

In accordance with article 8.5 of the Agreement on Banking Operations for Legal Entities (hereinafter the Agreement) posted on the web-page www.tbcbank.ge, JSC TBC Bank offers the following amendments to the agreement:

Article 15.4 of the Agreement be added Article 15.4.1 to read as follows:

15.4.1 Interest is accrued to the Client's outstanding liability towards the Bank and is calculated according to the actual days of use of the facility based on a 365 day calendar.