

**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 2014 together with the respective Interim activity reports and the Letter to the shareholders.

Based on unaudited data as of December 30, 2014 for the twelve months of 2014 BACB reports financial result as follows:

- Net loss on individual basis of BGN 8.936 million (EUR 4.569 million)
- Net loss on consolidated basis of BGN 7.970 million (EUR 4.075 million)

For more details on these results, please use the following link to the BACB web site:  
[https://www.bacb.bg/eng/financial\\_information](https://www.bacb.bg/eng/financial_information)

Sofia, Bulgaria  
January 29, 2014