

**TO
THE FINANCIAL SUPERVISION
COMMISSION
THE GENERAL 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, we hereby notify you for the following circumstance concerning Bulgarian-American Credit Bank AD (BACB) that represents “inside information” under art. 4 of the Measures Against Market Abuse with Financial Instruments Act and Ordinance No.2 of the FSC, as follows:

The Bulgarian-American Credit Bank (BACB) published its preliminary unaudited sole and consolidated financial reports as of December 31 30, 2015 together with the respective Interim activity reports and the Letter to the shareholders.

Based on unaudited data as of December 31, 2015 for the twelve months of 2015 BACB reports financial result as follows:

- Net profit on individual basis of BGN 627 thousand (EUR 320.5 thousand)
- Net loss on consolidated basis of BGN 539 thousand (EUR 270 thousand)

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