

CREDIT EUROPE BANK N.V.**CONSOLIDATED STATEMENT OF FINANCIAL POSITION****As of September 30, 2016****In thousands of EURO unless otherwise indicated**

	September 30, 2016 (Unaudited)	December 31, 2015
Assets		
Cash and balances at central banks	340,817	532,139
Financial assets at fair value through profit or loss	3,090	7,578
Financial investments	787,749	1,022,454
Loans and receivables - banks	536,909	450,562
Loans and receivables - customers	5,539,216	5,482,829
Derivative financial instruments	261,296	450,758
Equity accounted investments	16,697	5,049
Property and equipment	161,871	194,131
Intangible assets	21,276	20,007
Deferred tax assets	18,849	21,972
Current tax assets	6,752	7,049
Other assets	150,722	166,450
Total assets	7,845,244	8,360,978
Liabilities		
Due to banks	447,368	469,054
Due to customers	5,336,658	5,467,021
Derivative financial instruments	291,764	453,313
Issued debt securities	304,940	440,540
Deferred tax liabilities	34,918	37,929
Current tax liabilities	6,424	6,902
Other liabilities	45,272	49,595
Total liabilities (excluding subordinated liabilities)	6,467,344	6,924,354
Subordinated liabilities	496,930	561,747
Total liabilities	6,964,274	7,486,101
Equity		
Equity attributable to owners of the Company	879,072	873,043
Equity attributable to non-controlling interests	1,898	1,834
Total equity	880,970	874,877
Total equity and liabilities	7,845,244	8,360,978

CREDIT EUROPE BANK N.V.**CONSOLIDATED INCOME STATEMENT****For the period ended September 30, 2016****In thousands of EURO unless otherwise indicated**

	January 1 - September 30, 2016 (Unaudited)	January 1 - September 30, 2015 (Unaudited)
Interest and similar income	475,312	551,860
Interest expense and similar charges	(286,301)	(343,366)
Net interest income	189,011	208,494
Fees and commissions income	79,042	85,537
Fees and commissions expense	(37,253)	(35,549)
Net fee and commission income	41,789	49,988
Net trading income	6,425	5,072
Results from financial transactions	14,337	64,820
Other operating income	20,633	20,295
Operating income	41,395	90,187
Credit loss charges	(91,154)	(135,950)
Net operating income	181,041	212,719
Personnel expenses	(75,615)	(79,066)
General and administrative expenses	(47,731)	(49,893)
Depreciation and amortization	(12,350)	(11,638)
Other operating expenses	(8,284)	(15,299)
Other impairment losses	(1,687)	(12,242)
Total operating expenses	(145,667)	(168,138)
Share of profit of associates	1,858	(554)
Operating profit before tax	37,232	44,027
Income tax expense	(5,203)	(11,063)
Profit for the period	32,029	32,964