



NET INCOME STATEMENT FOR A BANK
From 01.01.2006 to 31.12.2006.

(in thousands of Dinar)

Ord.nmb.	P O S I T I O N	Notice number	Current year	Previous year
1	2	3	4	5
	REVENUES AND EXPENSES FROM REGULAR ACTIVITIES			
PR 1	Interest revenue		6.548.498	5.302.228
RA 1	Interest expenses		2.059.774	1.850.660
I	Net interest income / loss (PR 1-RA 1)		4.488.724	3.451.568
PR 2	Fee and comission revenue		2.632.557	2.610.575
RA 2	Fee and comission expenses		260.944	313.125
II	Net fee and comission income / loss (PR 2 -RA 2)		2.371.613	2.297.450
III	Net interest, fee and comission income / loss (I+II)		6.860.337	5.749.018
IV	Net income / loss from securities trade		33.453	194.996
V	Net foreign exchange revenues / expenses		1.985.851	983.181
VI	Neto revenues/exp. from placements in related entities (consolidated BS only)			
VII	Dividend and equity share revenue		76.107	21.774
VIII	Other operating revenues		3.351.956	854.566
IX	Indirect loan and advances write-off and provision expenses		5.256.110	3.367.339
X	Other operating expenses		5.609.717	4.065.529
	Other operating expenses - Net salaries expenses, net salaries compensations, benefits and contributions and other personal expenses, SUBTOTAL		2.480.179	1.859.054
XI	Net revenues/expenses from a change of value in assets and liabilities		-581.737	142.643
XII	REGULAR INCOME / LOSS		860.140	513.310
XIII	DISCONTINUING OPS. REVENUES AND EXPENSES			
XIV	PRE-TAX INCOME / LOSS			
XV	Income tax			
XVI 1.	REVENUE - deferred taxes and tax liabilities		68.151	223.001
XVI 2.	EXPENSE - deferred taxes and tax liabilities		14.287	49.940
XVII	AFTER-TAX INCOME / LOSS		914.004	686.371
XVIII	Part of the Net Income, minority shareholders(consolidated BS)		0	0
XIX	Part of the Net Income, owners (consolidated BS)		0	0
XX	EARNINGS PER SHARE			

Belgrade, 01.03.2007.

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