

P&L STATEMENTS FOR IFRS PURPOSES December 2013

amounts in EUR

	Q4 2013
TOTAL INTEREST INCOME	23,734,370.59
TOTAL INTEREST EXPENSES	(9,458,168.50)
NET PROFIT/LOSS ON INTERESTS	14,276,202.09
NET PROFIT/LOSS ON COMMISSIONS	2,341,826.11
NET LOSSES AND ALLOWANCES ON LOANS	(5,563,807.46)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	(168,419.63)
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	422,162.18
OTHER PROVISIONS EXPENSES	(28,397.83)
BANKING INCOME BEFORE OPERATING EXPENSES	11,279,565.45
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(12,553,763.56)
PROFIT/LOSS BEFORE TAXES	(1,274,198.11)
INCOME TAXES	(6,840.02)
Deferred	88,307.38
CURRENT MONTH (Qtr.) PROFIT (LOSS)	(1,192,730.74)

BALANCE SHEET FOR IFRS PURPOSES December 2013

amounts in EUR

	Q4 2013
ASSETS	
CASH AND CENTRAL BANK	65,279,006.24
ACCOUNTS AT BANKS	3,884,539.76
LOANS AND ADVANCES TO CUSTOMERS	163,984,535.07
Investment securities	35,610,869.90
FIXED ASSETS	12,084,452.27
Deferred tax assets	223,974.93
OTHER ASSETS	9,211,948.96
TOTAL ASSETS	290,279,327
Amounts owed to other banks	7,814,485.72
Amount owned to Customers	231,398,756.31
Other borrowings	6,492,589.21
OTHER LIABILITIES	1,762,119.13
PROVISIONS ON OTHER RISK	-
Subordinated debt	9,329,735.30
Deferred tax Liabilities	-
SHAREHOLDERS' EQUITY	33,481,641.45
TOTAL LIABILITIES AND EQUITY	290,279,327