

IMPACT DEVELOPER & CONTRACTOR SA

Registered office: Willbrook Platinum Business & Convention Center,
172-176 Bucharest – Ploiesti Road, Building A, 1st floor, Bucharest, 1st District,
Phone: 021– 230.75.70/71/72, fax: 021– 230.75.81/82/83, mobile: 0729.100.001
Subscribed and paid up share capital: RON 277,866,574
Registered with the Trade Registry Office within Bucharest Court under no. J 40/7228/2018,
Sole Registration Code RO 1553483
Personal Data Operator, registered with the Personal Data Processing Evidence Registry under no. 3406

To: Financial Supervisory Authority - Financial Instruments and Investments Sector
Bucharest Stock Exchange
Regulated Market

From: IMPACT DEVELOPER&CONTRACTOR S.A.

CURRENT REPORT

According to the provisions of Law No.24/2017 on issuers of financial instruments and market operations and Regulation No. 5/2018 of FSA on Issuers of Financial Instruments and Market Operations, and also the provisions the Code of the Bucharest Stock Exchange, Title II, Issuers and Financial Instruments

Date of the report	31.10.2018
Name of the issuing entity:	IMPACT DEVELOPER&CONTRACTOR S.A. (the “ Company ” or “ Impact ”)
Registered headquarters:	Willbrook Platinum Business & Convention Center, 172-176 Bucharest – Ploiesti Road, Building A, 1 st Fl, Bucharest, 1 st District
Telephone/fax number:	+40-21-230.75.81/82/83, +40-230.75.70/71/72
Registration number with the Office of the Register of Commerce attached to the Bucharest Tribunal:	J40/7228/2018
Fiscal Code:	1553483
Subscribed and paid-in share capital:	RON 277,866,574
Regulated Market on which the issued securities are traded:	Bucharest Stock Exchange

Important events to be reported:

Transactions of the type of those mentioned under Art. 82 Para (1) of Law No. 24/2017, respectively loan agreement.

- 1. Contracting parties**
 - IMPACT DEVELOPER & CONTRACTOR SA, as Lender;
 - BERGAMOT DEVELOPMENTS SRL (“**Bergamot**”), an affiliated party to Impact, as Borrower.
Impact holds 99% of the social capital of Bergamot.
- 2. Date of conclusion and the nature of the document**
Loan Agreement dated 30.10.2018 (the “**Loan Agreement**”).
- 3. Description of the subject of the agreement**
Borrower Bergamot shall use the Borrowed Amount in order to carry out the current activity.

4. Total value of the agreement

Lender agrees to grant a loan to Borrower of RON 5, 000,000.

The Borrowed Amount shall bear, for each Interest Period, an interest rate equal to 6.5%/year.

5. Mutual claims

Impact' accounts receivables to be collected from Bergamot of RON1.076.972,92 .

6. Established guarantees, penalties stipulated

There are no guarantees and penalties established.

7. Terms and payment methods

Borrower, Bergamot, unconditionally undertakes to repay the Borrowed Amount to Lender, Impact, in full, no later than 30.10.2019 (the "Maturity Date").

IMPACT DEVELOPER & CONTRACTOR SA

Chairman of the Board of Administration,

Iuliana Mihaela Urda,

Chief Executive Officer,

Bogdan-Ionuț Oșlobeanu