

INCOME STATEMENT

in the period from January 1, until September 30, 2008.

(in thousands of dinars)

Account Group, Account	P O S I T I O N	Mark for ADP			Note No.	Current Year Amount	Previous Year Amount
1	2	3			4	5	6
70	REGULAR OPERATING INCOME AND EXPENDITURES	2	0	1		7.555.027	5.605.268
	Interest income						
60	Interest expenditures	2	0	2		3.091.041	1.831.131
	Interest gain (201-202)	2	0	3		4.463.986	3.774.137
	Interest loss (202-201)	2	0	4		-	-
71	Fees and commission income	2	0	5		2.428.026	2.237.688
61	Fees and commission expenditures	2	0	6		202.914	154.737
	Fees and commission gain (205-206)	2	0	7		2.225.112	2.082.951
	Fees and commission loss (206-205)	2	0	8		-	-
720-620	Net profit from securities sale at fair value through income statement	2	0	9		2.997	50.418
620-720	Net loss from securities sale at fair value through income statement	2	1	0		-	
721-621	Net profit from securities sale available for sale	2	1	1		-	
621-721	Net loss from securities sale available for sale	2	1	2		-	
722-622	Net profit from securities sale held until maturity	2	1	3		-	
622-722	Net loss from securities sale held until maturity	2	1	4		-	
723-623	Net profit from share (holding) sale	2	1	5		56.661	162
623-723	Net loss from share (holding) sale	2	1	6		-	
724-624	Net profit from other placements sale	2	1	7		-	
624-724	Net loss from other placements sale	2	1	8		-	
78	Net F/X differences gain	2	1	9		2.768.621	545.461
68	Net F/X differences loss	2	2	0		-	
766	Dividend and share income	2	2	1		3.020	83.937
74,76 except 766 and 769	Other operating income	2	2	2		117.108	228.673
75 - 65	Net income under indirect write-offs of placements and provisions	2	2	3		-	
65 - 75	Net expenditures under indirect write-offs of placements and provisions	2	2	4		80.926	657.554
63	Expenditures from earnings, compensation of earnings, and other personal expenditures	2	2	5		2.479.244	2.108.022
642	Depreciation expences	2	2	6		293.477	245.998
64 (except 642), 66 (except 669)	Operating and other business expenditures	2	2	7		2.448.991	2.126.813
77	Income from change in value of property and obligations	2	2	8		6.550.145	3.308.757
67	Expenditures from change in value of property and obligations	2	2	9		8.818.171	3.624.105
	PROFIT FROM REGULAR OPERATIONS (203-204+207-208+209-210+211-212+213-214+215-216+217-218+219-220+221+222+223-224-225-226-227+228-229)	2	3	0		2.066.841	1.312.004

(in thousands of dinars)

Account Group, Account	POSITION	Mark for ADP			Note No.	Current Year Amount	Previous Year Amount
1	2	3			4	5	6
	LOSS FROM REGULAR OPERATIONS (203-204+207-208+209-210+211-212+213-214+215-216+217-218+219-220+221+222+223-224-225-226-227+228-229)	2	3	1		-	-
769-669	NET OPERATING INCOME FROM THE BUSINESS BEING SUSPENDED	2	3	2		-	
669-769	NET LOSSES FROM THE BUSINESS BEING SUSPENDED	2	3	3		-	
	RESULT FROM THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)	2	3	4		2.066.841	1.312.004
	RESULT FROM THE PERIOD - LOSS BEFORE TAX (231-230+233-232)	2	3	5		-	-
850	Income tax	2	3	6		-	
861	Profit from created deferred tax assets and reductions of deferred tax liabilities	2	3	7		-	
860	Loss from reductions of deferred tax assets and creation of deferred tax liabilities	2	3	8		-	
	PROFIT (234-235-236+237-238)	2	3	9		2.066.841	1.312.004
	LOSS (235-234+236-237+238)	2	4	0		-	-
	Earnings per share (integer in dinars)	2	4	1			
	Basic earnings per share (integr in dinars)	2	4	2			
	Reduction (dilusion) of earnings per share (integer in dinars)	2	4	3			