



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 Sofia, Sofia Municipality, Sredetz District, 2 Slavyanska Street

Re: Bulgarian-American Credit Bank acquired 100% of the shares of TOKUDA BANK

REF: Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (market abuse regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC (“Regulation (EU) No 596/2014”) and information publicly announced under art. 100r of the Public Offering of Securities Act (POSA)

In connection with a stock purchase agreement, for the sale and purchase of shares of the capital of Tokuda Bank EAD concluded on January 12, 2026 by Bulgarian-American Credit Bank AD and the seller Tokushukai Incorporated, Japan, we hereby inform you that:

Bulgarian-American Credit Bank AD acquired 6,800,000 book-entry shares with voting rights, representing 100% of the capital of Tokuda Bank EAD.

The transaction was finalized after receiving the necessary prior approvals from the regulators Bulgarian National Bank (*Decision No. 586 of 03.12.2025 of the Governing Council of the BNB in implementation of an instruction from the European Central Bank*) and Commission for Protection of Competition (*Decision No. 788 of 18.07.2024 of the CPC*) and in connection with the announced intention of Bulgarian-American Credit Bank AD to acquire the shares in the capital of Tokuda Bank EAD.

The acquisition is financed entirely with BACB's own funds originating from its banking activities.

BACB has announced its intention to merge the acquired Tokuda Bank EAD after receiving the necessary regulatory approvals, which will lead to an increase in BACB's assets and improve Bank's efficiency, as a result of which BACB will offer the customers of the merged institution even more competitive banking services and products and will continue to apply the good practices of a socially responsible Bulgarian credit institution.