

FINANCIAL RESULTS, 30.06.2015

STATEMENT OF FINANCIAL POSITION RON thd.	Bank			Group		
	30-Jun-15	31-Dec-14	Δ 30.06.2015 vs. 31.12.2014	30-Jun-15	31-Dec-14	Δ 30.06.2015 vs.31.12.2014
Cash and cash equivalents	3.500.575	4.225.966	-17,2%	4.118.608	4.234.181	-2,7%
Deposits with banks	4.211.995	2.216.105	90,1%	3.838.809	2.224.257	72,6%
Loans and receivables - Securities	174.096	162.801	6,9%	174.096	162.801	6,9%
Financial assets at fair value through profit or loss and derivatives	52.729	52.311	0,8%	206.414	143.931	43,4%
Loans and advances to customers - net*	19.861.307	17.517.192	13,4%	24.486.760	17.662.963	38,6%
- <i>Loans and advances to customers - gross*</i>	22.254.796	20.019.990	11,2%	27.137.941	20.332.122	33,5%
- <i>Loan provisions *</i>	(2.393.489)	(2.502.798)	-4,4%	(2.651.181)	(2.669.159)	-0,7%
Investment securities, available for sale	9.823.356	10.852.865	-9,5%	11.054.095	10.771.835	2,6%
Intangible assets	66.237	70.466	-6,0%	81.520	72.616	12,3%
Tangible assets	281.772	289.662	-2,7%	410.157	339.721	20,7%
Equity investments	432.811	74.856	478,2%	-	-	-
Other assets	196.322	157.288	24,8%	292.453	183.622	59,3%
Total assets	38.601.200	35.619.512	8,4%	44.662.912	35.795.927	24,8%

*at group level, also including the impact of the leasing activity

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	30-Jun-15	31-Dec-14	Δ 30.06.2015 vs. 31.12.2014	30-Jun-15	31-Dec-14	Δ 30.06.2015 vs.31.12.2014
Deposits from banks	833.046	133.348	524,7%	270.815	133.348	103,1%
Deposits from customers	31.917.049	30.045.502	6,2%	35.600.323	29.994.916	18,7%
Loans from banks and other financial institutions	1.335.430	949.053	40,7%	1.481.691	1,052.687	40,8%
Subordinated liabilities	407.164	394.658	3,2%	407.243	394.743	3,2%
Deferred tax liabilities	4.658	43.716	-89,3%	2.198	41.040	-94,6%
Other liabilities	473.067	351.274	34,7%	1.105.958	381.930	189,6%
Total liabilities	34.970.414	31.917.551	9,6%	38.868.228	31.998.664	21,47%
Shareholders' equity						
Share capital	2.695.125	2.695.125	-	2.695.125	2.695.125	-
Share premium	38.873	38.873	-	38.873	38.873	-
Revaluation reserves	27.106	27.852	-2,7%	26.226	27.000	-2,9%
Treasury shares	-217	-10.468	-97,9%	-19.394	-21.253	-8,7%
Retained earnings	681.120	490.160	39,0%	2.866.257	597.213	379,9%
Other reserves	188.779	460.419	-59,0%	182.553	456.138	-60,0%
Total shareholders' equity	3.630.786	3.701.961	-1,9%	5.789.640	3.793.096	52,6%
Non-controlling interests	-	-	-	5.044	4.167	21,0%
Liabilities and shareholders' equity	38.601.200	35.619.512	8,4%	44.662.912	35.795.927	24,8%

Note: The financial information as at 30.06.2014 and 30.06.2015 is not audited.

(*) at consolidated level includes financial liabilities to holders of fund units

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PROFIT AND LOSS ACCOUNT

Ron thd.

	Bank			Group		
	30- Jun-15	30-Jun-14	Δ Jun 15 vs. Jun14	30- Jun-15	30-Jun-14	Δ Jun 15 vs. Jun14
Interest income	769.174	894.828	-14,0%	905.589	914.989	-1,0%
Interest expenses	(247.137)	(325.863)	-24,2%	(263.832)	(327.785)	-19,5%
Net interest income	522.037	568.965	-8,2%	641.757	587.204	9,3%
Fee and commission income	260.848	230.743	13,0%	279.294	237.605	17,5%
Fee and commission expenses	(49.943)	(37.424)	33,5%	(49.546)	(37.877)	30,8%
Net fee and commission income	210.905	193.319	9,1%	229.748	199.728	15,0%
Net trading income	69.824	56.155	24,3%	60.330	48.971	23,2%
Gains (losses) on available-for-sale assets	200.490	107.575	86,4%	200.286	107.854	85,7%
Contribution, Deposits Guarantee Fund	(80.944)	(73.152)	10,7%	(95.216)	(73.152)	30,2%
Other operating income	43.145	17.124	152,0%	61.003	28.759	112,1%
Operating income	965.457	869.986	11,0%	1.097.908	899.364	22,1%
Personnel expenses	(244.467)	(216.258)	13,0%	(292.663)	(226.369)	29,3%
Depreciation and amortization	(26.942)	(29.685)	-9,2%	(40.911)	(33.596)	21,8%
Other operating expenses	(212.935)	(158.230)	34,6%	(248.902)	(165.930)	50,0%
Operating expenses	(484.344)	(404.173)	19,8%	(582.476)	(425.895)	36,8%
Net impairment losses on assets and credit commitments	(254.806)	(256.273)	-0,6%	237.873	(257.718)	-192,3%
Income from acquisitions	-	-		1.564.480	-	-
Profit before income tax	226.307	209.540	8,0%	2.317.785	215.751	974,3%

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Income tax expense	(36.099)	(28.506)	26,6%	(38.816)	(29.046)	33,6%
Net Profit	190.208	181.034	5,1%	2.278.969	186.705	1.120,6%

Note: The financial information as at 30.06.2014 and 30.06.2015 is not audited.

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