

THE GROUP'S AND BANK'S STATEMENT OF FINANCIAL POSITION

EUR thousand
30.06.2015

ASSETS	Group	Fin. group	Bank
Cash and cash equivalents	84 315	84 172	83 215
Due from other banks and financial institutions	27 076	26 667	26 667
Securities at fair value through profit or loss	60 625	33 611	33 611
Derivative financial instruments	7 747	7 747	7 299
Loans to customers	776 825	801 671	865 708
Finance lease receivables	54 742	54 760	1 650
Investment securities:	-	-	-
- available-for-sale	30 561	30 554	30 348
- held-to-maturity	473 416	473 416	473 416
Investments in subsidiaries	-	18 409	29 686
Intangible assets	3 306	537	376
Tangible fixed assets	10 898	10 568	9 707
Investment property	17 816	5 374	4 189
Income tax prepayment	16	15	-
Deferred income tax assets	826	721	166
Other assets	65 599	41 967	19 802
Assets classified as held for sale	22 458	26 410	26 410
Total assets	1 636 226	1 616 599	1 612 250
LIABILITIES			
Due to other banks and financial institutions	45 571	45 670	48 869
Subordinated loan	19 367	19 367	19 367
Due to customers	1 398 285	1 412 116	1 412 123
Special and lending funds	1 851	1 851	1 851
Income tax liabilities	2 902	2 073	1 908
Deferred income tax liabilities	282	251	-
Other liabilities	34 738	9 822	4 780
Liabilities related to assets classified as held for sale	4 223	-	-
Total liabilities	1 507 219	1 491 150	1 488 898
EQUITY			
Share capital	85 034	85 034	85 034
Unpaid capital	6 772	6 772	6 772
Reserve capital	756	756	756
Statutory reserve	2 468	2 464	2 290
Financial assets revaluation reserve	61	61	61
Retained earnings	33 916	30 362	28 439
Total equity	129 007	125 449	123 352
Total liabilities and equity	1 636 226	1 616 599	1 612 250

THE GROUP'S AND BANK'S INCOME STATEMENT

 EUR thousand
30.06.2015

	Group	Fin. group	Bank
Continuing operations			
Interest and similar income	30 758	30 709	26 732
Interest expense and similar charges	(9 671)	(9 717)	(9 718)
Net interest income	21 087	20 992	17 014
Fee and commission income	5 172	5 239	5 111
Fee and commission expense	(1 971)	(1 951)	(1 764)
Net fee and commission income	3 201	3 288	3 347
Net loss from embedded derivatives	(2 056)	(2 056)	(2 056)
Net loss on changes in fair value of subordinated loan	(77)	(77)	(77)
Net gain (loss) on operations with securities	746	(23)	(28)
Net foreign exchange gain	1 598	1 168	1 170
Net gain from derecognition of financial assets	2 477	4 779	2 477
Net gain on disposal of assets	2 342	2 345	2 307
Revenue related to other activities of group companies	7 087	0	0
Other operating income	818	524	347
Salaries and related expenses	(7 817)	(7 297)	(6 230)
Depreciation and amortization	(750)	(660)	(515)
Expenses related to other activities of group companies	(8 014)	-	-
Other expenses	(4 579)	(4 138)	(3 416)
Operating profit before impairment losses	16 063	18 845	14 340
Impairment losses on loans and other assets	(5 251)	(5 216)	(3 704)
Impairment losses on investments in subsidiaries	-	-	-
Dividends from investments in subsidiaries	-	579	3 475
Profit from continuing operations before income tax	10 812	14 208	14 111
Income tax (expense)	(2 124)	(2 112)	(1 712)
Profit from continuing operations	8 688	12 096	12 399
Profit (loss) from discontinued operations, net of tax	6 510	(656)	-
Net profit	15 198	11 440	12 399
Net profit attributable to:			
Owners of the Bank	15 198	11 440	12 399
from continuing operations	8 688	11 440	12 399
from discontinued operations	6 510	-	-
Non controlling interest (from continuing operations)	-	-	-
Basic earnings per share (in EUR per share) attributable to owners of the Bank	0.05		
from continuing operations	0.03		
from discontinued operations	0.02		
Diluted earnings per share (in EUR per share) attributable to owners of the Bank	0.05		
from continuing operations	0.03		
from discontinued operations	0.02		

THE GROUP'S AND BANK'S STATEMENT OF COMPREHENSIVE INCOME

EUR thousand
30.06.2015

	Group	Fin. group	Bank
Net profit	15 198	11 440	12 399
Other comprehensive income			
Gain from revaluation of financial assets	(533)	(533)	(533)
Deferred income tax on loss from revaluation of financial assets	78	78	78
Other comprehensive income, net of tax	(455)	(455)	(455)
Total comprehensive income :	14 743	10 985	11 944
Total comprehensive income (loss) attributable to:			
Equity holders of the Bank	14 743	10 985	11 944
from continuing operations	8 233	10 985	11 944
from discontinued operations	6 510	-	-
Non controlling interest (from continuing operations)	-	-	-