

INCOME STATEMENT

in (000) denars

	30.06.1999	%	30.06.2000	%
INTEREST INCOME	2,317,184	100.00%	2,376,254	100.00%
Banks	208,297	8.99%	321,864	13.55%
Enterprises	2,483,660	107.18%	2,260,355	95.12%
Citizens	224,052	9.67%	253,364	10.66%
Other	187,188	8.08%	270,628	11.39%
Reversed interest	-786,013	-33.92%	-729,957	-30.72%
INTEREST EXPENSE	-1,211,065	100.00%	-1,202,714	100.00%
Banks	-328,606	27.13%	-247,622	20.59%
Enterprises	-446,538	36.87%	-491,520	40.87%
Citizens	-256,012	21.14%	-294,778	24.51%
Other	-117,627	9.71%	-121,133	10.07%
Insurance premium	-62,282	5.14%	-47,661	3.96%
NET INTEREST INCOME	1,106,119	100.00%	1,173,540	100.00%
PROVISIONS	-818,782	100.00%	-1,051,827	100.00%
Provisions	-917,639	112.07%	-1,249,891	118.83%
Recovery, regarding provisions	98,857	-12.07%	198,064	-18.83%
NET INTEREST INCOME AFTER	287,337	100.00%	121,713	100.00%
OTHER INCOME	1,990,050	100.00%	2,455,216	100.00%
Fees	861,168	43.27%	1,165,375	47.47%
Dividends	17,993	0.90%	6,961	0.28%
Net income, regarding the securities	208	0.01%	-1,393	-0.06%
Net capital income	-17,424	-0.88%	8,951	0.36%
Net FX income	440,745	22.15%	533,205	21.72%
Other income	58,896	2.96%	238,361	9.71%
Extraordinary income	628,464	31.58%	503,756	20.52%
OTHER EXPENSES	-2,056,029	100.00%	-2,106,361	100.00%
Wages	-809,635	39.38%	-888,715	42.19%
Depreciation	-113,517	5.52%	-131,632	6.25%
Paid commissions	-150,309	7.31%	-160,151	7.60%
Material expenses	-86,899	4.23%	-120,026	5.70%
Services	-206,609	10.05%	-262,699	12.47%
Business trip expenses	-16,471	0.80%	-19,839	0.94%
Representation expenses	-48,754	2.37%	-75,564	3.59%
Other expenses	-512,310	24.92%	-385,949	18.32%
Extraordinary expenses	-111,525	5.42%	-61,786	2.93%
TAXES				
GROSS INCOME	221,358		470,568	