

To:  
Financial Supervision Commission  
Sofia

CC:  
Bulgarian Stock Exchange  
Sofia

19 September 2013, Sofia

*Re: Approvals from Bulgarian National Bank and Commission for Protection of Competition for First Investment Bank to acquire 100% of MKB Unionbank EAD*

Dear Sirs,

We hereby inform you that yesterday the Bulgarian National Bank issued order No. RD 22-2013/18.09.2013 approving the acquisition by First Investment Bank (Fibank) of all voting shares in the capital of MKB Unionbank EAD amounting to BGN 122 464 965. Thus, Fibank will have 100% qualified shareholding in MKB Unionbank EAD.

Also yesterday, the Commission for Protection of Competition issued decision No. 1191/18.09.2013 permitting the concentration which will occur upon First Investment Bank acquiring control over MKB Unionbank EAD and its subsidiary AMS Imoti EOOD.

Regards,

*(signed)*

Dimitar Kostov  
Executive Director  
Managing Board Chair

*(signed)*

Vassil Christov  
Executive Director  
Managing Board Member