

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

 EUR thousand  
 30.09.2015

ASSETS	Group	Fin. group	Bank
Cash and cash equivalents	103 701	103 325	80 328
Due from other banks	26 398	26 368	26 368
Securities at fair value through profit or loss	60 488	33 788	23 417
Derivative financial instruments	7 634	7 634	7 003
Loans to customers	834 422	842 213	898 641
Finance lease receivables	56 976	56 991	1 382
Investment securities:			
- available-for-sale	23 723	23 673	23 126
- held-to-maturity	503 970	503 695	478 319
Investments in subsidiaries	-	17 679	35 405
Intangible assets	3 659	889	465
Property, plant and equipment	11 401	11 053	10 157
Investment property	16 543	4 668	3 484
Current income tax prepayment	10	9	-
Deferred income tax assets	867	762	159
Other assets	51 032	28 967	6 818
Assets classified as held for sale	3 440	16 089	16 089
<b>Total assets</b>	<b>1 704 264</b>	<b>1 677 803</b>	<b>1 611 161</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	69 679	69 760	73 833
Derivative financial instruments	345	345	-
Subordinated loan	19 465	19 465	19 465
Due to customers	1 433 371	1 438 524	1 379 641
Special and lending funds	1 180	1 180	1 180
Current income tax liabilities	2 680	2 651	2 375
Deferred income tax liabilities	920	155	-
Other liabilities	39 694	15 046	7 925
Liabilities related to assets classified as held for sale	5 737	-	-
<b>Total liabilities</b>	<b>1 573 071</b>	<b>1 547 126</b>	<b>1 484 419</b>
<b>EQUITY</b>			
Share capital	91 226	91 226	91 226
Reserve capital	756	756	756
Statutory reserve	2 468	2 464	2 290
Financial assets revaluation reserve	( 297)	( 297)	( 295)
Retained earnings	37 040	36 528	32 765
<b>Total equity</b>	<b>131 193</b>	<b>130 677</b>	<b>126 742</b>
<b>Total liabilities and equity</b>	<b>1 704 264</b>	<b>1 677 803</b>	<b>1 611 161</b>

**THE GROUP'S AND BANK'S INCOME STATEMENT**

 EUR thousand  
30.09.2015

	Group	Fin. group	Bank
Interest and similar income	47 643	47 521	41 534
Interest expense and similar charges	(14 106)	(14 120)	(14 038)
<b>Net interest income</b>	<b>33 537</b>	<b>33 401</b>	<b>27 496</b>
Fee and commission income	8 661	8 762	8 305
Fee and commission expense	(3 004)	(2 974)	(2 622)
<b>Net fee and commission income</b>	<b>5 657</b>	<b>5 788</b>	<b>5 683</b>
Net loss from embedded derivatives	(2 903)	(2 903)	(2 908)
Net loss from changes in fair value of subordinated loan	( 175)	( 175)	( 175)
Net (loss) gain on operations with securities	( 378)	138	56
Net foreign exchange gain	2 553	2 182	1 991
Net gain from derecognition of financial assets	3 248	5 550	3 248
Net gain on disposal of tangible assets	2 426	2 501	2 563
Revenue related to other activities of group companies	10 009	-	-
Other operating income	1 311	803	470
Salaries and related expenses	(11 936)	(11 164)	(9 228)
Depreciation and amortization	(1 163)	(1 029)	( 778)
Expenses related to other activities of group companies	(9 359)	-	-
Other expenses	(6 783)	(6 300)	(4 943)
<b>Operating profit before impairment losses</b>	<b>26 044</b>	<b>28 792</b>	<b>23 475</b>
Allowance for impairment losses on loans and other assets	(12 323)	(10 248)	(8 660)
Allowance for impairment losses on investments in subsidiaries	-	(13 185)	(14 363)
Dividends from investments in subsidiaries	-	15 477	18 373
<b>Profit from continuing operations before income tax</b>	<b>13 721</b>	<b>20 836</b>	<b>18 825</b>
Income tax (expense)	(2 742)	(2 729)	(2 254)
<b>Profit from continuing operations</b>	<b>10 979</b>	<b>18 107</b>	<b>16 571</b>
Profit (loss) from discontinued operations, net of tax	6 261	( 656)	-
<b>Net profit</b>	<b>17 240</b>	<b>17 451</b>	<b>16 571</b>
<b>Net profit attributable to:</b>			
Owners of the Bank	17 240	17 451	16 571
from continuing operations	10 979	18 107	16 571
from discontinued operations	6 261	( 656)	-
Non controlling interest	-	-	-
Basic earnings per share (in EUR per share) attributable to owners of the Bank	0.06		
from continuing operations	0.04		
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  
 30.09.2015

	Group	Fin. group	Bank
<b>Net profit</b>	<b>17 240</b>	<b>17 451</b>	<b>16 571</b>
<b>Other comprehensive income</b>			
Gain from revaluation of financial assets	( 956)	( 956)	( 954)
Deferred income tax on loss from revaluation of financial assets	143	143	143
Other comprehensive income, net of tax	( 813)	( 813)	( 811)
<b>Total comprehensive income :</b>	<b>16 427</b>	<b>16 638</b>	<b>15 760</b>
<b>Total comprehensive income (loss) attributable to:</b>			
Equity holders of the Bank	16 427	16 638	15 760
from continuing operations	10 166	17 294	15 760
from discontinued operations	6 261	( 656)	-
Non controlling interest	-	-	-