

## announcement

Dear Client,

In the contracts to which our General Terms and Conditions apply “banking day” means the days on which the Bank is open for business. In respect of transactions in foreign currency, this means the days on which the Bank is open for business and on which financial settlements in the given currency are performed at the financial centres of such currency and the financial settlement of payments in the given currency is possible in the generally applied settlement systems and under generally applied banking practices, i.e. the days which do not qualify as bank holidays in relation to the given currency. For your information, below we listed the banking holidays expected in 2016 in respect of individual currencies. The table also contains the list of days scheduled differently from the normal calendar-based work schedule in 2016 in Hungary. These days are detailed in a separate document available on our website.

We also inform you that – in accordance with Hungarian foreign exchange market practices – if the value date of a conversion falls on a USD bank holiday, the following banking day will automatically be indicated as the value date.

We draw your attention that foreign currency holidays related the year of 2016 published in current announcement are only informative and incomplete statements.

Thank you for your understanding.

Data / Currency	AUD	CAD	CHF	CNY	CZK	DKK	EUR	GBP	HRK	HUF	JPY	NOK	PLN	RON	RUB	SEK	TRY	USD
1 January 2016	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
4 January 2016															1			
5 January 2016															1			
6 January 2016									1				1		1	1		
7 January 2016															1			
8 January 2016															1			
11 January 2016											1							
18 January 2016																		1
26 January 2016	1																	
8 February 2016		1		1														
9 February 2016				1														
10 February 2016				1														
11 February 2016				1							1							
12 February 2016				1														
15 February 2016		1																1
22 February 2016															1			
23 February 2016															1			
5 March 2016																		
7 March 2016															1			
8 March 2016															1			
14 March 2016	1									1								
15 March 2016										1								
21 March 2016											1							
24 March 2016						1						1						
25 March 2016	1	1	1			1	1	1				1				1		
28 March 2016	1		1		1	1	1	1	1	1		1	1			1		



Data / Currency	AUD	CAD	CHF	CNY	CZK	DKK	EUR	GBP	HRK	HUF	JPY	NOK	PLN	RON	RUB	SEK	TRY	USD
4 April 2016				1														
22 April 2016						1												
25 April 2016	1																	
29 April 2016											1							
2 May 2016				1				1						1	1			
3 May 2016											1		1		1			
4 May 2016											1							
5 May 2016			1			1					1	1					1	
6 May 2016						1												
9 May 2016															1			
16 May 2016			1			1				1		1						
17 May 2016												1						
19 May 2016																	1	
23 May 2016		1																
26 May 2016									1				1					
30 May 2016								1										1
6 June 2016																1		
9 June 2016				1														
10 June 2016				1														
13 June 2016	1														1			
20 June 2016														1				
22 June 2016									1									
24 June 2016		1														1		
1 July 2016		1																
4 July 2016																		1
5 July 2016					1												1	
6 July 2016					1												1	
7 July 2016																	1	
18 July 2016											1							
1 August 2016		1	1															
5 August 2016									1									
11 August 2016											1							
15 August 2016									1				1	1				
29 August 2016								1										
30 August 2016																	1	
5 September 2016		1																1
12 September 2016																	1	
13 September 2016																	1	
14 September 2016																	1	
15 September 2016				1													1	
16 September 2016				1														
19 September 2016											1							
22 September 2016											1							
26 September 2016	1																	
28 September 2016					1													
3 October 2016	1																	
4 October 2016				1														
5 October 2016				1														
6 October 2016				1														
7 October 2016				1														
10 October 2016		1									1							1
15 October 2016										1								
28 October 2016					1													
31 October 2016										1								

Data / Currency	AUD	CAD	CHF	CNY	CZK	DKK	EUR	GBP	HRK	HUF	JPY	NOK	PLN	RON	RUB	SEK	TRY	USD
1 November 2016									1	1			1					
3 November 2016											1							
4 November 2016															1			
11 November 2016		1											1					1
17 November 2016					1													
23 November 2016											1							
24 November 2016																		1
30 November 2016														1				
1 December 2016														1				
23 December 2016											1							
26 December 2016	1	1	1		1	1	1	1	1	1		1	1	1		1		1
27 December 2016	1	1						1										

#### Currency

AUD Australian dollar  
 CAD Canadian dollar  
 CHF Swiss franc  
 CNY Chinese yuan  
 CZK Czech koruna  
 DKK Danish krone  
 EUR Euro  
 GBP British Pound  
 HRK Croatian kuna

#### Currency

HUF Hungarian forint  
 JPY Japanese Yen  
 NOK Norwegian Krone  
 PLN Polish Zloty  
 RON Romanian leu  
 RUB Russian ruble  
 SEK Swedish Krona  
 TRY Turkish lira  
 USD U.S. Dollar

! Saturday / Sunday declared a workday  
 1 holiday  
 workday