

BALANCE SHEET			
	31-December-2016 EUR '000	31-December-2015 EUR '000	Δ% 2015/2014
Assets			
Cash and Deposits at Central Banks	340.133	354.210	-3,97%
Cash, Loans and Advances to Credit Institutions	81.727	161.674	-49,45%
Financial Assets	1.648.360	3.586.685	-54,04%
Held for Trading	411	224	83,66%
Available for Sale	1.647.949	3.586.461	-54,05%
Designated at Fair Value	0	0	0,00%
Investments Held to Maturity	3.663.616	142.920	2463,41%
Non-Current Assets Held for sale	0	0	0,00%
Net Credit Granted	7.997.636	7.577.775	5,54%
Other Tangible Assets	395.171	685.226	-42,33%
Other Assets	753.972	551.302	36,76%
Total Assets	14.880.614	13.059.792	13,94%
Liabilities and Net Equity			
Deposits:	13.349.641	11.595.638	15,13%
From Customers	11.770.738	10.969.821	7,30%
From Central Banks	1.323.160	385.810	242,96%
From Other Credit Institutions	255.743	240.007	6,56%
Financial Liabilities Held for Trading	234	4	5831,63%
Subordinated Liabilities	118.049	122.044	-3,27%
Other Liabilities	175.022	158.686	10,29%
Provisions	10.293	10.794	-4,64%
Capital, Reserves and Profit	1.227.375	1.172.626	4,67%
Total Liabilities and Net Equity	14.880.614	13.059.792	13,94%
PROFIT AND LOSS ACCOUNT			
	31-December-2016 EUR '000	31-December-2015 EUR '000	Δ% 2015/2014
Interest Income and Other Similar Income	396.270	400.181	-0,98%
Interest Expenditure and Other Similar Costs	(120.256)	(155.052)	-22,44%
<i>Net Interest Income</i>	<i>276.013</i>	<i>245.129</i>	<i>12,60%</i>
Commissions and Fees Income	149.220	140.430	6,26%
Commissions and Fees Expenditure	(11.028)	(10.237)	7,72%
Net Income from Negotiation of Assets	45.528	96.975	-53,05%
Other Operational Income and Costs	14.799	30.459	-51,41%
<i>Banking Income</i>	<i>474.532</i>	<i>502.756</i>	<i>-5,61%</i>
Personnel and Administrative Costs	(300.093)	(287.668)	4,32%
Amortizations	(13.238)	(13.170)	0,52%
<i>Operating Profit</i>	<i>161.201</i>	<i>201.919</i>	<i>-20,17%</i>
Net Impairment and Provisions	(56.123)	(126.902)	-55,77%
Other Income and Costs	0	0	0,00%
Extraordinary Profits and Losses	0	0	0,00%
<i>Gross Profit</i>	<i>105.078</i>	<i>75.017</i>	<i>40,07%</i>
Taxes	(33.020)	(18.706)	76,52%
Net Profit/Loss	72.057	56.311	27,96%