

ANNOUNCEMENT**regarding the interest payment of Coupon no.12 for the bonds issued by
IMOCREDIT IFN S.A.**

Imocredit IFN SA announces the payment of Coupon no.12 for IMO22 bonds as it is issued under the prospectus approved by the decision no. 722/16.04.2015 of Financial Supervision Authority.

Payment will be made by Banca Transilvania S.A.-as a Paying Agent- on 15 Jan.2021 to the Imocredit IFN S.A. bondholders registered in the Bondholders Register maintained by the Central Depository S.A. on the reference day of 13.01.2021.

Interest will be calculated in accordance with paragraph 2.7 *Nominal interest rate and provisions relating to the interest payable* of the Issue Prospectus. Payment will be made in bank accounts of the IMO22 bondholders as indicated in the Bondholders Register maintained by the Central Depository S.A.

Calculation parameters:

The nominal value of a bond: 8 Lei

Interest under the Prospectus: 3,0000%+ ROBOR 6M (2,2300%), respectively 0,21384 RON /bond.

The period for calculating the interest: 15 July 2020- 14 January 2021 (184 days)

Details of bond issuing:

<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=IMO22>

Interest rate convertible bonds, guaranteed by Imocredit IFN S.A. for the thirteenth coupon (15.01.2021- 14.07.2021) calculated according to the public offer prospectus is 4,94 %. The interest rate is calculated from ROBOR_{6 LUNI} date fixed in 12.01.2021 to 1,94 % + margin established 3%.

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