

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 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) discloses the following circumstance:

“Bulgarian-American Credit Bank” AD published the Quarterly report under art. 100b, (3) of the Public Offering of Securities Act for the fulfillment of the obligations of “Bulgarian-American Credit Bank” AD under the terms and conditions of the Eight Mortgage Bond Issue of BACB, ISIN BG2100006142 as at December 31, 2015.

The text of the Quarterly report is also published on the BACB corporate web site: <https://www.bacb.bg/bonds>