

**CONDENSED STATEMENT OF FINANCIAL POSITION**

	EUR thousand 30 06 2016		
ASSETS	Group	Financial Group	Bank
Cash and cash equivalents	68,108	67,715	67,167
Securities at fair value through profit or loss	59,360	30,374	30,374
Due from other banks	4,944	4,911	4,911
Derivative financial instruments	8,747	8,747	8,228
Loans to customers	898,252	917,836	964,081
Finance lease receivables	64,299	64,299	18,552
Investment securities:	-	-	-
available-for-sale -	19,817	19,772	19,250
held-to-maturity -	528,761	528,761	528,761
Investments in subsidiaries and associates	-	18,631	31,425
Intangible assets	4,068	1,265	1,069
Property, plant and equipment	11,003	10,608	10,079
Investment property	17,411	5,632	2,407
Current income tax prepayment	265	36	-
Deferred income tax asset	1,104	801	-
Other assets	41,190	22,128	9,079
Assets classified as held for sale	11	400	400
<b>Total assets</b>	<b>1,727,340</b>	<b>1,701,916</b>	<b>1,695,783</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	48,177	48,801	49,618
Derivative financial instruments	445	445	445
Due to customers	1,450,337	1,451,464	1,451,465
Special and lending funds	2,950	2,950	2,950
Subordinated loan	20,963	20,963	20,963
Current income tax liabilities	2,709	2,709	2,610
Deferred income tax liabilities	902	437	284
Liabilities related to insurance activities	24,538	-	-
Other liabilities	13,815	11,803	7,153
Liabilities related to assets classified as held for sale	23	-	-
<b>Total liabilities</b>	<b>1,564,859</b>	<b>1,539,572</b>	<b>1,535,488</b>
<b>EQUITY</b>			
Share capital	109,472	109,472	109,472
Share premium	-	-	-
Reserve capital	754	755	756
Statutory reserve	4,159	4,158	4,157
Financial assets revaluation reserve	700	700	700
Retained earnings	47,396	47,259	45,210
Non-controlling interest	-	-	-
<b>Total equity</b>	<b>162,481</b>	<b>162,344</b>	<b>160,295</b>
<b>Total liabilities and equity</b>	<b>1,727,340</b>	<b>1,701,916</b>	<b>1,695,783</b>

**CONDENSED INCOME STATEMENT**

 EUR thousand  
 Six month period ended  
 30 06 2016

Continuing operations	Group	Financial group	Bank
Interest and similar income	38,483	38,351	34,779
Interest expense and similar charges	(6,320)	(6,344)	(6,322)
<b>Net interest income</b>	<b>32,163</b>	<b>32,007</b>	<b>28,457</b>
Fee and commission income	6,724	6,779	6,523
Fee and commission expense	(2,248)	(2,224)	(2,081)
<b>Net fee and commission income</b>	<b>4,476</b>	<b>4,555</b>	<b>4,442</b>
Net gain from operations with securities	2,942	2,765	2,783
Net gain from foreign exchange and related derivatives	1,711	1,786	1,786
Net gain from embedded derivatives	326	326	345
Net loss from changes in fair value of subordinated loan	(520)	(520)	(520)
Net gain from derecognition of financial assets	11,110	11,083	11,110
Net gain (loss) from disposal of tangible assets	(343)	18	347
Revenue related to other activities of Group companies	7,011	-	-
Other operating income	839	457	283
Salaries and related expenses	(9,301)	(8,722)	(7,856)
Depreciation and amortization expenses	(844)	(752)	(635)
Expenses related to other activities of Group companies	(5,977)	-	-
Other operating expenses	(4,396)	(3,857)	(3,216)
<b>Operating profit before impairment losses</b>	<b>39,197</b>	<b>39,146</b>	<b>37,326</b>
Allowance for impairment losses on loans and other assets	(9,220)	(9,772)	(9,592)
Allowance for impairment losses on investments in subsidiaries and loss on remeasurement of subsidiaries classified as held for sale	-	(750)	(1,300)
Dividends from investments in subsidiaries and subsidiaries classified as held for sale	-	2,246	5,546
<b>Profit from continuing operations before income tax</b>	<b>29,977</b>	<b>30,870</b>	<b>31,980</b>
Income tax expense	(3,770)	(3,716)	(3,374)
<b>Profit from continuing operations</b>	<b>26,207</b>	<b>27,154</b>	<b>28,606</b>
Profit from discontinued operations, net of tax	34	-	-
<b>Net profit for the year</b>	<b>26,241</b>	<b>27,154</b>	<b>28,606</b>
<b>Net profit attributable to:</b>			
Owners of the Bank	26,241	27,154	28,606
From continuing operations	26,207	27,154	28,606
From discontinued operations	34	-	-
Non-controlling interest	-	-	-
Basic earnings per share (in EUR per share) attributable to owners of the Bank	0.07		
From continuing operations	0.07		
From discontinued operations	0.00		
Diluted earnings per share (in EUR per share) attributable to owners of the Bank	0.07		
From continuing operations	0.07		
From discontinued operations	0.00		

CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	EUR thousand		
	Six month period ended		
	30 06 2016		
	Group	Financial group	Bank
<b>Net profit for the period</b>	<b>26,241</b>	<b>27,154</b>	<b>28,606</b>
<b>Other comprehensive income (loss)</b>			
Items that may be subsequently reclassified to profit or loss:			
Gain (loss) from revaluation of financial assets	(218)	(218)	(218)
Deferred income tax on gain from revaluation of financial assets	22	22	22
<b>Other comprehensive income (loss), net of deferred tax</b>	<b>(196)</b>	<b>(196)</b>	<b>(196)</b>
<b>Total comprehensive income for the period</b>	<b>26,045</b>	<b>26,958</b>	<b>28,410</b>
<b>Total comprehensive income attributable to:</b>			
Owners of the Bank	26,045	26,958	28,410
from continuing operations	26,011	26,958	28,410
from discontinued operations	34	-	-
Non-controlling interest	-	-	-
	26,045	26,958	28,410