



current report no. 2/2011

date: 26 January 2011

Concluding A Loan Agreement with European Bank for Reconstruction and Development

Legal grounds: Article 56 Para. 1, item 1 of the Act on Public Offering and Conditions of Financial Instruments Introduction into an Organized Trading System, and on Public Companies (*Journal of Laws* of 2005 no. 184, item 1539 as amended) – confidential information

The Board of Executives of Fortis Bank Polska SA (hereinafter, the Bank) hereby informs you that on 26 January 2011, the Bank signed a loan agreement with the European Bank for Reconstruction and Development (hereinafter, EBRD), under which the EBRD will grant the Bank a term loan up to the amount of EUR 30 million (say: thirty million euro), i.e. PLN 116 million as converted at the National Bank of Poland mid-rate of 26 January 2011. The Bank will be provided with the funds earmarked for financing small and medium-sized investment projects undertaken by SMEs under the program "Poland Sustainable Energy Financing Facility" (PoISEFF).

The loan tenor is five years of the loan agreement conclusion date, i.e. until 2016. The interest rate has been determined based on EURIBOR 3M plus margin.

The contract's fulfilment is conditional upon obtaining Fortis Bank SA/NV guarantee.

Signatures of the Bank's representatives:

| date | name | position | signature |
|------------|------------------|------------------------|-----------|
| 26.01.2011 | Frederic Amoudru | president of the board | |