

P&L STATEMENTS FOR IFRS PURPOSES MARCH 2015

amounts in EUR

	Q1 2015
TOTAL INTEREST INCOME	4,034,187.38
TOTAL INTEREST EXPENSES	(1,009,268.95)
NET PROFIT/LOSS ON INTERESTS	3,024,918.43
NET PROFIT/LOSS ON COMMISSIONS	537,919.71
NET LOSSES AND ALLOWANCES ON LOANS	(985,398.97)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	112,692.68
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	134,435.17
OTHER PROVISIONS EXPENSES	294.55
BANKING INCOME BEFORE OPERATING EXPENSES	2,824,861.58
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(2,586,049.67)
PROFIT/LOSS BEFORE TAXES	238,811.91
INCOME TAXES	(47,731.85)
Deferred	(4,646.41)
CURRENT MONTH (Qtr.) PROFIT (LOSS)	186,433.65

BALANCE SHEET FOR IFRS PURPOSES MARCH 2015

amounts in EUR

	Q1 2015
ASSETS	
CASH AND CENTRAL BANK	55,772,166.22
ACCOUNTS AT BANKS	7,993,990.53
LOANS AND ADVANCES TO CUSTOMERS	152,278,680.06
Investment securities	20,936,670.92
FIXED ASSETS	10,519,517.03
Deferred tax assets	146,065.95
OTHER ASSETS	10,236,672.45
TOTAL ASSETS	257,883,763.17
Amounts owed to other banks	2,888,349.88
Amount owned to Customers	207,955,562.12
Other borrowings	-
OTHER LIABILITIES	3,201,131.81
PROVISIONS ON OTHER RISK	-
Subordinated debt	9,143,645.90
Deferred tax Liabilities	-
SHAREHOLDERS' EQUITY	34,695,073.47
TOTAL LIABILITIES AND EQUITY	257,883,763.18