

CONTRACT FOR RENEWAL TO BankScope

Between (1) BUREAU VAN DIJK whose address is 250 Avenue Louise, B-1050 Brussels, on behalf of BvD Mr. Rudolf Cevla, Sales Manager, BvD Eastern Europe("BvD") and
(2) EGAP, Export Guarantee and Insurance Corporation, Vodickova 34, P.O.BOX 6, 111 21 Prague 1, Czech Republic, on behalf EGAP Mr. Pavol Parizek, Managing Director

("THE CUSTOMER")

Whereby it is agreed as follows :

1. **Service** : BvD provides THE CUSTOMER with :

■ **BankScope** comprising the :

- FitchIBCA database supplied by FitchIBCA Ltd (hereinafter referred to as FitchIBCA)
- retrieval and financial analysis software
- manual,

☐ TEXTLINE database supplied by REUTERS Ltd (industry code 181),

■ Ownership (and banking subsidiaries) database

■ updates to the FitchIBCA database via modem

☐ Bank Credit Report software on WindowsTM
Rating Reports of CAPITAL INTELLIGENCE LTD

☐ Country Risk Reports of E.I.U.

■ Network licence :2..... concurrent users

First year agreed price (updates from 121 to 132):

Second year agreed price (updates from 133 to 144):

Third year agreed price (updates from 145 to 156):

The prices include 15% discount on Total price valid for three years started the day of renewal.

2. **Period** : **The Contract is prolonged of FitchIBCA Ltd. London service for BankScope CD** and is supplied for three years starting from BankScope update No 121. There will be a total of 18 CD-ROMs issued over the year. Each month (twice a month between April and October) a CD-ROM will be issued covering the entire database.

Prolongation and termination : This agreement shall be automatically renewed for an additional term of one year at the total price then in effect unless THE CUSTOMER provides BvD written notices of its intent not to renew at least thirty (30) days prior to the expiration date of the preceding term.

4. **Training and customer Service** : The user's training has been provided during the installation of **BankScope**. BvD will also deal with all reasonable queries and enquiries of THE CUSTOMER.

5. **Use of BankScope** : THE CUSTOMER understands that the data is made available for the exclusive use of its own organisation and accepts that it will not publish or make the data available to a third party. THE CUSTOMER specifically under-takes not to make the data available in a form which would compete with the services of BUREAU VAN DIJK, FitchIBCA, REUTERS, CAPITAL INTELLIGENCE, THOMSON BANKWATCH and E.I.U.

6. **Copyright** : All copyrights and other intellectual property rights in the information, the software and other data comprised in BankScope shall remain vested in BUREAU VAN DIJK, FitchIBCA, REUTERS, CAPITAL INTELLIGENCE, THOMSON BANKWATCH and E.I.U.

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 - (ii) Will not use or permit the use of Reuters Information for any illegal purpose.
- (c) Customer may for in-house use only store Reuters Information electronically for a period not exceeding three months. Customer shall procure that all such Information is deleted no later than three months from first loading and shall if requested by Reuters promptly provide Reuters with sufficient evidence of all storage and deletion.
- (d) Customer may subject to paragraph (c) above disseminate the Reuters Information electronically within its organisation/group of companies on conditions that Customer provides Bureau van Dijk with a comprehensive annual written statement of the serial numbers and location of terminals so enabled to access the Reuters Information.
- (e) Use of Reuters Information may be terminated forthwith by Bureau van Dijk or Distributor for breach of any of these provisions.

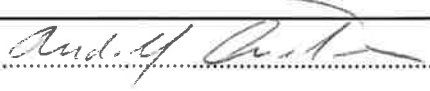
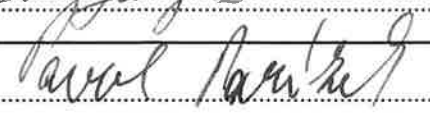
7. Warranty

BUREAU VAN DIJK, FitchIBCA, REUTERS, CAPITAL INTELLIGENCE, THOMSON BANKWATCH and E.I.U. shall not be liable to THE CUSTOMER for any design, performance or other fault or inadequacy of BankScope or for damages of any kind arising out of our in any way related to or connected with such fault or inadequacy. BUREAU VAN DIJK, FitchIBCA, REUTERS, CAPITAL INTELLIGENCE, THOMSON BANKWATCH and E.I.U. make no representations or warranties, express or implied, as to merchantability, fitness for a particular purpose or otherwise with respect to the data and in no event will BUREAU VAN DIJK, FitchIBCA, REUTERS, CAPITAL INTELLIGENCE, THOMSON BANKWATCH and E.I.U. be liable for consequential damages even if it has been or is hereafter advised of the possibility of such damages.

8. Miscellaneous

Agreement has been created in two original forms, one for BvD and second for The Customer, according to international law. Bureau van Dijk provides to the Customer Standard Software Package.

If you have a query, please contact : Mr Claude-Vincent GILLARD
BUREAU VAN DIJK
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B-1050 Brussels
Belgium
Tel. : 32 (2) 639 06 06
Fax : 32 (2) 648 82 30

Signature : 	
Signed on behalf of	Name : Rudolf Cevla
BvD	Title : Sales Manager BvD Eastern Europe
	Date : 28 July 2000
Signature : 	
Signed on behalf of	Name : Ing. Pavol PARÍZEK
THE CUSTOMER	Title : Managing Director
	Date : 19 July 2000