

**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. 17 of Regulation (EU) No. 596/ 2014 and to art. 27 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” the above mentioned provisions, as follows:

The Bulgarian-American Credit Bank (BACB) published its preliminary unaudited sole and consolidated financial reports as of 30 September 2019 together with the respective Interim activity reports and Letter to the shareholders.

Based on unaudited data as of 30 September 2019 for the nine months of 2019 BACB reports financial result as follows:

- Net profit on individual basis of BGN 10.192 million (EUR 5.211 million);
- Net profit on consolidated basis of BGN 10.835 million (EUR 5.340 million);

For more details on these results, please visit the BACB web site.