



NET INCOME STATEMENT FOR A BANK
From 01.01.2008. to 31.03.2008.

(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		2.371.513	7.515.187
RA 1	Interest expenses		983.651	2.561.615
I	Net interest income / loss (PR 1-RA 1)		1.387.862	4.953.572
PR 2	Fee and comission revenue		782.814	3.046.096
RA 2	Fee and comission expenses		57.489	220.605
II	Net fee and comission income / loss (PR 2 -RA 2)		725.325	2.825.491
III	Net interest, fee and comission income / loss (I+II)		2.113.187	7.779.063
IV	Net income / loss from securities trade		465	77.249
V	Net foreign exchange revenues / expenses		-431.129	477.372
VI	Neto revenues/exp. from placements in related entities (consolidated BS only)			
VII	Dividend and equity share revenue			83.949
VIII	Other operating revenues		54.433	1.501.632
IX	Indirect loan and advances write-off and provision expenses			345.012
X	Other operating expenses		1.864.780	6.648.710
	Other operating expenses - Net salaries expenses, net salaries compensations, benefits and contributions and other personal expenses, SUBTOTAL		776.618	2.921.330
XI	Net revenues/expenses from a change of value in assets and liabilities		528.912	-9.450
XII	REGULAR INCOME / LOSS		401.088	2.916.093
XIII	DISCONTINUING OPS. REVENUES AND EXPENSES			
XIV	PRE-TAX INCOME / LOSS		401.088	2.916.093
XV	Income tax			
XVI 1.	REVENUE - deferred taxes and tax liabilities			34.501
XVI 2.	EXPENSE - deferred taxes and tax liabilities			2.738
XVII	AFTER-TAX INCOME / LOSS		401.088	2.947.856
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			3