

P&L STATEMENTS FOR IFRS PURPOSES DECEMBER 2014

amounts in EUR

	Q4 2014
TOTAL INTEREST INCOME	19,635,897.25
TOTAL INTEREST EXPENSES	(6,065,575.84)
NET PROFIT/LOSS ON INTERESTS	13,570,321.42
NET PROFIT/LOSS ON COMMISSIONS	2,182,807.73
NET LOSSES AND ALLOWANCES ON LOANS	(3,352,558.47)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	252,204.06
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	299,052.89
OTHER PROVISIONS EXPENSES	(97,581.45)
BANKING INCOME BEFORE OPERATING EXPENSES	12,854,246.18
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(11,165,613.15)
PROFIT/LOSS BEFORE TAXES	1,688,633.03
INCOME TAXES	(396,019.53)
Deferred	(96,640.23)
CURRENT MONTH (Qtr.) PROFIT (LOSS)	1,195,973.27

BALANCE SHEET FOR IFRS PURPOSES DECEMBER 2014

amounts in EUR

	Q4 2014
ASSETS	
CASH AND CENTRAL BANK	47,795,662.15
ACCOUNTS AT BANKS	14,079,904.67
LOANS AND ADVANCES TO CUSTOMERS	154,803,418.20
Investment securities	23,559,965.49
FIXED ASSETS	10,772,699.52
Deferred tax assets	150,243.82
OTHER ASSETS	11,457,391.06
TOTAL ASSETS	262,619,284.91
Amounts owed to other banks	5,149,910.22
Amount owned to Customers	211,891,020.48
Other borrowings	-
OTHER LIABILITIES	1,663,205.62
PROVISIONS ON OTHER RISK	-
Subordinated debt	9,353,260.40
Deferred tax Liabilities	-
SHAREHOLDERS' EQUITY	34,561,888.20
TOTAL LIABILITIES AND EQUITY	262,619,284.92