

INVESTOR WARNING

(Vienna, 4 January 2011)

Pursuant to Article 4 para. 7 first sentence of the *Bankwesengesetz* (BWG; Banking Act), the Austrian Financial Market Authority (FMA) may disclose to the general public by publication on the Internet, in the official gazette "Amtsblatt zur Wiener Zeitung", or in any other newspaper with nationwide circulation, that a particular natural or legal person (person) is not entitled to carry out certain banking transactions, provided that said person has given cause for such action and informing the general public is deemed necessary and reasonable with regard to possible disadvantages of the person concerned.

By publication in the official gazette "Amtsblatt zur Wiener Zeitung" of 4 January 2011, the FMA informs, that

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is not authorised to carry out certain banking transactions requiring a licence in Austria pursuant to Article 1 Para. 1 Z 3 BWG (Article 1 para. 1 no. 18 lit b BWG) the conclusion of money-lending agreements and the extension of monetary loans (lending business) is not allowed.