

**P&L STATEMENTS FOR IFRS PURPOSES September 2013**

*amounts in EUR*

	Q3 2013
TOTAL INTEREST INCOME	17,121,582.19
TOTAL INTEREST EXPENSES	(7,200,121.40)
<b>NET PROFIT/LOSS ON INTERESTS</b>	<b>9,921,460.79</b>
NET PROFIT/LOSS ON COMMISSIONS	1,771,785.74
NET LOSSES AND ALLOWANCES ON LOANS	(4,563,584.22)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	389,643.76
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	557,796.10
OTHER PROVISIONS EXPENSES	(37,459.19)
<b>BANKING INCOME BEFORE OPERATING EXPENSES</b>	<b>8,039,642.98</b>
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(9,391,510.69)
<b>PROFIT/LOSS BEFORE TAXES</b>	<b>(1,351,867.71)</b>
INCOME TAXES	-
Deferred	1,255.07
<b>CURRENT MONTH (Qtr.) PROFIT (LOSS)</b>	<b>(1,350,612.64)</b>

**BALANCE SHEET FOR IFRS PURPOSES September 2013**

*amounts in EUR*

	Sep-13
<b>ASSETS</b>	
CASH AND CENTRAL BANK	71,286,297.41
ACCOUNTS AT BANKS	4,708,072.84
LOANS AND ADVANCES TO CUSTOMERS	157,566,447.07
Syndicated Loan	-
Investment securities	33,699,235.78
FIXED ASSETS	12,475,530.32
Deferred tax assets	132,891.57
OTHER ASSETS	7,904,119.55
<b>TOTAL ASSETS</b>	<b>287,772,595</b>
Amounts owed to other banks	5,871,220.85
Amount owned to Customers	230,735,345.96
Other borrowings	6,663,094.80
OTHER LIABILITIES	2,312,430.02
PROVISIONS ON OTHER RISK	-
Subordinated debt	9,058,582.05
Deferred tax Liabilities	-
<b>SHAREHOLDERS' EQUITY</b>	<b>33,131,920.87</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>287,772,595</b>