



INCOME STATEMENT
in the period from January 1, until December 31, 2008.

(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 |
| 70 | REGULAR OPERATING INCOME AND EXPENDITURES | 2 | 0 | 1 | | 10.939.841 | 7.935.337 |
| | Interest income | 2 | 0 | 1 | | | |
| 60 | Interest expenditures | 2 | 0 | 2 | | 4.639.628 | 2.561.615 |
| | Interest gain (201-202) | 2 | 0 | 3 | | 6.300.213 | 5.373.722 |
| | Interest loss (202-201) | 2 | 0 | 4 | | - | - |
| 71 | Fees and commission income | 2 | 0 | 5 | | 3.067.067 | 2.625.946 |
| 61 | Fees and commission expenditures | 2 | 0 | 6 | | 299.353 | 220.605 |
| | Fees and commission gain (205-206) | 2 | 0 | 7 | | 2.767.714 | 2.405.341 |
| | 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 | | 3.057 | 77.087 |
| 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 | | - | - |
| 78-68 | Net F/X differences gain | 2 | 1 | 9 | | - | 477.372 |
| 68-78 | Net F/X differences loss | 2 | 2 | 0 | | 3.604.499 | - |
| 766 | Dividend and share income | 2 | 2 | 1 | | 3.208 | 83.949 |
| 74,76 except 766 and 769 | Other operating income | 2 | 2 | 2 | | 191.280 | 351.351 |
| 75 - 65 | Net income under indirect write-offs of placements and provisions | 2 | 2 | 3 | | - | 805.269 |
| 65 - 75 | Net expenditures under indirect write-offs of placements and provisions | 2 | 2 | 4 | | 1.525.237 | - |
| 63 | Expenditures from earnings, compensation of earnings, and other personal expenditures | 2 | 2 | 5 | | 3.401.414 | 3.019.702 |
| 642 | Depreciation expences | 2 | 2 | 6 | | 405.505 | 334.022 |
| 64 (except 642), 66 (except 669) | Operating and other business expenditures | 2 | 2 | 7 | | 3.585.731 | 3.294.986 |
| 77 | Income from change in value of property and obligations | 2 | 2 | 8 | | 17.902.653 | 5.683.700 |
| 67 | Expenditures from change in value of property and obligations | 2 | 2 | 9 | | 11.887.178 | 5.693.150 |

(in thousands of dinars)

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|------------------------|---|--------------|---|---|----------|---------------------|----------------------|
| 1 | 2 | 3 | | | 4 | 5 | 6 |
| | 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 | | 2.815.222 | 2.916.093 |
| | 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 | | 2.815.222 | 2.916.093 |
| | 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 | | - | 34.501 |
| 860 | Loss from reductions of deferred tax assets and creation of deferred tax liabilities | 2 | 3 | 8 | | 30.365 | 2.738 |
| | PROFIT (234-235-236+237-238) | 2 | 3 | 9 | | 2.784.857 | 2.947.856 |
| | 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 | | 3.172 | 3.469 |
| | Reduction (dilusion) of earnings per share (integer in dinars) | 2 | 4 | 3 | | 3.172 | 3.469 |