

**INVESTBANK JSC**

Reporting date:

**30.6.2015****1. Balance Sheet [Statement of Financial Position]****1.1 Assets**

BGN thousand

|     |   | Book value       |
|-----|---|------------------|
|     |   | 010              |
| 010 | Cash and cash balances with central banks and other demand deposits                             | 174 983          |
| 050 | Financial assets held for trading   | 34 588           |
| 100 | Financial assets reported at fair value in the profit or loss                                   | 0                |
| 140 | Financial assets available for sale   | 474 682          |
| 180 | Loans and receivables   | 998 749          |
| 210 | Investments held to maturity  | 67 693           |
| 240 | Derivatives - accounting for hedging  | 0                |
| 250 | Changes in the fair value of the hedged positions in the hedged portfolio of interest rate risk | 0                |
| 260 | Investments in subsidiaries, joint ventures and associates                                      | 0                |
| 270 | Tangible assets   | 41 452           |
| 300 | Intangible assets   | 578              |
| 330 | Tax assets  | 804              |
| 360 | Other assets  | 14 551           |
| 370 | Non-current assets and disposal groups classified as held for sale                              | 75 964           |
| 380 | <b>TOTAL ASSETS</b>   | <b>1 884 044</b> |

**1.2 Liabilities**

BGN thousand

|     |  | Book value       |
|-----|--|------------------|
|     |  | 010              |
| 010 | Financial liabilities held for trading   | 0                |
| 070 | Financial liabilities reported at fair value in the profit or loss                               | 0                |
| 110 | Financial liabilities at amortized cost  | 1 700 369        |
| 150 | Derivatives - accounting for hedging   | 0                |
| 160 | Changes in the fair value of the hedged positions in the hedged portfolio for interest rate risk | 0                |
| 170 | Provisions   | 55               |
| 240 | Tax liabilities  | 354              |
| 270 | Issued capital instruments other than common equity  | 0                |
| 280 | Other liabilities  | 876              |
| 290 | Liabilities in disposal groups classified as held for sale                                       | 0                |
| 300 | <b>TOTAL LIABILITIES</b>   | <b>1 701 654</b> |

**1.3 Equity**

BGN thousand

|     |   | Book value       |
|-----|---|------------------|
|     |   | 010              |
| 010 | Capital   | 131 266          |
| 040 | Premium reserves  | 28 333           |
| 050 | Issued capital instruments other than common equity         |                  |
| 080 | Other equity  |                  |
| 090 | Accumulated other comprehensive income                      | -9 384           |
| 190 | Retained earnings   | -3 660           |
| 200 | Revaluation reserves  |                  |
| 210 | Other reserves  | 34 719           |
| 240 | (-) Treasury shares   |                  |
| 250 | Profit or loss attributable to equity holders of the parent | 1 116            |
| 260 | (-) Interim dividends                                       |                  |
| 270 | Minority interests [Non-controlling interest]               |                  |
| 300 | <b>TOTAL EQUITY</b>   | <b>182 390</b>   |
| 310 | <b>TOTAL EQUITY AND TOTAL LIABILITIES</b>                   | <b>1 884 044</b> |

## 2. Income Statement

BGN thousand

|     |  | Current period |
|-----|--|----------------|
|     |  | 010            |
| 010 | Interest income  | 32 761         |
| 090 | (Interest expenses)  | 27 007         |
| 150 | (Share capital payable on demand)  | 0              |
| 160 | Dividend income  | 0              |
| 200 | Fees and commissions income  | 12 956         |
| 210 | (Fees and commissions expenses)  | 1 062          |
| 220 | Net profits or (-) losses of financial assets and liabilities which are not reported at fair value in the profit or loss                                   | 3 403          |
| 280 | Net profits (-) losses from financial assets and liabilities held for trading  | 1 275          |
| 290 | Net profits or (-) losses from financial assets and liabilities reported at fair value in the profit or loss   | 0              |
| 300 | Net profits or (-) losses from the accounting for hedging  | 0              |
| 310 | Net foreign exchange differences [profit (-) loss]   | -57            |
| 330 | Net profits or (-) losses from writing off non-financial assets  | 12             |
| 340 | Other operating income   | 520            |
| 350 | (Other operating expenses)   | 5 694          |
| 355 | <b>NET TOTAL OPERATING INCOME</b>  | <b>17 107</b>  |
| 360 | (Administrative costs)   | 12 924         |
| 390 | (Amortization)   | 914            |
| 430 | (Provisions or (-) provision reversal)   | 0              |
| 460 | (Depreciation or (-) adjustment of depreciation of financial assets, which are not reported at fair value in the profit or loss)                           | 2 140          |
| 510 | (Depreciation or (-) reversal of depreciation of investments in subsidiaries, joint ventures and associates)   | 0              |
| 520 | (Depreciation or (-) reversal of depreciation of non-financial assets)   | 0              |
| 580 | Negative goodwill, recognized as profit or loss  | 0              |
| 590 | Share of the profit or (-) loss from investments in subsidiaries, joint ventures and associates  | 0              |
| 600 | Profit or (-) loss from non-current assets and disposal groups classified as held for sale, which do not meet the requirements for discontinued operations | -13            |
| 610 | <b>OPERATING PROFIT OR (-) LOSS BEFORE TAXATION</b>  | <b>1 116</b>   |
| 620 | (Tax expenses or (-) income related to the operating profit or loss)   | 0              |
| 630 | <b>OPERATING PROFIT OR (-) LOSS AFTER TAXATION</b>   | <b>1 116</b>   |
| 640 | Profit or (-) loss from discontinued operations after taxation   | 0              |
| 670 | <b>PROFIT OR (-) LOSS FOR THE YEAR</b>   | <b>1 116</b>   |
| 680 | Attributable to minority interests [non-controlling interests]   | 0              |
| 690 | Attributable to holding owners   | 1 116          |