

**The following document
is a translation of the
official Notification from
Bulgarian to English
language**

**TO
THE FINANCIAL SUPERVISION
COMMISSION**

**THE BULGARIAN STOCK EXCHANGE
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 Slavianska Street,

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) discloses the following circumstance:

In accordance with the terms and conditions under the Eight mortgage bond issue of BACB, ISIN BG2100006142, Exchange code 5BNF, on September 25th 2015 the second payment to the bondholders of the mortgage bond was made in total amount of BGN 787,614.68 (EUR 402,700.99 under fixed exchange rate of BGN 1.95583 for EUR 1,00), from which BGN 586,749 (EUR 300,000 under fixed exchange rate of BGN 1.95583 for EUR 1,00) represent payment on principal and BGN 200,856.68 (EUR 102,700.99 under fixed exchange rate of BGN 1.95583 for EUR 1,00) represent interest payment.

The payment was made through Central Depository AD, pro rata the bondholders registered in the Register of Bondholders as of three days prior to the due date, i.e, on date September 18th 2015.

We notify you that the interest rate applicable for the period from September 25th 2015 till the next due date – March 25th 2016 including, is calculated at the level of 4.233% /four point two three three per cent/ p.a. (Six-month Euribor as at September 23rd 2015 equal to 0.033% increased by 4.20%).