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**Subject:** Conclusion of loan agreement.

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**Legal basis:** §5 section 1 item 1 and item 3 of the Ordinance of the Minister of Finance of 19 February 2009 on current and interim information submitted by the issuers of securities and on conditions of considering as equivalent the information required by law of a non-member state.

**Report content:**

The Management Board of OPTeam SA with its seat in Tajęcina (the Company) discloses that on 18 August 2014 concluded a Multi-Product Agreement with ING Bank Śląski SA with its seat in Katowice ul.Sokolska 34 (ING Bank). The Agreement entirely replaces Polish – currency loan agreement concluded with ING Bank on 29.06.2007. The subject matter of the Multi-Product Agreement is extension of a revolving credit line to the maximum amount of PLN 7,000,000.00 (in words: seven million zlotys zero grosz), which include:

-credit sublimit within credit line in the amount of PLN 5,000,000.00 (in words: five million zlotys zero grosz) to be used as working capital facilities in the bank account in ING Bank to the maximum cap of PLN 5,000,000.00 (in words: five million zlotys zero grosz). The loan repayment date may not exceed 18.08.2015.

- credit sublimit within credit line in the amount of PLN 2,000,000.00 (in words: two million zlotys zero grosz) to be used as bank guarantees granted by ING Bank to the amount of PLN 2,000,000,00 (in words: two million zlotys zero grosz). Validity of credit sublimit in the form of bank guarantees may not exceed 18.08.2020.

The Multi-Product Agreement with ING Bank defines security of ING Bank receivables in the following form:

- collateral mortgage to the amount of PLN 8,050,000.00 (in words: eight million fifty thousand zlotys zero grosz) secured by a real estate, being a property of OPTeam SA, situated in Tajęcina, entered into the Land and Mortgage Register at number KW RZ1Z/00162028/1 kept by the Regional Court in Rzeszów,
- assignement of rights of security's insurance policy,
- OPTeam SA statement on submission to debt enforcement according to the provisions of the Code of Civil Procedure in terms of all and any liabilities resulting from revolving credit facility and liabilities in relation to granted bank guarantees on conditions defined in the Multi-Product Agreement with ING Bank. Pursuant to this statement OPTeam SA accepts, that the Bank will issue a bank enforcement order to the debt amount of 10,500,000.00 (in words: ten million five hundred thousand zlotys zero grosz) and until 28.08.2023 will apply to the competent court to append the enforcement clause to this order.

Financial conditions on the basis of which the Company will use granted loans are not different from conditions commonly applied to this type of agreements.

The Company is not aware of any relations between the Issuer's management and supervisory board, in whose favour the registered security was established.

The multi-product agreement between the Company and ING Bank meets the criteria of material agreement in relation to value of the Company's equity according to the balance sheet published for the first quarter of 2014.