



NET INCOME STATEMENT FOR A BANK
From 01.01.2007. to 30.09.2007.

(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		5.605.268	6.548.498
RA 1	Interest expenses		1.831.131	2.059.774
I	Net interest income / loss (PR 1-RA 1)		3.774.137	4.488.724
PR 2	Fee and comission revenue		2.237.688	2.632.557
RA 2	Fee and comission expenses		154.737	260.944
II	Net fee and comission income / loss (PR 2 -RA 2)		2.082.951	2.371.613
III	Net interest, fee and comission income / loss (I+II)		5.857.088	6.860.337
IV	Net income / loss from securities trade		50.580	33.453
V	Net foreign exchange revenues / expenses		545.461	1.985.851
VI	Neto revenues/exp. from placements in related entities (consolidated BS only)			
VII	Dividend and equity share revenue		83.937	76.107
VIII	Other operating revenues		5.493.165	3.351.956
IX	Indirect loan and advances write-off and provision expenses		5.922.046	5.256.110
X	Other operating expenses		4.480.834	5.609.717
	Other operating expenses - Net salaries expenses, net salaries compensations, benefits and contributions and other personal expenses, SUBTOTAL		2.019.018	2.480.179
XI	Net revenues/expenses from a change of value in assets and liabilities		-315.347	-581.737
XII	REGULAR INCOME / LOSS		1.312.004	860.140
XIII	DISCONTINUING OPS. REVENUES AND EXPENSES			
XIV	PRE-TAX INCOME / LOSS		1.312.004	
XV	Income tax			
XVI 1.	REVENUE - deferred taxes and tax liabilities			68.151
XVI 2.	EXPENSE - deferred taxes and tax liabilities			14.287
XVII	AFTER-TAX INOME / LOSS		1.312.004	914.004
XVIII	Part of the Net Income, minority shareholders(consolidated BS)			0
XIX	Part of the Net Income, owners (consolidated BS)			0
XX	EARNINGS PER SHARE			

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