

**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

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, 2015.

Based on the audited data for the year 2015 BACB reports financial result as follows:

- Net profit on consolidated basis of BGN 725 thousand (EUR 371 thousand)
- Net profit on individual basis of BGN 814 thousand (EUR 416 thousand)

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