



current report no. 12/2011

date: 29 April 2011

Conclusion of a significant agreement with a Customer not affiliated with Fortis Bank Polska SA

Legal grounds: Article 5, item 1, section 3 and Article 9 of the Minister of Finance Ordinance dated 19 February 2009 regarding current and periodical information disclosed by issuers of securities and conditions for recognizing as equivalent information required by the laws of a non-member state (Journal of Laws of 2009, No. 33, item 259, as amended).

The Board of Executives of Fortis Bank Polska SA (hereinafter: "the Bank") informs you that on 28 April 2011 the Bank concluded a syndicated loan agreement with a Customer not affiliated with the Bank.

Within the syndicate, the Bank will grant the Customer a revolving loan up to EUR 100 million (denominated in EUR, PLN, USD or CZK), i.e. the equivalent of PLN 394 million at the National Bank of Poland (NBP) mid rate as of 28 April 2011.

Loan funds will be earmarked for financing the Customer's current business, including refinancing of the previous liabilities. The loan tenor is 5 years with an option of prolongation for up to 7 years. The loan interest rate was determined based on WIBOR EURIBOR / LIBOR / PRIBOR, increased by a margin. Terms and conditions of the financing correspond to market conditions.

The agreement does not stipulate any contractual financial penalties.

The agreement meets the significant agreement criterion because the total value exceeds 10% of the Bank's equity.

Signatures of the Bank's representatives:

date	name	position	signature
29.04.2011	Frederic Amoudru	president of the board	