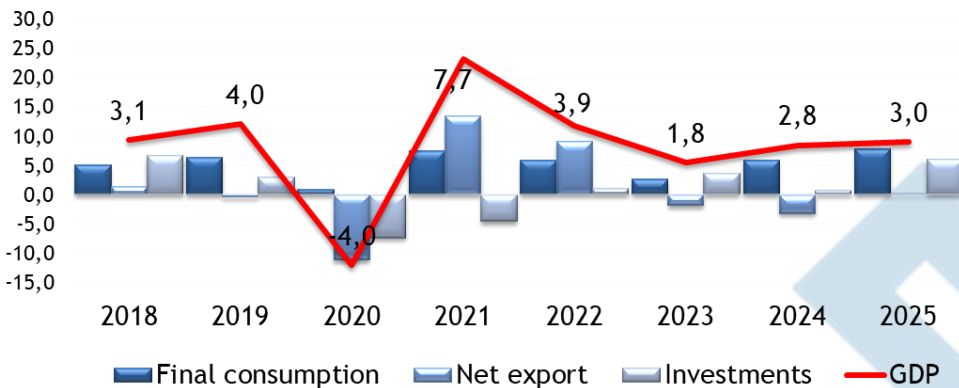


UPDATED IN MARCH 2026

COUNTRY PROFILE AND BULGARIAN ECONOMIC OVERVIEW

Macroeconomic indicators		2017	2018	2019	2020	2021	2022	2023	2024	2025
GDP	EUR M	52,531	56,224	61,530	61,607	71,059	85,799	93,947	103,721	116,018
	Growth, %	3.5	3.1	4.0	(4.0)	7.8	4.0	1.9	2.8	3.0
Current account	EUR M	1,736	532	1,148	274	(768)	(2,299)	(846)	(1,898)	(6,874)
	% of GDP	3.3	0.9	1.9	(0.0)	(1.7)	(1.4)	(0.3)	(1.8)	(5.9)
FDI	EUR M	1,606	968	1,639	2,761	1,435	4,128	4,635	2,855	3,262
	% of GDP	3.1	1.7	2.7	4.5	2.0	4.8	4.9	2.7	2.8
Budget deficit/ surplus	% of GDP	1.2	2.0	2.1	(3.8)	(3.9)	(1.4)	(1.9)	(3.0)	3.1

Growth of Real GDP, Consumption and Investments



Source: Bulgarian National Bank, National Statistical Institute, Ministry of Finance

Bulgaria Current Ratings

Date	Outlook	Rating	Agency
24 January 2025	Stable	Baa1	MOODY'S
10 July 2025	Stable	BBB+	STANDARD & POOR'S
10 July 2025	Stable	BBB+	FitchRatings
11 July 2025	Positive	A-	SCOPE

Macro environment: Key indicators historic development

Indicators	2019	2020	2021	2022	2023	2024	2025
Gross domestic product (EUR million)	61,530	61,607	71,344	86,078	94,525	104,767	116,018
Gross domestic product, real growth (%)	4.0	(4.0)	7.7	3.9	1.8	2.8	3.0
- Consumption, real growth (%)	6.4	0.9	7.4	5.8	2.6	5.8	7.8
- Gross fixed capital formation, real growth (%)	5.3	(7.9)	(4.6)	9.0	3.7	0.7	6.1
Export (% of GDP)	47.3	44.2	48.4	54.3	(1.9)	(3.2)	0.2
Inflation at period-end HICP (%)	3.1	0.0	6.6	14.3	4.7	2.1	4.1
Average annual inflation HICP (%)	2.5	1.2	2.8	13.0	9.5	2.6	3.3
Unemployment (%)	5.9	6.7	4.8	5.4	5.6	5.2	3.2
Current account (% of GDP)	1.9	0.4	(1.1)	(2.7)	(0.9)	(1.8)	(5.9)
Trade balance (% of GDP)	(4.7)	(3.1)	(4.1)	(5.8)	(3.9)	(5.4)	(8.2)
Foreign exchange reserves of BNB (EUR million)	24,836	30,848	34,597	38,424	41,926	42,056	44,479
Foreign direct investments (% of GDP)	2.7	4.5	1.6	4.4	4.4	2.7	2.8
Gross external debt (% of GDP)	61.3	63.3	58.1	51.6	48.3	47.0	47.2
Exchange rate of USD (BGN for USD 1)	1.74	1.59	1.73	1.82	1.77	1.88	1.67

Source: National Statistical Institute, Bulgarian National Bank, Ministry of Finance

MACRO ASSUMPTIONS 2023-2026F

Spring forecast 2026, Ministry of Finance	2023	2024	2025F	2026F
GDP real growth, %	1.7	3.4	3.0	2.7
- consumption	1.1	4.6	5.2	3.6
- investment	10.2	1.5	10.3	(1.2)
- exports	0.0	1.8	(0.8)	2.9
- imports	(5.5)	3.9	4.2	2.7
Unemployment, %	4.3	4.2	3.6	3.6
Average HICP, %	8.6	2.6	3.6	3.5
Current account, % of GDP	(0.9)	(1.6)	(3.3)	(2.3)
Trade balance, % of GDP	(4.2)	(4.8)	(6.9)	(6.5)
FDI, % of GDP	5.5	3.1	3.2	3.2
M3 aggregate	8.7	8.7	8.3	9.1
Loans to businesses, %	9.7	10.1	8.5	8.3
Loans to individuals, %	15.9	20.8	20.9	17.5

FAVOURABLE MACRO ENVIRONMENT IN THE MID TERM (2023-2026F)

- Positive assumptions of the economic development during the period 2023-2026;
- Growth in GDP in next two years then to gradually remain 3.0% in 2025 and 2.7 in 2026 y/o/y;
- The consumption expected to decline its growth up to 3.2% y/o/y until the end 2026;

FIBANK AND THE BULGARIAN BANKING SYSTEM

The banking sector at December 2025

GROUP 1: TOP 5 BANKS

	TOTAL ASSETS (Q4'25, EURm)	MARKET SHARE (Q4'25%)
United Bulgarian Bank (KBC)	22 753	19,6%
DSK Bank (OTP)	21 978	18,9%
UniCredit Bulbank	20 971	18,1%
Eurobank Bulgaria	13 786	11,9%
First Investment Bank	9 077	7,8%

GROUP 3: FOREIGN BRANCHES

	TOTAL ASSETS (Q4'25, EURm)	MARKET SHARE (Q4'25%)
Citi Bank Europe - Bulgaria Branch	1 090	0,9%
ING Bank N.V. - Sofia Branch	789	0,7%
BNP Paribas S.A. - Sofia Branch	508	0,4%
T.C. Ziraat Bankasi - Sofia Branch	260	0,2%
Varengold Bank AG	100	0,1%
Bigbank AS - Branch Bulgaria	45	0,0%

GROUP 2: OTHER BANKS

	TOTAL ASSETS (Q4'25, EURm)	MARKET SHARE (Q4'25%)
Central Cooperative Bank	5 274	4,5%
Bulgarian Development Bank	3 514	3,0%
Procredit Bank	2 657	2,3%
Allianz Bank	2 502	2,2%
TBI Bank	2 197	1,9%
Investbank	2 017	1,7%
International Asset Bank	1 642	1,4%
Municipal Bank	1 590	1,4%
Bulgarian-American Credit Bank	1 459	1,3%
D Commerce Bank	1 067	0,9%
Texim Bank	487	0,4%
Tokuda Bank	316	0,3%

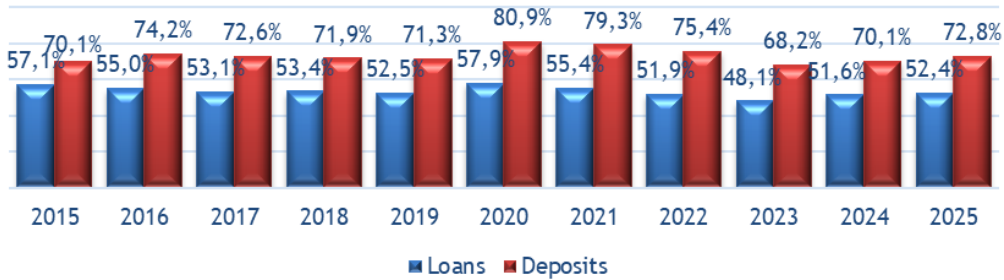
- Fibank is the **largest Bulgarian-owned bank**

- Fibank is the fifth largest overall, **systemically important** to the Bulgarian banking system

Banking Sector as at 31 December 2025

y/oy	2019	2020	2021	2022	2023	2024	2025
Bank system assets, EUR M	58 390	63 403	69 234	79 458	87 981	97 969	116 082
Growth of assets in the bank system, %	8.2	8.6	9.2	14.8	10.7	11.4	18.5
Bank system profit, EUR M	856	417	724	1 063	1 747	1 889	1 855
Profit growth, %, y/oy	(0.2)	(51.4)	73.8	46.8	64.4	8.1	(1.8)
Bank system deposits, EUR M	46 964	51 472	55 913	64 524	69 928	76 149	88 477
Growth of deposits, %	8.6	9.6	8.6	15.4	8.4	8.9	16.2
Bank system loans, EUR M	31 546	33 142	36 160	40 788	45 496	51 975	59 978
Growth of loans, %	7.0	5.1	9.1	12.8	11.5	14.2	15.4
Capital adequacy, %	20.16	22.74	22.62	20.88	21.65	22.27	
Liquidity, %	269.9	279.0	274.1	235.0	246.7	241.0	280.6

Loans and Deposits % of GDP



Source: Bulgarian National Bank, December 2025

In the period the dynamics of processes in the banking system was impacted by the increase in loans to households and business.

Fibank and the Banking Sector as at 31 December 2025

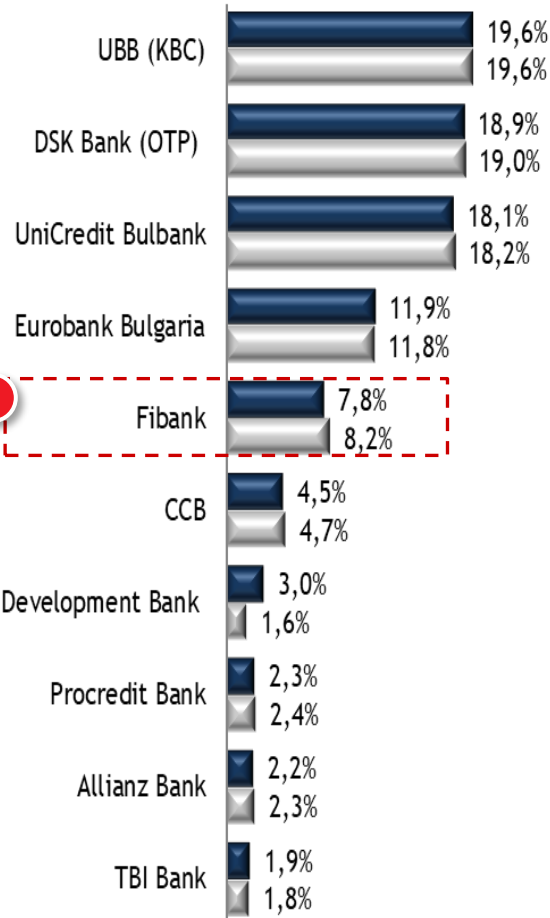
in EUR M		Dec'24	Dec'25	Growth
Assets	Banking system	97 969	116 082	18,5%
	Fibank	8 058	9 077	12,6%
Deposits (other than from credit institution)	Banking system	76 149	88 477	16,2%
	Fibank	6 653	7 316	10,0%
Deposit of individuals and households	Banking system	47 170	56 816	20,4%
	Fibank	4 356	5 141	18,0%
Loans to non-banks	Banking system	51 975	59 978	15,4%
	Fibank	4 190	4 785	14,2%
Consumer loans	Banking system	10 783	12 240	13,5%
	Fibank	803	980	22,0%
Mortgage loans	Banking system	0	0	
	Fibank	14 100	18 304	29,8%
Loans to businesses	Banking system	762	948	24,4%
	Fibank	27 002	29 318	8,6%
Profit	Banking system	2 623	2 831	7,9%
	Fibank	4 120	4 641	32,7%

in BGN M		Dec'24	Dec'25	Growth
Profit	Banking system	50 091	59 352	-1,8%
	Fibank	4 120	4 641	32,7%

Source: Bulgarian National Bank, Dec 2024 and Dec 2025

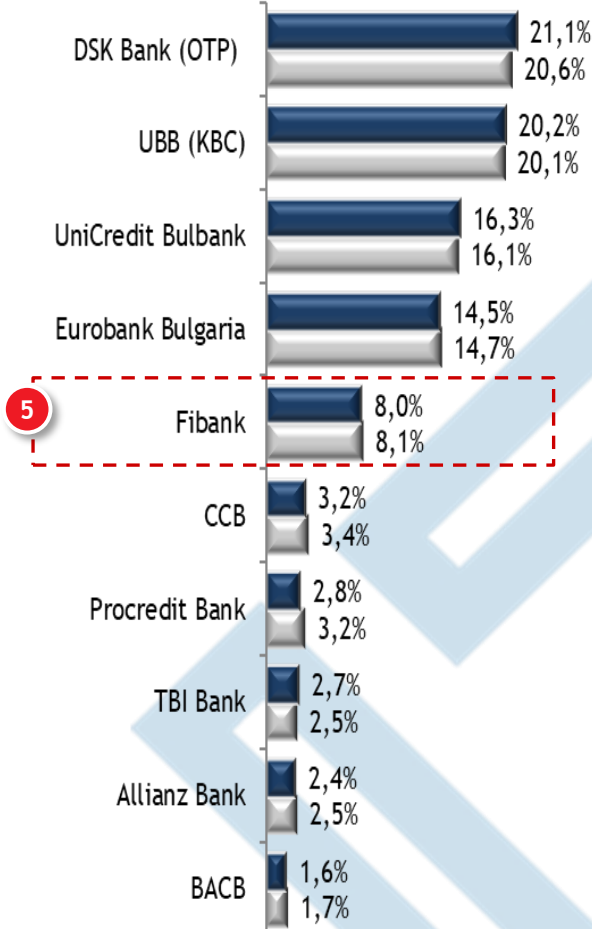
TOTAL ASSETS

Market share (q4, 2024 & q4, 2025)



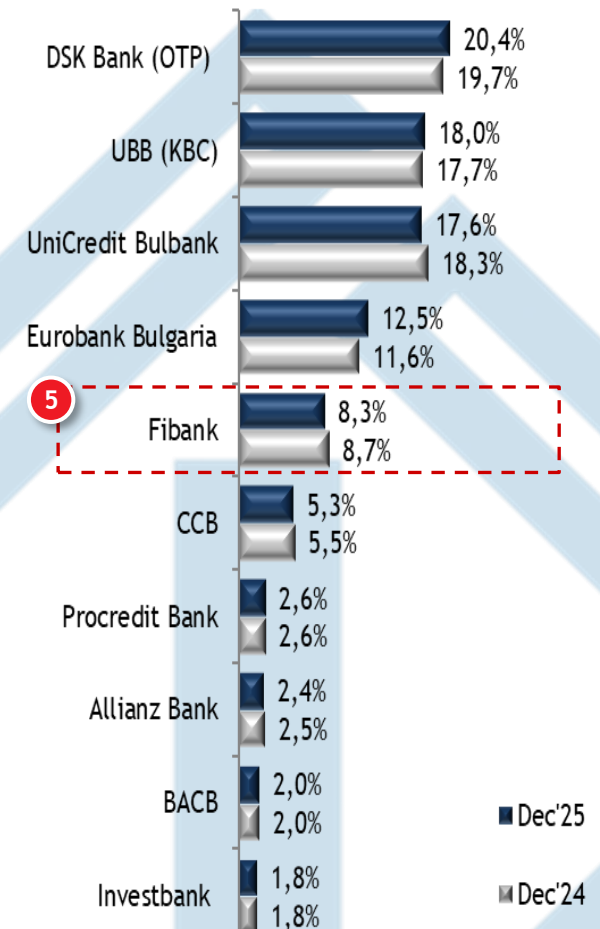
LOANS

Market share (q4, 2024 & q4, 2025)



DEPOSITS

Market share (q4, 2024 & q4, 2025)



Increased market shares in business loans & retail deposits at December 2025 as part of long-term strategy.

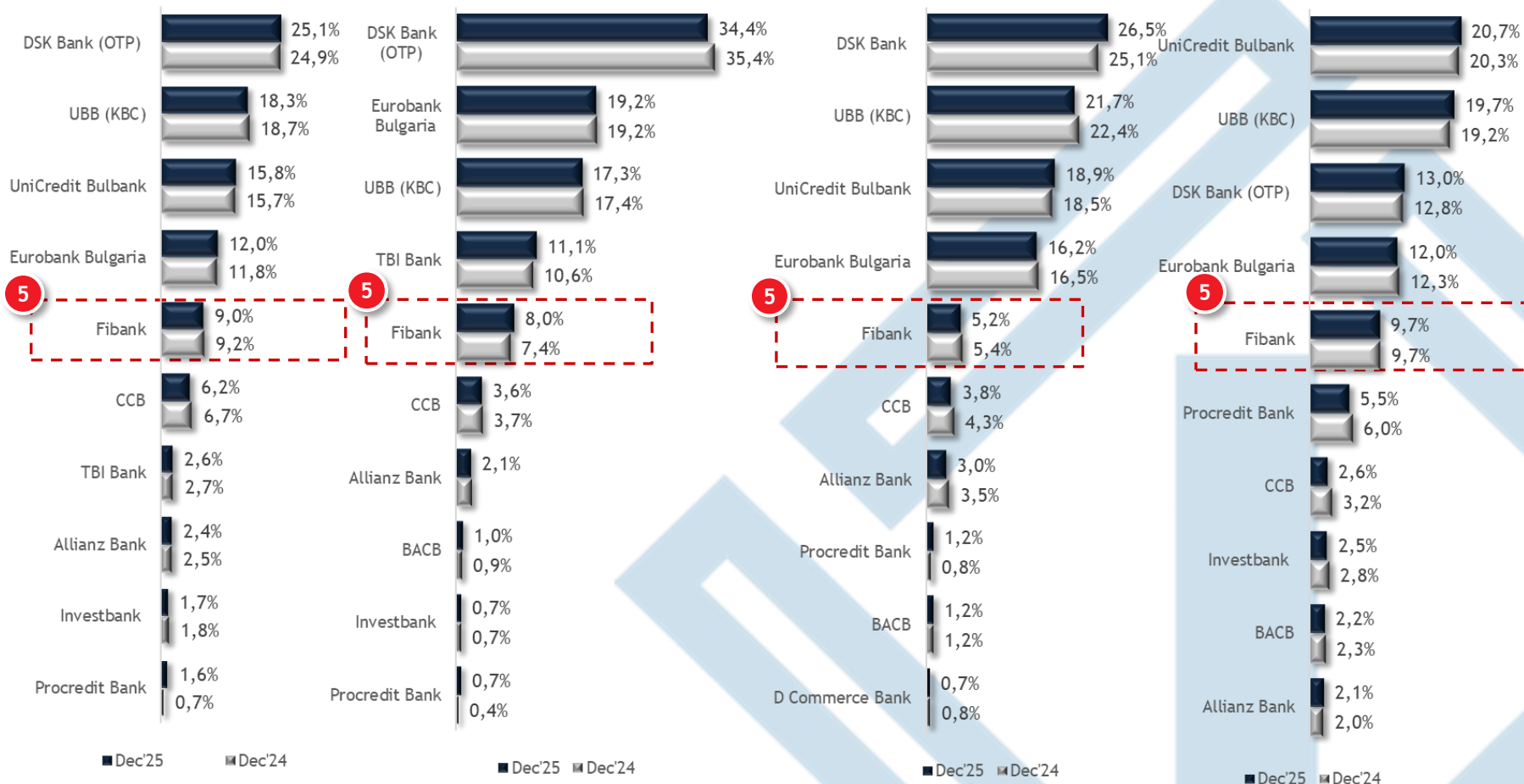
RETAIL DEPOSITS

CONSUMER LOANS

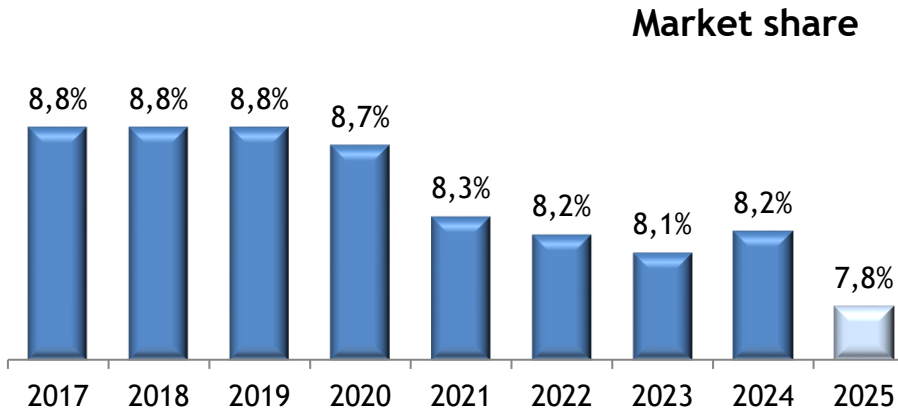
MORTGAGE LOANS

LOANS TO BUSINESSES

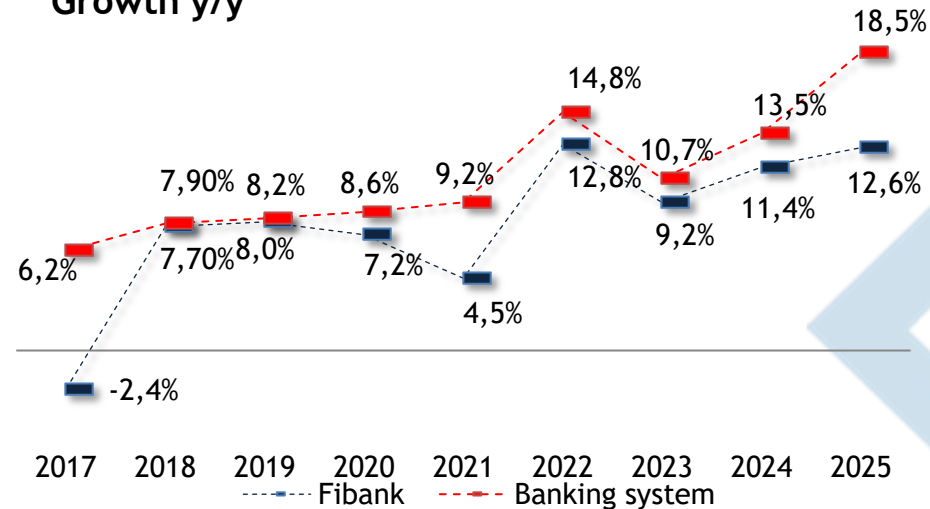
Market share (q4, 2024 & q4, 2025) Market share (q4, 2024 & q4, 2025) Market share (q4, 2024 & q4, 2025) Market share (q4, 2024 & q4, 2025)



Assets

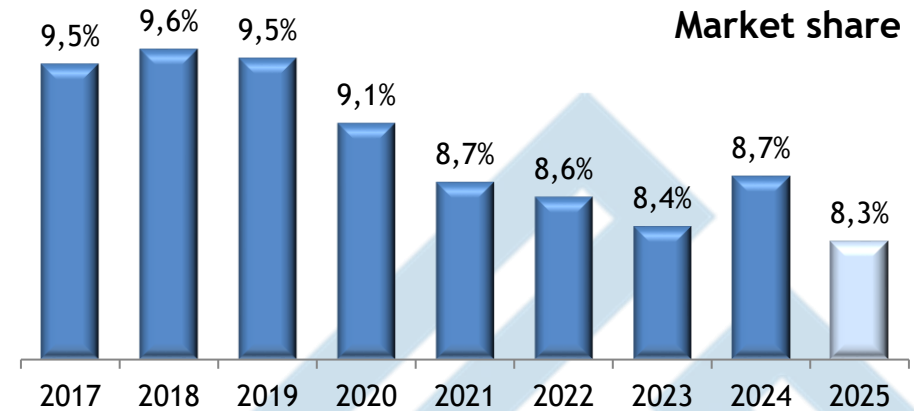


Growth y/y

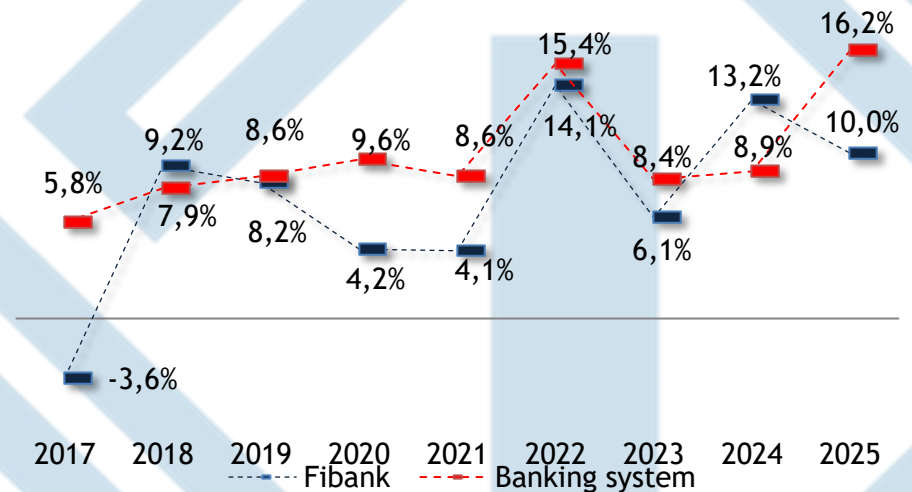


Deposits

(other than from credit institution)

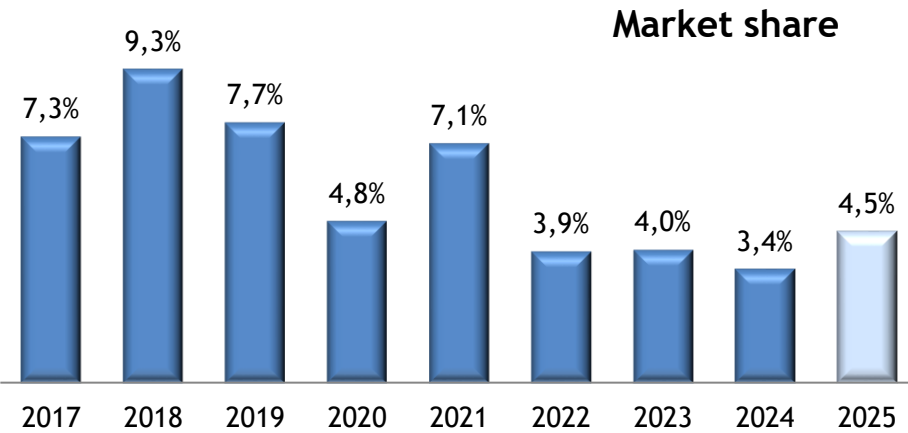


Growth y/y

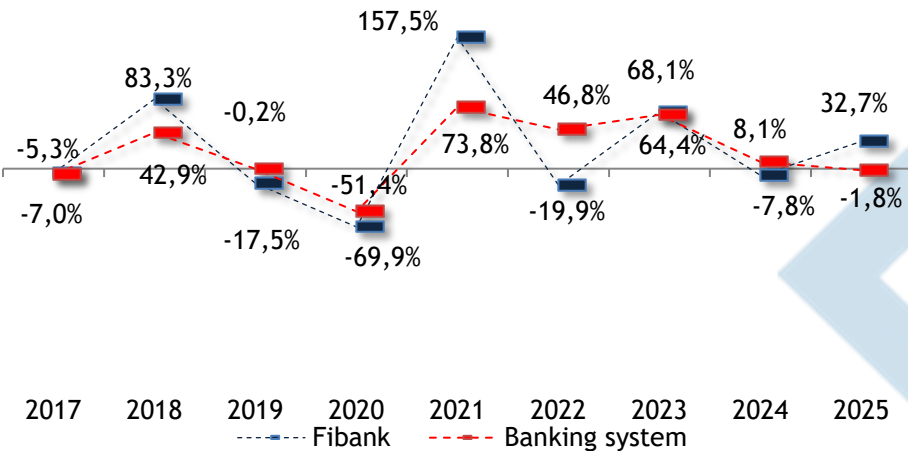


Source: Bulgarian National Bank

Profit

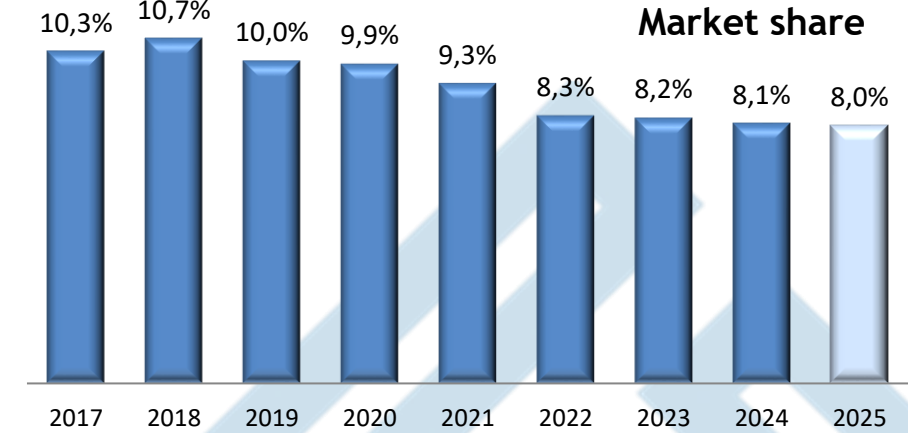


Growth y/y

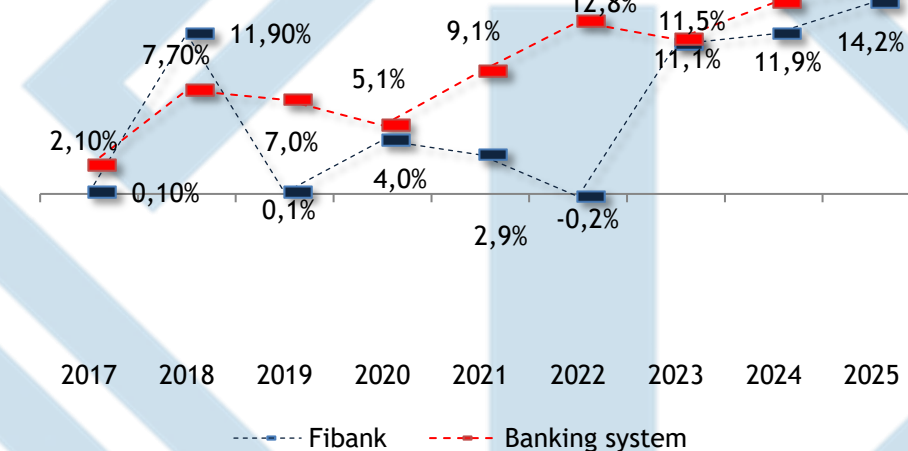


Source: Bulgarian National Bank

Loans to non-banks

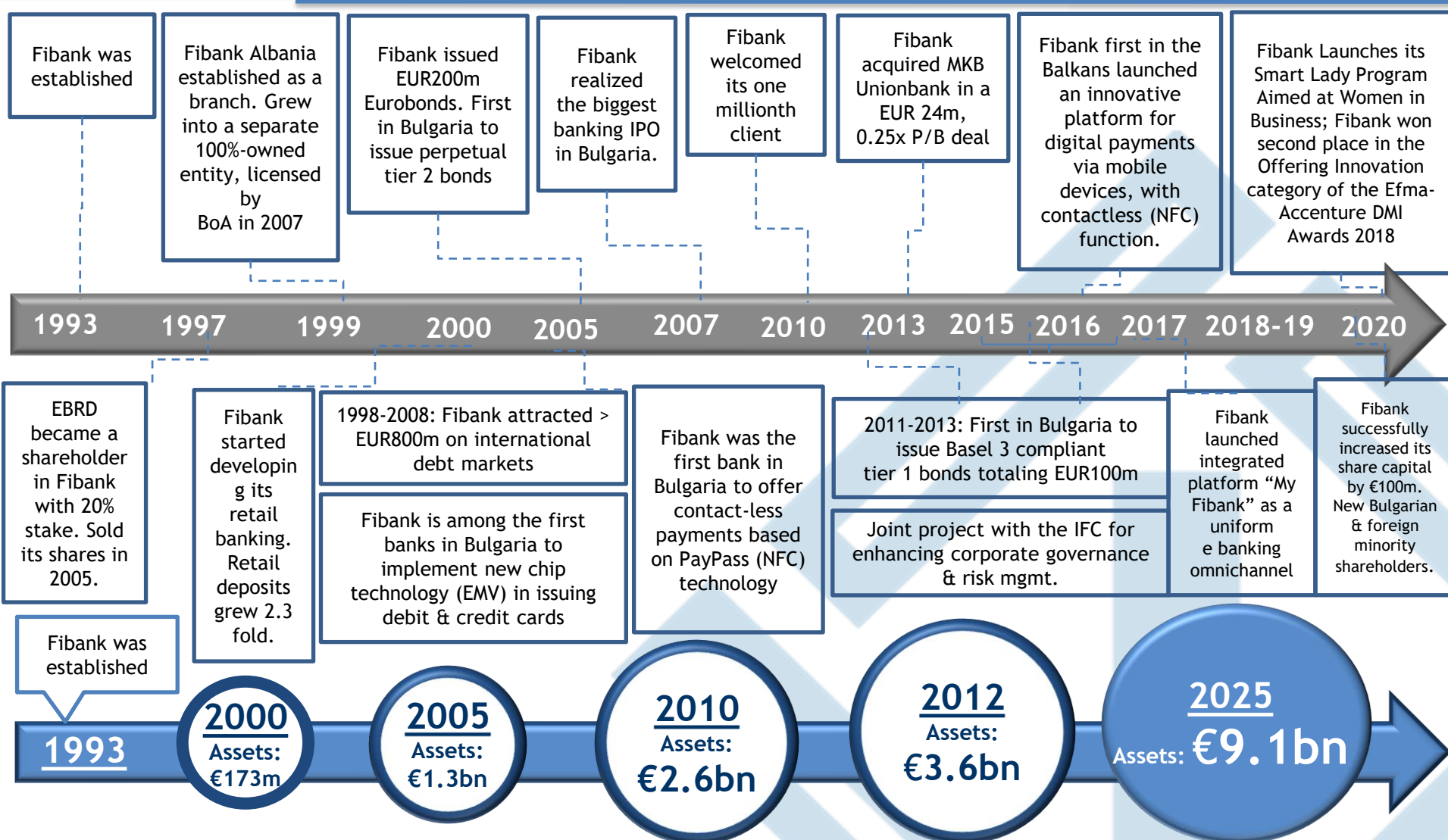


Growth y/y



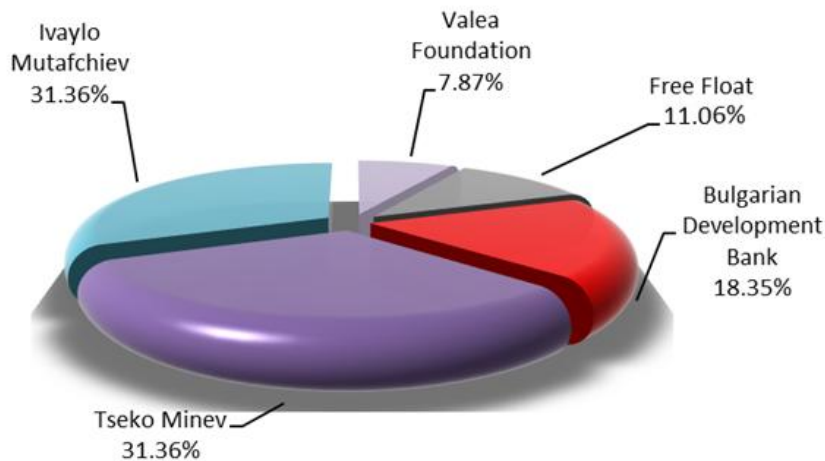
FIBANK AT A GLANCE

Over 30 years of stable development with focus on innovation and customer experience

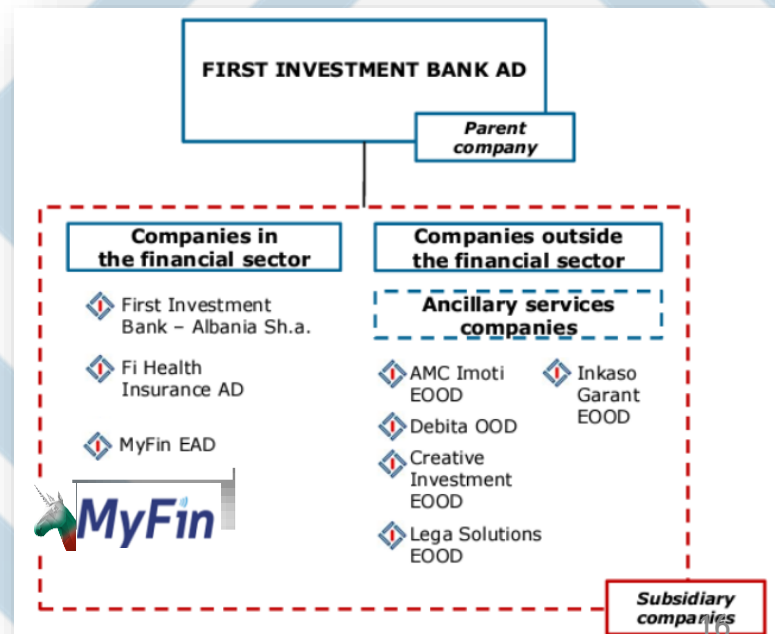


- After years of leading successfully First Financial Brokerage House (FFBH) (a leading non-banking financial institution on the Bulgarian capital market), Mr. Ivaylo Mutafchiev and Mr. Tseko Minev established First Investment Bank on October 8, 1993. The Bank has a general banking license issued by the Bulgarian National Bank (BNB) according to which it is allowed to conduct all banking transactions permitted by Bulgarian legislation.
- Fibank realized the biggest banking initial public offering of shares in Bulgaria. The Bank became a public company and increased its issued share capital from BGN 100 million to BGN 110 million.
- At the beginning of July 2020 the subscription was successfully completed and First Investment Bank increased its capital by BGN 195,424 thousand. New shareholders of the Bank became the Bulgarian Development Bank AD with 18.35% and Valea Foundation of the Czech entrepreneur Mr. Karel Komarek with 7.87%.

SHAREHOLDERS' STRUCTURE



CORPORATE GROUP STRUCTURE

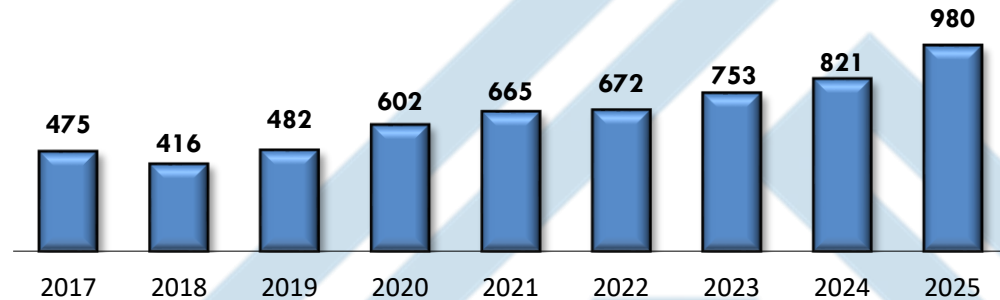


FIRST INVESTMENT BANK'S RATINGS FROM FITCH RATINGS

On 01 May 2025 Fitch Ratings published the following rating actions for First Investment Bank's:

- Long-Term Issuer Default Rating (IDR): 'B' with a Stable Outlook
- Short-Term IDR: 'B'
- Viability Rating: 'b'
- Support Rating: 'NS'
- Support Rating Floor: 'No Floor'

Capital (EUR M)



**No dividends have been paid to shareholders since the establishment of the Bank*

2 KEY SUBSIDIARIES IN FINANCIAL SECTOR

- Replication of the successful business model in Bulgaria & its adaptation to the Albanian banking market through a **subsidiary bank in Albania** with limited presence and focus on retail & SME business.
- Offering of **insurance products** & services in line with license of FiHealth Insurance for attracting new customers in the retail & SME segments.

Domestic network

- As at 31 December 2025, Fibank clients are served in 114 outlets all over the country

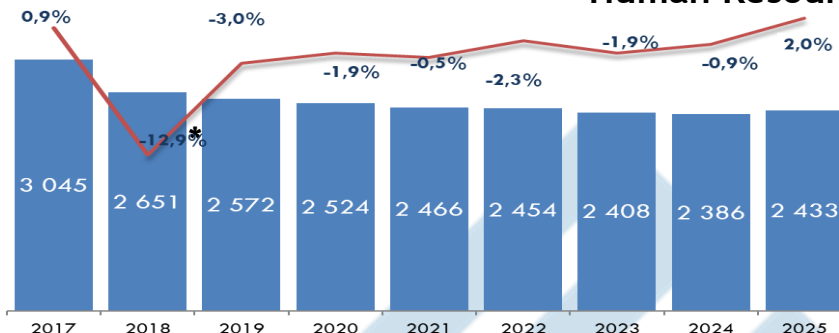
Regional presence

- Fibank has 1 branch in Cyprus
- Fibank Cyprus branch has **operated since 1997**, initially mainly in the area of corporate banking. Over the years, it systematically and consistently expanded its products and services.
- Currently, the branch offers standard credit and savings products, payment services and e-banking, with a **strategic focus on retail & SMEs** customers.
- Fibank has a wholly owned subsidiary in Albania with 10 branches



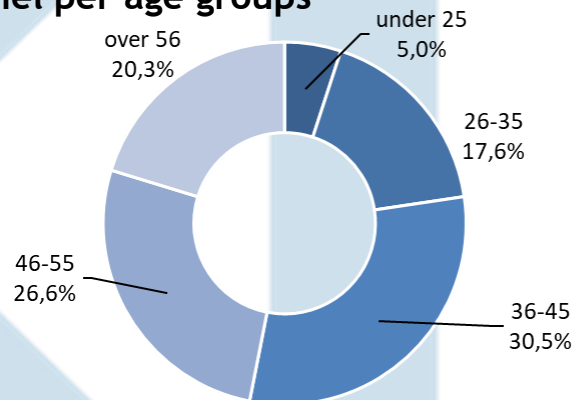
Source: Unconsolidated data, December 2025

Human Resources



- 1 464 (60,2%) employees work in the Head Office and 969 (39,8%) in the branch network;
- Employees per sex: 28.3% male and 71.7% female;
- Average age: 45 years;
- Voluntary turnover for q4, 2025 is 3.2%;

Personnel per age groups



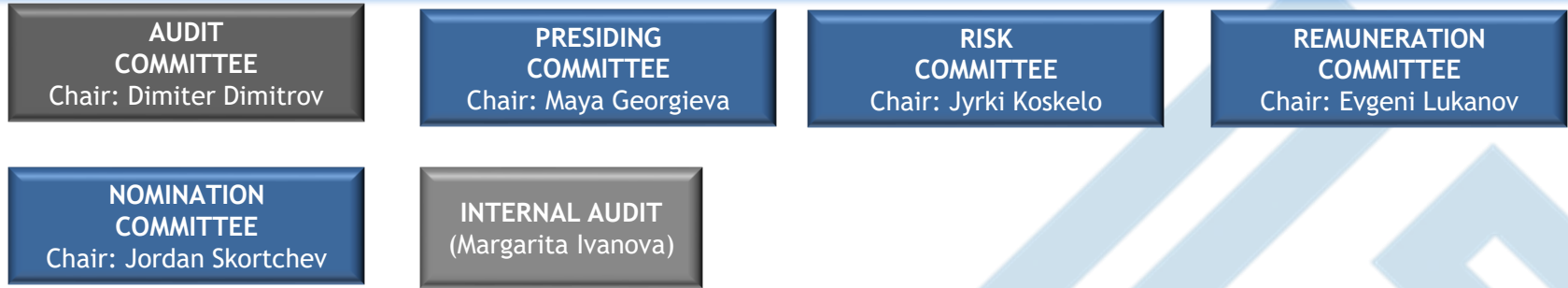
***At Q4 2018 432 people of the security guards were outsourced in independent company.**

- ❖ 2003 - 2005: Fibank entered into 10 Subordinated term debt agreements for the total amount of EUR 28 mln. included in the Tier 2 capital.
- ❖ In August 2005, the Bank issued its first perpetual subordinated bonds with par value of €27 mln. included in the Tier 2 capital. The arranger of the instrument was Dresdner Bank.
- ❖ 2006: Fibank issued a perpetual debt for the total amount of €21 mln. included in the Tier 2 capital.
- ❖ In October 2006 Fibank issued 1 million ordinary shares with nominal value of BGN 10 each - total increase the capital BGN 10 mln. Each of the founding shareholders acquired new shares pro rata from the capital increase.
- ❖ In December 2006 reserves and retained earnings were converted into 8 million ordinary shares distributed pro rata to existing shareholders.
- ❖ In March 2007 Fibank decided on 10 for 1 stock split, where 10 million shares with nominal value of BGN 10 each were replaced by 100 million shares with nominal value BGN 1 each.
- ❖ In May 2007 Fibank issued 10 million new ordinary shares through an IPO. FFBH offered 6.5 million shares of its stake in Fibank's share capital. The issue was oversubscribed nearly 6 times.
- ❖ 2011: Fibank issued a new €20 mln. perpetual debt instrument which was included in the additional Tier I capital of the Bank, meeting all requirements of Basel 3.
- ❖ 2012: A second tranche of €20 mln. perpetual debt instrument was issued which was included in the additional Tier I capital of the Bank, meeting all requirements of Basel 3.
- ❖ 2012: Fibank issued a new hybrid instrument (bond issue) under private subscription with a nominal value of €20 mln., constituting the first tranche of a bond issue with a total amount of up to €60 mln. The amount was included in the Bank's tier 1 capital, meeting all requirements of Basel 3.
- ❖ On 09 January 2014 each of the major shareholders, Messrs Ivaylo Mutafchiev and Tseko Minev, acquired directly 14 920 000 additional Fibank shares. As a result each of the abovementioned shareholders owns 46 750 000 registered dematerialized shares of the Bank's share capital, i.e. the two of them own a total of 93 500 000 shares constituting 85% of the Bank's share capital.
- ❖ 2019: Fibank has successfully placed a private bond issue with a nominal value of €30 mln. constituting a debt capital (hybrid) instrument which the Bank intends to recognize and include in the Additional Tier 1 capital
- ❖ 2020: The Bank's capital was increased to BGN 149 084 800 by issue of 39 084 800 new ordinary, registered, dematerialized shares, each with one voting right in the general meeting, with nominal value of BGN 1 and issue value of BGN 5. Fibank supported the founding of a startup company in the field of payment services: MyFin EAD, licensed as an electronic money company with a share capital of BGN 1 million.
- ❖ 2023: First Investment Bank launched an innovative service for instant payments (up to 10 seconds) in BGN under the Blink scheme.

Organizational structure ensures effective running of key functions & clear separation of duties.

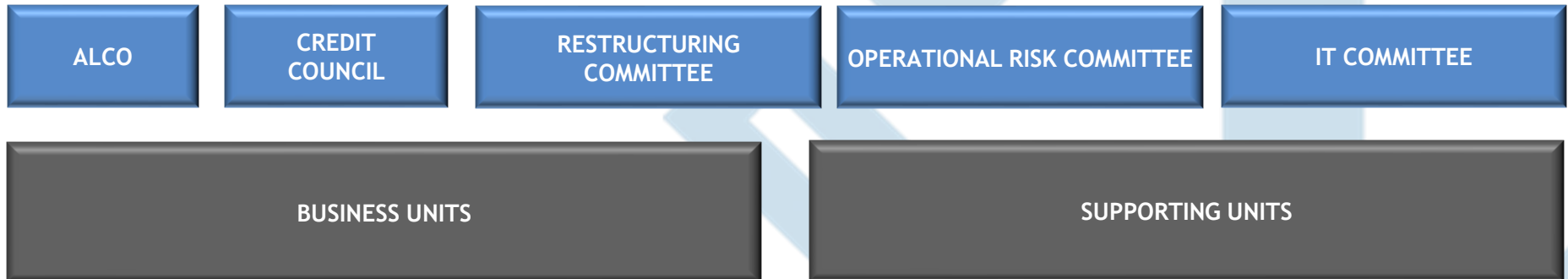
SUPERVISORY BOARD

(Chair: Evgeni Lukanov, Deputy Chair: Maya Georgieva, Members: Radka Mineva, Jordan Skortchev, Jyrki Koskelo)



MANAGING BOARD

(Chair: Nikola Bakalov, Members: Svetozar Popov, Ralitza Bogoeva, Yanko Karakolev, Anton Petrov, Vladimir Ikonov)



BUSINESS MODEL IN LINE WITH BANK MISSION

- Fibank aspires to be among the best banks in Bulgaria, recognized as a steadily growing, **innovative, client-oriented bank**, offering outstanding products and services.
- Fibank aims to ensure **excellent careers** for its employees & social contribution to the community.
- The Bank seeks to continue to develop **high-technological solutions** providing its customers with opportunities for banking from any place at any time.

VISION AHEAD TO GROW FORWARD IN RETAIL & SME

RETAIL BANKING	
1	Emphasis on mortgage & consumer lending, the card business & innovative payment solutions in line with client needs & digital trends in banking business
COMMERCIAL BANKING	
2	Strong focus on products & services to micro, small & medium enterprises (SME), with flexible approach and knowledge of the market & local specifics
BEST STANDARDS	
3	Continue to develop model in line with the best corporate governance & risk mgmt. standards in banking industry

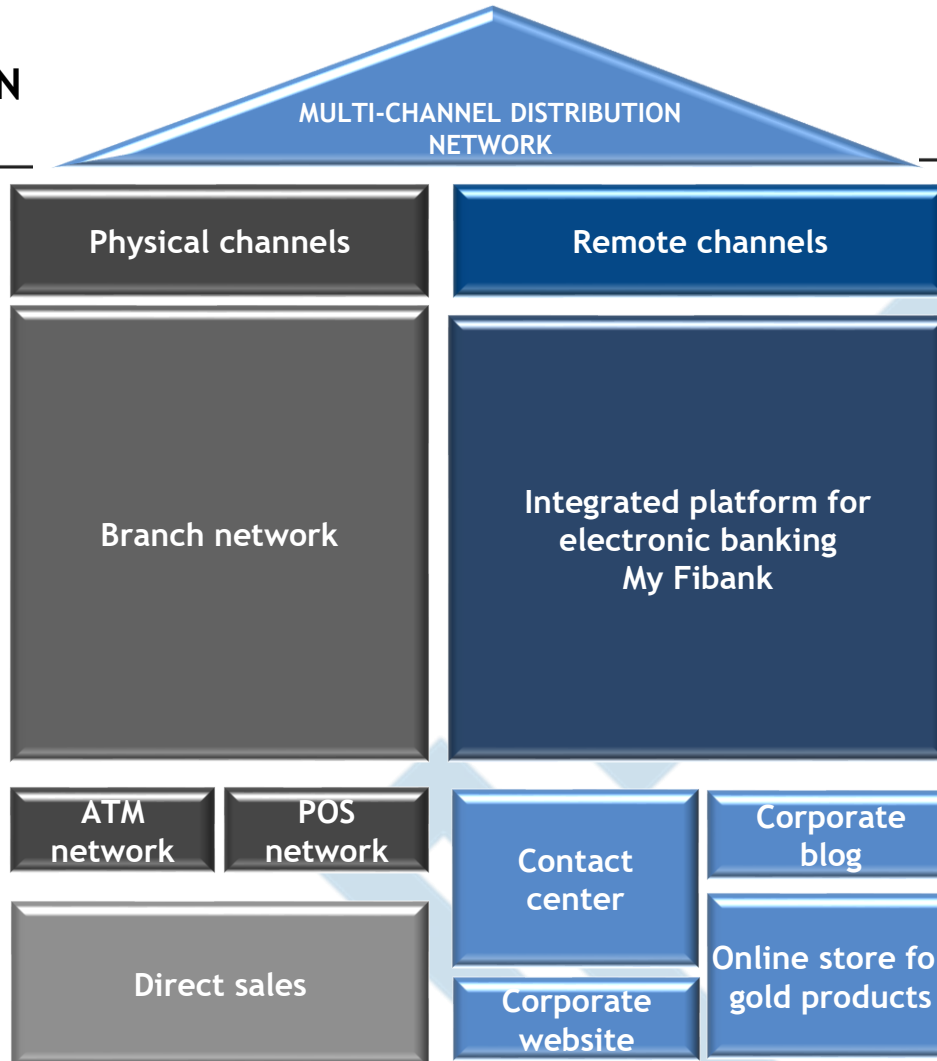
STRONG COMPETITIVE ADVANTAGES SUPPORTIVE TO OUTPACE PEERS



Multi-channel distribution network with adequate balance between physical locations & remote banking channels

PHYSICAL DISTRIBUTION CHANNELS

- Centralized Back Office alleviate simple service transaction focus on advisory and consultation.
- Branch digitalization Introduction of One Stop Shop, digital archiving, and single teller operations will speed up the service time significantly allowing branch officers to focus on sales.
- Automation of lending process will remove the unnecessary activities from high qualified personnel.
- Further development and high level of digital channels utilization



REMOTE DISTRIBUTION CHANNELS

- In accordance with the EU regulations and the trends in the development of digital banking, Fibank has provided Third Party Providers (TPPs) with access to customer accounts maintained at the Bank and available online for provision of account information and payment initiation services: the so-called Open Banking.
- Fibank and Kyndryl has developed the solution using business process automation technology and carries out its ongoing operational management.

KEY FIGURES AND LOAN PORTFOLIO

Fibank with EUR 84,3 m net profit in 2025, used as a strong tool for internal capital generation.

Income statement, BGNth	2022	2023	2024	2025
Net interest income	138 427	189 128	218 380	1 223 129
Net fee & commission income	71 333	77 486	84 039	88 852
Net trading income	10 081	11 911	13 446	2 13 112
Other operating income	7 258	-13 903	-27 788	-50 759
Total operating income	227 099	264 621	288 077	3 274 334
Administrative expenses	-104 873	-107 712	-117 522	-127 964
Impairment	-69 203	-70 133	-99 212	4 -87 577
Other income/(expenses), net	-6 626	-9 664	-51 640	35 389
Group profit after tax	41 519	69 045	63 593	5 84 325
Balance-sheet indicators, BGNth	2022	2023	2024	2025
Cash & balances with central banks	977 268	1 189 166	1 363 613	1 758 771
Portfolio of financial instruments	1 328 406	1 321 152	1 789 736	1 452 505
Loans & advances	3 399 848	3 792 777	4 048 031	4 968 493
Investment property and Repossessed assets	594 796	593 247	577 387	621 140
Other assets	200 276	204 749	279 147	276 477
Total assets	6 500 595	7 101 092	8 057 915	6 9 077 386
Deposits	5 544 527	5 904 649	6 680 011	7 331 413
Other borrowed funds	59 559	224 781	369 349	7 652 185
Hybrid debt	131 331	131 847	132 378	132 899
Other liabilities	86 075	86 719	55 382	56 121
Total liabilities	5 821 492	6 347 997	7 237 120	8 172 617

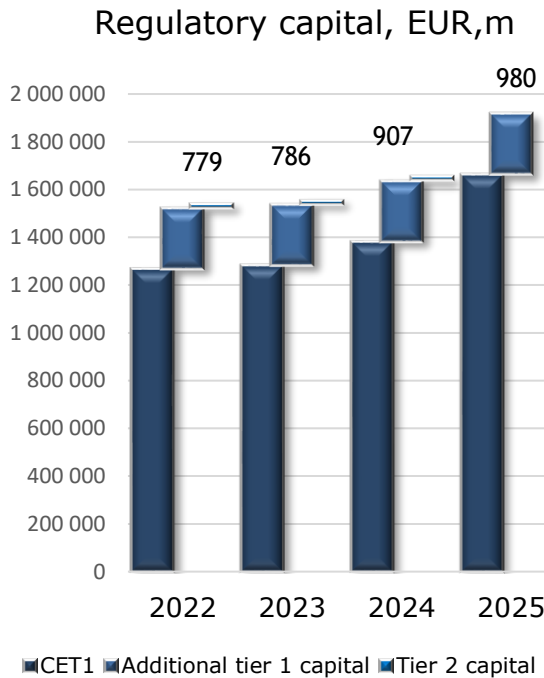
FINANCIAL HIGHLIGHTS Q4, 2025

- 1 For Q4, 2025 net interest income amounted to EUR 223,1 thousand.
- 2 Net trading & other income generated additional EUR 13,1 M to the total operating income for the period.
- 3 Total operating income stood at EUR 274,3M (YE24: EUR 288M).
- 4 Impairment charges remain stable, with the Bank's cost of risk up for q4, 2025. Asset quality metrics improved & risk profile enhancement efforts furthered in line with set targets.
- 5 Group profit after tax is EUR 84,3M for supported by improving macro environment & related positive dynamics in loan loss provisions.
- 6 Total assets are EUR 9,1M (YE24: 8,1M) in line with deposits growth reflecting high customer confidence.
- 7 As at q4, 2025 attracted funds comprised EUR 7,331M customer deposits, EUR 652 other borrowed funds & EUR 132M hybrid debt, qualified as AT1.

Fibank with sound financial indicators. Improved profitability & coverage ratios due to conservative policy

	levels	Min.	2021	2022	2023	2024	2025
Capital	CET1 ratio	4.5%	17.86%	18.11%	17.43%	18.50%	18,93%
	T1 capital ratio	6%	21.46%	21.74%	20.89%	21.60%	21,82%
	Total Capital adequacy ratio	8%	21.46%	21.74%	20.89%	21.60%	21,82%
	Leverage ratio		13.11%	11.84%	10.95%	10.95%	10,56%
Liquidity	Liquid assets/customer deposits		28.07%	36.75%	39.22%	42.48%	41,71%
	LCR		230.36%	225.36%	278.55%	251.74%	304,27%
	NSFR		137.43%	145.47%	148.95%	155.83%	153,25%
	Net loan/deposit ratio		67.01%	59.12%	62.28%	60.84%	63,35%
Profitability	Earnings per share (in BGN)		0.74	0.65	1.06	0.97	
	ROE (after tax)		8.29%	6.34%	9.60%	8.14%	9,71%
	ROA (after tax)		0.91%	0.68%	1.03%	0.86%	1,02%
	Income diversity ratio		64.38%	60.95%	71.47%	75.81%	81,33%
	Cost/income ratio (CIR)		43.39%	47.57%	42.24%	40.80%	41,32%
	Net interest margin		3.27%	3.02%	3.75%	3.33%	3,02%
Asset quality	Cost of risk (CoR)		1.82%	2.02%	1.83%	2.35%	1,81%
	NPL90+ ratio		10.97%	9.25%	6.41%	4.39%	2,76%
	Provisioning coverage ratio		6.84%	5.66%	4.85%	3.98%	3,95%

REGULATORY CAPITAL



OWN FUNDS CALCULATIONS

Own funds calculations, BGNth	YE2024	YE2025
Paid up capital instruments	76 226	76 226
(-) Indirect shareholding in CET1 capital instruments		
Premium reserves	127 832	127 832
Other reserves	589 867	672 731
Minority interests		
Accumulated other comprehensive income		
Deductions from CET1 capital:		
(-) Intangible assets	-12 167	-13 504
(-) Corrections IFRS 9	865	-2 049
(-) Corrections		
Requirements 2016/101	-1 090	-1 040
Adjustments of CET1 capital	-4 950	-9 992
Common Equity Tier 1 capital	776 582	850 204
Additional Tier 1 capital		
Hybrid debt	130 000	130 000
Tier 1 capital deductions:		
Transitional adjustments of Additional Tier 1 capital		
Tier 1 capital	906 582	980 204
Tier 2 capital		
STD		
Adjustments of Tier 2 capital		
Total own funds	906 582	980 204

REGULATORY REQUIREMENTS

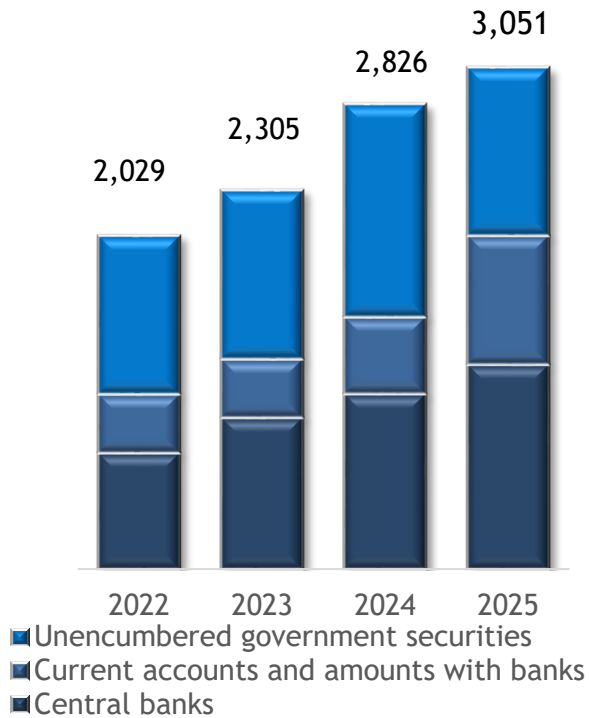
- Since 1 January 2014, the provisions of the **CRD IV package** have been in force, transposing into European law the provisions of the **Basel III** capital standards for banks.
- CET1:** a) issued and paid up capital instruments (ordinary shares); b) share premium from issuance of ordinary shares; c) audited retained earnings; d) accumulated other comprehensive income, including revaluation reserves; e) other reserves; f) minority interests. Deductions includes intangible assets.
- AT1:** instruments include hybrid debt. Deductions include regulatory adjustments relating to items that are included in the capital or the assets of the Group, but are treated differently for capital adequacy regulation.
- Tier 2 capital:** T2 capital consists of perpetual debt and regulatory adjustments related to revaluation reserve on land & buildings.

GMS in June'25 voted to capitalize the net profit for 2024, thus ensuring strong internal capital generation with focus on CET1

Strong liquidity in line with market. Liquidity ratios well above minimum required levels.

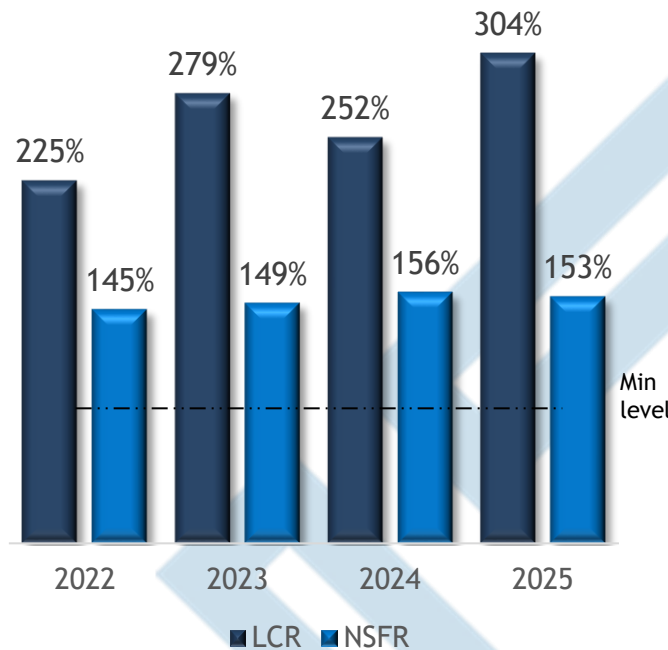
STRONG LIQUID ASSETS GROWTH

Liquid assets, EURm



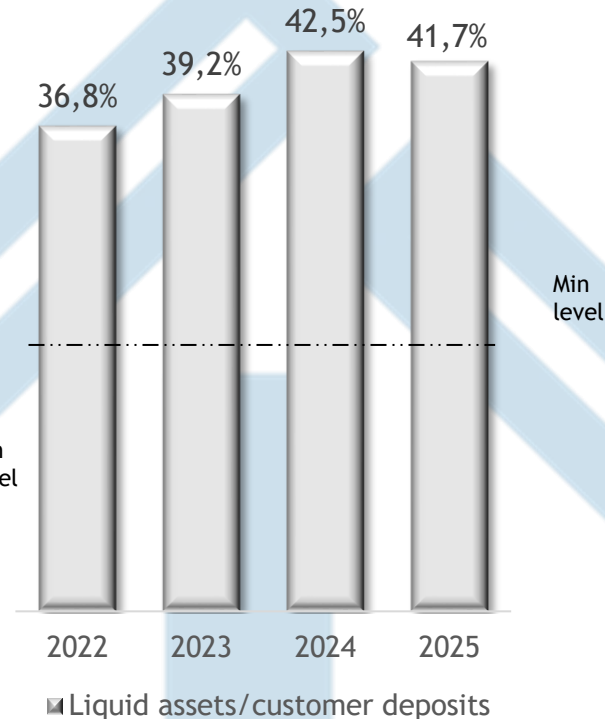
LCR & NSFR WELL ABOVE MIN LEVELS

LCR & NSFR indicators



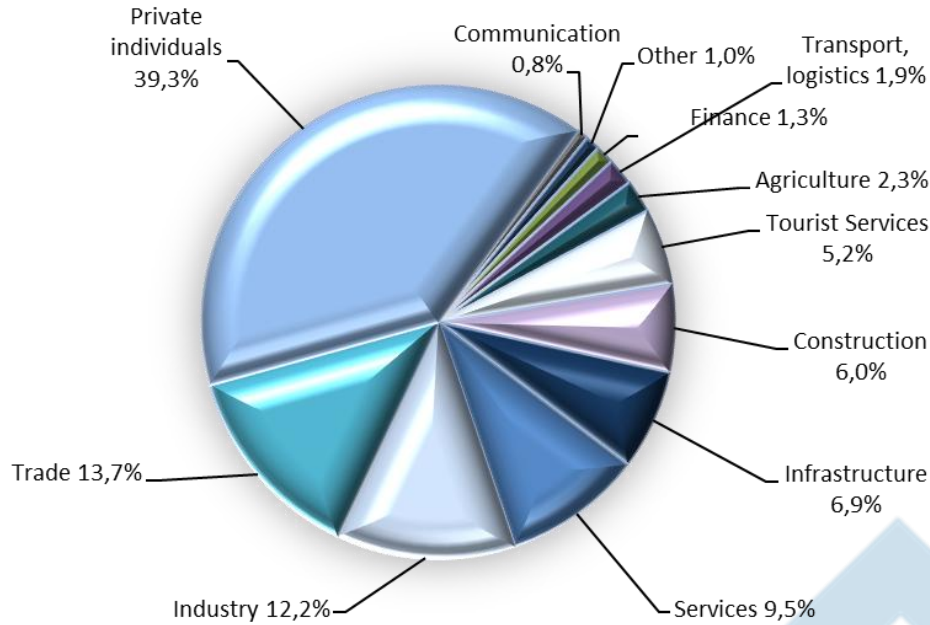
STRONG LIQUIDITY RATIOS

Liquidity

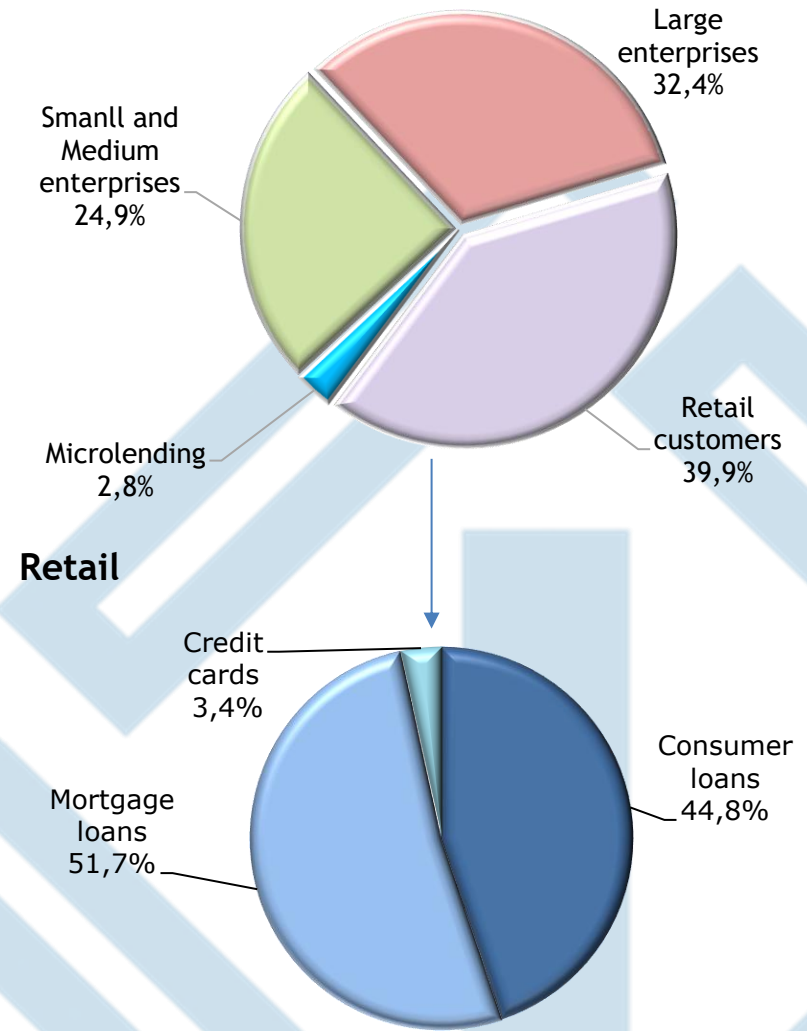


Loan Portfolio

Loan portfolio by sectors of economy



Loan portfolio by business lines



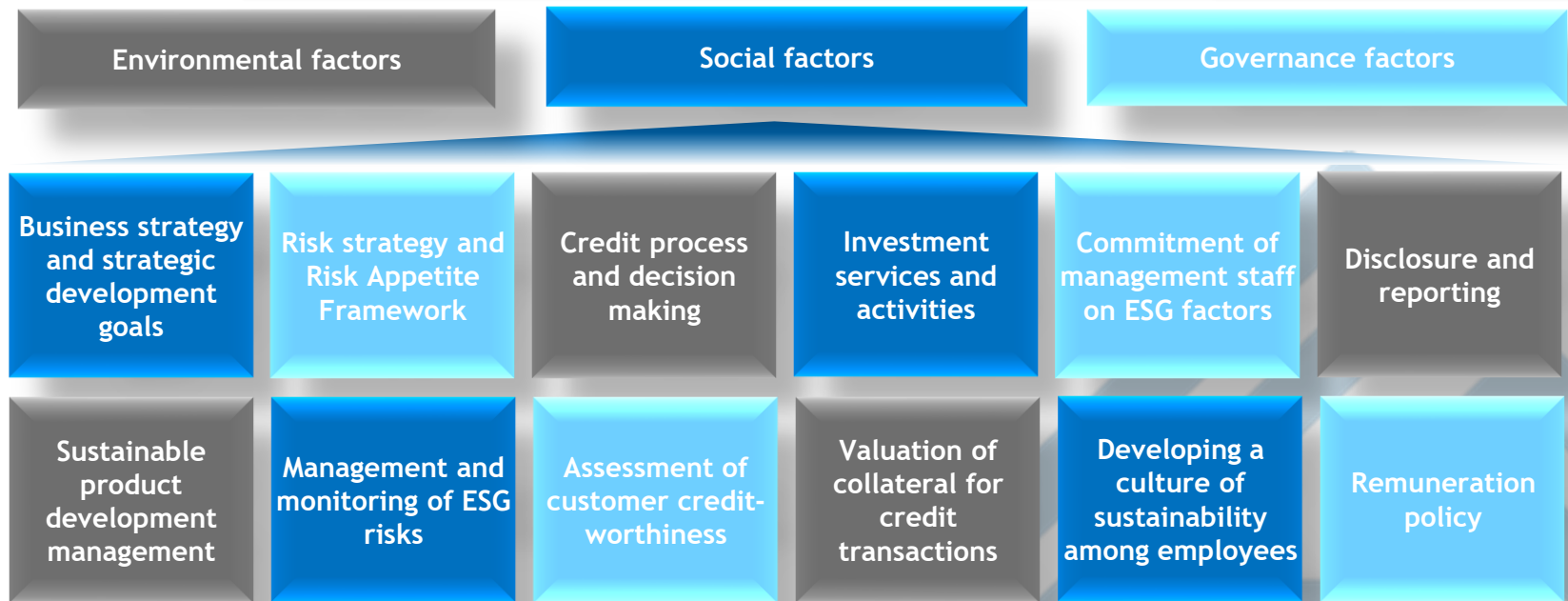
Source: Unconsolidated data, December, 2025

RISK APPETITE & RISK STRATEGY

**STRATEGIC OBJECTIVES 2022-2024 ON THE BANK'S RISK PROFILE.
TARGET LEVELS & RISK LIMITS DEFINED AND MONITORED**

- 1 Stronger capital position covering all risks undertaken;
- 2 Change in loan portfolio business mix (with focus on SME and retail segments)
- 3 Reducing the level of concentration in the loan portfolio;
- 4 Reducing the level of non-performing exposures;
- 5 Limiting the assumed market risk to current levels;

SUSTAINABLE DEVELOPMENT



- ◆ The Bank takes a **holistic approach** to the implementation of sustainability requirements through integration in its business processes, risk management and corporate governance framework, including the lending process and decision-making, credit assessment of borrowers and investment activity, as well as in setting the tone by the management in terms of commitment and developing a sustainability culture among employees.
- ◆ In 2021, Fibank undertook important steps (**organization, roadmap**) for implementing the requirements, reflecting ESG factors in the activity, its strategic planning & business strategy, risk management framework and internal governance.
- ◆ First Investment Bank **joined the initiative** of the Bulgarian Stock Exchange and the Independent Bulgarian Energy Exchange for the establishment of a **Green Finance & Energy Center** functioning as a think-tank on sustainable finance.
- ◆ The Bank joined the **Sustainable Finance working group** of the Association of Banks in Bulgaria which aims to monitor changes in sustainable development and assist banks in addressing them.

GENDER FINANCING



- ◆ Fibank is the only Bulgarian bank to offer **gender financing**.
- ◆ **Smart Lady** - a set of superior customer experience for women, capturing a full product package including credit programs, health, wealth education, insurances.
- ◆ Financial **education**, networking opportunities & **online platform** as part of product.
- ◆ **Sustainable Lady Fund** set up, a joint initiative with Mastercard, to support innovative green projects for women entrepreneurs.

GREEN FINANCING



- ◆ **New credit products** for business customers were developed: Green Transport, Green Energy - Free Market and Green Energy - Own Use, in implementation of sustainable development initiatives.
- ◆ A new **Eco Portfolio** product was developed, intended for both retail & business customers that is linked to a portfolio of bonds backed by “green” projects or by loans for mitigation of greenhouse gas emissions.

SOCIAL MICRO FINANCING



- ◆ Loans to **start-ups and social enterprises**, people with disabilities and young people under instruments funded by **EU funds**, incl. EU Social Fund and the Youth Employment Initiative.
- ◆ Fibank signed an agreement for Financing micro companies in Rural Areas in order to promote social inclusion & support for **sustainable development of agricultural producers**.

RECENT AWARDS

EUROMONEY AWARDS

BANK OF THE YEAR AWARDS 2025

BANKER OF THE YEAR 2024

THE INTERNATIONAL ENGAGE AWARDS 2024



- Best bank for customer experience 2025



- Fibank won the Mystery Customer award in the Bank of the Year competition



- Fibank won the award in the category "Customer Trust" at the "Banker of the Year" awards



- Fibank's Digital Event Zone project was the winner in the Best Customer Marketing Strategy category of UK's prestigious Engage Awards.

COMPANY OF THE YEAR AWARDS

BANK OF THE YEAR AWARDS 2024 BANK OF THE YEAR AWARDS 2023 BANKER OF THE YEAR



- Fibank won the award Company of the year in category - Banks



- Fibank won the Successful Digital Transformation award at the annual Bank of the Year awards



- Fibank won the Mystery Customer award in the Bank of the Year competition



- Mr. Nikola Bakalov received the Banker of the Year 2022 Award

DIGITAL BANK OF THE YEAR - BULGARIA

EFMA-ACCENTURE DMI AWARDS

2 AWARDS ON DIGITAL CARDS

BANK OF THE YEAR AWARDS

EUROMONEY AWARDS



- First Investment Bank was awarded as Digital Bank of the Year - Bulgaria by the international Global Brands Magazine for its contribution to the development of innovations and ensuring a secure and reliable digital banking system.

- Fibank won second place in the Offering Innovation category of the Efma-Accenture DMI Awards 2018, which brought together some of the world's most renowned institutions and companies in the retail segment. The Efma organizers and an authoritative international jury highly appreciated Fibank's innovation, launched for the first time in the Bulgarian market: a microchip for children and teenager debit cards, as well as the Bank's early financial education program.

- In April 2019 Fibank was awarded on "Product of the year" for Smart Lady program.
- Fibank received the first award for its digital cards, enabling clients to pay easy, secure and fast through their NFC phone.
- A Second award on digital cards was received on the Webit innovation & technology festival, organized in Sofia in 2017.

- Fibank has won for 7 times the award for "Bank of the Client in the competition "Bank of the Year"

- Best Bank in Bulgaria by the financial magazine Euromoney

WORLDWIDE FINANCE AWARDS



- Fibank is among the best digital banks in Europe