

FIRST INVESTMENT BANK AD**Unconsolidated balance-sheet as at 30 September 2007****in BGN '000**

	30.9.2007	31.12.2006
ASSETS		
Cash and balances with central banks	548 940	707 937
Financial assets held for trading	11 575	13 239
Investments available for sale	213 272	516 321
Financial assets held to maturity	104 907	70 221
Loans and advances to banks and other financial insti	19 275	40 469
Loans and advances to customers	2 686 149	1 709 494
Property and equipment	100 419	80 662
Intangible assets	257	705
Other assets	20 972	15 937
TOTAL ASSETS	3 705 766	3 154 985
LIABILITIES AND CAPITAL		
Due to banks	30 153	10 436
Due to other customers	2 853 687	2 489 481
Liabilities evidenced by paper	354 128	332 738
Subordinated term debt	52 611	48 299
Perpetual debt	96 877	99 381
Deferred tax liability	1 361	1 169
Other liabilities	7 355	5 140
TOTAL LIABILITIES	3 396 172	2 986 644
Issued share capital	110 000	100 000
Statutory reserve	136 861	39 861
Revaluation reserve on available for sale investments	-351	-258
Retained earnings	63 084	28 738
SHAREHOLDERS' EQUITY	309 594	168 341
TOTAL LIABILITIES AND GROUP EQUITY	3 705 766	3 154 985