To
the Financial Supervision Commission
Bulgarian Stock Exchange

REPORT

pursuant to
Article 100b, paragraph 8 of the Public Offering of Securities Act
as at 30 September 2026
for the fulfillment 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, ISIN BG2100022222

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	Bulgarian-American Credit Bank
ISIN	BG2100022222
Amount of the bond loan upon issue	15,000,000 euros
Amount of the bond loan as at 30 September 2026	EUR 15,000,000
Number of bonds	300
Type of bonds	Ordinary, interest-bearing, book-entry, registered, freely transferable, unsecured, non-convertible bonds structured to meet the requirements for eligible liabilities within the meaning of Chapter XIII, Section II of the Law on the Recovery and Restructuring of Credit Institutions and Investment Intermediaries
Face value of a bond	EUR 50,000
Issue value per bond	EUR 50,000
Maturity of the bonds	84 months from the date of issue
Interest and method of payment	Fixed annual interest rate of 5.0%, effective from the Issue Date, for the entire term of the Issue, payable in six-monthly coupon (interest) payments, calculated on the basis of simple interest for the individual six-month periods on the nominal/ residual value of each bond, under the interest convention Actual number of days in the period over Actual number of days in the year (Actual/365L (ISMA – Year, Actual/Actual)
Principal repayment	Single payment, on the maturity date of the issue
Issue date	23 December 2022

Issue maturity date	23 December 2029
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	Bulgarian Stock Exchange AD

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 23, 2023, the first interest payment to the bondholders of the issue was made in the total amount of EUR 375,000.

On December 28, 2023, the second interest payment to the bondholders of the issue was made in the total amount of EUR 375,000.

On June 23, 2024, the third interest payment to the bondholders of the issue was made in the total amount of EUR 375,000.

On December 23, 2024, the fourth interest payment to the bondholders of the issue was made in the total amount of EUR 375,000.

On June 23, 2025, the fifth interest payment to the bondholders of the issue was made in the total amount of EUR 375,000.

On December 23, 2025, the sixth interest payment to the bondholders of the issue was made in the total amount of EUR 375,000.

On June 23, 2026, the seventh interest payment to the bondholders of the issue was made in the total amount of EUR 375,000.

The payments were 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 30 June 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 for admission to trading on a regulated market of the bonds of this issue

By Decision No. 595-E of June 1, 2023, the Financial Supervision Commission (FSC) approved the Prospectus dated May 16, 2023, for admission to trading on a regulated market of the unsecured bonds, ISIN BG2100022222.

At a meeting held on 08.06.2023, the Board of Directors of Bulgarian Stock Exchange AD (BFSE) adopted a decision to admit to trading on *the Bond Segment* of the Main Market of Bulgarian Stock

Exchange AD an issue of unsecured bonds, ISIN BG2100022222. The issue has been assigned the stock exchange code BAMV, and the initial date of admission to trading is June 19, 2023.

The Issuer has fulfilled its obligation to register the Issue for trading on a regulated market – Bulgarian Stock Exchange AD.

(3) 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. Use of proceeds from the bond loan

Under the terms of the issue, the net proceeds will be used by the Issuer in its lending activities to ensure credit growth, including, without limitation, to finance green projects, green industries and technologies (without specifying specific target levels or volumes of such financing), for investments in government securities issued by Bulgaria and other Member States of the European Union with an investment rating, as well as to meet general liquidity needs and to ensure the Issuer's compliance with regulatory requirements for achieving and maintaining the applicable requirements for eligible liabilities in relation to the CRR, as determined for the Issuer as a credit institution.

As of 30 September 2026 the funds raised from the Issue are included in the Issuer's liquid assets, which are used to finance the above-mentioned activities and are invested in government securities issued by Bulgaria and other European Union member states with an investment rating.