

ANNOUNCEMENT

FHB Mortgage Bank Co. Plc (seat: H-1082 Budapest, Üllői út 48., registered No.: 01-10-043638, hereinafter: "Company") hereby informs its shareholders on the resolutions of the Extraordinary General Meeting of the Shareholder („General Meeting”) held on 9 November 2015, in the framework of meeting its obligations on extraordinary information as provided by Act CXX of 2001 on the Capital Market and Decree No. 24/2008 of the Minister of Finance on the Detailed Rules of Disclosure Obligation Relating to Securities Issued to the Public.

At the date of the General Meeting the total amount of the series "A" ordinary shares embodying voting rights was 66 000 010 pieces. At the date of the General Meeting the Company owned 253.601 pieces of series "A" ordinary shares (treasury shares). Consequently, 65.746.409 pieces of series "A" ordinary shares as voting shares could be taken into account at the General Meeting. The amount of the series "A" voting ordinary shares attending at the General Meeting was 43.616.444 pieces.

In the course of the decision making the results were rounded to three decimals. Votes qualified to be not given were displayed against the amount of the series "A" voting ordinary shares attending at the General Meeting.

The summary of the procedural resolution is as follows:

The General Meeting unanimously elected with its resolution No. 1/2015 (09.11) the officers of the General Meeting.

Under the items of the Agenda the General Meeting passed the resolutions as follows:

Agenda item No. 1

Amendment of the Statutes of the Company regarding to the accession to the Integration Organisation of Cooperative Credit Institution, complying with the sample preliminary accepted by Board of Directors of Bank of Hungarian Savings Cooperatives Co. Ltd.

Resolution No. 2/2015 (09.11) of the General Meeting

1. *The General Meeting shall amend the Statutes of the Company on the merits, according to the Motion submitted by the Board of Directors, in accordance with the contents of the Annex to this resolution of the General Meeting (in line with the stipulations contained in Sections 1-54 of the Annex), regarding the following sections: the Preamble, and Articles 4.1, 4.2., 6.:7.5-7.7, 9.2., 9.4., 9.9., 11.3., 11.4., 12.3., 12.5., 12.6., 12.8., 13.3., 14.1., 14.10., 14.11., 14.12., 14.13., 14.14., 14.15., 14.16., 15.2.-15.6., 15.8., 15.9, 15.10., 15.11., 15.12., 15.13., 15.14., 15.15., 15.16., 17.1.-17.8., 17.10., 19.2., and Chapters 21-23 and points 25.2-25.4.*
2. *The General Meeting shall change the numbering of the Articles of the Statutes of the Company indicated in the Annex to this resolution of the General Meeting (under Section 55), furthermore shall change the references in the Statutes indicated in the Annex to this resolution of the General Meeting (under Section 56).*
3. *The General Meeting invites and authorizes the Board of Directors to file this resolution with the Court of Registration within the statutory deadline.*

The number of the votes validly cast was 43.616.444 which represent 66,086% of the share capital.

Yes votes:	38.784.209	88,921%
No votes:	10	0%
Abstentions:	4.832.225	11,079%
Not given:	0	

* * *

Agenda item No. 2
Amendment of the Rules of procedure of the Supervisory Board

Resolution No. 3/2015 (09.11) of the General Meeting

The General Meeting approves the amendment of the Rules of Procedure of the Supervisory Board decided by the resolution no. 39/2015 (19.10) of the Supervisory Board in accordance with the annex of the proposal.

The number of the votes validly cast was 43.616.444 which represent 66,086% of the share capital.

Yes votes:	38.784.209	88,921%
No votes:	10	0%
Abstentions:	4.832.225	11,079%
Not given:	0	

* * *

Agenda item No. 3
Miscellaneous

No resolution has been passed by the General Meeting under this item of the Agenda.

FHB Mortgage Bank Co. Plc

Annex

to the resolution No. 2/2015 (09.11) of the Extraordinary General Meeting of 9 November 2015 of FHB Mortgage Bank Co. Plc.

1. The General Meeting resolves that the Preamble of the Statutes of the Company shall read as follows:

“For matters not regulated under these Statutes, the provisions of the following legislation shall be applied: Act V of 2013 on the Civil Code (hereinafter referred to as: the Civil Code), Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter referred to as: the Credit Institutions Act), Act CXX of 2001 on the Capital Market (hereinafter referred to as: the Capital Market Act); Act XXX of 1997 on Mortgage Banks and Mortgage Bonds (hereinafter referred to as: the “Mortgage Banks Act”); and Act CXXXV of 2013 on the Integration of Cooperative Credit Institutions and on the Amendment of Certain Statutes Related to Matters of Economy (hereinafter referred to as: the “Integration Act”). Pursuant to the Integration Act, the central banking functions of the integration of cooperative credit institutions are carried out by the Bank of Hungarian Savings Co-operatives Pte. Ltd. (hereinafter referred to as: the Savings Bank; in Hungarian: Magyar Takarékszövetkezeti Bank Zrt), whereas the Integration Organization of the Cooperative Credit Institutions (hereinafter referred to as: the “Integration Organization”) shall be the central body of the integration of cooperative credit institutions.”

2. The General Meeting resolves that Article 4.1 of the Statutes of the Company shall read as follows:

“The Company shall perform its financial service activities as per Article 3(1) of the Credit Institutions Act and the auxiliary financial services as per Article 3(2) of the Credit Institutions Act, as well as its activities as per Article 7(3) of the Credit Institutions Act in line with and subject to the conditions stipulated under the Credit Institutions Act, the Mortgage Banks Act and the other legislation related to financial service activities, based on the license granted by the National Bank of Hungary (hereinafter referred to as: the “Supervisory Authority”).“

3. The General Meeting resolves that the first sentence of Article 4.2 of the Statutes of the Company shall read as follows (without affecting the remaining parts of the Article):

“The activity (activities) of the Company carried out in HUF and/or foreign exchange, in line with Resolution no. 345/1998 of the Hungarian Financial and Capital Market Supervisory Agency, is as follows:”

4. The General Meeting resolves that Chapter/Article 6 of the Statutes of the Company shall read as follows:

“The Company has been established for an open-ended period. The business year of the Company shall be the same as the calendar year, with the provision that in the year of foundation of the Company, the business year shall commence on the day of registration of the Company into the Companies Register.“

5. The General Meeting of the Company deletes Article 7.5 of the Statutes, thereby amending the numbering of the former Article 7.7 to Article 7.5.

6. The General Meeting deletes Article 7.6 of the Statutes of the Company.

7. The General Meeting resolves that Article 9.2 of the Statutes of the Company shall read as follows:

“The Company shall keep a register of shareholders in accordance with the currently effective legislation, these Statutes and the applicable internal regulations. The shareholders’ capacity as owners is certified by the entry in the register of shareholders of the Company; accordingly, a shareholder may exercise its shareholder’s rights towards the Company only if it has been entered in the register of shareholders. The register of shareholders shall be kept by the Board of Directors and the Board of Directors has the right to commission the person(s) defined by law to keep the register of shareholders.“

8. The General Meeting resolves that the last indent of Article 9.4 of the Statutes of the Company shall read as follows (without affecting the remaining parts of the Article):

“In an annex to the register of shareholders, the Board of Directors shall keep the data identifying the indirect holding (ownership) of all owners having at least five percent in the Company, calculated according to the

provisions of Annex no. 3 of the Credit Institutions Act. The owner holding or acquiring at least five percent ownership interest in the Company must notify the Company of its indirect ownership held in the Company, as well as of any changes thereof, and shall simultaneously also disclose data suitable for identification. The voting right of the shareholder who fails to fulfil its above notification obligation shall be suspended by the Supervisory Authority until the obligation is fulfilled.

9. The General Meeting resolves that Article 9.9 of the Statutes of the Company shall read as follows:

“Senior employees of the Company as per Article 6(122) of the Credit Institutions Act shall report to the Board of Directors of the Company the shares in their possession issued by the Company.”

10. The General Meeting resolves that Article 11.3 of the Statutes of the Company shall read as follows:

“The General Meeting shall be convened by the Board of Directors, with the exceptions stipulated by law or these Statutes, if it is considered necessary for the sake of proper operation of the Company, or if it is required by the Statutes or any piece of legislation. Based on the Integration Act, the Board of Directors shall be obliged to convene the General Meeting of the Company, as soon as possible, if the board of directors of the Integration Organization or the board of directors of the Savings Bank initiated the holding of the General Meeting for purpose of renewing the executive officers.”

11. The General Meeting resolves that the first paragraph of Article 11.4 of the Statutes of the Company shall read as follows (without affecting the remaining parts of the Article):

“The General Meeting shall be convened at least once every year. The Savings Bank and the Integration Organization must be notified of the General Meeting, in advance, simultaneously with the sending of the invitations to the owners. The invitation and its annexes must be attached to the notification. The General Meeting may not adopt a valid resolution if the above obligations are breached. The authorized representatives of the Savings Bank and the Integration Organization shall be entitled to attend the General Meeting of the Company with the right of consultation.”

12. The General Meeting resolves that paragraph (k) of Article 12.3 of the Statutes of the Company shall read as follows:

“pursuant to Article 3:21 (1) of the Civil Code, the evaluation of the work of the executive officers performed during the previous business year and decision on the relief that may be granted to them.”

13. The General Meeting resolves that Article 12.5 of the Statutes of the Company shall read as follows:

“Pursuant to Article 15(12) of the Integration Act, the prior consent of the board of directors of the Savings Bank shall be required for the decisions to elect the board members as per paragraphs e), f) of Article 12.3. Based on the Integration Act, the prior consent of the Savings Bank shall be required for the approval of the annual and interim report prepared according to the Accounting Act (except for the decision on the utilization of the after-tax profit) and the Savings Bank shall adopt its respective decision based on the balance sheet (with the auditor's report attached) provided to it at least 8 days in advance of the meeting of the Board of Directors that adopts the proposals of the Annual General Meeting. Without prejudice to the competences of the Supervisory Authority as per the Credit Institutions Act, the prior consent of the board of directors of the Savings Bank shall be also required for the decisions as per paragraphs a), c) and d) of Article 12.3.”

14. The General Meeting resolves that Article 12.6 of the Statutes of the Company shall read as follows:

“The General Meeting shall adopt its resolutions on issues falling within its competence by at least the simple majority of the votes approving the draft resolution except for matters specified by Article 3:102, 3:108, 3:211(3), 3:276 of the Civil Code and all other cases specified by law where the approval of a 3/4 (three-quarter) majority of the shareholders attending - or if the law provides otherwise then according to the conditions set out therein - is required for the adoption of the resolution concerned. Abstention shall qualify as a „no” vote.”

15. The General Meeting of the Company deletes the former Article 12.8 of the Statutes thereby amending the numbering of the former Article 12.7 to Article 12.8.

16. The General Meeting resolves that Article 13.3. of the Statutes of the Company shall read as follows:

“The minutes recorded at the General Meeting shall be sent to the Savings Bank, the Integration Organization and the Supervising Authority within 15 days of the date of the General Meeting.”

17. The General Meeting resolves that Article 14.1. of the Statutes of the Company shall read as follows:

“The Board of Directors is the managing body of the Company, and the members of the Board of Directors shall qualify as officers. The Company is managed by the Board of Directors, acting as a body. Representing the Company towards third parties, vis-à-vis courts and other authorities. Shareholders cannot vindicate the competencies of officers. The provisions of the Civil Code shall be applicable to the liability of executive officers.”

18. The General Meeting resolves that Article 14.10 of the Statutes of the Company shall read as follows:

“The Board of Directors shall hold a meeting at least once every two months, however, the chairman of the Board of Directors may convene the Board of Directors at any time. The chairman shall be obliged to convene the Board of Directors upon request of two members and in all cases prescribed by law. The meetings shall be convened by the chairman or the Board of Directors or the member appointed by him/her by a written invitation sent in an electronic message (e-mail) or in the form of a deed, at least 8 (eight) business days before the date of the meeting. The chairman of the Board of Directors shall notify the Integration Organization and the Savings Bank of the meeting of the Board of Directors, in advance, by sending the invitation and the attached documents described herein, simultaneously with sending the invitation to the members, but at least 5 business days prior to the meeting. The authorized representatives of the Integration Organization and the Savings Bank shall be entitled to attend the meetings of the Board of Directors with the right of consultation. The invitation shall contain the meeting's agenda; the proposals relating to each agenda item and all related documents, if any, shall be attached to the invitation. A resolution on any matter not included in the agenda may only be adopted if all members are present at the meeting or the representative of either the Integration Organization or the Savings Bank is present as invited at the meeting, or if the members or other invitees not present in person at the meeting participate in the meeting by telephone or video conferencing (electronic communication device) if this is feasible, and unanimously consent to discuss the matter not included amongst the agenda items. The Board of Directors may not adopt a valid resolution if the above obligations are breached. The chairman of the Supervisory Board or a member of the Supervisory Board designated by him/her shall take part in the meeting of the Board of Directors as a person invited on a permanent basis.”

19. The General Meeting resolves that Article 14.11 of the Statutes of the Company shall read as follows:

“The Board of Directors has a quorum if at least half of its members are in attendance at the meeting. The Board of Directors has no quorum if the provisions of Article 14.10 are breached. The simple majority vote of the members present is required for the adoption of a resolution unless otherwise regulated by law or these Statutes.”

20. The General Meeting resolves that Article 14.12 of the Statutes of the Company shall read as follows:

“Minutes shall be drawn up of the meetings of the Board of Directors. The minutes shall contain:

- place and date of the meeting of the Board of Directors,
- name of the members of the Board of Directors present,
- proposals set forth,
- decisions made, and any objections to such decisions.

Members of the Board of Directors may request to enter their opinion word for word in the minutes.”

21. The General Meeting resolves that Article 14.13 of the Statutes of the Company shall read as follows:

“The minutes shall be signed by the chairman of the meeting, by two further members of the Board of Directors in attendance and by the keeper of the minutes. The minutes shall be sent to all members of the Board of Directors

and to the chairman of the Supervisory Board, furthermore to the Integration Organization and the Savings Bank, within fifteen days following the meeting, irrespective of whether they attended the meeting or not.

22. The General Meeting resolves that Article 14.14 of the Statutes of the Company shall read as follows:

“The members of the Board of Directors and the other invitees are entitled to participate in the meeting of the Board of Directors by means of electronic communication devices, the detailed rules of which are set out by the rules of procedure of the body.”

23. The General Meeting resolves that Article 14.15 of the Statutes of the Company shall read as follows:

“The Board of Directors may only adopt a valid resolution by telephone, facsimile and in any other similar way if more than half of the members of the Board of Directors put their votes in a private deed with full probative force and send it to the registered office of the Company within two days.

The provisions of Article 14.10 shall be applicable mutatis mutandis in respect of resolutions adopted outside of meetings provided that a meeting must be held in case the Savings Bank and/or the Integration Organization so requests. The Board of Directors may not adopt a valid resolution if the above obligations are breached.”

24. The General Meeting resolves that Article 14.16 of the Statutes of the Company shall read as follows:

“The operation of the Board of Directors shall be regulated in detail by the rules of procedure of the Board of Directors. The rules of procedure shall be elaborated by the Board of Directors itself within the framework set out by these Statutes. The Board of Directors shall be obliged to send its rules of procedure to the Savings Bank and the Integration Organization within 5 days of the adoption or amendment thereof. In the event the adopted rules of procedure are contrary to the regulations relevant to the rules of procedure set forth by the Savings Bank and the Integration Organization or the Statutes of the Company, the Savings Bank and the Integration Organization shall be entitled to initiate the amendment thereof in which case the Company’s Board of Directors shall amend its rules of procedure within 15 days of receipt of the respective initiative of the Savings Bank or the Integration Organization.”

25. The General Meeting resolves that Article 15.2 of the Statutes of the Company shall read as follows:

“The Supervisory Board consists of at least three and at most nine persons the majority of whom must be independent persons as provided for by the Civil Code, and except for the persons representing the employees, shall not be employed by the Company. Supervisory Board members shall be elected by the General Meeting, for a maximum period of five years. The chairman shall convene the General Meeting if the number of members of the Supervisory Board falls below three. The guidelines relating to the remuneration of the members are determined by the Integration Organization, in the respective regulations.”

26. The General Meeting resolves that Article 15.3 of the Statutes of the Company shall read as follows:

“All persons of full age may become members of the Supervisory Board whose capacity to act has not been limited in respect of actions required for the fulfilment of their duties. The persons subject to any grounds for exclusion in terms of the position of executive officers, as set forth in Article 3:21(1) of the Civil Code, may not be elected as members of the Supervisory Board nor the persons who qualify or whose relative as per Article 8:1(2) of the Civil Code qualifies as an executive officer of the Company pursuant to Article 3:21(1) of the Civil Code.”

27. The General Meeting resolves that Article 15.4 of the Statutes of the Company shall read as follows:

“Members of the Supervisory Board shall participate in the work of the Supervisory Board personally. Members of the Supervisory Board shall be independent from the Board of Directors of the Company and may not be instructed in the course of their activities.”

28. The General Meeting resolves that Article 15.5 of the Statutes of the Company shall read as follows:

“The members of the Supervisory Board may be removed at any time and may be re-elected following the expiry of their mandate. The rules set out in Article 3:25 of the Civil Code on the termination of the mandate of executive

officers shall apply to the termination of the Supervisory Board membership, with the provision that the letter of resignation of the Supervisory Board member shall be addressed to the Board of Directors of the Company.

29. The General Meeting resolves that Article 15.6 of the Statutes of the Company shall read as follows:

“The members of the Supervisory Board shall elect a chairman from among themselves, with the provision that the prior consent of the board of directors of the Savings Bank shall be required for the election of the chairman in accordance with Article 15(12) of the Integration Act.”

30. The General Meeting resolves that Article 15.8 of the Statutes of the Company shall read as follows:

“The Supervisory Board shall hold a meeting when necessary, but at least every 3 months. The Chairperson of the Supervisory Board shall be entitled to convene the meeting of the Supervisory Board at any time. Any member of the Supervisory Board may request the chairman to convene the meeting of the Supervisory Board in writing, by indicating the reasons and goal thereof, and the chairman, within 10 (ten) days, shall take all measures which are necessary for the convocation of the Supervisory Board meeting to a date within 30 (thirty) days. If the chairman fails to convene the Supervisory Board meeting pursuant to the above, the member shall become entitled to do so. The convocation of the Supervisory Board may also be requested in writing by the chairman or two members of the Board of Directors.”

31. The General Meeting resolves that Article 15.9 of the Statutes of the Company shall read as follows:

“The meetings shall be convened by the chairman by a written invitation sent in an electronic message (e-mail) or in the form of a deed, at least 8 (eight) business days before the date of the meeting. The Integration Organization and the Savings Bank shall be notified of the meeting of the Supervisory Board by an invitation and the attached documents described herein, sent simultaneously with sending the invitation to the members, but at least 5 (five) business days prior to the meeting. The invitation shall contain the meeting’s agenda; the proposals relating to each agenda item and all pertaining documents, if any, shall be attached to the invitation and shall be sent in an electronic or printed format to the Supervisory Board members as well as the Savings Bank and the Integration Organization. A resolution on any matter not included in the agenda may only be adopted if all members are present at the meeting or the representative of either the Integration Organization or the Savings Bank is present as invited at the meeting, or if the members or other invitees not present in person at the meeting participate in the meeting by telephone or video conferencing (electronic communication device) if this is feasible, and unanimously consent to discuss the matter not included amongst the agenda items. The authorized representatives of the Savings Bank and the Integration Organization shall be entitled to attend the Supervisory Board meetings with the right of consultation. The Supervisory Board may not adopt a valid resolution if the above obligations are breached.”

32. The General Meeting resolves that Article 15.10 of the Statutes of the Company shall read as follows:

“The Supervisory Board has a quorum if two-thirds of its members, but at least three members are in attendance. It shall adopt its resolutions by simple majority of votes. The Supervisory Board has no quorum if the Integration Organization and the Savings Bank have not been invited to the Supervisory Board meeting at least 5 business days before the meeting by an invitation to which all materials, proposals relevant to the agenda items have been attached.”

33. The General Meeting resolves that Article 15.11 of the Statutes of the Company shall read as follows:

“The chairman of the Board of Directors, the Chief Executive Officer or the person appointed by him/her, the continuing auditor shall be entitled to attend the Supervisory Board meeting with a right of consultation; the continuing auditor must attend the Supervisory Board meeting if the Supervisory Board so requests. The Supervisory Board shall be obliged to put on the agenda all matters proposed to be discussed by the continuing auditor.”

34. The General Meeting resolves that Article 15.12 of the Statutes of the Company shall read as follows:

“Minutes shall be taken of the meetings of the Supervisory Board. The minutes shall contain:
– place and date of the meeting,

- name of the members present,
- proposals set forth,
- decisions made, and any objections to such decisions.

Members of the Supervisory Board may request to enter their opinion, word-for-word, in the minutes.

The minutes shall be signed by the chairman of the meeting and two further members present. The minutes shall be sent to all members of the Supervisory Board within fifteen days following the meeting, irrespective of whether they attended the meeting or not.

35. The General Meeting resolves that Article 15.13 of the Statutes of the Company shall read as follows:

“Members of the Supervisory Board and other invitees may participate in the meetings of the Supervisory Board by means of broadcast of electronic communications devices, the detailed rules of which shall be set out in the rules of procedure of the body.”

36. The General Meeting resolves that Article 15.14 of the Statutes of the Company shall read as follows:

“The Supervisory Board may only adopt a valid resolution by telephone, facsimile and in any other similar way if more than half of the members of the Supervisory Board put their votes in a private deed with full probative force and send it to the registered office of the Company within two days.

The provisions set out in Article 15.9 shall be appropriately applicable in respect of resolutions adopted outside of a meeting, with the proviso that in case the Savings Bank or the Integration Organization so requests, a proper meeting of the body shall be held. The Supervisory Board may not adopt valid resolutions in case of breach of these obligations.”

37. The General Meeting resolves that Article 15.15 of the Statutes of the Company shall read as follows:

“The Supervisory Board shall establish its rules of procedure itself, subject to the rules stipulated in the Statutes, which shall be approved by the General Meeting.

The Supervisory Board shall send its rules of procedure within 5 days after the adoption or amendment thereof to the Savings Bank and the Integration Organization. Should the adopted rules of procedure be contrary to the regulations established by the Savings Bank or the Integration Organization relating to the rules of procedure, or the Statutes of the Company, the Savings Bank and the Integration Organization shall have the right to initiate their amendment, under which the Supervisory Board of the Company is obliged to amend its rules of procedure within 15 days as of receipt of such motion of the Savings Bank or the Integration Organization.

38. The General Meeting resolves that Article 15.16 of the Statutes of the Company shall read as follows:

“The Supervisory Board supervises the management of the Company. As part of this activity, it may request reports or information from the members of the Board of Directors or the employees of the Company, and may examine the documents and books of the Company or may commission experts to examine such documents. The Company provides access for the Supervisory Board to the information concerning the risks of the credit institution, the risk control function, and the opinions of third party experts. Any member of the Supervisory Board may motion to invite a report or ask for information orally at the meeting of the Supervisory Board or, outside the meeting, in a written request addressed to the Chairman of the Supervisory Board and the Chairman of the Board of Directors. The report or information requested shall be sent by the Chairman of the Supervisory Board within fifteen days from the meeting of the Supervisory Board, or from receipt of the written request. The Supervisory Board shall examine the report drawn up in accordance with the Accounting Act, the proposal on the use of after-tax profit, furthermore, any and all proposals relating to a matter falling within the competence of the General Meeting. The findings of this examination shall be presented by the chairman of the Supervisory Board. Without being aware of the contents of the written report of the Supervisory Board, the General Meeting may not adopt a valid resolution on the report drawn up in accordance with the Accounting Act and the use of after-tax profits.”

39. The General Meeting resolves that Article 17.1 of the Statutes of the Company shall read as follows:

“A Continuing Auditor is working for the Company. The Continuing Auditor shall be elected by the General Meeting for the maximum period of five years, to ensure the lawful operation of the Company and to control the management. The period of the mandate of the Continuing Auditor may not be shorter than the period between his or her election by the General Meeting and the adoption of the subsequent report by the General Meeting. Legal entities authorized to pursue such activity may also be elected as Continuing Auditors. In such an instance a member, officer or employee of the legal entity and a deputy thereof must be designated who shall be personally responsible for the conduction of the audit. The Management of the Company shall, in agreement with the Supervisory Board, shall make a proposal regarding the auditing organization and the specific person to be appointed, as well as of the remuneration of the Continuing Auditor.”

40. The General Meeting resolves that Article 17.2 of the Statutes of the Company shall read as follows:

“The Company shall always consider the recommendation of the Savings Bank and the Integration Organization concerning auditors when choosing the continuing auditor.”

41. The General Meeting resolves that Article 17.3 of the Statutes of the Company shall read as follows:

“The continuing auditor may only be engaged if he complies with the conditions set out in Subsections (1)-(2) and (4)-(5) of Article 260 of the Credit Institutions Act and Subsections (6)-(8) of Article 17/K of the Integration Act. The Company may not commission any employee of the Supervising Authority or their close relative as per Article 8:1 (1) of the Civil Code to become the continuing auditor.

In addition to the requirements set out in Article 260 of the Credit Institutions Act, it shall also be a requirement for the continuing auditor company that the auditor of the continuing auditor company, meeting the criteria specified under Article 18.7, may only carry out auditor duties at maximum five cooperative credit institutions at the same time.

In addition to the requirements set out in Article 260 of the Credit Institutions Act, it shall be a requisite for the private person continuing auditor of the Company that

- a) they may only carry out auditor activities at maximum five cooperative credit institutions at the same time,
- b) their incomes (revenues) from a single cooperative credit institution may not exceed thirty percent of their annual incomes (revenues),
- c) the income (revenue) of the auditor from cooperative credit institutions, investment firms, investment fund managers, exchanges or clearing houses controlled by the same group or holding, or from an investment fund managed by an investment fund manager controlled by the same group or holding cannot exceed 60 % of his annual income (revenue).“

42. The General Meeting resolves that Article 17.4 of the Statutes of the Company shall read as follows:

“The mandate agreement shall be concluded with the continuing auditor, with the conditions and remuneration established by the General Meeting, by the Board of Directors within ninety days as of the appointment or election. The mandate agreement entered into with the continuing auditor shall reflect the obligations of the continuing auditor originating from the Integration Act as well as from these Statutes. In case the agreement is not entered into within this deadline, the General Meeting shall elect a new continuing auditor.”

43. The General Meeting resolves that Article 17.5 of the Statutes of the Company shall read as follows:

“The continuing auditor may not render services to the Company and may not establish such a cooperation with the management that jeopardizes the independent and objective provision of his auditing duties.”

44. The General Meeting resolves that Article 17.6 of the Statutes of the Company shall read as follows:

“It is the duty of the continuing auditor to carry out the permanent audit orderly, and based on this to make a statement in an independent auditor report on whether the report of the Company drawn up in accordance with the Accounting Act complies with the relevant legislation, and presents a true and fair view of the financial and

earnings position of the Company and its results of operation, and also to act in accordance with statutory provisions. Within the framework thereof, he/she shall, in particular:

- a) may inspect the books of the Company, may request information from officers, members of the Supervisory Board and employees of the Company, may inspect the cash desk, as well as the portfolio of securities and goods, the contracts and bank accounts of the Company;
- b) inspect the trueness and compliance with legislation of the report of the Company drawn up in accordance with the Accounting Act and submit a report thereon to the General Meeting – the supreme body of the Company may not decide on the report drawn up in accordance with the Accounting Act without hearing the opinion of the continuing auditor;
- c) shall examine all essential business reports submitted to the General Meeting, in particular the report drawn up in accordance with the Accounting Act and the statement of assets from the respect whether they contain true data or are in compliance with the provisions of legal rules;
- d) may inspect the Company's files and accounting records, may request information from the executive officers as per Article 3:21 (1) of the Civil Code, the members of the Supervisory Board and the employees of the Company, and inspect the Company's payment account, petty cash and securities and goods stock and contracts;
- e) may participate in the meetings of the Supervisory Board with rights of consultation, and if so requested under the notice of the Supervisory Board he is obliged to participate in the meeting of the Supervisory Board, and may request the Supervisory Board to put on the agenda the matter recommended by him, which shall be put on the agenda by the Supervisory Board;
- f) may submit reports to the Supervising Authority in cases defined by the Credit Institutions Act, particularly in cases defined by Article 142 of the Credit Institutions Act;
- g) if he detects a deterioration in the Company's assets that jeopardizes the satisfaction of the claims against the Company, or detects any circumstance that entails the responsibility of the executive officers as per Article 3:21 (1) of the Civil Code or the members of the Supervisory Board for activities carried out in their capacity as such, he shall without delay initiate at the management any measures that are required for the members, or in case of legal persons without membership, the person exercising the rights of the founder, to make a decision. If the initiative does not yield results, he shall notify the court of registration carrying out judicial oversight in respect of the legal person of the discovered circumstances."

45. The General Meeting resolves that Article 17.7 of the Statutes of the Company shall read as follows:

"The continuing auditor shall be invited to the session of the General Meeting discussing the report of the Company drawn up in accordance with the Accounting Act. The continuing auditor shall participate in the session, but his absence shall not impede the holding of the session."

46. The General Meeting resolves that Article 17.8 of the Statutes of the Company shall read as follows:

"In case the continuing auditor discovers that the report drawn up in accordance with the Accounting Act of the Company does not comply with the laws or does not present a true and fair view of the assets, financial and earnings position of the Company and its results of operation, then he shall, further to the legal consequences laid down in other legislation, notify within 3 business days as of discovery the Audit Committee, the Supervising Authority, the Integration Organization and the Savings Bank about these findings."

47. The General Meeting resolves that Article 17.10 of the Statutes of the Company shall read as follows:

"The continuing auditor shall record his findings regarding those in Article 263 (1) of the Credit Institutions Act in a separate supplementary report, and shall send this report until 31 May of the year following the relevant year at the latest to the board of directors of the relevant cooperative credit institution, the managing director, the chairman of the Supervisory Board, the Supervising Authority, as well as to the Savings Bank and the Integration Organization."

48. The General Meeting resolves that Article 19.2 of the Statutes of the Company shall read as follows:

"The Chief Executive Officer qualifies as a senior executive under Paragraph 122 b) of Subsection 1 of Article 6 of the Credit Institutions Act, therefore only such persons may be elected as Chief Executive Officer in respect of whom no grounds for exclusion or conflict of interest circumstances set out in Subsections (4)-(6) of Article 137 of the Credit Institutions Act exist, and who comply with the conditions set out in the regulation defined in Paragraph c) of Subsection 1 of Article 11 of the Integration Act."

49. The General Meeting resolves that Chapter 21 of the Statutes of the Company shall read as follows:

“21. Competences of the Savings Bank and the Integration Organization in connection with the Company

- 21.1. In case the Company does not comply with the instructions of the Savings Bank or the Integration Organization, or does not operate in accordance with the laws or regulations,
- a) the board of directors of the Savings Bank may decide on suspending the mandate of the executive officers of the Company for a maximum of 180 days, which suspension may be extended by another maximum 180 days; with the proviso that it shall without delay inform the Supervising Authority of the decision, which shall take measures to appoint a supervisory commissioner; these actions may also be initiated at the board of directors of the Savings Bank by the board of directors of the Integration Organization.
 - b) upon the initiative of the board of directors of the Savings Bank or at the initiative of the board of directors of the Integration Organization, the board of directors of the Integration Organization shall decide on the suspension of the membership of the Company in the Integration Organization, or in justified cases, on the exclusion of the Company from the Integration Organization.
- In case the Company complies with the instruction, or restored its lawful and orderly operation, then
- a) the board of directors of the Integration Organization decides on termination of suspension of the membership in the Integration Organization, or
 - b) the board of directors of the Savings Bank decides on the termination of suspension of the mandate of the executive officer(s).
- 21.2. If the board of directors of the Savings Bank is of the opinion that the Company is in a crisis situation, then
- a) the board of directors of the Savings Bank may decide on suspending the mandate of the executive officers of the Company for a maximum of 180 days, which suspension may be extended by another maximum 180 days, or, in particularly justified cases, may decide on the termination of their mandate, and appointment of executive officer(s) for an interim period;
 - b) upon the initiative of the board of directors of the Savings Bank or at the initiative of the board of directors of the Integration Organization, the board of directors of the Integration Organization shall decide on the suspension of the membership of the Company in the Integration Organization, or in justified cases, the exclusion of the Company from the Integration Organization.
- 21.3. If despite of the initiative of the board of directors of the Integration Organization, the board of directors of the Savings Bank does not adopt within 5 business days a measure as per Article 21.1. a) or 21.2. a), then such measures may be taken by the board of directors of the Integration Organization as well.
- 21.4. Without prejudice to the powers of the Supervising Authority under the Credit Institutions Act, Articles 1-18 of the Integration Act record the relation between the Integration Organization and the Savings Bank with the cooperative credit institutions. For the sake of compliance therewith, the Company shall submit to the Integration Organization and the Savings Bank for prior approval the Statutes of the Company 30 days prior to, and its organizational and operational rules 8 days prior to the projected date of the board meeting deciding on their amendment. The board meeting discussing the above amendments may only be convened in relation to the document previously approved by the Integration Organization and the Savings Bank, and only such document may be submitted to voting. If an eligible person submits a motion for amendment at the board meeting regarding the document previously approved by the Integration Organization and the Savings Bank, then it may only be discussed and adopted if the representative of the Integration Organization and the Savings Bank being present at the meeting agrees with the discussion and the adoption of the document.
- 21.5. In case the Savings Bank adopts under Subsection 2 of Section 15 of the Integration Act a regulation binding the Company on the detailed rules of assessment of risks, including rules on credit approval, risk monitoring, deposit placement, cash management, ratings and depreciation, as well as rules of any additional individual capital requirement further to those set out in legislation or regulations, the Company shall, within the deadline designated in the instruction of the Savings Bank, amend its internal regulations

accordingly, and notify the Integration Organization and the Savings Bank thereof by sending them the amended internal regulation(s). In case the Integration Organization and the Savings Bank does not accept the wording of the amended internal regulation(s), the Company shall establish its relevant regulation in line with the wording submitted by the Integration Organization and the Savings Bank within the deadline set by the Savings Bank.

- 21.6. The Savings Bank and the Integration Organization shall supervise the activities of the Company, and may issue instructions to the Company in order to ensure that its operation is in line with regulations issued by the Integration Organization and the Savings Bank or their previous instructions. The Company shall observe the instructions. The instruction shall be reasoned and it shall designate the deadline for implementation. The Company, as the addressee of the instruction, shall be entitled to seek the courts to establish whether the instruction is in line with the law, other legislation, and the regulations issued by the Integration Organization and the Savings Bank. Seeking the judgement of courts shall have no suspensive effect, and the instruction is to be implemented regardless of the procedure, within the deadline set out in the instruction.
- 21.7. In case the Savings Bank in its function as central bank adopts other internal regulation(s) affecting the whole integration, the Company shall, within the deadline set out in the instruction of the Savings Bank, amend its internal regulations in line with the adopted regulation of the Savings Bank, and notify the Integration Organization and the Savings Bank thereof by sending them the amended internal regulation(s). In case in the view of the Integration Organization or the Savings Bank the amended internal regulations (policies) submitted to them are not compliant appropriately, the Company shall, following due negotiations, within the deadline set in the instruction of the Savings Bank, adopt the relevant regulations in accordance with the wording set by the Integration Organization and the Savings Bank .
- 21.8. The regulations issued regarding the integration under the Integration Act by the Integration Organization or the Savings Bank shall be directly applicable to the Company as of the effective date defined therein without any further declaration or legal act.
- 21.9. The Savings Bank as the central bank of the cooperative credit institutions and the integration, for the sake of ensuring prudent operation, shall have the exclusive right to previously approve the acquisition of ownership of the Company in other business organization or legal person or the sale of previously acquired ownership, if the value or purchase price of the ownership planned to be sold or acquired exceeds 0.1% of the regulatory capital of the integration calculated on a consolidated basis. Transactions implemented within a twelve-month period regarding the same ownership quota shall be added together.
- 21.10. The regulatory capital of the Company may not fall below the level established, from time to time, by the Integration Organization on an individual (not consolidated) basis. The Integration Organization shall define, in the form of regulations, the principles and process of definition of the regulatory capital established on an individual basis. Should the regulatory capital of the Company fall below this level, or in cases as defined in Article 19 (13) of the Integration Act, the Integration Organization shall be entitled, without prejudice to the powers and duties of the Supervising Authority and provided the Supervising Authority has not yet taken such measures, with prior notice to the Supervising Authority, to take the following exceptional measures:
- a) require the Company
 - aa) to sell the assets used for purposes other than banking operations,
 - ab) to settle its capital structure within the deadline and in accordance with the requirements specified, including selling any assets,
 - ac) having regard to the financial services rendered by and the risks undertaken by the financial institution, set an individual capital requirement higher than that set out in Section (1), that is equal to or higher than the capital requirement defined in Article 92 of Regulation (EU) No 575/2013 of the European Parliament and of the Council;
 - b) limit or prohibit (the Company)
 - ba) the execution of transactions between the shareholders and the Company;
 - bb) to effect payment of deposits and other repayable funds,
 - bc) the undertaking of obligations;
 - c) it may define the maximum interest rate the Company may set;

- d) it may obligate the Board of Directors of the Company to convene the General Meeting and to discuss certain points of agenda, and may draw the attention of the Board of Directors and the General Meeting to the necessity of making a certain decision, in which case the General Meeting, contrary to the Cooperatives Act and the Civil Code, shall be convened twenty-one days before its actual date, and
- e) it may request to take the necessary measures
 - ea) from the shareholders registered in the register of shareholders of the Company those entities that possess five percent or more direct ownership in the Company; and
 - eb) its owner holding a qualifying interest.

The provisions set out above are without prejudice to the rights and competences of the Integration Organization originating from the laws.

- 21.11. Should the Company not comply with the measure under Article 21.10. d) within the deadline set by the Integration Organization, the Integration Organization may initiate at the Court of Registration the convening of the General Meeting of the Company, and shall propose in the request the date, venue and agenda of the General Meeting. The Court of Registration shall make a resolution on convening of the general assembly within eight days. In this case, within this deadline, the Board of Directors of the Company shall take measures in order to ensure that
- a) the deposits and other receivables of the owners due from the credit institution are blocked,
 - b) the lending to companies in their sphere of interests of the owners is suspended,
 - c) no financial services involving assumption of risks for the owners are rendered.

In case the measures listed above have been taken, the owners may not exercise setting off vis-à-vis the Company. The Board of Directors of the Company may terminate these restrictions, if the owners terminated the cause for these measures according to the unanimous opinion of the Board of Directors of the Company and the board of directors of the Integration Organization, or the liquidation of the Company was ordered by the relevant court.

- 21.12. The Integration Organization may suspend the voting rights of the owners of the Company along with the measures defined in Article 21.10 and other measures originating from statutory provisions, for a definite term, but for a maximum of one year, if the owner's activity or its influence on the Company jeopardizes the reliable and safe operation of the Company; in these cases the votes affected by the restrictions shall be disregarded while establishing the quorum.

- 21.13. The Integration Organization may implement the measures set out in laws and these Statutes individually or jointly, repeatedly, and along with other measures, as needed, for a maximum term of one year.

- 21.14. The Integration Organization and the Savings Bank shall have the competence to establish and amend the sample Statutes in order to ensure effective, prudent and safe operation and to achieve the other goals defined in their statutes. The Statutes of the Company may be amended in line with the sample Statutes, as established from time to time, and if a new sample Statutes is issued, the Company shall amend its Statutes accordingly within 60 days, but on the next General Meeting at the latest. Should the Court of Registration reject the registration of the Statutes of the Company with the wording as per the sample Statutes for any reason, the Company shall, within 30 days as of submitting to the Company of the new wording, adopt its new Statutes or its amendment as per the wording established as new sample Statutes, and submit it to the Court of Registration in full.

- 21.15. The prior, express, written approval of the Savings Bank shall be required for the Company to decrease or increase its capital.

- 21.16. The Board of Directors of the Integration Organization adopts regulations binding the Company on
- a) the accounting order;
 - b) the order of internal control;
 - c) the rules of aptitude of executive officers and the means of monitoring this aptitude;
 - d) the rules of financial assistance that may be provided to the cooperative credit institution;
 - e) the rules concerning replenishment of the assets of the Integration Organization as per Subsection 4 of Article 4 of the Integration Act.

- 21.17. Upon the initiative of the board of directors of the Savings Bank, the board of directors of the Integration Organization shall decide on the admission of the Company into the membership of the Integration Organization and on the exclusion of the Company from the Integration Organization.
- 21.18. The Integration Organization shall monitor the status of the Company's liquidity and capitalization, on an ad hoc basis as well.
- 21.19. The Integration Organization, for the sake of institution protection, may, in case of failure of any measures implemented under Subsection 2 of Article 17/C of the Integration Act, acquire ownership in the Company via capital increase. The Integration Organization shall be obliged to alienate such shares issued by the Company and acquired in the above manner, within two years as of acquisition. If and when the shares of the Company acquired with the purpose of institution protection are alienated, the owners of the Company shall have right of first refusal.
- 21.20. In cases and for purposes defined in the form of regulation(s) by the Integration Organization, the Savings Bank and the Integration Organization may inspect the assets of their members, and make the findings and statements and implement the measures as set out in Article 19(5) of the Integration Act.

50. The General Meeting resolves that Chapter 22 of the Statutes of the Company shall read as follows:

“22. Joint and several liability

- 22.1. The commencement date of the joint and several liability set out in Article 1(4) of the Integration Act in terms of the Company shall be the date when the Savings Bank's board of directors establishes in a separate resolution the date when the risk assessment policy is issued for the Company, and it establishes in such resolution the date from which the new obligations of the Company shall be subject to joint and several liability. The joint and several liability shall take effect on the designated date without any further declaration or other legal action of the Company. The Savings Banks shall publish the resolution on its website.
- 22.2. The joint and several liability as set out in Article 1(4) of the Integration Act shall be applicable to all claims against all cooperative credit institutions and the Savings Bank, except for the following claims:
- a) claims of the owner of the cooperative credit institution and the Savings Bank against the cooperative credit institution and the Savings Bank under the legal title of ownership,
 - b) claims of the owner of the cooperative credit institution and the Savings Bank against the cooperative credit institution under the legal title of owner's or member's loan,
 - c) claims based on converting bonds,
 - d) claims based on investor's quota,
 - e) claims under member's loans,
 - f) claims based on subordinated loans or bonds.
- 22.3. The Savings Bank may regulate, in the form of regulations, certain issues concerning the cooperation of the cooperative credit institutions, the Fund, the Savings Bank and the Integration Organization in connection with claims based on the joint and several liability.”

51. The General Meeting resolves that Chapter 23 of the Statutes of the Company shall read as follows:

“23. Institutional Capital Protection Fund

- 23.1. The Company provides the coverage for its joint and several undertaking of liability as set out in Article 1(4) of the Integration Act primarily by annual payment to the Institutional Capital Protection Fund of Cooperative Credit Institutions (hereinafter: “Fund”), and by extraordinary payments ordered by the Fund. The Company shall comply with its annual payment obligation under the Integration Act into the Fund for the first time within 15 days after the Board of Directors of the Savings Bank passed its resolution under Article 20/A (2)(c) of the Integration Act in respect of the Company. Thereafter the Company shall fulfil its annual payment obligation until 31 May each year at the latest. The annual fee shall be 0.06%. The Fund shall be entitled to revise the annual fee once a year. The base of the annual fee under Article 234 (1) of

the Credit Institutions Act shall be the total sum of deposits designated in the balance sheet approved by the General Meeting and audited on 31 December of the business year preceding the relevant year, which shall include, pursuant to Paragraph 1 of Subsection 2 of Article 6 of the Credit Institutions Act, the total volume of debt securities (that is, bonds and certificates of deposit) issued by the Company from 1 January 2003. Should the Company not comply with its obligations set out in this Article and fail to do so within the supplementary deadline set by the Fund in its request, the Supervising Authority shall revoke the operating license of the Company. In split years, the total sum of the payment obligation shall be divide by 12, and then multiplied by the number of months left from the year. Split months shall be considered a still outstanding month.

23.2. The sums paid up into the Fund under Article 23.1 shall be used solely for the settlement of claims enforced against the members of the integration under the joint and several liability, and it shall not be reclaimed either by the Company or its liquidator or its creditor; neither during the term of the Company, nor in case its operating license is revoked or in case of its dissolution without legal successor.

23.3. In case third parties claim performance from the Company based on a final and binding judgement or an uncontested debt in line with the conditions set out in Subsection 4 of Article 20/A of the Integration Act, the Company shall without delay notify thereof the Fund and the Savings Bank.

23.4. In case the sum to be paid by the Company under a final and binding judgement or an uncontested debt in line with those set out in Subsection 4 of Article 20/A of the Integration Act exceeds the balance of the Fund, the Fund shall order an extraordinary payment for the cooperative credit institutions and the Savings Bank; the payment deadline shall be established by the Savings Bank. The sum of the extraordinary payment shall be established so that the difference of the balance of the Fund and the claim of the third party shall be divided by the Fund in proportion to the total funds of the member institutions. The total funds shall be the total sum of deposits designated in the balance sheet approved by the General Meeting and audited on 31 December of the business year preceding the relevant year, which shall include, pursuant to Paragraph 1 of Subsection 2 of Article 6 of the Credit Institutions Act, the total volume of debt securities (that is, bonds and certificates of deposit) issued by the Company from 1 January 2003. Payments made into the Fund may be accounted by the Company as expenditures.”

52. The General Meeting resolves that Article 25.2 of the Statutes of the Company shall read as follows:

“The Company shall be entitled to apply to the courts against the decisions or instructions of the board of directors of the Savings Bank as per the Integration Act, also under the rules of judicial review of corporate resolutions. Applying to the court shall have no suspensive effect, and the decision or instruction shall be implemented within the deadline designated therein, regardless of the procedure.”

53. The General Meeting resolves that Article 25.3 of the Statutes of the Company shall read as follows:

“The Company shall be entitled to apply to the courts against the decision of the Integration Organization addressed to it, to establish whether the instruction is in line with the law, other legislation, and the regulations issued by the Integration Organization and other regulations of the integration. Applying to the court shall have no suspensive effect, and the decision shall be implemented within the deadline designated therein, regardless of the procedure.”

54. The General Meeting resolves that Article 25.4 of the Statutes of the Company shall read as follows:

“The Company, the Savings Bank and the Integration Organization may agree on dispute resolution by means of arbitration instead of ordinary courts with regards to certain disputes defined in Articles 25.2 and 25.3.”

55. The General Meeting amends the numbering of the below listed Articles of the Statutes of the Company as follows:

The Statutes

- the numbering of the former Article 7.7 shall be changed to 7.5,
- the numbering of the former Article 11.3 shall be changed to 11.5,
- the numbering of the former Article 11.4 shall be changed to 11.6,

- *the numbering of the former Article 11.5 shall be changed to 11.7,*
- *the numbering of the former Article 11.6 shall be changed to 11.8,*
- *the numbering of the former Article 11.7 shall be changed to 11.9,*
- *the numbering of the former Article 11.8 shall be changed to 11.10,*
- *the numbering of the former Article 12.6 shall be changed to 12.7,*
- *the numbering of the former Article 14.13 shall be changed to 14.17,*
- *the numbering of the former Article 14.14 shall be changed to 14.18,*
- *the numbering of the former Article 14.15 shall be changed to 14.19, accordingly the number of the subsections will also be changed, respectively,*
- *the numbering of the former Article 14.16 shall be changed to 14.20,*
- *the numbering of the former Article 14.17 shall be changed to 14.21,*
- *the numbering of the former Article 14.18 shall be changed to 14.22,*
- *the numbering of the former Article 15.3 shall be changed to 15.7,*
- *the numbering of the former Article 15.8 shall be changed to 15.18,*
- *the numbering of the former Article 15.9 shall be changed to 15.19,*
- *the numbering of the former Article 15.10 shall be changed to 15.20,*
- *the numbering of the former Article 15.11 shall be changed to 15.21,*
- *the numbering of the former Article 15.12 shall be changed to 15.22,*
- *the numbering of the former Article 15.13 shall be changed to 15.23,*
- *the numbering of the former Article 17.4 shall be changed to 17.10,*
- *the numbering of the former Article 19.2 shall be changed to 19.3,*
- *the numbering of the former Article 19.3 shall be changed to 19.4,*
- *the numbering of the former Article 19.4 shall be changed to 19.5,*
- *the numbering of the former Article 19.5 shall be changed to 19.6,*
- *the numbering of the former Chapter 22 shall be changed to 24,*
- *the numbering of the former Chapter 23 shall be changed to 25, accordingly the number of the subsection is set as 25.1,*
- *the numbering of the former Chapter 24 shall be changed to 26,*
- *the numbering of the former Chapter 25 shall be changed to 27, accordingly the number of the subsections will also be changed, respectively.*

56. *The General Meeting amends the following references in the Statutes of the Company as follows:*

- *the numbering of the former reference to Article 7.7 in Article 7.3 shall be changed to 7.5,*
- *the numbering of the former reference to Article 15.12 in Article 11.6 shall be changed to 15.2,*
- *the numbering of the former reference to Article 14.15.1 e) in Article 12.3 j) shall be changed to 14.19.1 e),*
- *the numbering of the former reference to Article 14.15.5 b) in Article 14.20 (after the amendments) shall be changed to 14.19.5 b),*
- *the numbering of the former reference to Article 15.6 in Article 15.17 (after the amendments) shall be changed to 15.16,*
- *the numbering of the former reference to Article 14.15.5 b) in Article 19.6 (after the amendments) shall be changed to 14.19.5 b).*