

To
the Financial Supervision Commission
Bulgarian Stock Exchange

REPORT

pursuant to

Article 100b, paragraph 8 of the Public Offering of Securities Act
as at 31 March 2026

for the performance of the obligations of Bulgarian-American Credit Bank (BACB or the Issuer) under the terms and conditions of the unsecured bonds issued by Bulgarian-American Credit Bank AD, ISIN BG2100017248

This report has been prepared in accordance with the provisions of Article 100b, paragraph 8 of the Public Offering of Securities Act.

I. Information about the bond issue:

Issuer	Bulgaro-American Credit Bank
ISIN	BG2100017248
Amount of the bond loan upon issue	15,000,000 euros (fifteen million euros)
Amount of the bond loan as at 31 March 2025	EUR 15,000,000 (fifteen million euros)
Number of bonds	150 (one hundred and fifty)
Type of bonds	Ordinary, interest-bearing, book-entry, registered, freely transferable, unsecured, non-convertible, subordinated bonds structured to meet the requirements for Tier 2 capital under Article 63 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 ("Regulation No 575/2013")
Face value of a bond	EUR 100,000 (one hundred thousand euros)
Issue value per bond	EUR 100,000 (one hundred thousand euros)
Maturity of the bonds	120 (one hundred and twenty) months from the date of issue
Interest and method of payment	Fixed annual interest rate of 8.00% (eight percent), effective from the Issue Date, for the entire term of the Issue, payable in annual coupon (interest) payments calculated on the basis of simple interest for each annual period on the nominal/residual value of each bond, under the interest convention Actual number of days in the period on Actual number of days in the year (Actual/Actual (ICMA Rule 251))
Principal repayment	Single payment, on the maturity date of the issue

Issue date	June 3, 2024
Maturity date of the issue	03.06.2034
Institution servicing interest and principal payments	Central Depository AD
Initial offering	Private placement
Secondary trading after approval of the Prospectus for admission to trading on a regulated market of the issue	(1) Official Market (<i>Amtlicher Handel</i>) of the Vienna Stock Exchange in the Republic of Austria; (2) " <i>Bond Segment</i> " of the Main Market of the Bulgarian Stock Exchange AD in the Republic of Bulgaria

II. Information on the Issuer's compliance with its obligations to the bondholders under the terms of the Issue, including compliance with certain financial indicators:

(1). The Issuer's obligation to pay interest

On June 3 2025 the first interest payment to the bondholders of the above-mentioned issue was made in the total amount of EUR 1,200,000 (one million two hundred thousand euros).

The payment was made through Central Depository AD proportionally among the bondholders registered in the Bondholders' Register for the bond issue on the fifth day prior to the respective interest payment date.

As of 31 March 2026, the Issuer shall regularly and timely perform its interest payment obligations under the terms and conditions of the Prospectus for admission to trading on a regulated market of the Issue.

(2) Obligation of the Issuer to comply with certain financial indicators

Under the terms of the Issue, the Issuer has not undertaken any obligations to comply with certain financial indicators

III. Admission to trading on a regulated market:

By Decision No. 8430-01-20836-0 of 10.06.2024 the Financial Market Authority of the Republic of Austria (*Finanzmarktaufsicht Österreich*) approved the Prospectus dated 10 June 2024 for admission to trading on a regulated market of the unsecured bonds, ISIN BG2100017248.

On June 18, 2024, the Vienna Stock Exchange (Wiener Boerse) admitted the bonds from the Issue to trading on the Official Market ("*Amtlicher Handel*").
The initial date of admission to trading on the Vienna Stock Exchange (Wiener Boerse) is June 21, 2024.

At a meeting held on June 27, 2024, the Board of Directors of Bulgarian Stock Exchange AD (BSE) adopted a decision to admit the bonds from the Issue to trading on *the Bond Segment* of the Main Market of the Bulgarian Stock Exchange AD.

The Issue has been assigned the stock exchange code BAMS, and the initial date of admission to trading is July 1, 2024.

IV. Use of proceeds from the bond loan

Under the terms of the issue, the net proceeds will be used by the Issuer to strengthen and diversify its equity structure, expand and develop its lending activities, invest in debt instruments, and improve its efficiency and banking performance.

As of 31 March 2026, the funds raised from the Issue are included in the Issuer's liquid assets, which are used to finance the above-mentioned activities.