

NOTIFICATION

UniCredit Bulbank AD informs its borrowers – individuals and micro and small companies, about the following:

With decision of the Management Board of UniCredit Bulbank (previous name Bulbank AD) and in compliance with the provisions of the loan agreements and the conditions applicable under them, as of **15.06.2009**:

1. **For existing loans to individuals in BGN, in EUR, in USD and in Swiss francs**, including for loans provided by the terminated without liquidation due to merger in UniCredit Bulbank AD, HVB Bank Biochim AD and CB Hebros AD, **the applied interest rate has been increased with 1 (one) percentage point.**

The change is a result of an increase with **1 (one) percentage point of the base interest rate** (the floating component of the interest rate applicable to the loan), in compliance with the conditions of the loan agreement, *section II. Conditions for drawdown, servicing the loan and fulfillment of the liabilities of Bulbank AD/ Section II. Conditions for drawdown, servicing the loan and fulfillment of the obligations of UniCredit Bulbank AD/ Section II. Conditions under the agreement and section III from the General Terms under which UniCredit Bulbank provides loans to individuals/ The general business conditions of HVB Bank Biochim AD / The General business conditions of Hebros AD.*

2. **For existing loans to micro and small companies in BGN and in EUR**, including for loans provided by the terminated without liquidation due to merger into UniCredit Bulbank AD, HVB Bank Biochim AD and CB Hebros AD, **the applied interest rate has been increased with 1.5 (one point five) percentage points.**

The change results from an increase with **1.5 (one point five) percentage points of the base interest rate** (the floating component of the interest rate applicable to the loan) in compliance with the conditions of the loan agreement, *Section II. Conditions for drawdown, servicing the loan and fulfillment of the liabilities of Bulbank AD/The General business terms of Hebros AD / General business conditions of HVB Bank Biochim AD / Section II. Conditions for drawdown, servicing of the loan and fulfillment of the obligations of UniCredit Bulbank AD.*

We kindly ask the borrowers to provide sufficient funds on their current account for covering the payments under the loan in order to avoid default and those whose loan is repaid with money transfer from the employer – to inform their employer about the new amount of the monthly credit installment.

Regarding the loans provided by the terminated without liquidation due to merger into UniCredit Bulbank AD, HVB bank Biochim AD and Hebros AD and paid in equal monthly (annuity) installments, the new amount of the installment is usually recalculated once per year in January pursuant to the General business conditions.

If you have **any questions or need additional information** please do not hesitate to contact your servicing specialist in the bank branch.