



***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 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 1000 Sofia, Sofia Municipality, Sredetz District, 2 Slavyanska Street,

REF: Disclosure of information

Pursuant to art. 17 of the Market Abuse Regulation, The Bulgarian-American Credit Bank (BACB) discloses the following circumstance:

Pursuant to Decision No. 595-E dated 01.06.2023, the Financial Supervision Commission (FSC) approved the Prospectus dated 16.05.2023 for admission to trading on a regulated market of an issue of unsecured bonds issued by "Bulgarian-American Credit Bank" AD, ISIN BG2100022222, in the amount of EUR 15 000 000 (EUR fifteen million), distributed in 300 (three hundred) ordinary, interest-bearing, book-entry, registered, freely transferable, unsecured, non-convertible bonds structured to meet the requirements for eligible obligations within the meaning of Chapter XIII, Section II of the Recovery and Resolution of Credit Institutions and Investment Firms Act, with face value of EUR 50 000 (EUR fifty thousand) per bond, issued on 23.12.2023 and with maturity on 23.12.2029 (hereinafter referred to as the "Prospectus").

The bond issue is entered in the register maintained by the FSC under art. 30, para 1, Item 3 of the Financial Supervision Commission Act, for the purpose of trading on a regulated market.

BACB publishes the Prospectus on the corporate website of BACB, section "For Investors", subsection "Bonds - Corporate Bonds", and it can also be obtained at the address of the head office of BACB - R. Sofia, ul. "02/9058 333 or by e-mail: ipetrova@bacb.bg and ir@bacb.bg .

BACB informs potential investors that the Prospectus is valid until 01.06.2024, and the applicable legislation requires the addition of supplements to the Prospectus in the event that between the approval of the Prospectus and the commencement of trading of the Bonds on a regulated market, an important new factor, material error or material inconsistency arises with respect to the information included in the Prospectus that may affect the valuation of the bonds. The obligation for adding supplements to the Prospectus in the event of the occurrence of important new factors, material errors or material inconsistencies does not apply after the validity of Prospectus has expired.



The Prospectus contains the definitive information that BACB provides to potential investors to help them decide whether or not to invest in bonds of the issue. Potential investors should note that BACB is responsible for the accuracy of the information included in the Prospectus only.

Investing in bonds involves certain risks. It is in the interest of the investors to read the Prospectus in full, paying particular attention to information on risk factors, before deciding to invest in the Bonds.

The bond issue is submitted for admission to trading only on the "Bond Segment" of the Main Market of the Bulgarian Stock Exchange ("BSE"). The Bonds will not be submitted for admission to trading on any other regulated market or trading venue, including in other countries. Stock-exchange transactions with the bonds will be possible after their admission to trading on the BSE on the date determined by the BSE Board of Directors.

The distribution of the Prospectus may be restricted in certain jurisdictions under applicable law. The BACB expressly emphasizes that persons who have been given access to the Prospectus should inform themselves about and observe these restrictions, including, but not limited to, by consulting the information set out in the section headed "Restrictions on the offer of Bonds" in the Prospectus.