



**Justification to Draft Resolution no. 28/2011
of the Ordinary General Assembly of Kredyt Bank S.A
to be held on May 25, 2011
on the approval of the Regulations of Kredyt Bank S.A. Supervisory Board**

The Regulations of the Supervisory Board should be modified due to the necessity of unifying the used terminology, ensuring internal consistency of the Statutes of Kredyt Bank S.A. and the remaining constitutional documents including the Regulations of the Supervisory Board.