

P&L STATEMENTS FOR IFRS PURPOSES MARCH 2016

amounts in EUR

	Q1 2016
TOTAL INTEREST INCOME	3,404,709.53
TOTAL INTEREST EXPENSES	(663,016.05)
NET PROFIT/LOSS ON INTERESTS	2,741,693.48
NET PROFIT/LOSS ON COMMISSIONS	466,082.67
NET LOSSES AND ALLOWANCES ON LOANS	(963,922.20)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	2,744.46
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	367,991.71
OTHER PROVISIONS EXPENSES	-
BANKING INCOME BEFORE OPERATING EXPENSES	2,639,960.06
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(2,432,241.36)
PROFIT/LOSS BEFORE TAXES	207,718.69
INCOME TAXES	(52,399.19)
Deferred	(9,778.41)
CURRENT MONTH (Qtr.) PROFIT (LOSS)	145,541.09

BALANCE SHEET FOR IFRS PURPOSES MARCH 2016

amounts in EUR

	Q1 2016
ASSETS	
CASH AND CENTRAL BANK	39,385,710.82
ACCOUNTS AT BANKS	11,605,125.37
LOANS AND ADVANCES TO CUSTOMERS	151,532,511.26
Investment securities	16,174,470.78
FIXED ASSETS	10,808,241.13
Deferred tax assets	137,212.92
OTHER ASSETS	11,947,151.14
TOTAL ASSETS	241,590,423.42
Amounts owed to other banks	14,221.37
Amount owned to Customers	197,131,001.45
Other borrowings	-
OTHER LIABILITIES	3,144,338.93
PROVISIONS ON OTHER RISK	-
Subordinated debt	5,089,279.73
Deferred tax Liabilities	-
SHAREHOLDERS' EQUITY	36,211,581.95
TOTAL LIABILITIES AND EQUITY	241,590,423.43