

IN WITNESS WHEREOF this Agreement has been signed by the Parties hereto in three (3) originals in English language on the Execution Date.

**Seller:**  
OTP Bank Plc

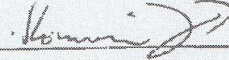
By: \_\_\_\_\_

Name: Zoltán Illés  
Title: Managing Director

By: \_\_\_\_\_

Name: Anna Florova  
Title: Director

**Buyer:**  
OTP Financing Solutions B.V.

By:  \_\_\_\_\_

Name: János Komorowicz  
as authorised representative

By: \_\_\_\_\_

Name: ATC Management BV  
Represented by

\_\_\_\_\_  
as authorised representative  
and

By: \_\_\_\_\_

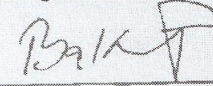
Name: ATC Management BV  
Represented by

\_\_\_\_\_  
as authorised representative

**Initial Seller:**  
OTP Bank Romania S.A.

By:  \_\_\_\_\_

Name: László Diósi  
Title: CEO & Chairman of  
the Management Board

By:  \_\_\_\_\_

Name: Ferenc Bakk  
Title: Deputy CEO

