

To:
Financial Supervision Commission
Sofia

CC:
Bulgarian Stock Exchange
Sofia

05 December 2012, Sofia

Re: FIBank Executive Director Mr Vassil Christov wins Banker of the Year 2012 award

Dear Sirs,

We hereby inform you that at a ceremony held last night Mr Vassil Christov, Executive Director of First Investment Bank (FIBank) won the prestigious award Banker of the Year 2012 of *Banker Weekly*. He received the award from Ms Lilyana Pavlova, Minister of Regional Development and Public Works, and shared it with Executive Directors Dimitar Kostov and Svetoslav Moldovansky. The three executive directors expressed their gratitude to all employees of FIBank who made this award possible.

Earlier this year for the second time in a row Fibank became Bulgaria's Favourite Brand in the Financial Institutions category, won the Golden Martenitsa award of the "Made in Bulgaria" Union and the Bank of the Year Award of the "Bank of the Year" Association.

Regards,

(signed)

Dimitar Kostov
Executive Director
Managing Board Chair

(signed)

Svetoslav Moldovansky
Executive Director
Managing Board Member