

CONDENSED STATEMENT OF FINANCIAL POSITION

EUR thousand
30 September 2016

	Group	Financial Group	Bank
ASSETS			
Cash and cash equivalents	86 576	86 052	85 756
Securities at fair value through profit or loss	54 161	23 783	23 783
Due from other banks	5 171	5 142	5 142
Derivative financial instruments	7 174	7 174	6 772
Loans to customers	955 562	975 450	1 008 999
Finance lease receivables	68 114	68 114	33 063
Investment securities:	-	-	-
available-for-sale -	17 777	17 732	17 206
held-to-maturity -	519 555	519 555	519 555
Investments in subsidiaries and associates	-	18 631	31 425
Intangible assets	4 119	1 319	1 139
Property, plant and equipment	10 926	10 548	10 052
Investment property	16 709	4 952	1 740
Current income tax prepayment	72	22	-
Deferred income tax asset	1 115	812	-
Other assets	45 959	28 085	15 061
Assets classified as held for sale	-	58	58
Total assets	1 792 990	1 767 429	1 759 751
LIABILITIES			
Due to other banks and financial institutions	49 733	50 383	50 628
Derivative financial instruments	267	267	267
Due to customers	1 479 731	1 481 691	1 481 692
Special and lending funds	18 285	18 285	18 285
Subordinated loan	20 102	20 102	20 102
Current income tax liabilities	4 257	4 257	4 095
Deferred income tax liabilities	849	500	339
Liabilities related to insurance activities	25 781	-	-
Other liabilities	20 588	18 616	14 169
Liabilities related to assets classified as held for sale	3	-	-
Total liabilities	1 619 596	1 594 101	1 589 577
EQUITY			
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	831	831	831
Retained earnings	58 178	58 112	54 958
Non-controlling interest	-	-	-
Total equity	173 394	173 328	170 174
Total liabilities and equity	1 792 990	1 767 429	1 759 751

CONDENSED INCOME STATEMENT

EUR thousand
Nine month period ended

30 September 2016

	Group	Financial group	Bank
Continuing operations			
Interest and similar income	56 365	56 234	50 789
Interest expense and similar charges	(9 253)	(9 278)	(9 257)
Net interest income	47 112	46 956	41 532
Fee and commission income	10 014	10 101	9 717
Fee and commission expense	(3 478)	(3 445)	(3 233)
Net fee and commission income	6 536	6 656	6 484
Net gain from operations with securities	6 291	5 266	5 284
Net gain from foreign exchange and related derivatives	2 828	2 963	2 963
Net gain (loss) from embedded derivatives	(540)	(540)	(404)
Net loss from changes in fair value of subordinated loan	345	345	345
Net gain from derecognition of financial assets	11 868	11 841	11 868
Net gain (loss) from disposal of tangible assets	(92)	244	544
Revenue related to other activities of Group companies	10 362	-	-
Other operating income	1 274	652	402
Salaries and related expenses	(13 909)	(13 076)	(11 815)
Depreciation and amortization expenses	(1 292)	(1 153)	(972)
Expenses related to other activities of Group companies	(9 742)	-	-
Other operating expenses	(6 778)	(5 950)	(4 837)
Operating profit before impairment losses	54 263	54 204	51 394
Allowance for impairment losses on loans and other assets	(11 691)	(12 285)	(12 336)
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	-	2 332	5 632
Profit from continuing operations before income tax	42 572	43 501	43 390
Income tax expense	(5 568)	(5 494)	(5 036)
Profit from continuing operations	37 004	38 007	38 354
Profit (loss) from discontinued operations, net of tax	19	-	-
Net profit for the year	37 023	38 007	38 354
Net profit attributable to:			
Owners of the Bank	37 023	38 007	38 354
From continuing operations	37 004	38 007	38 354
From discontinued operations	19	-	-
Non-controlling interest	-	-	-
Basic earnings per share (in EUR per share) attributable to owners of the Bank	0.10		
From continuing operations	0.10		
From discontinued operations	0.00		
Diluted earnings per share (in EUR per share) attributable to owners of the Bank	0.09		
From continuing operations	0.09		
From discontinued operations	0.00		

CONDENSED STATEMENT OF COMPREHENSIVE INCOME

EUR thousand
Nine month period ended

30 September 2016

	Group	Financial group	Bank
Net profit for the period	37 023	38 007	38 354
Other comprehensive income			
<i>Items that may be subsequently reclassified to profit or loss:</i>			
Gain (loss) from revaluation of financial assets	(76)	(76)	(76)
Deferred income tax on gain from revaluation of financial assets	11	11	11
Other comprehensive income, net of deferred tax	(65)	(65)	(65)
Total comprehensive income for the period	36 958	37 942	38 289
Total comprehensive income (loss) attributable to:			
Owners of the Bank	36 958	37 942	38 289
from continuing operations	36 939	37 942	38 289
from discontinued operations	19	-	-
Non-controlling interest	-	-	-
	36 958	37 942	38 289