

**INFORMATION – DECLARATION  
OF RELATEDNESS**

pursuant to §1, item 4 and item 5 of the supplementary provisions of the Law on Credit Institutions and Ordinance No. 22 of BNB

**To**
**UNICREDIT BULBANK AD**

as at date .....

 \_\_\_\_\_  
(branch)

 The undersigned \_\_\_\_\_  
(name as on the ID card/passport)

in the capacity of legal representative(s), proxy, pursuant to a notarized Power of Attorney \_\_\_\_\_ date \_\_\_\_\_

 of \_\_\_\_\_  
(name/s of the loan applicant) (UIC/personal number)

Hereby I/we declare that I am / we are a related person pursuant to §1, item 4 and item 5 of the Law on Credit Institutions and Ordinance No. 22 of BNB with regard to the following persons:

Type of relatedness	Name(s) and status of the person	UIC/personal number	Registered seat of the company / address of the person	Credit indebtedness <sup>1</sup>
1	2	3	4	5

*\*When the related persons are more than the fields, the declarant shall fill in and sign an additional sheet, which shall be an integral part of the declaration, and the table shall contain the text "according to the appendix".*  
**With the signing of the present Information-Declaration, I/we certify that the data indicated above are accurate and complete and compliant with the requirements stipulated in §1, item 4 and item 5 of the supplementary provisions of the Law on Credit Institutions and Ordinance No. 22 of BNB, with which I/we have acquainted myself/ourselves beforehand. I/we undertake to notify you of any changes to the data presented in this information, as well as upon occurrence of relatedness between me/us and other persons within 3 days from the date of the change (the occurrence). Not declaring a change means that there has been no such change with regard to the latest data, which data are still valid. I am/We are aware that for any false data in the present declaration I/we will be held responsible pursuant to the effective legislation. I am/We are aware that the data from this Information will be provided to BNB to be entered in the Central Credit Register of the banks.**

**LOAN APPLICANT:**

 \_\_\_\_\_  
(name, position, signature)

 \_\_\_\_\_  
(place and date of drawing up)

 \_\_\_\_\_  
(name, position, signature)

<sup>1</sup> Pursuant to §1, item 3 of the supplementary provisions of Ordinance No. 22, **credit indebtedness** shall be the indebtedness of one natural person or legal entity to the following institutions:  
 1. banks and foreign bank branches operating on the territory of Bulgaria;  
 2. the persons registered under Art. 3a of the Law on Credit Institutions, conducting activities under Art. 2, para. 2, items 6, 7 or 12, or under Art. 3, para. 1, item 3 of the Law on Credit Institutions, excluding foreign financial institutions conducting activities directly on the territory of the Republic of Bulgaria;  
 3. payment institutions and electronic money institutions granting credit under Art. 19 of the Law on Payment Services and Payment Systems.

This Information is a declaration about the persons to which the Loan Applicant is a related person pursuant to §1, item 4 and item 5 of the Law on Credit Institutions and Ordinance No. 22 of BNB, namely:

- A. Spouses;
- B. Relatives – lineal relatives<sup>2</sup> up to any degree, collateral relatives<sup>3</sup> up to the fourth degree of consanguinity and relatives by marriage up to the third degree of affinity inclusive (excluding the spouse);
- D. Partners;
- E. Persons where one of them participates in the management of the other person's undertaking or subsidiary;
- F. Persons where one and the same legal entity or natural person is a member of their management or controlling body, including the case where the natural person represents the legal entity;
- G. An undertaking and a person holding more than 10 percent of an undertaking's stakes or voting shares;
- H. Persons where one of them controls<sup>4</sup> the other person;
- I. Persons whose activity is controlled by a third person or its subsidiary;
- J. Persons who jointly control a third person or its subsidiary;
- K. Persons where one of them is the other person's commercial representative;
- M. 100% ownership;
- Y. Relatedness through a guarantee – a company and/or a person that, even if not technically belonging to an economic group, are considered to be part of the economic group of the guarantor, as their credit lines have been granted to them mainly because of the guarantee they have received from the economic group or from one of its members;
- X. In addition to all other cases listed in the letters, two or more persons that bear joint risk because they are financially (in a business way) interrelated in such a way that if one of them has financial problems, including in the financing or repayment of its liabilities, there is a likelihood for the other one or all of the others too to feel difficulties in the financing of the activity or in the fulfillment of their obligations (for example, a main buyer, a main supplier).

**Fill-in instructions:**

- ⇒ Legal entities and sole proprietors shall indicate if there is relatedness as per letters D; E; F; G; H; I; J; K; M; Y; X.
- ⇒ Natural persons shall indicate if there is relatedness as per letters A; B; D; E; F; G; H; I; J; K; M; Y; X.
- ⇒ *in column 1* indicate the type of relatedness, for example A.;
- ⇒ *in column 2* list the persons to whom the Loan Applicant is related as per the respective attribute;
- ⇒ *in column 3* – UIC for legal entities and sole proprietors, personal number for natural persons;
- ⇒ *in column 4* – registered seat of the company – for legal entities and sole proprietors, address of the person – for natural persons;
- ⇒ *in column 5* – total credit indebtedness in the original currency of the related person.
- ⇒ Absence of relatedness or credit indebtedness of the related persons shall be stated by writing it down in words.

<sup>2</sup> **Lineal relatives** – the relation between two persons where one of them descends directly or indirectly from the other.

<sup>3</sup> **Collateral relatives** – the relation between two persons descending from a common forefather, without one descending from the other.

<sup>4</sup> Pursuant to §1, item 7 of the supplementary provisions of the Law on Credit Institutions, "**control**" shall be control as defined in Art. 4, para. 1, item 37 of Regulation (EU) No. 575/2013, and respectively means the relationship between a parent undertaking and a subsidiary, as defined in Art. 1 of Directive 83/349/EEC, or the accounting standards to which an institution is subject under Regulation (EC) No. 1606/2002, or a similar relationship between any natural or legal person and an undertaking; a relationship between a parent undertaking and a subsidiary pursuant to Art. 1 of Directive 83/349/EEC exists if the undertaking (the parent undertaking):

- a) has a majority of the shareholders' or partners' voting rights in another undertaking (a subsidiary undertaking); or
- b) has the right to appoint or remove a majority of the members of the administrative, management or supervisory body of another undertaking (a subsidiary undertaking) and is at the same time a shareholder or partner in that undertaking; or
- c) has the right to exercise a dominant influence over an undertaking (a subsidiary undertaking) in which it is a shareholder or partner, pursuant to a contract entered into with that undertaking or to a provision in its memorandum or articles of association, where the law governing that subsidiary undertaking permits its being subject to such contracts or provisions; or
- d) is a shareholder or partner in an undertaking, and:
  - aa) a majority of the members of the administrative, management or supervisory bodies of that undertaking (a subsidiary undertaking) who have held office during the financial year, during the preceding financial year and up to the time when the consolidated financial statements are drawn up, have been appointed solely as a result of the exercise of the voting right; or
  - bb) controls alone, pursuant to an agreement with other shareholders or partners in that undertaking (a subsidiary undertaking), a majority of shareholders' or partners' voting rights in that undertaking.
- e) prepares consolidated financial statements and a consolidated annual report in the cases where the national legislation requires so and if:
  - a) the undertaking (the parent undertaking) has the powers to exercise or actually exercises dominant influence or control over another undertaking (a subsidiary undertaking); or
  - b) the undertaking (the parent undertaking) and the other undertaking (the subsidiary undertaking) are managed jointly by the parent undertaking.