



List of conditions for legal persons and organisations without legal personality

III/2. Loans and other risk products
Corporate loans

In effect: from 01 September 2011

From 13 October 2008 the Bank suspends the acceptance of new applications for CHF based loans for an indefinite period of time.

I. Loan products	
Base annual interest rates (+ risk premium)	
1. Loans extended in HUF	
MKB Prime Rate*	16.70%
Overdraft credit	14.50%
Indicate interest rate on short term loans	14.75%
Medium- and long term loans	15.75%
<p>The Bank ensures - while applying the base interest rates specified in the list of conditions - for the customer that it will tie the interest rate applied in the case of Overdraft Credits and the Short, Medium and Long Term Loan to the aggregate rate of the reference interest basis and the agreed interest premium specified in the loan contract concluded with the Customer.</p> <p>In the case of HUF loans the Bank applies BUBOR as its reference interest rate, as a general rule, while the interest spread is established on the basis of the agreement between the Bank and the Customer with a view to the Customer's risk level, the maturity period, the current money market conditions and any relevant legal regulations.</p>	
Discounting domestic notes (bills)	15.20%
SME Asset based loan	15.75%
2. Deposit rate based one-off HUF loan	interest rate on the deposit securing the + 2 %
3. Loans extended in foreign currencies	
Forex overdraft credit	
- EUR overdraft credit	1 month EURIBOR + 5.80 %
- USD overdraft credit	O/N USD LIBOR + 6.50%
- CHF overdraft credit	S/N CHF LIBOR + 6.50%
Shorter than one year forex loan	LIBOR or EURIBOR, except in the case of loan extended in RON: ROBOR+ 6.50% In the case of a loan extended in BGN: SOFIBOR+ 6.50%
Over-year forex loan	LIBOR or EURIBOR
SME Asset based loan	3 or 6 month EURIBOR + 8.30%
4. Export transactions with funding by the central bank	
Discounting shorter than one year negotiable export documents	8.0%
5. Business promotion loan facilities with funding by the central bank	
START-loan	note bank base rate in effect at the time 75%-a + 2 %
Japanese loan	note bank base rate in effect at the time 75%-a + 2 %
Existence loan and MRP (ESOP)	7%

*In case of loan agreements concluded until 14 July 2010 and in case of loan agreements concluded as of 15 July 2010 the MKB Bank does not apply the MKB Prime Rate.



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6. Special facilities	
Új Magyarország enterprise development credit programme (with HUF loan disbursements) for loans extended based on applications for refinancing loans submitted until 1 March 2010	3 month EURIBOR + max. 4% p.a.
Új Magyarország enterprise development credit programme (with HUF loan disbursements) for loans extended based on applications for refinancing loans submitted after 1 March 2010	3 months EURIBOR + RKV + maximum 3% p.a. RKV: the volume of MFB interest rate premium, which is amended on annual basis, is 2.20%/year for 2011, published by MFB Zrt. before 30 November of the year preceding the target year.
Új Magyarország agriculture development credit programme (with HUF loan disbursements) for loans extended based on applications for refinancing loans submitted until 1 March 2010	3 month EURIBOR + max. 6% p.a.
Új Magyarország agriculture development credit programme (with HUF loan disbursements) for loans extended based on applications for refinancing loans submitted after 1 March 2010	3 months EURIBOR + RKA + maximum 3% p.a. RKA: the volume of MFB interest rate premium, which is amended on annual basis, is 3.00%/year for 2011, published by MFB Zrt. before 30 November of the year preceding the target year.
MFB GLOBAL development credit programme	BUBOR or EURIBOR or CHF LIBOR or JPY LIBOR + max 6% p.a.
Új Magyarország agriculture current asset credit programme (HUF loan extension)	3 month BUBOR + max. 4% p.a.
Új Magyarország Working Capital Loan Programme (HUF loan extension)	1/2 x 1 month BUBOR + 1.25% + max. 4% p.a.
Új Magyarország Small and Medium Size Entrepreneur Loan Programme (HUF loan extension)	0.75 x 3 month EURIBOR + 0.75% + max. 5%
Új Magyarország TÉSZ Current Asset Loan Programme (HUF loan extension)	3 month EURIBOR + max 4.25% p.a.
MFB Community Transport Loan Programme (HUF loan extension)	3 months EURIBOR + RKK maximum 4% p.a. RKK: the volume of MFB interest rate premium, which is amended on annual basis, is 2.20%/year for 2011, published by MFB Zrt. before 30 November of the year preceding the target year.
MFB Agricultural Current Asset force majeure credit programme (HUF loan extension)	3 months EURIBOR + RKF maximum 2.5% p.a. RKF: the volume of MFB interest rate premium, which is amended on annual basis, is 2.50%/year for 2011, published by MFB Zrt. before 30 November of the year preceding the target year.
MFB Agricultural Current Asset credit programme (HUF loan extension)	3 months EURIBOR + RKF2 maximum 2.5% p.a. RKF2: the volume of MFB interest rate premium, which is amended on annual basis, is 4%/year for 2011, published by MFB Zrt. before 30 November of the year preceding the target year.
7. Default interest	The transactional interest rate in effect on the due date + 6.00 % p.a.
8. Default interest in the case of foreign exchange debts matured and converted into HUF:	
In the case of short term forex loans	the base interest rate as per point 1 for short term HUF loans in effect on the due date + 6.00 % p.a.
In the case of medium- and long term forex loans	the base interest rate as per point 1 for medium and long term HUF loans in effect on the due date + 6.00 % p.a.



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Commissions, fees	
Item designation	Rate
Creditworthiness assessment	150,000 HUF
Credit Analysis fee for the Új Magyarország Small and Medium Size Entrepreneur Loan Programme	25,000 HUF + 0,1% of the requested loan amount
Credit approval fee	0.6% min 120,000 HUF
Credit collateral checking fee	9,500 HUF per real estate
Fee payable for the annual review of credit coverage	
- Concerning the loan agreements concluded until 31 March 2011: in the case of real estates not qualifying as residential real estates, of a net market value between HUF 50 million and HUF 500 million	at least HUF 24,000 per real estate
- Concerning the loan agreements concluded or amended after 1 April 2011: in the case of real estates not qualifying as residential real estates, of a net market value between HUF 10 million and HUF 500 million	at least HUF 24,000 per real estate
- in the case of real estates not qualifying as residential real estates, of a net market value of over HUF 500 million	the amount payable to the value appraiser + at least HUF 9,500 per real estate
Commitment fee	2% p.a.
Commitment fee in the case of the Új Magyarország enterprise development credit programme	0.25% p.a.
Commitment fee in the case of the Új Magyarország Agriculture development credit programme	0.25% p.a.
Commitment fee in the case of the Új Magyarország Working Capital Loan Programme	0.25% p.a.
Commitment fee in the case of the Új Magyarország Small and Medium Size Entrepreneur Loan Programme	0.25% p.a.
Commitment fee in the case of the MFB Community Transport Loan Programme	0.25% p.a.
Annual fee payable for the utilisation of the joint and several suretyship (portfolio guarantee) of MV Zrt.	0.8% p.a.
Contract conclusion fee	
- in the case of a maturity period not exceeding one year	1.2% min. HUF 240,000
- in the case of an over-year maturity period	2% min. HUF 400,000
Contract conclusion fee in the case of deposit rate based loan	
- in the case of a shorter than one year loan	0.5%
- in the case of an over-year loan	1.0%
Disbursement commission in the case of the Új Magyarország enterprise development credit programme	max. 1 %
Disbursement commission in the case of the Új Magyarország agriculture development credit programme	max. 1 %
Disbursement commission in the case of the Új Magyarország agriculture current asset credit programme	max. 1 %
Disbursement commission in the case of the Új Magyarország Small and Mediums Size Entrepreneur Loan Programme	max. 1 %
Disbursement commission in the case of the MFB Community Transport Loan Programme	max. 1 %
Disbursement fee: in addition to above, in case of other non-revolving type loan	0.6%, min. HUF 120,000 per disbursement
Contract modification fee	
- In the case of partial pre-payment	
In case of voluntary pre-payment pursuant to the conditions of	1% min. HUF 100,000



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the loan agreement	
In the case of extraordinary pre-payment	1.5% min. HUF 150,000
- In the case of extension of the maturity date resulting in modified loan contract	1% min. HUF 100,000
- In the case of a current asset credit covered by warehouse warrant upon replacing the warehouse warrant by another one, releasing the warehouse warrant or involving additional warehouse warrant(s) after the signature of the bail contract	1% min. HUF 5,000
- In the case of modifying the amount of the loan contract (apart from pre-payment)	1% min. HUF 100,000
- In the case of modifying other terms and conditions of the loan contract	As agreed. but min. HUF 20,000
Contract amendment fee for the Új Magyarország Small and Mediums Size Entrepreneur Loan Programme	0.1% min. HUF 10,000
Handling charge	0.5% p.a. min. HUF 30,000 p.a.
Handling charge for the Új Magyarország Working Capital Loan Programme	max. 1 % of the total loan amount
Handling charge for the Új Magyarország TÉSZ Current Asset Loan Programme	max. 1 % of the total loan amount
Handling charge for the MFB Agricultural Current Asset force majeure credit programme	max. 1 % of the total loan amount
Handling charge for the MFB Agricultural Current Asset credit programme	max. 1 % of the total loan amount
Project assessment fee in case of MFB Community Transport Loan Programme	max. 1 % of the total loan amount
Closure costs	HUF 150,000
Fee of late submission of data supply	HUF 50,000 per week

II. Pre-financing, Factoring	
1. Domestic and Export factoring	Rate
Pre-financing interest rate	
- in HUF	BUBOR + risk premium
- in foreign currency	LIBOR or EURIBOR+ risk premium
Factoring fee	% of the gross amount underlying the transferred receivable 0.3-1.5 %-a
Handling charge	per account
- in HUF	0.5 % of the gross invoice value of the assigned receivables, min. 500 HUF, max. 2 000 HUF
- in foreign currency:	
EUR	0.5 % of the gross invoice value of the assigned receivables, min. 2 EUR, max. 8 EUR
CHF	0.5 % of the gross invoice value of the assigned receivables, min. 3 CHF, max. 12 CHF
USD	0.5 % of the gross invoice value of the assigned receivables, min. 3 USD, max. 10 USD
Fee for urgent processing	per account
- in HUF	500 HUF
- in foreign currency:	
EUR	2 EUR
CHF	3 CHF
USD	3 USD
Insurance linked to domestic and export	
A.) The premium payable for 90 % insurance of domestic factoring and factoring towards EU countries	
Insured buyer's loan appraisal fee	21 000 HUF/buyer p.a.
Insurance premium of insured buyers	0.3 % of the gross invoice value of the assigned receivables
B.) 100 % insurance applying to all countries of the world for export factoring	
To be established individually, by country and by partner	



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2. Agricultural export subsidy pre-financing	
Pre-financing in HUF	3 month BUBOR + 4.5 % p.a.
Pre-financing in EUR	3 month EURIBOR + 5.0 % p.a.
Contract conclusion fee	1.5 % of the gross amount of the expected subsidy
Handling charge	this item is not charged
Registration fee of three sided agreement	30,000 HUF/agreement
Fee of closing a master agreement	30,000 HUF
Contract amendment, prolongation fee	0.5% of the gross value of the expected subsidy concerned with the amendment
Fee of retrospective account statement	250 HUF/statement
3. VAT refund pre-financing	
Pre-financing in HUF	3 month BUBOR + 3 % p.a.
Factoring fee	0.75 % of the transferred receivable from the tax authority
Handling charge	2 000 HUF per tax return
4. Export document discounting	
	LIBOR or EURIBOR plus risk premium

III. Documentary banking transactions

1. Collection orders (international collection orders)	
Initiating collection order (export)	2.5 ‰, min. 9,000 HUF
Handling (import) collection order made out to given customer	2.5 ‰, min. 9,000 HUF
Goods release (if the goods have been delivered as ordered by the Bank or to the Bank's address) by lot	3 ‰, min. 10,000 HUF
Modification of collection order's conditions	7,000 HUF
Arranging bill's acceptance (in addition to handling commission)	1 ‰, min. 7,000 HUF
Requesting urgent procedure (free of charge on the first occasion)	2,000 HUF
Collecting the amount of a cheque	3 ‰, min. 5,000 HUF
Handling unpaid cheques	3,000 HUF
2. Documentary credits (L/Cs)	
2.1. (Import) L/Cs opened by the Bank	
Handling charge for opening, increasing L/Cs	2.5 ‰, min. 9,000 HUF
Having L/C certified	12,000 HUF
Opening L/C under cash coverage (in addition to fee payable for opening)	1.35 ‰/month, min. 2,000 HUF/month
Opening L/C without prior placement of cash coverage (in addition to fee payable for opening)	2.5 ‰/month, min. 2,000 HUF/month
Handling documents other than those in line with regulations (at the debit of the beneficiary)	60 EUR or an equivalent amount in HUF
2.2. (Export) L/Cs received for the customer	
L/C advice note (without certificate) and/or increasing its amount	1.5 ‰, min. 9,000 HUF
Certification of L/C (in addition to advice not commission)	1 ‰/month, min. 12,000 HUF/month
Preliminary document check	9,000 HUF
Transferring of an L/C	2 ‰, min. 9,000 HUF
2.3. Other conditions applying to import/export L/Cs	
L/C/s modification (except for amount increase), and cancellation	9,000 HUF
Document registry, payment in the framework of L/C	2 ‰, min. 10,000 HUF
In the case of L/C with deferred payment an additional amount for every payment (usage)	7,000 HUF
Requesting urgent procedure (free of charge on the first occasion)	3,500 HUF
Consultancy, and/or drafting L/C	1 ‰, min. 9,000 HUF



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3. Guarantees	
Issuing guarantee, increasing its amount, backing of draft by bank (one-off handling charge)	2.5 ‰, min. 20,000 HUF
Issuing guarantee, backing bill (in addition to issue and backing fee)*	
- placing cash collateral in advance	1.35 ‰/month, min. 5,000 HUF/month
- without placement of cash collateral in advance	2.00 ‰/month, min. 7,500 HUF/month
Advice notes of guarantees not issued by MKB (recording in registry)	1.75 ‰, min. 10,000 HUF
Calling guarantee	1.75 ‰, min. 10,000 HUF
Modifying guarantee (except for amount increase), cancellation of guarantee, withdrawal of application	7,500 HUF
Requesting urgent procedure (free of charge on the first occasion)	3,500 HUF
Consultancy, and/or preparation of draft guarantee agreement	1.0 ‰, min. 10,000 HUF
Issuing guarantee statements of individually drafted texts, different from the Bank's standard texts (surcharge)	10,000 HUF
Issue of bank guarantee promissory note	0.5% min. 100,000 HUF
4. Bills	
Placing in deposit, custody (by bill)	6,000 HUF
5. Other	
Assignment of receivables (certification, notification)	1 ‰, min. 9,000 HUF
Financial performance based on assignment of receivable (by item)	7,000 HUF
Surcharge for prompt performance	0.5 ‰/calendar nap, min. 3,000 HUF
Fixed payment	3.5 ‰, min. 9,000 HUF
Letter of intent, promissory note for the opening of Letter of Credit	1.5 ‰, min. 12,000 HUF
Letter of intent for the issue of guarantee	1.5 ‰, min. 12,000 HUF
6. Default interest	
In the case of HUF debts	The base interest rates on the short term loans extended by MKB Bank Zrt. in HUF, in effect on the due date + 6 % p.a.
In the case of foreign exchange debts	The base interest rates on the short term loans extended by MKB Bank Zrt. in foreign currencies, in effect on the due date + 6 % p.a.

Terms and conditions relating to this chapter of the List of Conditions that are not detailed herein are laid out in 'List of Conditions for legal entities and for organisations without legal personality - General and specific regulations (V7)'