

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

CC:
Bulgarian Stock Exchange – Sofia AD
6 Tri Ushi Str.
Sofia

CC:
Central Depository
6 Tri Ushi Str.
Sofia

The Public via x3news

13 May 2026

RE: *Notification of Bond Issues by First Investment Bank AD*

Dear Ladies and Gentlemen,

We hereby inform you that First Investment Bank AD has successfully issued two bond offerings with fixed interest rates in a total amount of EUR 310,000,000.

The first issuance, with a total nominal value of EUR 60,000,000, meets the requirements for Additional Tier 1 capital within the meaning of Regulation (EU) No. 575/2013. The issuance includes reset and temporary write-down features. The coupon interest rate on the bonds is 11%. The bonds are perpetual, with an issuer call option exercisable after the fifth year. The proceeds from the first issuance will be used for the Bank's general financial needs, including the refinancing of its oldest financial instrument qualifying as Tier 1 capital.

The second issuance, with a total nominal value of EUR 250,000,000 and structured to meet the minimum requirement for own funds and eligible liabilities (MREL), carries a coupon interest rate of 7.375%. The issuance is structured as senior unsecured bonds. The bonds have a five-year maturity and include an issuer call option exercisable after the fourth year. The issuance has been assigned a B rating by the international credit rating agency Fitch Ratings. The proceeds from the issuance will be used to meet the Bank's general funding needs and to further strengthen compliance with the minimum requirement for own funds and eligible liabilities set by Bulgarian National Bank.

Bank of America acted as lead manager for both issuances.

REGARDS,

(signed)

Nikola Bakalov
Chief Executive Officer

(signed)

Svetozar Popov
Executive Director