

FIRST INVESTMENT BANK AD**Consolidated income statement for the nine months ending on 30.09.2007
unaudited**

in BGN '000

	<u>Jan - Sept. 2007</u>	<u>Jan - Sept. 2006</u>
Interest and similar income	193952	141241
Interest expense and similar charges	-96721	-81121
Net interest income	97231	60120
Fee and commission income	42298	32030
Fee and commission expense	-6851	-4252
Net fee and commission income	35447	27778
Net trading income	9485	5274
Other net operating income	-237	369
TOTAL INCOME FROM BANKING OPERATIONS	141926	93541
General administrative expenses	-73794	-57073
Impairment losses	-25659	-22993
Other expenses, net	-4179	-2353
PROFIT BEFORE TAX	38294	11122
Income tax expense	-4168	-1963
GROUP PROFIT AFTER TAX	34126	9159
Minority interest	84	60
NET PROFIT	34210	9219