

To:
Financial Supervision Commission
Sofia

CC:
Bulgarian Stock Exchange
Sofia

18 September 2013, Sofia

Re: First Investment Bank's Ratings from Fitch

Dear Sirs,

We hereby inform you that yesterday Fitch Ratings affirmed First Investment Bank's (FIBank) ratings which remain, as follows:

- Long-term IDR: affirmed at 'BB-', Outlook Stable
- Short-term IDR: affirmed at 'B'
- Viability Rating: affirmed at 'b-'
- Support Rating: affirmed at '3'
- Support Rating Floor: affirmed at 'BB-'

Regards,

(signed)

Dimitar Kostov
Executive Director
Managing Board Chair

(signed)

Vassil Christov
Executive Director
Managing Board Member