

POWER OF ATTORNEY

FOR PARTICIPATION ON A GENERAL ASSEMBLY OF SHAREHOLDERS OF VÚB, A.S.

Below signed principal, name and surname / business name:, birth registration number / identification number:....., residing at / seat at:, date of birth (*natural persons only*):, ID card No. / passport (*natural persons only*): (the "**Principal**"), as the shareholder in **Všeobecná úverová banka, a.s.**, with the seat at Mlynské nivy 1, 829 90 Bratislava, Slovak Republic, registered with Commercial register of District court Bratislava I, section: Sa, insert no. 341/B, registration number: 31320155 ("**VÚB, a.s.**")

hereby grants the power of attorney

to the attorney, name and surname / business name:, birth registration number / identification number:....., residing at / seat at:, date of birth (*natural persons only*):, ID card No. / passport (*natural persons only*): (the "**Attorney**"), for Attorney as a duly authorized attorney of the Principal, in order to:

1. represent the Principal in relation to*:

a) all shares owned by the Principal in VÚB, a.s.,*

b) shares owned by the Principal in VÚB, a.s. held on the securities account *		
Account No.	Held by (name of the member of Central Depository of Securities)	Shares Amount

(IF YOU CHOOSE OPTION 1.b) ABOVE, PLEASE MAKE SURE TO SPECIFY THE SECURITIES ACCOUNT(S) ON WHICH CONTAINS THE SHARES OF VÚB, a.s., WHICH THE POWER OF ATTORNEY IS RELATED TO)

in full extent and without any limitation as the shareholder of VÚB, a.s. on the annual general meeting of VÚB, a.s., which will take place on at at the venue ("the **General Meeting**"), mainly, but not limited to, in order to without any limitation exercise any and all rights and/or powers of the Principal as the shareholder in VÚB, a.s. at the General Meeting and in order to without any limitation exercise voting rights, demand information and explanations, submit and exercise proposals and to perform any and all other actions, which the Principal as the shareholder in VÚB, a.s. is entitled to perform at the General Meeting, mainly, but not limited to, pursuant to the Articles of VÚB, a.s., Act No. 513/1991 Coll., Commercial Code as amended and/or pursuant to other generally binding laws and regulations of the Slovak Republic; and

2. act on behalf and in the name of, to sign on behalf and in the name of and/or perform on behalf and in the name of Principal any and all legal and/or any other actions regarding and/or related to the actions listed in the point 1 above, and all this in cases, when under the generally binding laws and regulations of the Slovak Republic the specific power of attorney is required.

The Principal grants this power of attorney to the Attorney with no right of substitution, which means that the Attorney is not entitled to appoint any third person as his substitute attorney and to grant him any power, whether individual or all, which were granted to him by this power of attorney.

The Principal hereby confirms anything and everything the Attorney lawfully performs and/or arranges under and in accordance with this power of attorney during the period of validity of this power of attorney.

This power of attorney substitutes any and all previous, oral or written, powers of attorney so far granted by the Principal to the Attorney in matters, which constitute scope of the Attorney's authorization under this power of attorney, which are hereby deemed as revoked and invalid. This power of attorney is governed by generally binding laws and regulations of the Slovak Republic.

In on

Principal: (PLEASE REMEMBER TO HAVE YOUR SIGNATURE CERTIFIED)

Name and Surname / Business name:

Title (*legal entities only*)/Signature:

Should the shareholder's signature on the power of attorney be officially legalized outside the territory of the Slovak Republic, it has to be super-legalized or certified with an "Apostille" in accordance with the Hague Convention on Legalization of Foreign Public Documents dated October 5, 1961. Legal entities are obliged to present an extract from the Slovak Commercial Registry not older than 3 months.

The Principal hereby confirms that in case that he has not crossed-out the inapplicable option concerning the specification of shares this power of attorney is related to or has not chosen any of the above options in section 1 above otherwise, the option 1.a) above will apply and the power of attorney will apply to all shares of VÚB, a.s. owned by the Principal as the shareholder of VÚB, a.s.. If the option 1.b) was marked and at least one or more securities accounts were specified sufficiently, it is deemed that the power of attorney is related to this/these securities account/s, but if the Principal marked both options under point 1 above, the option 1.a) is valid and the power of attorney is related to all VÚB, a.s. shares owned by the Principal, as the shareholder of VÚB, a.s..

I agree with my appointment as the Attorney and accept this power of attorney in the aforementioned extent.

Attorney:

Name and Surname / Business name:

Signature: Date of accepting:

* Please cross out the inapplicable option. In case of choosing option 1.b) please fill in the required information on the securities account, otherwise the power of attorney can be invalid as not specific enough. If option 1.b) will be chosen, the Attorney must present a securities account statement as of the decisive day for each above specified securities account at the General Meeting. If the inapplicable option will not be crossed-out or none of the above options will be chosen otherwise, option 1.a) will apply and the power of attorney will apply to all shares of VÚB, a.s. owned by the Principal as the shareholder of VÚB, a.s.. If the option 1.b) will be marked and at least on or more securities accounts were specified sufficiently, it is deemed that the power of attorney is related to this/these securities account/s, but if the Principal will mark both options under point 1 above, the option 1.a) is valid and the power of attorney is related to all VÚB, a.s. shares owned by the Principal, as the shareholder of VÚB, a.s.

Please, fill in this power of attorney legibly in capital letters. It is required to officially verify (certify) the signature of the principal on this power of attorney (either by notary public or by registry office).