



announcement

Dear Client,

In the contracts to which our General Terms and Conditions apply “banking day” means the days on which the Bank is open for business. In respect of transactions in foreign currency, this means the days on which the Bank is open for business and on which financial settlements in the given currency are performed at the financial centres of such currency and the financial settlement of payments in the given currency is possible in the generally applied settlement systems and under generally applied banking practices, i.e. the days which do not qualify as bank holidays in relation to the given currency. For your information, below we listed the banking holidays expected in 2016 in respect of individual currencies. The table also contains the list of days scheduled differently from the normal calendar-based work schedule in 2016 in Hungary. These days are detailed in a separate document available on our website.

We also inform you that – in accordance with Hungarian foreign exchange market practices – if the value date of a conversion falls on a USD bank holiday, the following banking day will automatically be indicated as the value date.

We draw your attention that foreign currency holidays related the year of 2016 published in current announcement are only informative and incomplete statements.

Thank you for your understanding.

Data / Currency	AUD	CAD	CHF	CZK	DKK	EUR	GBP	HRK	HUF	JPY	NOK	PLN	RON	RUB	SEK	TRY	USD
1 January 2016	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
4 January 2016														1			
5 January 2016														1			
6 January 2016								1				1		1	1		
7 January 2016														1			
8 January 2016														1			
11 January 2016										1							
18 January 2016																	1
26 January 2016	1																
8 February 2016		1															
11 February 2016										1							
15 February 2016		1															1
22 February 2016														1			
23 February 2016														1			
5 March 2016																	
7 March 2016														1			
8 March 2016														1			
14 March 2016	1								1								
15 March 2016									1								
21 March 2016										1							
24 March 2016					1						1						
25 March 2016	1	1	1		1	1	1				1				1		
28 March 2016	1		1	1	1	1	1	1	1		1	1			1		
22 April 2016					1												
25 April 2016	1																
29 April 2016										1							



Data / Currency	AUD	CAD	CHF	CZK	DKK	EUR	GBP	HRK	HUF	JPY	NOK	PLN	RON	RUB	SEK	TRY	USD
2 May 2016							1						1	1			
3 May 2016										1		1		1			
4 May 2016										1							
5 May 2016			1		1					1	1					1	
6 May 2016					1												
9 May 2016														1			
16 May 2016			1		1				1		1						
17 May 2016											1						
19 May 2016																1	
23 May 2016		1															
26 May 2016								1				1					
30 May 2016							1										1
6 June 2016															1		
13 June 2016	1													1			
20 June 2016													1				
22 June 2016								1									
24 June 2016		1													1		
1 July 2016		1															
4 July 2016																	1
5 July 2016				1												1	
6 July 2016				1												1	
7 July 2016																1	
18 July 2016										1							
1 August 2016		1	1														
5 August 2016								1									
11 August 2016										1							
15 August 2016								1				1	1				
29 August 2016							1										
30 August 2016																1	
5 September 2016		1															1
12 September 2016																1	
13 September 2016																1	
14 September 2016																1	
15 September 2016																1	
19 September 2016										1							
22 September 2016										1							
26 September 2016	1																
28 September 2016				1													
3 October 2016	1																
10 October 2016		1								1							1
15 October 2016																	
28 October 2016				1													
31 October 2016									1								
1 November 2016								1	1			1					
3 November 2016										1							
4 November 2016														1			
11 November 2016		1										1					1
17 November 2016				1													
23 November 2016										1							
24 November 2016																	1
30 November 2016													1				



Data / Currency	AUD	CAD	CHF	CZK	DKK	EUR	GBP	HRK	HUF	JPY	NOK	PLN	RON	RUB	SEK	TRY	USD
1 December 2016													1				
23 December 2016										1							
26 December 2016	1	1	1	1	1	1	1	1	1		1	1	1		1		1
27 December 2016	1	1					1										

Currency

AUD *Australian dollar*
 CAD *Canadian dollar*
 CHF *Swiss franc*
 CZK *Czech koruna*
 DKK *Danish krone*
 EUR *Euro*
 GBP *British Pound*
 HRK *Croatian kuna*
 HUF *Hungarian forint*

Currency

JPY *Japanese Yen*
 NOK *Norwegian Krone*
 PLN *Polish Zloty*
 RON *Romanian leu*
 RUB *Russian ruble*
 SEK *Swedish Krona*
 TRY *Turkish lira*
 USD *U.S. Dollar*

! Saturday / Sunday declared a workday
 1 holiday
 workday

