

Summary of the Bank's Performance	
EUR in thousands as at 31/12/2018	
Balance Sheet Total	11,654,550
Volume of Business	11,832,612
<u>Assets</u>	
Cash and Banks	881,142
Investments	1,894,722
Loans & Discounts	8,721,222
Other Assets	157,464
<u>Liabilities</u>	
Deposits	10,001,634
Other Liabilities	222,096
Subordinated Liabilities	145,925
Funds for general bank risks	538,116
Capital	732,158
Profit	14,621

Profit & Loss Account	
EUR in thousands for the year from 01/01/2018 to 31/12/2018	
<u>Expenses</u>	
Interest and Commissions Paid	98,507
Staff Costs	136,294
Other Operating Costs	73,793
Depreciation	52,126
Taxes	9,896
Other Expenses	41,659
Profit brought forward from the previous year	3,300
Profit for the year	14,621
<u>Receipts</u>	
Interest and Comm. Receiv.	385,318
Other Receipts	38,278

Total Capital (CRR)	20.7%
Tier 1 Capital	18.6%
Liquidity Coverage Ratio (LCR)	153%
Leverage Ratio	9.55%