

BALANCE SHEET			
	31-December-2014 EUR '000	31-December-2013 EUR '000	Δ% 2014/2013
Assets			
Cash and Deposits at Central Banks	423.404	384.777	10,04%
Cash, Loans and Advances to Credit Institutions	78.428	110.624	-29,10%
Financial Assets	4.138.001	3.780.439	9,46%
Held for Trading	869	2	41863,16%
Available for Sale	4.137.132	3.780.437	9,44%
Designated at Fair Value	0	0	0,00%
Investments Held to Maturity	139.582	127.370	9,59%
Non-Current Assets Held for sale	0	0	0,00%
Net Credit Granted	7.309.837	7.491.909	-2,43%
Other Tangible Assets	681.450	662.288	2,89%
Other Assets	495.898	411.510	20,51%
Total Assets	13.266.600	12.968.918	2,30%
Liabilities and Net Equity			
Deposits:	11.736.719	11.572.643	1,42%
From Customers	10.620.337	10.209.731	4,02%
From Central Banks	980.226	1.262.845	-22,38%
From Other Credit Institutions	136.156	100.067	36,07%
Financial Liabilities Held for Trading	197	304	-35,23%
Subordinated Liabilities	144.790	144.052	0,51%
Other Liabilities	210.089	142.643	47,28%
Provisions	6.570	3.402	93,11%
Capital, Reserves and Profit	1.168.335	1.105.873	5,65%
Total Liabilities and Net Equity	13.266.700	12.968.918	2,30%
PROFIT AND LOSS ACCOUNT			
	31-December-2014 EUR '000	31-December-2013 EUR '000	Δ% 2014/2013
Interest Income and Other Similar Income	457.014	457.451	-0,10%
Interest Expenditure and Other Similar Costs	(208.789)	(206.794)	0,96%
<i>Net Interest Income</i>	<i>248.225</i>	<i>250.657</i>	<i>-0,97%</i>
Commissions and Fees Income	138.214	142.358	-2,91%
Commissions and Fees Expenditure	(9.692)	(10.760)	-9,92%
Net Income from Negotiation of Assets	168.751	74.890	125,33%
Other Operational Income and Costs	8.880	15.500	-42,71%
<i>Banking Income</i>	<i>554.378</i>	<i>472.645</i>	<i>17,29%</i>
Personnel and Administrative Costs	(286.284)	(287.567)	-0,45%
Amortizations	(14.190)	(14.790)	-4,05%
<i>Operating Profit</i>	<i>253.903</i>	<i>170.289</i>	<i>49,10%</i>
Net Impairment and Provisions	(200.507)	(150.025)	33,65%
Other Income and Costs	0	0	0,00%
Extraordinary Profits and Losses	0	0	0,00%
<i>Gross Profit</i>	<i>53.397</i>	<i>20.264</i>	<i>163,50%</i>
Taxes	(28.891)	(18.758)	54,02%
Net Profit/Loss	24.505	1.506	1526,82%