

## CONDENSED STATEMENT OF FINANCIAL POSITION

EUR thousand  
31 03 2016

ASSETS	Group	Financial Group	Bank
Cash and cash equivalents	79 694	79 347	78 731
Securities at fair value through profit or loss	64 535	36 344	36 344
Due from other banks	6 282	6 253	6 253
Derivative financial instruments	6 591	6 591	6 053
Loans to customers	864 862	879 359	935 082
Finance lease receivables	61 721	61 721	9 489
Investment securities:			
available-for-sale -	20 380	20 335	19 906
held-to-maturity -	530 154	530 154	530 154
Investments in subsidiaries and associates	-	19 381	32 175
Intangible assets	3 735	936	741
Property, plant and equipment	11 050	10 643	10 122
Investment property	17 568	5 769	2 531
Current income tax prepayment	47	45	-
Deferred income tax asset	1 293	989	174
Other assets	41 735	22 935	7 916
Assets classified as held for sale	381	400	400
<b>Total assets</b>	<b>1 710 028</b>	<b>1 681 202</b>	<b>1 676 071</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	53 225	53 856	54 550
Derivative financial instruments	1 097	1 097	1 097
Due to customers	1 429 594	1 430 544	1 430 726
Special and lending funds	6 460	6 460	6 460
Subordinated loan	19 656	19 656	19 656
Current income tax liabilities	3 844	3 689	3 505
Deferred income tax liabilities	697	139	-
Liabilities related to insurance activities	23 713	-	-
Other liabilities	13 140	11 341	6 778
Liabilities related to assets classified as held for sale	3 695	-	-
<b>Total liabilities</b>	<b>1 555 121</b>	<b>1 526 782</b>	<b>1 522 772</b>
<b>EQUITY</b>			
Share capital	91 226	91 226	91 226
Share premium	-	-	-
Reserve capital	754	755	756
Statutory reserve	4 159	4 158	4 157
Financial assets revaluation reserve	1 635	1 635	1 635
Retained earnings	57 133	56 646	55 525
Non-controlling interest	-	-	-
<b>Total equity</b>	<b>154 907</b>	<b>154 420</b>	<b>153 299</b>
<b>Total liabilities and equity</b>	<b>1 710 028</b>	<b>1 681 202</b>	<b>1 676 071</b>

## CONDENSED INCOME STATEMENT

EUR thousand  
Three month period ended  
31 03 2016

Continuing operations	Group	Financial Group	Bank
Interest and similar income	18 166	18 062	16 269
Interest expense and similar charges	(3 243)	(3 266)	(3 244)
<b>Net interest income</b>	<b>14 923</b>	<b>14 796</b>	<b>13 025</b>
Fee and commission income	3 291	3 325	3 199
Fee and commission expense	(1 062)	(1 052)	(980)
<b>Net fee and commission income</b>	<b>2 229</b>	<b>2 273</b>	<b>2 219</b>
Net gain from operations with securities	728	756	774
Net gain from foreign exchange and related derivatives	588	766	766
Net loss from embedded derivatives	(1 105)	(1 105)	(1 105)
Net gain (loss) from changes in fair value of subordinated loan	800	800	800
Net gain from derecognition of financial assets	10 395	10 395	10 395
Net gain from disposal of tangible assets	391	330	282
Revenue related to other activities of Group companies	3 333	-	-
Other operating income	366	240	145
Salaries and related expenses	(4 685)	(4 381)	(4 036)
Depreciation and amortization expenses	(412)	(368)	(311)
Expenses related to other activities of Group companies	(2 541)	-	-
Other operating expenses	(2 102)	(1 801)	(1 506)
<b>Operating profit before impairment losses</b>	<b>22 908</b>	<b>22 701</b>	<b>21 448</b>
Allowance for impairment losses on loans and other assets	(2 106)	(2 112)	(1 914)
Allowance for impairment losses on investments in subsidiaries and loss on remeasurement of subsidiaries classified as held for sale	-	529	529
Dividends from investments in subsidiaries and subsidiaries classified as held for sale	-	217	3 517
<b>Profit from continuing operations before income tax</b>	<b>20 802</b>	<b>21 335</b>	<b>23 580</b>
Income tax expense	(3 053)	(3 039)	(2 904)
<b>Profit from continuing operations</b>	<b>17 749</b>	<b>18 296</b>	<b>20 676</b>
Profit (loss) from discontinued operations, net of tax	(16)	-	-
<b>Net profit for the year</b>	<b>17 733</b>	<b>18 296</b>	<b>20 676</b>
<b>Net profit attributable to:</b>			
<b>Owners of the Bank</b>	<b>17 733</b>	<b>18 296</b>	<b>20 676</b>
From continuing operations	17 749	18 296	20 676
From discontinued operations	(16)	-	-
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Basic earnings per share (in EUR per share) attributable to owners of the Bank</b>	<b>0.06</b>		
From continuing operations	0.06		
From discontinued operations	(0.00)		
<b>Diluted earnings per share (in EUR per share) attributable to owners of the Bank</b>	<b>0.05</b>		
From continuing operations	0.05		
From discontinued operations	(0.00)		

## CONDENSED STATEMENT OF COMPREHENSIVE INCOME

EUR thousand  
Three month period ended  
31 03 2016

	Group	Financial Group	Bank
Net profit for the period	17 733	18 296	20 676
<b>Other comprehensive income</b>			
Items that may be subsequently reclassified to profit or loss:			
Gain from revaluation of financial assets	898	898	898
Deferred income tax on gain from revaluation of financial assets	(159)	(159)	(159)
<b>Other comprehensive income, net of deferred tax</b>	<b>739</b>	<b>739</b>	<b>739</b>
<b>Total comprehensive income for the period</b>	<b>18 472</b>	<b>19 035</b>	<b>21 415</b>
<b>Total comprehensive income (loss) attributable to:</b>			
<b>Owners of the Bank</b>	<b>18 472</b>	<b>19 035</b>	<b>21 415</b>
from continuing operations	18 488	19 035	21 415
from discontinued operations	(16)	-	-
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>18 472</b>	<b>19 035</b>	<b>21 415</b>