



**Annual financial statements
of 31 December 2017
in accordance with the International Financial
Reporting Standards**

Ioannina, June 2018

BALANCE SHEET		(amounts in EURO)	
	Note	31.12.2017	31.12.2016
Assets			
Cash and balances with central banks	A1	7.075.632,48	3.712.945,31
Due from credit institutions	A2	13.042.054,34	7.316.529,78
Financial Assets at fair value through Profit and Loss		0,00	0,00
Derivative financial instruments	A4	0,00	0,00
Loans and advances to customers, (net)	A3	178.145.998,68	170.473.558,87
Financial Assets held for Sale	A4	224.127,41	224.127,41
Investment securities		60.000,00	60.000,00
Loans and advances from investment portfolio		0,00	0,00
Investment property		0,00	0,00
Investment in subsidiaries	A10	47.300,70	24.270,70
Equity method investments		0,00	0,00
Intangible assets	A12	35.910,34	56.477,11
Property and equipment	A13	4.579.308,07	4.810.071,88
Deferred tax assets	A14	8.920.850,79	9.558.328,66
Due from insurances		0,00	0,00
Current income tax advance		0,00	0,00
Other assets	A17	5.864.552,42	6.772.423,48
Non current assets held for sale		0,00	0,00
TOTAL ASSETS		217.995.735,24	203.008.733,20
LIABILITIES			
Due to banks		6.006.262,40	13.911.640,16
Derivative financial instruments		0,00	0,00
Due to customers		183.102.382,48	169.295.726,22
Debt securities issued		6.021.000,00	6.021.000,00
Other borrowed funds		0,00	0,00
Retirement benefits obligations		0,00	0,00
Deffered Tax Liabilities		0,00	0,00
Long-term staff retirement liability		327.828,00	256.472,00
Current tax liability		90.000,00	110.000,00
Other liabilities		4.379.117,79	2.613.236,80
Liabilities associated with non-current assets held for sale		0,00	0,00
TOTAL LIABILITIES		199.926.590,67	192.208.075,18
EQUITY			
Cooperative capital		13.501.388,00	8.380.468,50
Share premium account		7.987.242,97	7.319.717,31
Less: Treasury shares		0,00	0,00
Other reserves		1.817.663,44	1.817.663,44
Retained earnings		(6.739.898,46)	(6.717.191,24)
TOTAL EQUITY		16.566.395,95	10.800.658,01
Non controlling interest		0,00	0,00
Preferred interest		0,00	0,00
Total Equity		0,00	0,00
TOTAL EQUITY		16.566.395,95	10.800.658,01
TOTAL EQUITY AND LIABILITIES		216.492.986,62	203.008.733,19