

ANNOUNCEMENT OF THE GENERAL ASSEMBLY
INVITATION TO THE GENERAL ASSEMBLY

of

Podnikatelská družstevní záložna
registered office at Praha 1, Celetná 17, 110 00
Id.No. 630 83 868

The board of director of Podnikatelská družstevní záložna hereby convenes the general assembly of the members, that shall be held on

28 June 2017


at 11.00 hrs. at Celetná 17, Praha 1 (PDZ meeting room).

Agenda:

- 1) Registration of attendants, opening.
- 2) Approving the annual report for 2016, including the 2016 annual accounts
- 3) Removing Ms. Alena Neumannová from the position of a member of the Credit Commission, appointing Mgr. Jozef Helmeczy to the position of a member of the Credit Commission
- 4) Removing Ms. Martina Bahbouhová from the position of the member of the Supervisory Commission, appointing Ing. Martin Šedivý to the position of a member of the Supervisory Commission
- 5) Information on publishing information on the web site of PDZ
- 6) Information on limitation of interest accruing on deposits
- 7) Information on insurance of deposits
- 8) Information on the obligation of the members to provide up-to-date information, a.o. to declare a tax domicile, provide information on the status of a legal entity, personal status, and the status of a politically exposed person
- 9) Information on limitation of the possibility to provide a credit, guarantee or a bank guarantee to one person or entity or to or more economically or personally connected group of clients and related persons (corporate and private individuals, including the situation of a merger, due to the limitation of the amount to 30 million Czech Crowns
- 10) Decision on delivering all information from PDZ to the clients by means of electronic mail to the address designated by the client for the purposes of communication with the PDZ and on the obligation the members to provide a valid e-mail address for such purposes
- 11) Information on obligation of the members to notify PDZ of any American indicia pursuant to the "FATCA" regulation
- 12) Miscellaneous
- 13) Closing

The draft of the annual report and of the annual accounts for 2016 is available to the members in the seat of PDZ. Information to other issues on the agenda is also available in the seat of PDZ. The quorum of the general assembly is met when more than one half of the members are present. Together with this regular general assembly, the substitute general assembly is convened, for the event the quorum for the regular general assembly is not met.

In Prague, on 25 May 2017

.....

Mgr. Tereza Bisová
Chairwoman of the board of directors

ANNOUNCEMENT OF THE SUBSTITUTE GENERAL ASSEMBLY
INVITATION TO THE SUBSTITUTE GENERAL ASSEMBLY
of

Podnikatelská družstevní záložna
registered office at Praha 1, Celetná 17, 110 00
Id.No. 630 83 868

For the event that the regular general assembly to be held on 30 June 2016 at 11 hrs will not meet the necessary quorum, the board of director of Podnikatelská družstevní záložna hereby convenes the substitute general assembly of the members, that shall be held on

28 June 2016

at 12.00 hrs. at Celetná 17, Praha 1 (PDZ meeting room).

Agenda:

- 1) Registration of attendants, opening.
- 2) Approving the annual report for 2016, including the 2016 annual accounts
- 3) Removing Ms. Alena Neumannová from the position of a member of the Credit Commission, appointing Mgr. Jozef Helmecky to the position of a member of the Credit Commission
- 4) Removing Ms. Martina Bahbouhová from the position of the member of the Supervisory Commission, appointing Ing. Martin Šedivý to the position of a member of the Supervisory Commission
- 5) Information on publishing information on the web site of PDZ
- 6) Information on limitation of interest accruing on deposits
- 7) Information on insurance of deposits
- 8) Information on the obligation of the members to provide up-to-date information, a.o. to declare a tax domicile, provide information on the status of a legal entity, personal status, and the status of a politically exposed person
- 9) Information on limitation of the possibility to provide a credit, guarantee or a bank guarantee to one person or entity or to or more economically or personally connected group of clients and related persons (corporate and private individuals, including the situation of a merger, due to the limitation of the amount to 30 million Czech Crowns
- 10) Decision on delivering all information from PDZ to the clients by means of electronic mail to the address designated by the client for the purposes of communication with the PDZ and on the obligation the members to provide a valid e-mail address for such purposes
- 11) Information on obligation of the members to notify PDZ of any American indicia pursuant to the "FATCA" regulation
- 12) Miscellaneous
- 13) Closing

The draft of the annual report and of the annual accounts for 2015 is available to the members in the seat of PDZ. Information to other issues on the agenda is also available in the seat of PDZ. The quorum of the general assembly is met with any number of present votes.

In Prague, on 25 May 2017


.....
Mgr. Tereza BISOVÁ
Chairwoman of the board of directors