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

<u>REF</u>: 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 preliminary unaudited consolidated and individual financial reports as of June 30 2013 together with the respective Interim activity reports and the Letter to the shareholders.

Based on unaudited data as of June 30 2013 for the three months of 2013 BACB reports financial result as follows:

- Net loss on individual basis of BGN 11.432 million (EUR 5.845 million)
- Net loss on consolidated basis of BGN 19.544 million (EUR 6.063 million)

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

Sofia, Bulgaria July 26 2013