

FIRST INVESTMENT BANK AD**Unconsolidated balance-sheet as at 30 June 2007**

	in BGN '000	
	30.6.2007	31.12.2006
ASSETS		
Cash and balances with central banks	555 724	707 937
Financial assets held for trading	23 249	13 239
Investments available for sale	412 863	516 321
Financial assets held to maturity	107 903	70 221
Loans and advances to banks and other financial institutions	40 917	40 469
Loans and advances to customers	2 217 207	1 709 494
Property and equipment	91 149	80 662
Intangible assets	731	705
Other assets	19 173	15 937
TOTAL ASSETS	3 468 916	3 154 985
LIABILITIES AND CAPITAL		
Due to banks	3 170	10 436
Due to other customers	2 649 676	2 489 481
Liabilities evidenced by paper	364 455	332 738
Subordinated term debt	51 119	48 299
Perpetual debt	100 499	99 381
Deferred tax liability	1 297	1 169
Other liabilities	4 159	5 140
TOTAL LIABILITIES	3 174 375	2 986 644
Issued share capital	110 000	100 000
Statutory reserve	136 861	39 861
Revaluation reserve on available for sale investments	-420	-258
Retained earnings	48 100	28 738
SHAREHOLDERS' EQUITY	294 541	168 341
TOTAL LIABILITIES AND GROUP EQUITY	3 468 916	3 154 985