

**P&L STATEMENTS FOR IFRS PURPOSES DECEMBER 2015**

*amounts in EUR*

	Q4 2015
TOTAL INTEREST INCOME	15,387,410.75
TOTAL INTEREST EXPENSES	(3,567,584.86)
<b>NET PROFIT/LOSS ON INTERESTS</b>	<b>11,819,825.89</b>
NET PROFIT/LOSS ON COMMISSIONS	2,027,875.35
NET LOSSES AND ALLOWANCES ON LOANS	(2,540,544.24)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	571,294.10
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	(123,188.85)
OTHER PROVISIONS EXPENSES	(32,592.65)
<b>BANKING INCOME BEFORE OPERATING EXPENSES</b>	<b>11,722,669.60</b>
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(10,240,868.34)
<b>PROFIT/LOSS BEFORE TAXES</b>	<b>1,481,801.26</b>
INCOME TAXES	(360,449.31)
Deferred	1,063.55
<b>CURRENT MONTH (Qtr.) PROFIT (LOSS)</b>	<b>1,122,415.50</b>

**BALANCE SHEET FOR IFRS PURPOSES DECEMBER 2015**

*amounts in EUR*

	Q4 2015
<b>ASSETS</b>	
CASH AND CENTRAL BANK	41,207,925.75
ACCOUNTS AT BANKS	10,171,202.63
LOANS AND ADVANCES TO CUSTOMERS	163,371,911.41
Investment securities	17,378,756.20
FIXED ASSETS	11,173,785.06
Deferred tax assets	146,086.10
OTHER ASSETS	11,832,593.32
<b>TOTAL ASSETS</b>	<b>255,282,260.48</b>
Amounts owed to other banks	3,448,946.62
Amount owned to Customers	207,899,541.40
Other borrowings	-
OTHER LIABILITIES	2,274,478.25
PROVISIONS ON OTHER RISK	-
Subordinated debt	5,187,323.49
Deferred tax Liabilities	-
<b>SHAREHOLDERS' EQUITY</b>	<b>36,471,970.72</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>255,282,260.48</b>