

To:
Financial Supervision Commission
Investment Activity Supervision Department
16 Budapest Str.
Sofia

Cc:
Bulgarian Stock Exchange - Sofia AD
6 Tri Ushi Str.
Sofia

Cc:
The public via *x3news*

18 March 2020

Re: First Investment Bank to include in its CET1 the net annual profit for 2019.

Dear Sirs,

We hereby inform you that by Decision No 106/16 March 2020 of the Governing Council of the Bulgarian National Bank, our incoming No. 01-32/17.3.2020, granted permission to First Investment Bank AD (the Bank) to include in its Common Equity Tier 1 (CET1) the Bank's net annual profit for 2019 in the amount of BGN 129,221 thousand. Thus, the Bank's own funds amount to BGN 1,344,139 thousand, and the CET1 – BGN 1,089,881 thousand. With this the Bank shows its stable capital position and considerably exceeds the regulatory requirements.

Regards,

(signed)
Nedelcho Nedelchev
Chief Executive Officer

(signed)
Svetozar Popov
Executive Director