

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

EUR thousand  
31 03 2015

ASSETS	Group	Fin. group	Bank
Cash and cash equivalents	117 440	117 186	116 619
Due from other banks and financial institutions	23 473	23 066	23 066
Securities at fair value through profit or loss	79 530	52 330	52 330
Derivative financial instruments	6 355	6 355	5 907
Loans to customers	724 648	756 208	822 691
Finance lease receivables	50 617	50 662	2 028
Investment securities:			
- available-for-sale	32 384	32 299	32 093
- held-to-maturity	480 811	480 534	479 262
Investments in subsidiaries	0	18 412	29 686
Intangible assets	3 332	562	409
Tangible fixed assets	11 040	10 795	9 899
Investment property	21 764	7 631	4 960
Income tax prepayment	220	135	0
Deferred income tax assets	611	506	0
Other assets	57 415	33 272	11 808
Assets classified as held for sale	36 392	27 575	26 490
<b>Total assets</b>	<b>1 646 032</b>	<b>1 617 528</b>	<b>1 617 248</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	55 642	56 223	60 441
Liabilities at fair value through profit or loss	19 336	19 336	19 336
Due to customers	1 420 598	1 420 789	1 422 823
Special and lending funds	851	851	851
Income tax liabilities	1 793	1 600	1 390
Deferred income tax liabilities	1 190	267	96
Other liabilities	30 620	4 967	419
Liabilities related to assets classified as held for sale	3 848	0	0
<b>Total liabilities</b>	<b>1 533 878</b>	<b>1 504 033</b>	<b>1 505 356</b>
<b>EQUITY</b>			
Capital and reserves attributable to equity holders of the parent			
Share capital	78 300	78 300	78 300
Share premium	3 684	3 684	3 684
Reserve capital	756	756	756
Statutory reserve	2 468	2 464	2 290
Financial assets revaluation reserve	714	714	714
Retained earnings	26 232	27 577	26 148
<b>Total equity</b>	<b>112 154</b>	<b>113 495</b>	<b>111 892</b>
<b>Total liabilities and equity</b>	<b>1 646 032</b>	<b>1 617 528</b>	<b>1 617 248</b>

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

 EUR thousand  
31 03 2015

	Group	Fin. group	Bank
Interest and similar income	15 363	15 357	13 460
Interest expense and similar charges	(5 073)	(5 073)	(5 074)
<b>Net interest income</b>	<b>10 290</b>	<b>10 284</b>	<b>8 386</b>
Fee and commission income	2 279	2 313	2 253
Fee and commission expense	(1 063)	(1 052)	(964)
<b>Net fee and commission income</b>	<b>1 216</b>	<b>1 261</b>	<b>1 289</b>
Net loss from embedded derivatives	(1 231)	(1 231)	(1 231)
Net loss on financial liabilities at fair value through profit or loss	(41)	(41)	(41)
Net gain on operations with securities	2 347	1 058	1 053
Net foreign exchange gain	1 100	434	436
Net gain from derecognition of financial assets	386	386	386
Net gain on disposal of assets	1 942	1 927	1 933
Revenue related to other activities of group companies	3 917	0	0
Other operating income	388	283	205
Salaries and related expenses	(4 109)	(3 847)	(3 319)
Depreciation and amortization	(402)	(336)	(263)
Expenses related to other activities of group companies	(5 492)	0	0
Other expenses	(2 169)	(1 978)	(1 773)
<b>Operating profit before impairment losses</b>	<b>8 142</b>	<b>8 200</b>	<b>7 061</b>
Impairment losses on loans and other assets	(1 606)	(1 561)	(2 091)
Impairment losses on investments in subsidiaries	0	0	0
Dividends from investments in subsidiaries	0	0	2 896
<b>Profit from continuing operations before income tax</b>	<b>6 536</b>	<b>6 639</b>	<b>7 866</b>
Profit from discontinued operations, net of tax	(72)	0	0
Income tax (expense)	(1 027)	(1 034)	(808)
<b>Net profit</b>	<b>5 437</b>	<b>5 605</b>	<b>7 058</b>
<b>Net profit attributable to:</b>			
Owners of the Bank	5 437	5 605	7 058
from continuing operations	5 509	5 605	7 058
from discontinued operations	(72)	0	0
Non controlling interest (from continuing operations)	0	0	0
Basic earnings per share (in EUR per share) attributable to owners of the Bank	0.02		
from continuing operations	0.02		
from discontinued operations	0.00		
Diluted earnings per share (in EUR per share) attributable to owners of the Bank	0.02		
from continuing operations	0.02		
from discontinued operations	0.00		

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

EUR thousand  
31.03.2015

	Group	Fin. group	Bank
<b>Net profit</b>	<b>5 437</b>	<b>5 605</b>	<b>7 058</b>
<b>Other comprehensive income</b>			
Gain from revaluation of financial assets	233	233	233
Deferred income tax on loss from revaluation of financial assets	(35)	(35)	(35)
Other comprehensive income, net of tax	198	198	198
<b>Total comprehensive income :</b>	<b>5 635</b>	<b>5 803</b>	<b>7 256</b>
<b>Total comprehensive income (loss) attributable to:</b>			
Equity holders of the Bank	5 635	5 803	7 256
from continuing operations	5 707	5 803	7 256
from discontinued operations	(72)	0	0
Non controlling interest (from continuing operations)	0	0	0