

Announcement**on the amendment of General Terms and Conditions of Credit Facility Agreements and Bank Guarantee and Letter of Credit Commission Agreements in the Small and Medium-sized Enterprise Division****effective from 8 March, 2015.**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies its Clients that the General Terms and Conditions of Credit Facility Agreements and Bank Guarantee and Letter of Credit Commission Agreements in the Small and Medium-sized Enterprise Division (hereinafter referred to as GTC) shall be amended with effect from 8 March 2015, in accordance with the following:

I. The second clause of the "Introductory provisions" of the GTC shall be amended as follows:

"The effect of these GTC shall apply to all such credit or loan provision, and to all such bank guarantee or letter of credit commission agreements and facility agreements that are provided by the Bank from its own resources to its Clients with annual net sales revenue of more than HUF 300,000,000 but less than HUF 15,000,000,000, and to its Clients belonging to the small and medium-sized enterprise segment. Unless otherwise provided by the Parties, the provisions of the GTC shall apply to the Agreement concluded under the effect of the GTC even if the annual net sales revenue of the Client falls below HUF 300,000,000 or rises above HUF 15,000,000,000, or if the Bank reclassifies the Client into another segment."

II. The 10.1.(b) section of "10. Information-provision commitments" chapter of the GTC shall be amended as follows:

(10.1.The Client shall make the following documents available to the Bank:)

"(b) interim balance sheet and profit and loss account in line with Act C of 2000 on accounting showing the Client's quarterly financial and business position and preliminary annual statements in line with Act C of 2000 on accounting as well as a copy of the general ledger which fully supports the annual, preliminary and interim financial statements (balance sheet and profit and loss account) as soon as these documents have been prepared, but certainly not later than within 30 days following the last day of the financial period to which they relate, duly signed by the Client;"

CIB Bank Ltd.

Date of publication (displaying): 20 February, 2015