

To
The Bulgarian Stock Exchange-Sofia
The Financial Supervision Commission
The Investment Community
Sofia

Re.: contracted bank by Sirma Group Holding JSC

Date: 26.01.2018

Dear Sirs,

In accordance with Ordinance 2 of the Financial Supervision Commission and Regulation 596/2014 of the EP, we hereby inform you that on 26.01.2018 Sirma Group Holding JSC contracted a bank credit as follows:

- Kind of credit: investment credit;
- Creditor: Unicredit Bulbank AD;
- Debtor: Sirma Group Holding JSC;
- Guarantor: Sirma Solutions JSC with UIC: 040529004 and Sirma Enterprise Systems JSC with UIC: 200421236;
- Credit volume: BGN 9 780 000 (nine million seven hundred and eighty thousand leva);
- Interest rate: 3MSOFIBOR+1.35% p.a.;
- Final utilization date: 30.07.2018;
- Final repayment date: 14.06.2022;
- Collateral:
 1. Pledge as per the Law on Pledges in favor of the Creditor upon the commercial company Sirma Solutions JSC with balance sheet assets as at 30.10.2017r. of BGN 54 706 142.44;
 2. Pledge as per the Commercial Act upon the owned by Sirma Group Holding JSC 2443 682 ordinary voting shares, with nominal value of BGN 10 each from the capital of Sirma Solutions JSC;
 3. Financial collateral in the form of pledge upon all receivables, current and future of the Debtor/s and third indebted parties, which are juridical persons on all accounts in national and foreign currency where they are a beneficiaries at the Bank.

Stanislav Tanushev

Director investor relations

Sirma Group Holding JSC