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ATMOSPHERE DURING THE AGM OF FIRST INVESTMENT BANK

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One of the priorities of First Investment Bank at present, as it was explained at the AGM, is the improvement of the corporate governance and procedures of the bank.

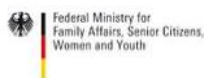
The Management Board members explained that among the corporate governance priorities of the company is maintaining and increasing women's representation at high management positions, including on the Management and Supervisory boards. It was mentioned that this approach is in accordance with measures recommended to the company under an IFC (International Financial Corporation) project for improving the corporate governance and risk management of the company. Currently women members of the management and supervisory boards of the bank represent 40 per cent.

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