

FIRST INVESTMENT BANK AD

Unconsolidated income statement for the nine months ending on 30.09.2007

in BGN '000

	Jan - Sept. 2007	Jan - Sept. 2006
Interest and similar income	193 767	141 202
Interest expense and similar charges	-97 668	-81 888
Net interest income	96 099	59 314
Fee and commission income	41 356	31 533
Fee and commission expense	-6 742	-4 198
Net fee and commission income	34 614	27 335
Net trading income	9 586	5 248
Other net operating income	-237	369
TOTAL INCOME FROM BANKING OPERATIONS	140 062	92 266
General administrative expenses	-72 400	-55 994
Impairment losses	-25 256	-23 006
Other expenses, net	-4 202	-2 295
PROFIT BEFORE TAX	38 204	10 971
Income tax expense	-3 858	-1 804
NET PROFIT	34 346	9 167