

**Loan calculation sample:**

- Term deposit – AMD 1,500,000, 14% annual interest rate,
- Loan amount – AMD 1,350,000( $1,500,000 \times 90\%$ ),
- Annual interest rate of the loan - 17 %( $14\% + 3\%$ ),
- Loan maturity - 12 months,
- Annual actual interest rate will make 16, 99%.

**This calculation example is conventional.**