



**INCOME STATEMENT**  
**in the period from January 1, until June 30, 2009.**

(in thousands of dinars)

Account Group, Account	POSITION	Mark for ADP			Note No.	Current Year Amount	30.06.2008.
1	2	3			4	5	6
70	<b>REGULAR OPERATING INCOME AND EXPENDITURES</b>	2	0	1		6.994.396	4.959.164
	Interest income	2	0	1			
60	Interest expenditures	2	0	2		4.259.223	2.027.355
	<b>Interest gain (201-202)</b>	2	0	3		<b>2.735.173</b>	<b>2.931.809</b>
	<b>Interest loss (202-201)</b>	2	0	4		-	-
71	Fees and commission income	2	0	5		1.972.830	1.620.472
61	Fees and commission expenditures	2	0	6		240.741	130.151
	<b>Fees and commission gain (205-206)</b>	2	0	7		<b>1.732.089</b>	<b>1.490.321</b>
	<b>Fees and commission loss (206-205)</b>	2	0	8		-	-
720-620	Net profit from securities sale at fair value through income statement	2	0	9		19.617	2.007
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
623-723	Net loss from share (holding) sale	2	1	6		-	-
724-624	Net profit from other placements sale	2	1	7		5	-
624-724	Net loss from other placements sale	2	1	8		-	-
78-68	Net F/X differences gain	2	1	9			1.326.888
68-78	Net F/X differences loss	2	2	0		2.898.537	-
766	Dividend and share income	2	2	1		947	2.840
74,76 except 766 and 769	Other operating income	2	2	2		81.551	77.418
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		627.381	297.244
63	Expenditures from earnings, compensation of earnings, and other personal expenditures	2	2	5		1.791.954	1.632.234
642	Depreciation expences	2	2	6		257.919	192.729
64 (except 642), 66 (except 669)	Operating and other business expenditures	2	2	7		1.965.908	1.649.275
77	Income from change in value of property and obligations	2	2	8		6.966.391	5.707.429
67	Expenditures from change in value of property and obligations	2	2	9		3.123.671	6.543.299

(in thousands of dinars)

Account Group, Account	POSITION	Mark for ADP			Note No.	Current Year Amount	30.06.2008.
1	2	3			4	5	6
	<b>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)</b>	2	3	0		<b>870.403</b>	<b>1.280.592</b>
	<b>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)</b>	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		-	-
	<b>RESULT FROM THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)</b>	2	3	4		<b>870.403</b>	<b>1.280.592</b>
	<b>RESULT FROM THE PERIOD - LOSS BEFORE TAX (231-230+233-232)</b>	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		-	-
	<b>PROFIT (234-235-236+237-238)</b>	2	3	9		<b>870.403</b>	<b>1.280.592</b>
	<b>LOSS (235-234+236-237+238)</b>	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		-	-