



**NET INCOME STATEMENT FOR A BANK**  
From 01.01.2007. to 31.12.2007.

( 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                |
|          | <b>REVENUES AND EXPENSES FROM REGULAR ACTIVITIES</b>   |               |                  |                  |
| PR 1     | Interest revenue   |               | 7.515.187        | 6.548.498        |
| RA 1     | Interest expenses  |               | 2.561.615        | 2.059.774        |
| I        | <b>Net interest income / loss ( PR 1-RA 1 )</b>  |               | <b>4.953.572</b> | <b>4.488.724</b> |
| PR 2     | Fee and comission revenue  |               | 3.046.096        | 2.632.557        |
| RA 2     | Fee and comission expenses   |               | 220.605          | 260.944          |
| II       | <b>Net fee and comission income / loss ( PR 2 -RA 2 )</b>  |               | <b>2.825.491</b> | <b>2.371.613</b> |
| III      | <b>Net interest, fee and comission income / loss (I+II)</b>  |               | <b>7.779.063</b> | <b>6.860.337</b> |
| IV       | Net income / loss from securities trade  |               | 77.249           | 33.453           |
| V        | Net foreign exchange revenues / expenses   |               | 477.372          | 1.910.833        |
| VI       | Neto revenues/exp. from placements in related entities (consolidated BS only)  |               |                  |                  |
| VII      | Dividend and equity share revenue  |               | 83.949           | 76.107           |
| VIII     | Other operating revenues   |               | 1.501.632        | 291.224          |
| IX       | Indirect loan and advances write-off and provision expenses  |               | 345.012          | 2.195.378        |
| X        | Other operating expenses   |               | 6.648.710        | 5.609.717        |
|          | Other operating expenses - Net salaries expenses, net salaries compensations, benefits and contributions and other personal expenses, SUBTOTAL |               | 2.921.330        | 2.480.179        |
| XI       | Net revenues/expenses from a change of value in assets and liabilities   |               | -9.450           | -581.737         |
| XII      | <b>REGULAR INCOME / LOSS</b>   |               | <b>2.916.093</b> | <b>785.122</b>   |
| XIII     | <b>DISCONTINUING OPS. REVENUES AND EXPENSES</b>  |               |                  |                  |
| XIV      | <b>PRE-TAX INCOME / LOSS</b>   |               | 2.916.093        | 785.122          |
| XV       | Income tax   |               |                  |                  |
| XVI 1.   | REVENUE - deferred taxes and tax liabilities   |               | 34.501           | 68.151           |
| XVI 2.   | EXPENSE - deferred taxes and tax liabilities   |               | 2.738            | 14.287           |
| XVII     | <b>AFTER-TAX INOME / LOSS</b>  |               | <b>2.947.856</b> | <b>838.986</b>   |
| XVIII    | Part of the Net Income, minority shareholders(consolidated BS)   |               |                  | 0                |
| XIX      | Part of the Net Income, owners (consolidated BS)   |               |                  | 0                |
| XX       | <b>EARNINGS PER SHARE</b>  |               | <b>3</b>         | <b>1</b>         |

