

NOTIFICATION

UniCredit Bulbank AD informs its borrowers – individuals, as follows:

With Decision of the Management Board of UniCredit Bulbank AD (previous name Bulbank AD) and in compliance with the provisions of the loan agreements and the credit conditions applied for them, the interest rate applied to the above loans **has been increased with 1 (one) percentage point as of 09.03.2009.**

The change is valid for all loans in EUR and Swiss francs, provided by the terminated without liquidation due to merger in UniCredit Bulbank AD, HVB Bank Biochim and CB Hebros AD respectively and the loans in EUR, provided by UniCredit Bulbank AD (previous name Bulbank AD).

We kindly ask the borrowers to provide sufficient funds on their current account for covering the credit payments in order to avoid defaults, and those whose loan is repaid by means of a money transfer by 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, HVB Bank Biochim AD and CB Hebros AD respectively and repaid in equal monthly (annuity) installments, the new amount of the installment is re-calculated pursuant to the General Business Conditions once per year in January.

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