

List of bank and other borrowings as at December 31st 2017

No.	Lender	Facility/loan amount as per agreement	Currency	Type	Agreement date	Repayment date	Interest rate	Amount outstanding as at Dec 31 2017 (PLN)
1	PKO BP	70 000 000,00	PLN	overdraft facility*	Feb 7 2012	Jun 30 2018	1M WIBOR + margin	55 137 467,80
2	PKO BP	80 000 000,00	PLN	revolving working capital facility*	Feb 7 2012	Jun 30 2018	1M WIBOR + margin	43 419 068,86
3	PGL DOM Sp. z o.o. (subsidiary)	2 000 000,00	PLN	cash loan agreement for financing of day-to-day operations**	Apr 12 2013	Dec 31 2017	1M WIBOR + margin	11 840,00
Total borrowings								98 568 376,66

*On June 30th 2017, an annex to the credit facility agreement was executed by RAFAKO S.A. with Powszechna Kasa Oszczędności Bank Polski S.A. of Warsaw. Under the annex, the multi-purpose credit facility was granted for up to PLN 200m, in September 30th 2017–June 30th 2018, the current account overdraft facility – for up to PLN 70m and the working capital facility – for up to PLN 80m. The annex extended the facility’s term and maturity date until June 30th 2018.

** the loan was timely repaid in 2017; the amount of PLN 11,840 relates to interest accrued that was paid in 2018.