

## P&L STATEMENTS FOR IFRS PURPOSES DECEMBER 2016

amounts in EUR

Q4 2016	
TOTAL INTEREST INCOME	11,676,088.47
TOTAL INTEREST EXPENSES	(2,427,068.49)
<b>NET PROFIT/LOSS ON INTERESTS</b>	<b>9,249,019.98</b>
NET PROFIT/LOSS ON COMMISSIONS	1,643,157.86
NET LOSSES AND ALLOWANCES ON LOANS	(440,011.13)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	189,320.61
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	(38,961.71)
OTHER PROVISIONS EXPENSES	72,556.40
<b>BANKING INCOME BEFORE OPERATING EXPENSES</b>	<b>10,675,082.01</b>
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(10,460,670.61)
PROFIT/LOSS BEFORE TAXES	214,411.40
INCOME TAXES	(107,157.15)
Deferred	(43,514.73)
<b>CURRENT MONTH (Qtr.) PROFIT (LOSS)</b>	<b>63,739.52</b>

## BALANCE SHEET FOR IFRS PURPOSES DECEMBER 2016

amounts in EUR

Q4 2016	
<b>ASSETS</b>	
CASH AND CENTRAL BANK	43,262,155.64
ACCOUNTS AT BANKS	9,161,827.38
LOANS AND ADVANCES TO CUSTOMERS	147,111,148.64
Investment securities	21,223,776.52
FIXED ASSETS	11,052,564.22
Deferred tax assets	128,358.90
OTHER ASSETS	13,892,523.46
<b>TOTAL ASSETS</b>	<b>245,832,355</b>
Amounts owed to other banks	1,125,195.96
Amount owned to Customers	201,894,022.12
Other borrowings	-
OTHER LIABILITIES	1,886,692.03
PROVISIONS ON OTHER RISK	-
Subordinated debt	5,160,650.73
Deferred tax Liabilities	-
<b>SHAREHOLDERS' EQUITY</b>	<b>35,765,793.92</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>245,832,355</b>