

To:
Financial Supervision Commission
Supervision of Investment Activities
Department
16, Budapest Street
Sofia

CC:
Bulgarian Stock Exchange
6, Tri Ushi Street
Sofia

29 April 2026, Sofia

Re: First Investment Bank's Ratings from Fitch Ratings

Dear Sirs,

We hereby inform you that on 28 April 2026 the rating agency *Fitch Ratings* revised the Outlook on First Investment Bank AD's Long-Term Issuer Default Rating (Long-Term IDR) to "Positive" and affirmed the Bank's other ratings as follows:

- Long-Term Issuer Default Rating (IDR): 'B' with a Positive Outlook
- Short-Term IDR: affirmed at 'B'
- Viability rating: affirmed at 'b'
- Government Support Rating: affirmed at 'ns'.

Regards,

(signed)

Nikola Bakalov
Chief Executive Officer
MB Chairperson

(signed)

Svetozar Popov
Executive Director
MB member