Procurement (purchase) of agricultural raw materials (fruits and vegetables, grapes, milk and farm animals)</p> <ul style="list-style-type: none"> <li><i>Procurement (purchase) of grapes for processing activities</i></li> <li><i>Procurement (purchase) of fruits and vegetables for processing activities</i></li> <li><i>Procurement (purchase) of milk for processing activities</i></li> <li><i>Procurement (purchase) of fruits and vegetables and grapes for cold storage and export activities</i></li> <li><i>Purchase of farm animals by slaughterhouses</i></li> <li><i>Purchase of chinchillas for chinchilla fur export activities</i></li> </ul>
<b>Loan Type</b>	Agricultural loan
<b>Loan Currency</b>	AMD

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Loan Amount **	<ul style="list-style-type: none"> <li>• Procurement (purchase) of grapes for processing activities: 1,000,000 - 4,000,000,000 AMD (each year)</li> <li>• Procurement (purchase) of fruit and vegetables for processing activities: 1,000,000 - 3,000,000,000 AMD ***</li> <li>• Procurement (purchase) of milk for processing activities: 1,000,000 - 1,000,000,000 AMD</li> <li>• Procurement (purchase) of fruit and vegetable and grapes for cold storage and export activities: 1,000,000 - 3,000,000,000 AMD</li> <li>• Purchase of agricultural animals by slaughterhouses:             <ul style="list-style-type: none"> <li>- in the case of non-mobile slaughterhouses: 2,000,000 AMD – 50,000,000 AMD (based on the area of the slaughterhouse, not more than 2.0 million AMD per 15 square meters)</li> <li>- in the case of mobile slaughterhouses: 1,000,000 - 5,000,000 AMD</li> </ul> </li> <li>• Purchase of chinchillas for chinchilla fur export activities: 1,000,000 - 50,000,000 AMD</li> </ul> <p style="text-align: center;">✓ <i>Within the framework of loans provided for the specified purposes, at the choice of the borrower, a loan of the specified maximum amount may be provided for one of them, and the amounts of loans provided for other purposes shall not exceed 50% of the maximum amount of loans provided for the given purpose</i></p>
Annual nominal interest rate of the loan	13.5%
Annual effective interest rate ****	<p style="text-align: center;">- Loans in the amount of 1,000,000 - 10,000,000 AMD can be provided only with guarantee(s) acceptable to the Bank, at an annual interest rate of 17%</p> <p style="text-align: center;">✓ <i>In case of financing with Program funds, the loan is provided at an annual interest rate set by the Bank operating within the framework of the Program</i></p>
Annual effective interest rate ****	<p><b>4.60-16.67%</b></p> <p>- In case of loans in the amount of 1,000,000 - 10,000,000 AMD provided only with acceptable guarantee(s) for the Bank: <b>8.31-8.33%</b></p>

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<p>Annual nominal interest rate review conditions</p>	<p><i>In case of misuse of loan funds by the borrower, as well as in case of false or unreliable information, the Bank has the right to unilaterally increase the loan interest rate or demand full or partial early repayment of the loan.</i></p>
<p>Interest rate subsidy amount</p>	<p>9 percentage point *****</p>
<p>Loan term</p>	<ul style="list-style-type: none"> <li>• Procurement (purchase) of grapes for processing activities: 12-36 months</li> <li>• Procurement (purchase) of fruits and vegetables for processing activities: 12-18 months</li> <li>• Procurement (purchase) of milk for processing activities: 12-18 months</li> <li>• Procurement (purchase) of fruits and vegetables and grapes for cold storage and export activities: 12-18 months</li> <li>• Purchase of farm animals by slaughterhouses: 12-18 months</li> <li>• Purchase of chinchillas for chinchilla fur export activities: 12-18 months</li> </ul>
<p>Principal repayment grace period</p>	<ul style="list-style-type: none"> <li>• Procurement (purchase) of grapes for processing activities: 0-6 months</li> <li>• Procurement (purchase) of fruits and vegetables for processing activities: 0-6 months</li> <li>• Procurement (purchase) of milk for processing activities: 0-6 months</li> <li>• Procurement (purchase) of fruits and vegetables and grapes for cold storage and export activities: 0-6 months</li> <li>• Purchase of farm animals by slaughterhouses: 0-6 months</li> <li>• Purchase of chinchillas for chinchilla fur export activities: 0-6 months</li> </ul>

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Subsidy conditions *****	<ul style="list-style-type: none"> <li>- <i>The loan interest rate subsidy is terminated if:</i> <ul style="list-style-type: none"> <li>✓ <i>there are overdue liabilities of the borrower to the Bank for the previous year (12 months) for more than 90 days or the loan is not classified as a standard class due to overdue liabilities to the Bank</i></li> <li>✓ <i>the loan was used for other purposes*****</i></li> <li>✓ <i>the loan was used in a manner inconsistent with the subsidy terms</i></li> <li>✓ <i>the borrower does not provide the Bank with information on the volumes of finished products produced and sold, at current prices of the corresponding year, within the prescribed period of 10 business days following each quarter.</i></li> </ul> </li> <li>- <i>In cases of use of the loan for other purposes by the borrower and (or) use in a manner inconsistent with the subsidy terms, the subsidy amount provided up to that point is subject to refund.</i></li> </ul>
Requirements to the borrower	<ul style="list-style-type: none"> <li>- Credit history           <ul style="list-style-type: none"> <li>✓ <i>The absence of classification and/or the total number of overdue liabilities during the last 12 months shall not exceed 30 days</i></li> <li>✓ <i>Absence of current overdue liabilities</i></li> </ul> </li> <li>- Age of the private entrepreneur Borrower: 18-65 years</li> </ul>
Method of payment	<ul style="list-style-type: none"> <li>✓ <i>Annuity (equal monthly payment of principal and interest)</i></li> <li>✓ <i>Differentiated (equal monthly payment of principal and monthly payment of interest)</i></li> <li>✓ <i>Individual payment schedule, depending on the specifics of the business</i></li> </ul> <p><i>Payment method at the customer's choice</i></p>
<b>COMMISSION FEES, PENALTIES AND FINES</b>	

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Loan provision and servicing fee	n/a
Cash-out fee	n/a
Penalty for overdue principal	0.1% daily
Penalty for overdue interest	0.13% daily
Penalty for early repayment of the loan	n/a
<b>LOAN SECURITY</b>	
<b>Collateral</b> *****	<ol style="list-style-type: none"> <li>1. Real estate and/or</li> <li>2. Guarantee/s: <ul style="list-style-type: none"> <li>• In the case of customers who are legal entities, personal guarantees of the founders of the business and the beneficial owners,</li> <li>• In the case of private entrepreneurs, if the beneficial owner is a third party, a guarantee of the beneficial owner.</li> </ul> </li> <li>3. Movable property: in the case when the real estate does not provide the necessary loan/collateral ratio, movable property may be the subject of additional collateral. Moreover, in the case of collateral of real estate and movable property, the share of movable property in the calculation of the total loan/collateral ratio may not exceed 20%.</li> </ol> <p>Other collateral measures may also be requested by the decision of the Credit Committee.</p> <p>In the case of collateral of a motor vehicle, the production period may not exceed:</p> <ul style="list-style-type: none"> <li>✓ for vehicles, manufactured in Russia - 5 years,</li> <li>✓ for vehicles, manufactured by other foreign countries – 10 years.</li> </ul>

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Loan/Collateral maximum value	According to <a href="#">Appendix 3</a>
Insurance	<p>Motor vehicles are subject to mandatory "Casco" (physical damage and theft) insurance in favor of the Bank, at least in the amount of the loan amount and subject to annual renewal of the insurance contract throughout the entire loan term.</p> <ul style="list-style-type: none"> <li>✓ The insurance is carried out by the customer.</li> </ul>
Collateral valuation	<p>The collateral is subject to valuation by an independent property valuation agency cooperating with the Bank and/or an employee of the Bank, depending on the amount of the loan.</p> <ul style="list-style-type: none"> <li>✓ The valuation by the Bank employee is carried out free of charge.</li> </ul>
Requirements to guarantors	<p>Individual (18-65 years old), who:</p> <ul style="list-style-type: none"> <li>✓ has no current overdue credit obligations;</li> <li>✓ the total number of overdue days in the last year shall not exceed 30 days.</li> <li>✓ at least one of the guarantors shall be the owner of real estate or have a registered salary.</li> </ul>
<b>OTHER CONDITIONS</b>	
Loan decision making period	Decision on the loan application within 5 working days after submitting the required documents.
Deadline for notification of decision	Within 1 working day after the decision is made.

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Deadline for loan disbursement	Within 1 working day after submitting all the required documents and carrying out the state registration of the pledge right.
Maximum validity period of the decision	30 working days In addition, the Bank has the right to refuse to provide a loan if any of the conditions considered essential for making a positive decision on providing a loan have changed.

- \* *The loans provided for under this loan type are provided within the framework of the RA Government Decision No. 201-L dated February 19, 2019 “On approving the program for subsidizing interest rates on loans provided for the purpose of procurement (purchase) of agricultural raw materials” (hereinafter referred to as “the Program”). In the event of changes in the terms of the Program, the terms of the RA Government Decision in effect at that time shall apply.*
- \*\* *The amount of the loan provided shall not exceed the purchase price of raw materials specified in the contracts concluded between the borrower and agricultural enterprises and (or) legal entities engaged in milk collection, including cooperatives and (or) private entrepreneurs (hereinafter referred to as the seller), and in the case of calculation at the minimum purchase price of raw materials - 120 percent of the expected purchase price of raw materials. Moreover, the calculation of the amount of the loan provided shall not include the value specified in the purchase contracts for raw materials from the harvest of land plots, belonging to the borrower by the ownership or lease right, signed between the borrower and persons who are the founder of the borrower or shareholders with more than 10 percent of the shares or their family members (parent, spouse, child) or from the milk of agricultural animals or from agricultural animals or chinchillas or from wild fruits, berries and vegetables.*  
*The amount of the loan provided in 2025 for the purpose of procurement (purchase) of grapes is calculated based on the contracts concluded before September 1, 2025.*  
*The amount of the loan provided for the purpose of procurement (purchase) of fruits and vegetables for processing activities, as well as procurement (purchase) of fruits and vegetables and grapes for refrigerated storage and export activities is calculated based on the contracts for the purchase of agricultural raw materials concluded before October 1 of the given year.*
- \*\*\* *Within the lending limit provided for procurement (purchase) of fruits and vegetables for processing activities, an additional loan may be provided for the purchase of glass jars, lids, aseptic bags and their containers necessary for canning of fruits and vegetables.*
- \*\*\*\* *The calculation of the annual effective interest rate is based on the annual interest rate payable by the Borrower, excluding the part subject to interest rate subsidy.*
- \*\*\*\*\* *The interest rate on loans provided to businesses operating in border settlements receiving social assistance and procuring and processing agricultural raw materials in the same areas, approved by the RA Government Decision No. 1444-N of December 18, 2014, is subsidized by 12 percentage points.*

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\*\*\*\*\* *Contracts between the Customer and agricultural enterprises and/or legal entities and/or private entrepreneurs engaged in milk collection for the purpose of grape procurement (purchase) for processing activities, fruit and vegetable procurement (purchase) for processing activities, fruit and vegetable procurement (purchase) for refrigerated storage and export activities are concluded in accordance with the model contracts established by the RA Government Resolution No. 201-L of February 19, 2019 "On approving the program for subsidizing interest rates on loans provided for the purpose of procurement (purchase) of agricultural raw materials".*

*The contract concluded by the borrower with agricultural enterprises and (or) legal entities and (or) private entrepreneurs engaged in milk collection shall include the following provisions:*

- the contract concluded by the borrower with agricultural enterprises and (or) legal entities and (or) private entrepreneurs engaged in milk collection shall include the following provisions:*
- the size of the land plot (plots) owned by the agricultural enterprise or used on a lease basis, or the number of farm animals belonging to the enterprise, or the type and number of sold farm animals or chinchillas,*
- the quantity of raw materials to be purchased, the terms and actual or minimum purchase price, by individual varieties or types,*
- the procedure and terms for paying the cost of raw materials,*
- the rights, obligations and liability of the parties,*
- the effect of force majeure,*
- the term of the contract and the grounds for termination,*
- the bank account number provided by the seller. If the bank account number provided by the seller is not specified in the raw material purchase agreement, the borrower shall provide the Bank with the bank account number provided by the seller,*
- the provision of an advance payment to the agricultural economy for the production of raw materials (if necessary).*

\*\*\*\*\* *Customers (except slaughterhouses) shall attach to the loan application submitted to the Bank copies of the agricultural raw material or chinchilla purchase agreements concluded with the sellers and the [Information on the raw material purchase agreements concluded within the framework of the provided loan, filled out on their basis: Form N 1 \(Appendix 1\)](#), in Excel format and in the version signed or sealed by the Customer, as well as the names and surnames of the Customer's founders or shareholders holding more than 10 percent of the shares or their family members (parent, spouse, child).*

*After the purchase process of agricultural animals, slaughterhouses shall submit to the Bank documents confirming the purchase of agricultural animals, copies of agricultural animal purchase contracts concluded with sellers, and [Information on agricultural animal purchase contracts concluded within the framework of the provided loan: Form N 3 \(Appendix 2\)](#) in Excel format and in a version signed or sealed by the Borrower.*

\*\*\*\*\* *In case of insufficient collateral level among economic operators for loans provided by slaughterhouses for the purpose of procurement (purchase) of agricultural animals, a budgetary guarantee of up to 70% of the loan is provided until December 30, 2026, in accordance with the procedure approved by the Government of the Republic of Armenia, and each beneficiary is provided with a budgetary guarantee once, in the amount of a maximum of AMD 14.0 million.*

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## GENERAL PROVISIONS

1. Services provided by third parties and their fees are:
  - 1.1. In case of mortgage of real estate, including land:
    - ✓ Certificate of restrictions on real estate: 10,000 AMD,
    - ✓ State registration fee for mortgage: 26,000 AMD,
    - ✓ Notary certification fee: 16,000-20,000 AMD,
    - ✓ Property appraisal fee: 15,000-25,000 AMD.
  - 1.2. In case of mortgage of a car:
    - ✓ Certificate of vehicle restrictions: 3,000-4,000 AMD,
    - ✓ State registration fee for collateral: 2,000-3,000 AMD,
    - ✓ Collateral insurance: 2.5% of the loan amount,
    - ✓ Notary certification fee: 11,000-12,000 AMD
    - ✓ Property appraisal fee: from 5,000-20,000 AMD.
2. Before signing the agreement, the Bank will provide the Borrower and the Guarantor with an individual sheet of essential loan terms, which presents the essential terms of the loan to be provided to the borrower.
3. Regardless of the payment rates of third parties specified in these conditions, the fees for services provided by the latter may change.
4. Loan interest is calculated on the loan balance, based on the calculation of 365 days in a year.
5. The loan is provided in a non-cash manner, by transferring it to a bank account opened with the Bank.
6. The list of necessary documents, as well as the list of insurance companies and independent appraisers cooperating with the Organization, are defined separately in the Appendices [“List of Necessary Documents”](#) and [“List of Independent Appraisers”](#).
7. The loan is provided at the Bank's Head Office, "Hin Nork", "Shrjanain", "Avan", "Davtashen", "Movses Khorenatsi", "Sebastia", "Komitas", "Baghramyan", "Tumanyan", "Erebuni", "Harav-Arevmtyan", "Shengavit", "Alek Manukyan", "Tigran Mets", "Armavir", "Artashat", "Masis", "Goris", "Gyumri", "Vanadzor", "Abovyan", "Hrazdan", "Echmiadzin", "Martuni", "Sevan", "Gavar", "Ani", "Ashtarak", "Ijevan", "Vedi", "Artik", "Yeghegnadzor", "Kapan", "Charentsavan", "Alaverdi", "Qajaran", "Nor Nork" branches.

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8. The factors for making a positive decision to grant a loan are:
  - ✓ Compliance of the Borrower, Guarantor and Collateral with the requirements set forth in this document.
9. The factors for rejecting a loan are:
  - ✓ Non-compliance of the Borrower and/or Collateral with the requirements set forth in this document.
10. Any amount deposited for the purpose of repaying the loan, as a rule, is directed by the Bank to repay the amounts payable by the Customer to the Bank under the Loan Agreement, including penalties, service fees, interest, and the Loan amount, available at the time of deposit. The Bank has the right to establish a different order of amounts payable in the agreement concluded with the Customer.
11. The tariffs for non-financial services, including the terms for providing statements, copies of agreements and other information, are published on the Bank's official website <https://www.fastbank.am>, as well as posted at the Bank's locations.
12. The Guarantor has the right to:
  - at any time, request information from the creditor about the amount of the loan balance.
  - recover from the Borrower the amounts paid by them for the loan, as well as other losses incurred on behalf of the Borrower.
  - the terms, conditions and tariffs for providing statements, their copies and other information are in accordance with the Bank's Non-Financial Services Tariffs.
13. **ATTENTION: LOAN INTEREST IS CALCULATED ON THE BASIS OF THE NOMINAL INTEREST RATE, WHILE THE ANNUAL ACTUAL INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST IF THE INTEREST AND OTHER PAYMENTS ARE MADE WITHIN THE SPECIFIED PERIOD AND AMOUNTS. THE PROCEDURE FOR CALCULATING THE ANNUAL ACTUAL INTEREST RATE IS POSTED ON THE BANK'S OFFICIAL WEBSITE: [www.fastbank.am](http://www.fastbank.am).**
14. **IN THE EVENT OF EARLY CREDIT PAYMENT BY THE CUSTOMER, THE FOLLOWING ARE PROPORTIONALLY REDUCED: INTEREST, COMMISSION FEES AND SERVICE FEES (IF ANY), AS WELL AS FINES/PENALTIES (IF ANY) FOR TRANSFERS MADE FOR THE PURPOSE OF CREDIT PAYMENT AND/OR COMMISSION FEES CHARGED FOR OTHER OPERATIONS, SERVICE OF ACCOUNTS OPENED FOR THE PURPOSE OF CREDIT PAYMENT THE AMOUNTS PAID TO THIRD PARTIES FOR NOTARY TRANSACTION, STATE REGISTRATION OF THE PURCHASED PROPERTY AND ASSESSMENT ARE NOT SUBJECT TO REDUCTION.**
15. **WARNING: IN THE EVENT OF FAILURE TO PAY INTEREST, LOAN AMOUNT, AND SERVICE FEES ON TIME, THE PURCHASED PROPERTY MAY BE SEIZED IN ACCORDANCE WITH THE PROCEDURE ESTABLISHED BY LAW.**
16. **IN THE EVENT THAT THE AMOUNT RECEIVED FROM THE REALIZATION OF THE PLEDGED PROPERTY IS LESS THAN THE TOTAL AMOUNT OF THE CLAIM SECURED BY THE PLEDGED PROPERTY AND THE COSTS OF REALIZATION OF THE PLEDGED PROPERTY, THEN THE CREDITOR HAS THE RIGHT TO RECEIVE THE DEFICIENCY AMOUNT FROM THE BORROWER'S OTHER PROPERTY.**

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17. ATTENTION: IN THE EVENT OF YOUR FAILURE TO PERFORM OR IMPROPERLY PERFORM THE OBLIGATION, THE BANK WILL SEND THESE DATA TO THE ACCRA CREDIT REPORTING CREDIT BUREAU AND THE CREDIT REGISTRY OF THE CBA, WHERE YOUR CREDIT HISTORY IS FORMED. YOU HAVE THE RIGHT TO OBTAIN YOUR CREDIT HISTORY FROM THE CREDIT BUREAU FREE OF CHARGE, AT LEAST ONCE A YEAR. ATTENTION: A BAD CREDIT HISTORY MAY PREVENT YOU FROM OBTAINING A LOAN IN THE FUTURE.
18. ATTENTION: YOU HAVE THE RIGHT TO CONTACT THE BANK AT YOUR PREFERRED METHOD, WHICH YOU CAN FIND ON THE OFFICIAL WEBSITE: <https://www.fastbank.am>. THE BANK IS OBLIGED TO PROVIDE THE BORROWER WITH WRITTEN INFORMATION ON THE CONSUMER'S OBLIGATIONS AND DEFAULTS ARISING FROM THE AGREEMENT, WITHIN THE PERIOD SET FORTH IN THE AGREEMENT, WHICH SHALL NOT EXCEED ONE MONTH, BY ELECTRONIC COMMUNICATION.
19. ATTENTION: THE BANK WILL PROVIDE YOU WITH THE MANDATORY INFORMATION BY ELECTRONIC COMMUNICATION WITHIN THE TIME LIMITS SET FORTH BY LAW. RECEIVING INFORMATION THROUGH ELECTRONIC COMMUNICATION IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY. YOU HAVE THE RIGHT TO REFUSE THE ELECTRONIC COMMUNICATION WITH THE BANK, ON THE CONDITION OF RECEIVING INFORMATION REQUIRED FOR PRESENTATION BY POST OR OTHER MEANS OF COMMUNICATION.
20. ATTENTION: YOUR "FINANCIAL INFORMATION" IS AN ELECTRONIC SYSTEM THAT FACILITATES SEARCHING FOR, COMPARISON OF SERVICES OFFERED TO INDIVIDUALS AND CHOOSING THE MOST EFFECTIVE OPTION FOR YOU: <https://www.fininfo.am>.
21. IN THE EVENT OF FAILURE OF THE BORROWER TO FULFILL CREDIT OBLIGATIONS, THE BANK HAS THE RIGHT TO REQUEST THE GUARANTEE TO FULFILL CREDIT OBLIGATIONS, FAILURE TO FULFILL THOSE MAY LEAD TO DETERIORATION OF THE GUARANTEE'S CREDIT HISTORY AND MAY LEAD TO THE LOSS OF THEIR OWN PROPERTY.

ATTENTION: THE BANK IS SUPERVISED BY THE CENTRAL BANK OF RA