



BIURO INFORMACJI KREDYTOWEJ

Interbank Data Sharing System SI BIK – “Individual Client”

Scope of information presented in the PLUS Reports and PLUS Reports With Score Information Explanation of particular fields

This document has been prepared to facilitate the understanding and correct interpretation of the information presented in the PLUS Reports and PLUS Reports With Score Information, and to bring closer the principles of operation of the interbank individual data sharing system.

PLUS Report – credit history of the Applicant; the information is prepared in printed version and made available to the Applicant at each request on a chargeable basis.

PLUS Report with the Score Information – credit history of the Applicant which is supplemented with additional Applicant score information; the information is prepared in printed version and made available to the Applicant at each request on a chargeable basis.

BIK Information System – Individual Client - (hereinafter referred to as SI BIK – Individual Client) – an interbank individual client credit data sharing system.

Warsaw, January 2010

The table as below represents the general division and scope of information as contained in the PLUS Reports and PLUS Reports With Score Information

Information from the Report Application – data as submitted in the last application for the PLUS Report or PLUS Report With Score Information.

This part contains:

- ✘ ID and address data of the Client as given in the application and the data related to the type of Report requested (name of a report and how the report is to be delivered),
- ✘ Information concerning the date of the first entry of the Client in the SI BIK – Individual Client including:
 - Information concerning the date of the first entry of the Client in the SI BIK – Individual Client (means the date when the Client information was registered in SI BIK – Individual Client system for the first time),
 - Information concerning the first user registering the data in the SI BIK – Individual Client system (most often it is the information on an employee authorised to make enquiries in the system and receive reports and prepare the data loaded into the SI BIK - Individual Client system).

Score Information – information about the Client score. It is made available to Clients only in the PLUS Reports with Score Information.

Summary data – data which are presented as the synthetic breakdown of the Client's liabilities and enquiries about the Client from banks. The summary data are broken down into:

- ✘ General summary data, which represent the summary and breakdown of information on enquiries made about the Client by individual banks and accounts held by the Client at present or in the past. These data also contain information on overdue liabilities (which are not repaid in accordance with the agreement) in individual banks and on the balance of amounts overdue,
- ✘ Detailed summary information, which represents the additional breakdown of the number of all accounts open or closed by the balance of amounts past due, all instalment and revolving products, overdraft limits, and other liabilities. The detailed summary information is made available to Clients only on PLUS Reports and PLUS Reports with Score Information.

General Client's Consent for Data Sharing After Debt Repayment - information regarding the client's consent for processing data by BIK about closed liabilities at the day of giving the consent to the Bank, other banks and institutions entitled to grant credits. Giving the General Client's Consent enables banks and other institutions entitled to grant credits to analyze the credit history, reliability and credibility of a client and credit risk.

- ✘ Consent granted – the Report contains information about all open and closed liabilities of the client,
- ✘ Consent withdrawn – canceling every general consent given previously, the Report contains information about all open liabilities and only those of closed liabilities which have the date of giving an Individual consent for data processing after debt repayment older than the date of canceling the General consent or as to which the conditions defined under Art. 105 a of the Banking Law have been met,
- ✘ No consent – there are no records on giving or canceling the consent, the Report contains information about all open liabilities and those of closed liabilities, which have an individual consent for data processing given or as to which the conditions defined under Art. 105 a of the Banking Law have been met.

SI BIK – Individual Client Enquiry Information – data from bank enquiries sent to the SI BIK – Individual Client system in connection with the appraisal of the Client's credit worthiness and ability.

This part includes:

- ✘ ID information of bank's/credit organisation's branch making an enquiry to the SI BIK – Individual Client system,
- ✘ Credit application information concerning the potential liability, ID data, address and property status of the Client,
- ✘ Data concerning the Client's relationship to the enquiry/potential liability (borrower, guarantor, provider of collateral, etc.).

Information concerning credit accounts/liabilities

This part includes:

- ✘ ID information of the bank's/credit organisation's branch submitting information about liabilities to the SI BIK – Individual Client system on a cyclical basis (usually once a month),
- ✘ Detailed information describing the account status or overdue payments, if any,
- ✘ Information describing the account history broken down into individual months; this is the information concerning the repayment progression and delays in the repayment of liabilities, if any,
- ✘ Data from the credit agreement: ID and address data and information concerning the Client's relation to the account/liability (borrower, guarantor, provider of collateral, etc.) and information about the liability.

The example comes from PLUS Reports and PLUS Report with Score Information and tables include field names and descriptions which may appear in Reports. Since information submitted cyclically in data concerning liabilities is vast and diverse, the example below describes only these fields that may be of relevance while evaluating the Client's credit ability and worthiness.

CREDIT ENQUIRY INFORMATION			
ENQUIRY 1			
EID RECORD FOUND INFORMATION			
Enquiry Date and Time	2006-08-04 21:06:36		
Bank Branch Name	BIURO INFORMACJI KREDYTOWEJ S.	Bank Branch Number	75000004
Company Type	Bank	EID Record Reference Number	2453952006945522 36067348
CREDIT APPLICATION DATA			
Reason of Enquiry	Credit application	Application Number	
Client Relation to Account	Main borrower	Number of Transaction Participants	1
Transaction Type	Credit for the purchase of goods, services and securities	Purpose of Financing	New car
Credit Amount	100.000	Credit Limit	
Currency	Polish Zloty	Currency Rate	1
Instalment Amount		Balloon Instalment Amount	
Number of Instalments		Interest Rate Type	
Agreement Term	36	Repayment Frequency	Monthly
Secured Credit Flag		Initial Deposit	
Payment Method		Purchase Information	

1. Record Found in the BIOZ Database	Baza Informacji o Zapytaniach (BIOZ) [Enquiry Information Database] contains data as entered while making an enquiry to SI BIK – Individual Client by an individual bank.
2. Bank Branch Name	Information sent by banks contains only abbreviated bank names without any contact information such as address or telephone number. The sample extract from the report contains BIK data. These fields as contained in reports received by Clients will include the names of bank branches making the enquiry.
3. Settlement Number	A unique ID number identifying the bank or its organisational unit.
4. Client's Relation to the Account	Identifies the type of the Client's relationship to the credit application. Types of the Client's relationship to the account are discussed in detail in further parts of this document.
5. Transaction Type	An entry identifying the type of credit liability (consumer credit, general purpose credit, etc.).
6. Currency	Currency of the credit to be granted in connection with a particular application.
7. Purpose of Financing	Specifies the purpose of the credit applied for by the Client.
8. Agreement Term	Duration of the credit agreement.
9. Credit Account Information	Baza Informacji o Rachunkach Kredytowych [Credit Account Information Database] (BIORK) contains information on the Client's liabilities as submitted by the bank to the SI BIK – Individual Client system.
10. Bank Branch Name	Information submitted by banks contains only abbreviated bank names without contact data such as address or telephone number.
11. Settlement number	A unique number identifying the bank or its organisational unit.
12. Transaction ID	A unique number identifying a particular transaction in data sets submitted by banks to the SI BIK – Individual Client system. Quite often it is the number of a credit or bank account used for settlements between the Client and the bank, however it is not the rule.
13. BIK Transaction ID	A unique number identifying a particular transaction of the Client on the SI BIK – Individual Client databases. In the case of disputes regarding data submitted by banks to the BIK databases and included in the PLUS Reports and PLUS Reports with Score Information, this ID number can be used to unequivocally relate the data concerning the Client's liabilities from reports generated to banks and delivered to Clients.
14. Client's Relation to the Account	Indicates the type of relationship between the Client and the liability/credit agreement. Types of the Client's relationships to the account are discussed in further parts of this document.
15. Transaction Type	Information identifying the type of credit liabilities (consumer credit, general purpose credit, etc.).
16. Credit Amount	Credit amount from the credit agreement.
17. Currency	Code of a currency in which the credit was granted or account is held.

18. Date of Crediting Funds to the Client's Account	Data when the credit amount was made available to the Client.
19. Date of the Agreement	Date of the agreement between the Client and the bank.
20. Purpose of Financing	Identifies the purpose of the credit taken by the Client.
21. Interest Part of Credit	Specifies the amount of interest charged on the credit granted to the Client.
22. Agreement Term	Term calculated in months as of the date of the agreement till the final repayment date.

CREDIT ACCOUNT INFORMATION			
ACCOUNT 1			
XII ODDZIAŁ TESTOWY, 11700009			
11700009-5782630-001-01			
Open Account			
BIK Transaction ID Number		BIK25750000040000229618245015	
AGREEMENT DATA			
Client's Relation to Account	Main borrower	Date and Time of Record	2001-05-07 13:56:59
Relation Start Date	1998-05-12	Relation End Date - BIK	
Relation End Date		Agreement Date	2002-01-21
Transaction Type	General purpose and student loan	Purpose of Financing	Used car
Total Principal and Interest Amount	6.500	Interest Amount	1.950
Total Principal Amount	4.550	Interest Grace Period	
Principal Grace Period		Number of Instalments	36
Instalment Amount	186	Interest Instalment Amount	56
Principal Instalment Amount	130	Purchase Information	
Initial Deposit		Agreement Term	36
Currency	Polish Zloty	Application Number	WN-11700009-1998-06158
Credit Limit			
Credit Effecting Date	2002-02-22		
Data Shared With Bank Subsidiaries - Info. Clause Incl. in the Contract			

Account Status	
Data describing the actual condition of the account	
23. Account Balance Date	Date when data were extracted from the bank's system.
24. Worst Historical Payment Status	The worst payment status (see: item 34) which occurred during the repayment period as recorded in the payment history.
25. Payment Status History	The field includes the sequence of characters (codes more specifically described in item 34) representing account payment statuses in the course of liability repayment. Each character corresponds to the payment status for one month. Values as entered in the field are calculated on the basis of information submitted by the bank.
26. Interest Rate Type	Identifies fixed or floating interest rate.
27. Interest Rate	Credit interest rate.
28. Interest Rate Base Period	Specifies the interest period of an account which the interest rate corresponds to (it is usually a "one-year" period).
29. Account Closed Date	It specifies the date when the account is closed, repaid or the liability is settled. Accounts closed <u>normally*</u> (see: the note beneath the table) should have the <i>Amount Outstanding</i> and <i>Amount Due Balance</i> fields filled with the zero value, while the <i>Account Payment Status</i> should be set to <i>0-30 days past overdue</i> . The account closed date may also provide information on the date when the bank terminated the agreement with the Client (e.g. in a situation where the bank terminated the credit).
30. Debt Collection Date	Specifies the date when the bank commenced debt collection with respect to the account. The field is obligatory for accounts with the 'Collection' <i>Payment Status (C)</i> , which means that the bank initiated collection procedures. This date may be also specified for accounts which were <u>written off***</u> or <u>recovered**</u> (see the explanation beneath the table).
31. Litigation Date	Specifies the date when the bank started litigation with respect to the account. It must be specified for accounts with the <i>Account Payment Status "Litigation" (L)</i> , which specifies the date

	when the bank initiated enforcement procedures. It may be specified for accounts which were written off or recovered.
32. Recovery Date	It specifies the date when the bank recovered all of its debts in connection with the Client's liability. This date means the definitive closure of the account. Specified for closed recovered accounts which recorded arrears or which were subject to debt collection or enforcement procedures.
33. Write off Date	Specifies the date when the bank wrote off a part of the entire liability of the Client due to lack of possibilities to recover it. This date also means the definitive closure of the account. Specified for written off accounts which recorded arrears or which were subject to debt collection or enforcement procedures.

ACCOUNT PERFORMANCE

	<i>Previous Update Date</i>	2005-07-08	<i>Record Blocked/Account Questioned Flag</i>	Not blocked
23	<i>Account Balance Date</i>	2005-02-21	<i>Number of Transaction Participants</i>	3
	<i>Total Principal and Interest Amount</i>	6.500	<i>Guarantee Amount</i>	
	<i>Total Credit Amount</i>	4.550	<i>Total Interests</i>	1.950
	<i>Instalment Amount</i>	186	<i>Number of Instalments</i>	36
	<i>Principal Instalment Amount</i>	130	<i>Interest Instalment Amount</i>	56
	<i>Currency</i>	Polish Zloty	<i>Currency Rate</i>	1
	<i>Agreement Term</i>	36	<i>Expected Repayment Date</i>	2001-05-11
	<i>Final (Closing) Instalment Amount</i>		<i>Final (Closing) Instalment Date</i>	
	<i>Credit Limit</i>			
	<i>Limit Blockade Date</i>		<i>Limit Unblocked Date</i>	
24	<i>Worst Historical Payment Status</i>	0-30 days past due	<i>Account Payment Status - Other Co-borrower</i>	
	<i>Account Performance History</i>			
25	<i>Planned Principal Payment Date</i>		<i>Planned Interest Payment Date</i>	
	<i>Principal Repayment Frequency</i>	Monthly	<i>Interest Repayment Frequency</i>	Monthly
	<i>Collateral Flag/ Secured Credit Flag</i>		<i>Collateral Value</i>	
26	<i>Type of Collateral</i>			28
27	<i>Type of Interest Rate</i>	Fixed	<i>Interest Rate Base Period</i>	
	<i>Interest Rate</i>	9		31
29	<i>Account Closure Date</i>		<i>Reason of Account Write off/Closing</i>	
	<i>Collection Date</i>		<i>Litigation Date</i>	
30	<i>Recovery Date</i>		<i>Write off Date</i>	33
	<i>Initial Balance of Account to be Collected</i>			
	<i>Payment Method</i>	Payment order	<i>Special Account Status</i>	
	<i>Special Account Status Start Date</i>		<i>Special Account Status End Date</i>	
	<i>First Overdue Payment Date</i>		<i>Last Overdue Payment Date</i>	
	<i>Total Number of Overdue Payments</i>		<i>Number of Months in the History</i>	1



ACCOUNT HISTORY								
No.	Balance Date	Payment Status	Outstanding Amount	Due Amount Balance	No. Of Days Past Due	No. of Past Due Instalments	Average Limit Use Balance	Currency
1	2006-05-18	91-180 days past due	900	290	0			Polish Zloty
2	2006-03-30	31-90 days past due	1.100	290	0			Polish Zloty
3	2006-02-27	31-90 days past due	1.380	290	0			Polish Zloty
4	2006-01-27	0-30 days past due	1.420	0	0			Polish Zloty

Account history as presented in PLUS Reports or PLUS Reports with Score Information is provided for subsequent months pertinent to each account. These records are built up on the basis of data submitted by banks in batch files. The number of months with the history as presented in Reports may be inconsistent with the actual history of the account. It is the case in the situation where the bank failed to deliver updated account information. The lack of account history may also derive from the fact that the bank submitted updated data, but they were incorrect in relations between such data or in comparison to data before the update. In consequence, BIK rejects such data and sends them back to the bank for correction and re-submission of the update.

34. Payment status	Related to the number of days in default in repayment of subsequent credit instalments. Delays in repayment:
	0-30 days past overdue code (0)
	31-90 days past overdue code (1)
	91-180 days past overdue code (2)
	Over 180 days past overdue code (3)
	Debt Collection Collection by the bank; code (W)
	Litigation Litigation by the bank; code (E)
	Recovered All amounts in default were recovered as a result of debt collection or litigation; code (O)
	Written off Some of bank receivables were not recovered as a result of debt collection or litigation. The amount outstanding specifies the amount which was not recovered by the bank (this amount was written off as the bank's loss); code (U)
According to the above sequence, the "0" is the best status, while "U" is the worst payment status.	
35. Amount Outstanding	The amount outstanding to fully repay the liability as at the date of data extraction from the bank system. This amount includes the principal and interest to be repaid and other amounts overdue, if any. If this amount is equal to zero, this means that the Client repaid the credit or does not use a revolving or debit limit. Other possible situations are those where the Client has signed a credit agreement but has not used the credit – hence the <i>Amount outstanding</i> given in the report may be zero.
36. Amounts Due Balance	Amounts Due Balance, i.e. the sum of amounts due which were not paid within dates agreed by the parties. If the amount is equal zero, this means that the Client, as at the date of data extraction from the bank system, did not have any amounts overdue.
37. Number of Days Past Due	The value in the field specifies the number of days in default which elapsed as of the date of the oldest delay in credit repayment.
38. Number of Overdue Payments	The number of overdue payments deriving from the repayment schedule, which were not fully repaid as at the date of data extraction from the bank's system.
39. Average Credit Limit Use Balance	Average debit balance of a revolving or debit limit in the settlement period. The value in the field specifies an average amount used out of the revolving account, credit or debit card, etc., limit for a given settlement period.

Within SI BIK – Individual Client, credit accounts /liabilities may be closed in the following way:

***Normal** – in this case, the *Account Closed Date* is given. Values in the fields *Amounts outstanding* and *Amounts Due Balance* are zero and the *Account Payment Status* is “*Amounts 0-30 days past overdue*” or “0”. This status means that the Client repaid the liability.

****Recovered** – in this case, the *Recovery Date* is given. Values in the fields *Amount outstanding* and *Amounts overdue balances* are zero and the *Account Payment Status* is “*Recovered*” or “0”. This account status means that the Client repaid liabilities towards the bank and the bank recovered its receivables through debt collection or litigation, e.g. by crediting amounts obtained from the debt collector’s selling the collateral to debt repayment.

*****Written off** – in this case, the *Write off Date* is given. Values in the fields *Amount outstanding* and *Amounts overdue balance* are greater than zero and the *Account Payment Status* is “*Written off*” or “U”. This account status means that the Client failed to repay liabilities towards the bank and the bank had to write off the amount of debt equal to the amount stated in the field *Amount outstanding*, despite debt collection and litigation procedure.

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CLIENT'S CONSENT FOR DATA SHARING AFTER DEBT REPAYMENT

<i>Consent Granted On</i>	<i>No consen</i>	<i>Period Consented to (in years)</i>
<i>Consent Date</i>		<i>Consent Withdrawal Date</i>

40. Client's consent for data sharing after debt repayment

Client's consent for processing data by BIK after debt repayment. The fields by the consent status – Granted contains information on the date of giving the Consent, the period of the Consent expressed in years and in case of withdrawing the Consent, the date of the withdrawal. If the date of giving or withdrawing the Consent is later than the date of granting the *General Client's Consent for Data Sharing After Debt Repayment* , it then prevails over the General Consent. Information on closed accounts will be presented in the Report despite the No Consent status or Consent Withdrawn status if the conditions defined under Art. 105 a of the Banking Law have been met.

Important information presented in reports is the type of Client's relationship to the account or enquiry. The *Client's relation to the account* field may include the following entries:

Main Borrower – the Client is the main borrower responsible for liability repayment.
Co-borrower - the Client is not the only person responsible for liability repayment.
Guarantor – the Client ensures or guarantees liability for a given account. If the current liability is overdue, the Client should take into account that the bank may ask him to repay the liability.
Provider of Collateral – the Client secures the repayment of a part of or the whole liability with its personal property for a given account. If the current liability is overdue, the Client should take into account the fact that the bank may satisfy its claims on this part of the Client's property which was identified as the collateral in the agreement.
Plenipotentiary/Authorised User – the client represents the borrower in some of its relationships with the bank for a given account. This may also mean that the Client uses, for example, a credit card without being liable to repay it (under a power of attorney relating to the account).

It has to be emphasised that, in situations where the Client is related to the account by one of the following relationships: Provider of Collateral or Plenipotentiary/Authorised User, the PLUS/PLUS with Score Information Report for such a person will not contain any data concerning the statuses of these accounts and historical records. This principle derives from the bank protection of the account data of these Clients who are directly related to the liability (i.e. borrowers, co-borrowers or guarantors).

The score information may be submitted only in the PLUS Reports with Score Information. It may be presented as one of three different options depending on the Client's situation and possibilities of calculating the score for an individual client. Three model excerpts of the Reports with tables including field names and descriptions which may be included in the PLUS Report with Score information are presented below.

Option I

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SCORE INFORMATION AS AT 27 TH OCTOBER 2008

<i>Score</i>	602	<i>Score Graphical Representation</i>	★ ★ ★ ★ ★
<i>Score Interpretation</i>	<i>Score significantly above the average for persons whose data are kept in the BIK S.A. database.</i>		

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41. Score Information	Client Score information calculated as at a particular date.
42. Score	Number of points (from 192 to 631) which mark the level of credit risk related to the client. The higher the score, the higher the risk.
43. Score Interpretation	Score interpretation in the form of asterisks. The number of asterisks corresponds to the range of the client score. As the score range was divided into five categories of equal length, the client may be marked with from 1 up to 5 asterisks depending on the score. In this particular case the client was rated at 5 asterisks.
44. Comments Regarding the Score	Information on the position of the client score with respect to the average score calculated for the persons whose data are held in the BIK SA database.

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Option II**SCORE INFORMATION AS AT 31 OCTOBER 2008**

Supplementary Classification Code 0B - The score could not be calculated because, according to the data kept in the BIK S.A. database, you do not have any account as the main borrower or co-borrower.

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45. Score Information	Client Score information calculated as at a particular date.
46. Complementary Classification Code	Complementary Classification Code describes the reasons why the client has not been given the score or, if the score was given, the situation of the client. If the score was calculated, the Complementary Classification Code is given only in some situations.

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Option III

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SCORE INFORMATION AS AT 27 TH OCTOBER 2008

Score 402 Score Graphical Representation ★★☆☆☆

Score Interpretation Score significantly below the average for persons whose data are kept in the BIK S.A. database.

Supplementary Classification Code EA - According to the data kept in the BIK S.A. database, you, as the main borrower or co-borrower, have accounts which were closed in the normal status over 6 months ago, but not earlier than 36 months ago. The score was calculated as a result of such account data analysis.

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47. Score Information	Information about Client Score calculated as at a particular date.
48. Score	Number of points (from 192 to 616) reflecting credit risk related to the Client. The higher the score the lower the risk.
49. Score Interpretation	Client score interpretation in the form of asterisks. The number of asterisks corresponds to the range of the Client score. As the score range is divided into five categories of equal length, the Client may be marked with 1 to 5 asterisks depending on the score. In this particular case, the Client was rated at 3 asterisks
50. Comments Regarding the Score	Information on the position of the Client score in relation to the average score calculated for persons whose data are kept in the BIK SA database.
51. Supplementary Classification Code	Supplementary Classification Code describes reasons why the Client has not been given the score or, if the score was given, the Client's standing. If the score was calculated, the Supplementary Classification Code is given only in some situations.

In the first half of 2007 the regulations defining new methods and principles of specifying capital requirements by banks and other financial institutions have come into force in the EU Member States. In Poland the implementations of these regulations are: An amendment to the Banking Law (1st of April 2007) and the Resolution of Banking Supervision Authority (No 1/2007, 13th of March 2007). Amended regulations, especially Article 105A paragraph 4 and 5 due to the Article 128 paragraph 3 of The Banking Law enable to process data that are banking secrecy after an obligation fulfillment as a result of an agreement with bank or other institution authorized to grant credits without consent of the borrower only for the purpose of using statistical methods, mentioned in the article 128 paragraph 3. Section contains data related to credit obligations that do not have clients consent to process them after obligation's fulfillment and excluded from the credit risk assessment. Such accounts, that should be deleted on time indicated by bank, can be marked as useful only in application of statistical methods. These data cannot be used bank in order to assess client's creditworthiness.

The section includes information processed at BIK S.A. to apply statistical methods referred to in Art. 128 section 3 of the Banking Law. The information is processed after the expiry of liabilities resulting from an agreement with a bank or an institution licensed to grant loans under Art. 105a sections 4 and 5. This information is not disclosed in the reports delivered to banks.

CREDIT ACCOUNT INFORMATION

ACCOUNT 2

The section includes information processed at BIK S.A. to apply statistical methods referred to in Art. 128 section 3 of the Banking Law. The information is processed after the expiry of liabilities resulting from an agreement with a bank or an institution licensed to grant loans under Art. 105a sections 4 and 5.

ODDZIAL TEST,12300008

12300008-6446250-0026-001

Closed account

BIK Transaction ID Number BIK05750000040000239477245156

AGREEMENT DATA

<i>Client's Relation to Account</i>	<i>Main borrower</i>	<i>Date and Time of Record</i>	<i>2002-02-02 16:10:15</i>
<i>Relation Start Date</i>	<i>2002-02-01</i>		
<i>Relation End Date</i>		<i>Relation End Date - BIK</i>	
<i>Transaction Type</i>	<i>Debit limit on savings & current account</i>	<i>Agreement Date</i>	<i>2002-02-01</i>
<i>Total Principal and Interest Amount</i>		<i>Purpose of Financing</i>	
<i>Total Principal Amount</i>		<i>Interest Amount</i>	
<i>Principal Grace Period</i>		<i>Interest Grace Period</i>	
<i>Instalment Amount</i>		<i>Number of Instalments</i>	
<i>Principal Instalment Amount</i>		<i>Interest Instalment Amount</i>	
<i>Initial Deposit</i>		<i>Purchase Information</i>	
<i>Currency</i>	<i>Polish Zloty</i>	<i>Agreement Term</i>	
<i>Credit Limit</i>	<i>600</i>		
<i>Credit Effecting Date</i>		<i>Application Number</i>	
<i>Data Shared With Bank Subsidiaries - Info. Clause Incl. in the Contract</i>			

ACCOUNT PERFORMANCE

<i>Previous Update Date</i>	<i>2005-04-08</i>	<i>Record Blocked/Account Questioned Flag</i>	<i>Not blocked</i>
<i>Account Balance Date</i>	<i>2005-03-28</i>	<i>Number of Transaction Participants</i>	<i>4</i>
<i>Total Principal and Interest Amount</i>		<i>Guarantee Amount</i>	
<i>Total Credit Amount</i>		<i>Total Interests</i>	
<i>Instalment Amount</i>		<i>Number of Instalments</i>	
<i>Principal Instalment Amount</i>		<i>Interest Instalment Amount</i>	
<i>Currency</i>	<i>Polish Zloty</i>	<i>Currency Rate</i>	<i>1</i>
<i>Agreement Term</i>		<i>Expected Repayment Date</i>	

Any comments and requests for data update or correction shall be sent to the bank who is the owner of such data. Any information kept within the SI BIK – Individual Client system is the property of banks and only the banks which submitted such information are entitled to rectify and modify the data. Biuro Informacji Kredytowej is only an intermediary and recorder of data in the process of data sharing between banks. BIK has no right to modify any data submitted to the SI – BIK Individual Client system.