

**„International Asset Bank”
AD**

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	Initial Rating 13.05.2013r.	Update 12.05.2014r.	Monitoring 11.09.2014r.	Update 24.03.2015r.	Monitoring 08.09.2015r.
FINANCIAL STRENGTH RATING					
Long-term rating :	B	B	B-	B	B (under review)
Outlook :	stable	stable	stable	stable	-
Short-term rating :	C	C	C	B	B (under review)

BCRA – CREDIT RATING AGENCY (BCRA) is the third qualified rating agency in the EU, registered under Regulation (EC) No. 1060/2009 of the European Parliament and of the Council. The credit ratings, assigned by BCRA, are recognized throughout the EU and are entirely equal with the other ratings, recognized by the European Securities and Markets Authority (ESMA), without any territorial or other restrictions.

„BCRA – CREDIT RATING AGENCY” AD places in status “under review” the current financial-strength rating of “International Asset Bank” AD which stands at B long-term rating and B short-term rating. The reason for the status is the approval and the coming into effect of changes to the Bank Financial Strength Rating Methodology (see <http://www.bcra-bg.com/>). The status “under review” will be removed upon a review of the rating in accordance with the updated methodology by BCRA’s Rating Committee.