INCOME STATEMENT in the period from 01.01. to 30.06.2017

(in thousands of dinars)

Group of accounts, account	ITEM	ADP code				Note number	30.06.2017	30.06.2016
1	2	3				4	5	6
70	Interest income	1	0	0	1		844,773	721,321
60	Interest expenses	1	0	0	2		128,974	138,346
	Net interest income (1001 - 1002)	1	0	0	3		**715,799**	**582,975**
	Net interest expenses (1002 - 1001)	1	0	0	4		**0**	**0**
71	Income from fees and commissions	1	0	0	5		327,707	308,205
61	Expenses on fees and commissions	1	0	0	6		47,815	44,486
	Net income from fees and commissions (1005 - 1006)	1	0	0	7		**279,892**	**263,719**
	Net expenses on fees and commissions (1006 - 1005)	1	0	0	8		**0**	**0**
720-620+771-671+774-674	Net gains from financial assets held for trading	1	0	0	9		12,437	6,903
620-720+671-771+674-774	Net losses on financial assets held for trading	1	0	1	0		0	0
775-675+770-670	Net gains from hedging	1	0	1	1		0	0
675-775+670-770	Net losses on hedging	1	0	1	2		0	0
725-625+776-676	Net gains from financial assets initially recognised at fair value through income statement	1	0	1	3		0	0
625-725+676-776	Net losses on financial assets initially recognised at fair value through income statement	1	0	1	4		0	0
721-621	Net gains from financial assets available for sale	1	0	1	5		0	0
621-721	Net losses on financial assets available for sale	1	0	1	6		0	0
78-68	Net exchange rate gains and gains from agreed currency clause	1	0	1	7		0	0
68-78	Net exchange rate losses and losses on agreed currency clause	1	0	1	8		13,150	1,072
723-623	Net gains from investments in associated companies and joint ventures	1	0	1	9		0	0
623-723	Net losses on investments in associated companies and joint ventures	1	0	2	0		0	0
724, 74, 752, 753, 76 (except 760, 769), 772, 773	Other operating income	1	0	2	1		16,081	18,125
750-650+751-651+760-660	Net income from reduction in impairment of financial assets and credit risk-weighted off-balance sheet items	1	0	2	2		0	212,011
650-750+651-751+660-760	Net expenses on impairment of financial assets and credit risk-weighted off-balance sheet items	1	0	2	3		5,209	0
	TOTAL NET OPERATING INCOME (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) ≥ 0	1	0	2	4		**1,005,850**	**1,082,661**
	TOTAL NET OPERATING EXPENSES (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) < 0	1	0	2	5		**0**	**0**
63, 655, 755	Salaries, salary compensations and other personal expenses	1	0	2	6		319,089	274,645
642	Depreciation costs	1	0	2	7		75,084	50,356
64 (except 642), 624, 652, 653, 66 (except 660 and 669), 672, 673	Other expenses	1	0	2	8		408,950	353,320
	PROFIT BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) ≥ 0	1	0	2	9		**202,727**	**404,340**
	LOSSES BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) < 0	1	0	3	0		**0**	**0**
850	Profit tax	1	0	3	1		0	0
861	Gains from deferred taxes	1	0	3	2		0	0
860	Losses on deferred taxes	1	0	3	3		0	0
	PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	1	0	3	4		**202,727**	**404,340**
	LOSSES AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0	1	0	3	5		**0**	**0**
769-669	Net profit from discontinued operations	1	0	3	6		0	0
669-769	Net losses on discontinued operations	1	0	3	7		0	0
	RESULT FOR THE PERIOD – PROFIT (1034 - 1035 + 1036 - 1037) ≥ 0	1	0	3	8		**202,727**	**404,340**
	RESULT FOR THE PERIOD – LOSSES (1034 - 1035 + 1036 - 1037) < 0	1	0	3	9		**0**	**0**
	Profit belonging to a parent entity	1	0	4	0		0	0
	Profit belonging to non-controlling owners	1	0	4	1		0	0
	Losses belonging to a parent entity	1	0	4	2		0	0
	Losses belonging to non-controlling owners	1	0	4	3		0	0
	Basic earnings per share (in dinars, without paras)	1	0	4	4		0	0
	Diluted earnings per share (in dinars, without paras)	1	0	4	5		0	0