CERTIFICATE



for

Szelence Kft.

OPTEN Informatics Ltd. which has been a major player of the business and legal information market since 1994, grants

"A" Qualification

to the above mentioned company!

The owner of this Certificate is one of the most reliablemembers of business; the financial risk of having a business relationshipwith this company is extremely low!

The risk model that we used to rank the companies is based on hundreds of variables which are based on advanced data mining algorithms.

In the category of SME companies only **2.2** % of the Hungarian Companies managed to earn the same qualification as your company!

The OPTEN Informatics Ltd.'s risk rating is a nationwide spread company rating methodology. The OPTEN Informatics Ltd.'s Company Information system is widely used by domestic financial institutions, large enterprises and SME companies. The Credit Insurance Institutions accept the credit limit maximum presented in the OPTEN Informatics Ltd.'s Company analysis for the not-named claims. The risk model characterizes the reliability and stability of the certified firms by examining the possibility of the occurrence of insolvency.

Budapest, 12th of May, 2015.

Tóth Tamás

Managing Director

OPTEN Informatics Ltd.

