TO

THE PUBLIC

INFORMATION DOCUMENT

ISSUER:
"INTERCAPITAL PROPERTY DEVELOPMENT" REIT , registered in The Commercial Register and the Register of Non-Profit Legal Entities purpose with UIC 131397743, with registered office and management address: Sofia, Sredets district, 6 Dobrudzha Str., 1st floor, represented by the executive director Velichko Stoychev Klingov

ISSUE:
Corporate bonds with ISIN code BG2100010219

Subject: Current information about the parameters and conditions of the issue after the decisions of the General Meeting of Bondholders, held on 17.07.2026

DEAR LADIES AND GENTLEMEN,

With this information document, INTERCAPITAL PROPERTY DEVELOPMENT REIT notifies of the changes in the parameters and terms of the issue of corporate bonds with ISIN code BG2100010219, adopted by the General Meeting of Bondholders, held on 17.07.2026 following the lack of a quorum at the originally scheduled meeting on 03.07.2026.

4,168 bonds, representing 69.47% of the issue, were presented at the General Meeting, and all decisions on the agenda were adopted unanimously. The decisions were adopted for implementation by the Board of Directors of the Issuer at a meeting on 17.07.2026.

Accepted changes in the parameters and conditions of the issue corporate bonds with **ISIN code BG2100010219** are the following :

1. MATURITY AND TERM OF THE ISSUE

The issue was issued on 17.09.2021 with a term of 5 years. Its term is extended by another 5 years, starting from 17.09.2026, with the new final maturity and deadline for repayment of all obligations under the bond loan being 17.09.2031.

2. INTEREST AMOUNT, PERIODICITY AND DATES OF INTEREST PAYMENTS

The interest rate on the bond loan remains unchanged - fixed at 6.00% (six percent) per annum, with interest payments every 6 (six) months. For the extended term of the issue, the following repayment plan for principal and interest payments is adopted:

Interest payment number	Interest/principal payment date	Principal payments	Remaining principal	Actual number of days in the period	Actual number of days in the year	Interest payments
	17-Sep-26	€0	€6,000,000	18 4	365	1 81 479 , 45 €
1	17-Mar-27	€0	€6,000,000	181	365	€178,520.55
2	17-Sep-27	€0	€6,000,000	184	365	€181,479.45
3	17-Mar-28	€0	€6,000,000	182	366	€179,016.39
4	17-Sep-28	€0	€6,000,000	184	366	€180,983.61
5	17-Mar-29	€0	€6,000,000	181	365	€178,520.55
6	17-Sep-29	€1,500,000	€4,500,000	184	365	€181,479.45
7	17-Mar-30	€0	€4,500,000	181	365	€133,890.41
8	17-Sep-30	€1,500,000	€3,000,000	184	365	136 109,59 €
9	17-Mar-31	€0	€3,000,000	181	365	€89,260.27
10	17-Sep-31	€3,000,000	- €	184	365	€90,739.73

Total amount of interest payments for the extended term: EUR 1,530,000.00.

Total amount of principal and interest payments for the extended term: EUR 7,530,000.00.

3. METHOD OF PRINCIPAL REPAYMENT

The principal amount of the bond loan in the total amount of 6,000,000 (six million) euros shall be repaid as follows:

- during the first two years of the extended term, a grace period without repayments on the principal is provided;
- on 17.09.2029, a principal payment of EUR 1,500,000 is made, representing 25% of the principal;
- on 17.09.2030, a principal payment of EUR 1,500,000 is made, representing 25% of the principal;

• on 17.09.2031, at the maturity of the issue, the remaining outstanding principal amounting to EUR 3,000,000 is paid.

4. CONDITIONS FOR EARLY REPAYMENT AT THE ISSUER'S INITIATIVE

The issuer has the right to exercise a call option by repaying part or all of the principal of the issue early.

Partial early repayment cannot be in an amount less than 1,000,000 (one million) euros, and is made in the amount of 1,000,000 euros or a multiple of 1,000,000 euros.

Partial or full early repayment may be made on the date of each interest payment, with one month's notice given by the Issuer's Board of Directors to the bondholders.

In the event of partial early repayment, the relevant amount is distributed and repaid proportionally to each issued bond.

Notification of the exercise of the call option is made by publishing a message on the Issuer's website at the following internet address: www.icpd.bg and on the website of the information media x3news at the following internet address: www.x3news.com .

5. SECURITY OF THE BOND ISSUE

By decision of the General Meeting of Bondholders dated 17.07.2026, a change in the collateral for the bond issue was adopted.

To secure the claims of the bondholders on the principal of the bond loan with a total nominal value of EUR 6,000,000, as well as the claims for all interest due on the principal, the Issuer will conclude and maintain a Bond Loan insurance contract with Euroins Insurance Company AD.

The insurance should provide coverage of 100% of the risk of non-payment by the Issuer of any and all interest and/or principal payments under the bond issue, regardless of the basis for its due and payable date, including when the issue is declared early payable.

The insurance will be concluded in favor of "Texim Bank" AD in its capacity as trustee and representative of the bondholders, and the bank will have the status of insured within the meaning of the Insurance Code.

The insurance contract should be valid until the date of full repayment of the bond loan.

As of the date of this information document, the existing collateral, representing a first-in-line contractual mortgage on real estate described in the agreement with the bondholders' trustee and the annexes thereto, has not been deleted and continues to be in effect.

The existing mortgage collateral will only be deleted after:

• conclusion and entry into force of the "Bond Loan" insurance contract;

• establishing that the insurance coverage corresponds to the decision of the General Meeting of Bondholders;

• signing the necessary annex to the contract with the bondholders' trustee;

• fulfillment of the relevant terms of the contract with the trustee; and

• obtaining the necessary consent and documents from Texim Bank AD.

Until the fulfillment of the specified conditions, the existing mortgage collateral remains unchanged and in effect.

All other parameters and conditions of the corporate bond issue with ISIN code BG2100010219, which have not been explicitly amended by the decisions of the General Meeting of Bondholders of 17.07.2026, remain unchanged.

Date: 21.07.2026 Sincerely:

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Velichko Stoychev Klingov
Executive Director of
"INTERCAPITAL PROPERTY DEVELOPMENT" REIT