

**TO
THE FINANCIAL SUPERVISION
COMMISSION
THE PUBLIC**

PRESS RELEASE

by

Bulgarian-American Credit Bank, registered in the Commercial Register with the Registry Agency with EIK 121246419, with headquarters and registered address in Sofia, Sofia Municipality, Sredetz District, 2 Slavyanska Street, represented by the Executive Directors Vassil Stefanov Simov and Ilian Petrov Georgiev

REF: Disclosure of information

Pursuant to art. 4 of the Measures against Market Abuse with Financial Instruments Act and to art. 27, art. 28 of the Ordinance No. 2 on the Prospectuses to be Published when Securities are Offered to the Public or Admitted to Trading on a Regulated Market and on Disclosure of Information by the Public Companies and the Other Issuers of Securities, The Bulgarian-American Credit Bank (BACB) published its audited consolidated and individual financial reports as of December 31, 2014.

Based on the audited data for the year 2014 BACB reports financial result as follows:

- Net loss on consolidated basis of BGN 8.167 million (EUR 4.176 million)
- Net loss on individual basis of BGN 9.167 million (EUR 4.687 million)

For more details on these results, please use the following link to the BACB web site:
https://www.bacb.bg/eng/financial_information