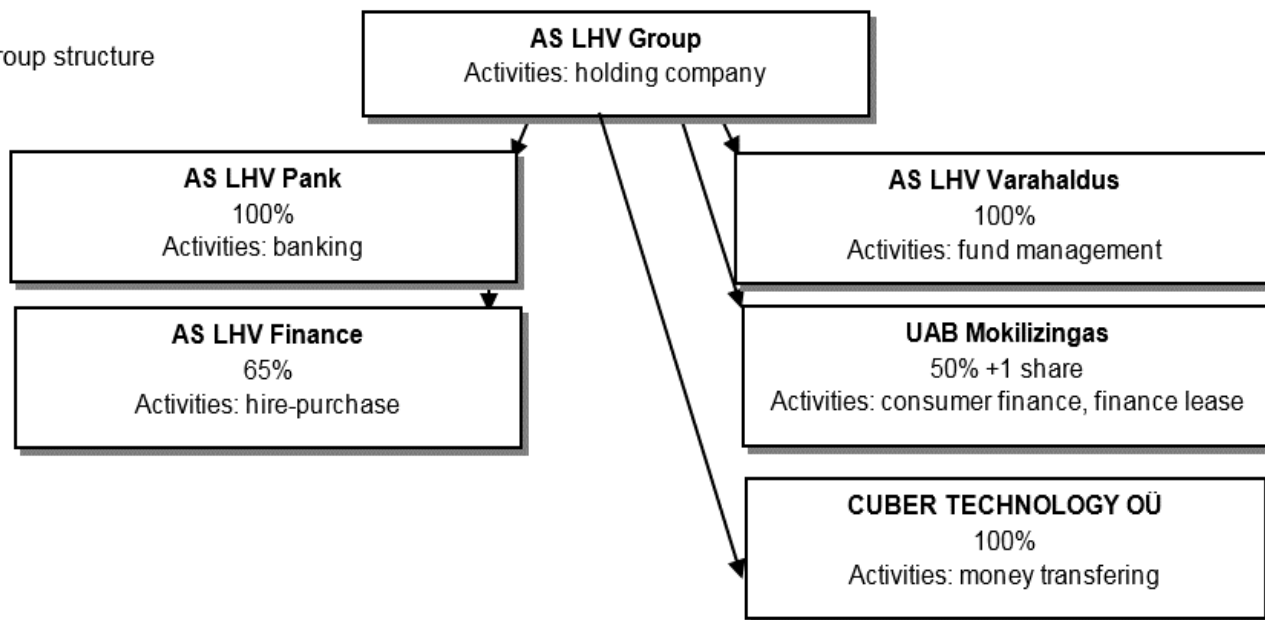


AS LHV Group is the largest financial group in Estonia based on Estonian capital. LHV was founded in 1999 by persons with long-term experience in investment and entrepreneurship. LHV branches are located in Tallinn, Tartu, Riga and Vilnius. LHV has more than 320 employees. The main subsidiaries of AS LHV Group are AS LHV Pank and AS LHV Varahaldus. LHV Pank with its subsidiary has more than 136,000 clients. Our pension funds have over 197,000 customers. Mokilizingas has more than 97,000 customers and all combined, LHV Group has more than 390,000 customers.

Group structure



**Strategy**

The mission of LHV Pank is to help create Estonian capital and support the development of local entrepreneurship.

The values of LHV Pank are: simplicity, support, performance.

LHV is focused on active and independent clients with entrepreneurial mindset. For private customers LHV offers mainly services related to deposits and money growth opportunities. For business customers LHV offers flexible and convenient financing and every-day handling of money matters.

**Shareholders**

AS LHV group has total of 25,356,005 ordinary shares with nominal share value of 1 euro.

As of 30th September 2016 the Group has 5,289 shareholders:

- 12,998,514 shares (51.3%) were owned by the supervisory board and members of the management board
- 12,357,491 shares (48.7%) were owned by Estonian entrepreneurs and investors

**Discontinued operations**

Financial information presented in the fact book might not reconcile with the interim report because consisting of discontinued operations.

## Income statement, 9 quarters

Income statement, EURt	Q3-16	Q2-16	Q1-16	Q4-15	Q3-15	Q2-15	Q1-15	Q4-14	Q3-14
Net interest income	7,696	7,230	6,788	6,369	6,202	5,439	5,222	5,892	5,396
Net fee and commission income	5,377	4,309	3,653	3,803	3,921	3,598	3,343	3,355	3,316
Net gains from financial assets	449	1,146	199	151	80	-302	3,401	80	60
Other income	-18	127	-14	7	-4	34	1	-16	2
<b>Total revenue</b>	<b>13,504</b>	<b>12,812</b>	<b>10,626</b>	<b>10,330</b>	<b>10,199</b>	<b>8,769</b>	<b>11,967</b>	<b>9,311</b>	<b>8,775</b>
Staff costs	-3,049	-3,504	-3,225	-3,012	-2,654	-2,724	-2,585	-2,502	-2,204
Office rent and expenses	-355	-375	-383	-361	-329	-306	-339	-370	-349
IT expenses	-420	-423	-443	-383	-352	-293	-340	-365	-334
Marketing expenses	-1,257	-753	-1,088	-1,130	-1,193	-742	-840	-1,125	-1,197
Other operating expenses	-2,077	-2,046	-1,688	-2,089	-1,623	-1,525	-1,420	-1,472	-1,157
<b>Total operating expenses</b>	<b>-7,158</b>	<b>-7,102</b>	<b>-6,827</b>	<b>-6,974</b>	<b>-6,151</b>	<b>-5,591</b>	<b>-5,524</b>	<b>-5,834</b>	<b>-5,240</b>
<b>EBIT</b>	<b>6,346</b>	<b>5,711</b>	<b>3,799</b>	<b>3,355</b>	<b>4,048</b>	<b>3,179</b>	<b>6,442</b>	<b>3,477</b>	<b>3,535</b>
Change in investment in associate	0	0	0	0	0	0	0	0	0
<b>Earnings before impairment losses</b>	<b>6,346</b>	<b>5,711</b>	<b>3,799</b>	<b>3,355</b>	<b>4,048</b>	<b>3,179</b>	<b>6,442</b>	<b>3,477</b>	<b>3,535</b>
Impairment losses on loans and advances	-500	-742	-255	-35	-572	-104	-656	-32	-1,106
Income tax	-55	-68	-77	-72	-61	-67	-669	562	-34
<b>Net profit</b>	<b>5,792</b>	<b>4,900</b>	<b>3,466</b>	<b>3,248</b>	<b>3,415</b>	<b>3,008</b>	<b>5,116</b>	<b>4,006</b>	<b>2,395</b>
Profit attributable to non-controlling interest	447	346	447	421	235	213	213	89	85
Profit attributable to owners of the parent	5,345	4,554	3,020	2,827	3,180	2,795	4,904	3,917	2,311

## Income statement, 5 years

Income statement, EURt	2015	2014	2013	2012	2011
Net interest income	23,232	20,343	11,838	6,057	3,517
Net fee and commission income	14,665	12,772	9,426	6,388	5,153
Net gains from financial assets	3,330	500	2,706	793	-1,140
Other income	38	-16	63	101	117
<b>Total revenue</b>	<b>41,265</b>	<b>33,600</b>	<b>24,033</b>	<b>13,339</b>	<b>7,647</b>
Staff costs	-10,976	-9,093	-6,662	-5,017	-4,225
Office rent and expenses	-1,334	-1,399	-1,236	-1,131	-943
IT expenses	-1,369	-1,290	-939	-873	-803
Marketing expenses	-3,905	-4,846	-3,541	-3,545	-4,212
Other operating expenses	-6,656	-5,111	-4,366	-3,484	-3,347
<b>Total operating expenses</b>	<b>-24,241</b>	<b>-21,738</b>	<b>-16,743</b>	<b>-14,048</b>	<b>-13,530</b>
<b>EBIT</b>	<b>17,024</b>	<b>11,862</b>	<b>7,290</b>	<b>-710</b>	<b>-5,883</b>
Change in investment in associate	0	0	10	26	33
<b>Earnings before impairment losses</b>	<b>17,024</b>	<b>11,862</b>	<b>7,300</b>	<b>-684</b>	<b>-5,850</b>
Impairment losses on loans and advances	-1,367	-2,644	-2,872	-1,074	-2,607
Income tax	-869	449	-83	0	0
<b>Net profit</b>	<b>14,787</b>	<b>9,667</b>	<b>4,345</b>	<b>-1,757</b>	<b>-8,457</b>
Profit attributable to non-controlling interest	1,082	464	108	0	0
Profit attributable to owners of the parent	13,705	9,203	4,237	-1,757	-8,457

## Balance sheet, 9 quarters

Balance sheet, EURt	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Cash and cash equivalents	315,316	236,395	249,012	230,501	140,240	127,076	113,474	84,129	62,014
Financial assets at fair value	77,681	103,936	98,698	110,115	159,220	141,267	146,752	149,524	130,787
Loans granted	483,597	474,452	436,673	414,676	401,135	362,011	331,278	321,412	293,673
Loan impairments	-5,297	-5,152	-4,842	-4,681	-4,850	-4,438	-4,509	-5,570	-7,582
Receivables from customers	2,739	2,022	1,628	2,026	2,590	1,677	1,448	1,569	1,118
Other assets	11,850	11,529	3,969	4,487	4,640	4,703	4,032	4,626	4,460
<b>Total assets</b>	<b>885,886</b>	<b>823,181</b>	<b>785,138</b>	<b>757,125</b>	<b>702,976</b>	<b>632,296</b>	<b>592,475</b>	<b>555,690</b>	<b>484,470</b>
Demand deposits	578,488	482,075	442,243	432,811	389,208	305,488	275,002	273,668	208,644
Term deposits	161,809	189,222	201,956	183,669	199,965	203,877	213,700	183,665	182,500
Accrued interest liability	656	706	708	743	876	820	689	589	709
Loans received	836	914	15,228	15,538	15,679	22,002	16,704	17,091	17,338
Loans received and deposits from customers	741,789	672,918	660,135	632,760	605,727	532,187	506,095	475,013	409,190
Other liabilities	11,166	23,319	16,406	20,022	10,706	17,100	6,487	5,957	4,646
Subordinated loans	31,106	31,102	31,103	31,105	16,685	16,683	16,684	16,688	16,685
<b>Total liabilities</b>	<b>784,061</b>	<b>727,339</b>	<b>707,644</b>	<b>683,886</b>	<b>633,118</b>	<b>565,969</b>	<b>529,266</b>	<b>497,658</b>	<b>430,522</b>
<b>Equity</b>	<b>101,824</b>	<b>95,842</b>	<b>77,495</b>	<b>73,238</b>	<b>69,858</b>	<b>66,327</b>	<b>63,209</b>	<b>58,032</b>	<b>53,948</b>
Minority interest	4,481	4,034	3,688	3,241	2,820	2,585	2,372	2,160	2,070
<b>Total liabilities and equity</b>	<b>885,886</b>	<b>823,181</b>	<b>785,138</b>	<b>757,125</b>	<b>702,976</b>	<b>632,296</b>	<b>592,475</b>	<b>555,690</b>	<b>484,470</b>

## Balance sheet, 5 years

Balance sheet, EURt	Dec 15	Dec 14	Dec 13	Dec 12	Dec 11
Cash and cash equivalents	230,501	84,129	152,309	90,411	85,058
Financial assets	110,115	149,524	48,604	116,864	79,052
Loans granted	414,676	321,412	212,289	107,174	69,722
Loan impairments	-4,681	-5,570	-5,521	-1,107	-3,042
Receivables from customers	2,026	1,569	1,508	641	373
Other assets	4,487	4,626	6,179	3,311	3,427
<b>Total assets</b>	<b>757,125</b>	<b>555,690</b>	<b>415,368</b>	<b>317,294</b>	<b>234,590</b>
Demand deposits	432,811	273,668	160,697	74,785	34,959
Term deposits	183,669	183,665	191,588	203,717	172,745
Accrued interest liability	743	589	567	1,506	1,482
Loans received	15,538	17,091	3,529	4,141	4,519
Loans received and deposits from customers	632,760	475,013	356,381	284,149	213,705
Other liabilities	20,022	5,957	7,324	3,431	2,648
Subordinated loans	31,105	16,688	19,715	8,634	4,009
<b>Total liabilities</b>	<b>683,886</b>	<b>497,658</b>	<b>383,421</b>	<b>296,214</b>	<b>220,362</b>
<b>Equity</b>	<b>73,238</b>	<b>58,032</b>	<b>31,947</b>	<b>21,080</b>	<b>14,228</b>
Minority interest	3,241	2,160	1,695	0	0
<b>Total liabilities and equity</b>	<b>757,125</b>	<b>555,690</b>	<b>415,368</b>	<b>317,294</b>	<b>234,590</b>

Quality of assets, 9 quarters

EURt	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Loans granted,	483,597	474,452	436,673	414,676	401,135	362,011	331,278	321,412	293,673
incl. past due:	17,026	10,904	16,026	13,780	14,518	14,980	12,303	19,050	21,889
1-30 days	11,505	4,863	5,632	5,621	6,470	7,000	5,371	8,297	9,142
31-60 days	2,310	2,628	4,203	2,985	2,386	2,546	2,933	2,880	3,357
61-90 days	1,136	1,007	2,062	1,171	715	3,168	1,932	1,479	2,145
over 90 days or contract cancelled	2,076	2,406	4,129	4,001	4,947	2,265	2,067	6,394	7,245
Loan impairments	-5,297	-5,152	-4,842	-4,681	-4,850	-4,438	-4,509	-5,570	-7,582
Share of impairments (over 90 days or cancelled)	255.1%	214.1%	117.3%	117.0%	98.0%	195.9%	218.1%	87.1%	104.6%

EURt, percentage	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Loans granted,	483,597	474,452	436,673	414,676	401,135	362,011	331,278	321,412	293,673
incl. past due:	3.5%	2.3%	3.7%	3.3%	3.6%	4.1%	3.7%	5.9%	7.5%
1-30 days	2.4%	1.0%	1.3%	1.4%	1.6%	1.9%	1.6%	2.6%	3.1%
31-60 days	0.5%	0.6%	1.0%	0.7%	0.6%	0.7%	0.9%	0.9%	1.1%
61-90 days	0.2%	0.2%	0.5%	0.3%	0.2%	0.9%	0.6%	0.5%	0.7%
over 90 days or contract cancelled	0.4%	0.5%	0.9%	1.0%	1.2%	0.6%	0.6%	2.0%	2.5%
Loan impairments	-1.1%	-1.1%	-1.1%	-1.1%	-1.2%	-1.2%	-1.4%	-1.7%	-2.6%
Share of impairments (over 90 days or cancelled)	255.1%	214.1%	117.3%	117.0%	98.0%	195.9%	218.1%	87.1%	104.6%

### Capital adequacy, 9 quarters

EURt	Q3-16	Q2-16	Q1-16	Q4-15	Q3-15	Q2-15	Q1-15	Q4-14	Q3-14
Total Tier 1 capital	81,629	78,494	66,252	66,807	63,460	60,554	55,573	55,894	49,568
Total Tier 2 capital	30,900	30,900	30,900	30,900	15,900	16,650	16,650	16,650	16,650
Net own funds for capital adequacy calculation	112,529	109,394	97,152	97,707	79,360	77,204	72,223	72,544	66,218
Credit risk RWA	431,871	426,388	380,931	365,012	352,851	321,608	284,571	279,949	249,299
Market risk RWA	7,247	7,132	5,689	8,956	9,834	9,031	9,030	7,859	2,919
Operational risk RWA	61,811	61,811	61,811	44,367	44,367	44,367	44,367	30,066	30,066
Total RWA	500,929	495,331	448,431	418,334	407,051	375,005	337,967	317,874	282,284
Tier 1 Capital Ratio	16.3%	15.8%	14.8%	16.0%	15.6%	16.1%	16.4%	17.6%	17.6%
Capital adequacy	22.5%	22.1%	21.7%	23.4%	19.5%	20.6%	21.4%	22.8%	23.5%

### Capital adequacy, 5 years

EURt	2015	2014	2013	2012	2011
Total Tier 1 capital	66,807	55,894	29,951	19,327	12,574
Total Tier 2 capital	30,900	16,650	14,975	8,500	4,000
Net own funds for capital adequacy calculation	97,707	72,544	44,926	27,827	16,574
Credit risk RWA	365,012	279,949	173,758	101,457	68,443
Market risk RWA	8,956	7,859	8,513	10,197	13,578
Operational risk RWA	44,367	30,066	13,307	9,339	6,419
Total RWA	418,334	317,874	195,578	120,993	88,440
Tier 1 Capital Ratio	16.0%	17.6%	15.3%	16.0%	14.2%
Capital adequacy	23.4%	22.8%	23.0%	23.0%	18.7%

### Income statement, 9 quarters

Income statement, EURt	Q3-16	Q2-16	Q1-16	Q4-15	Q3-15	Q2-15	Q1-15	Q4-14	Q3-14
Fee and commission income	3,789	3,075	2,154	2,251	2,330	2,428	2,186	2,401	2,220
Other operating income	0	0	0	0	0	0	0	0	0
<b>Total revenue</b>	<b>3,789</b>	<b>3,075</b>	<b>2,154</b>	<b>2,251</b>	<b>2,330</b>	<b>2,428</b>	<b>2,186</b>	<b>2,401</b>	<b>2,220</b>
Staff costs	-344	-576	-314	-272	-280	-276	-277	-251	-237
Marketing expenses	-757	-295	-741	-615	-434	-372	-488	-513	-621
Other operating expenses	-649	-603	-502	-470	-420	-497	-399	-406	-376
Depreciation and amortization	-3	-3	-1	0	0	0	-1	-5	-5
<b>Total operating expenses</b>	<b>-1,753</b>	<b>-1,477</b>	<b>-1,558</b>	<b>-1,358</b>	<b>-1,134</b>	<b>-1,146</b>	<b>-1,165</b>	<b>-1,175</b>	<b>-1,239</b>
<b>EBIT</b>	<b>2,035</b>	<b>1,598</b>	<b>596</b>	<b>893</b>	<b>1,196</b>	<b>1,282</b>	<b>1,021</b>	<b>1,226</b>	<b>982</b>
Interest expense	-42	-42	-36	-30	-29	-30	-11	-11	-11
Other financial income and expense	155	67	35	135	62	-77	240	25	73
<b>Total financial income and expense</b>	<b>113</b>	<b>25</b>	<b>-1</b>	<b>105</b>	<b>33</b>	<b>-107</b>	<b>229</b>	<b>14</b>	<b>62</b>
<b>Net profit</b>	<b>2,149</b>	<b>1,623</b>	<b>595</b>	<b>998</b>	<b>1,229</b>	<b>1,175</b>	<b>1,250</b>	<b>1,240</b>	<b>1,044</b>

### Income statement, 5 years

Income statement, EURt	2015	2014	2013	2012	2011
Fee and commission income	9,196	8,456	5,810	3,804	2,377
Other operating income	0	0	0	26	26
<b>Total revenue</b>	<b>9,196</b>	<b>8,456</b>	<b>5,810</b>	<b>3,831</b>	<b>2,403</b>
Staff costs	-1,106	-1,015	-843	-627	-459
Marketing expenses	-1,910	-2,463	-2,091	-2,448	-2,879
Other operating expenses	-1,785	-1,461	-1,291	-944	-735
Depreciation and amortization	-2	-75	-28	-20	-6
<b>Total operating expenses</b>	<b>-4,803</b>	<b>-5,013</b>	<b>-4,253</b>	<b>-4,039</b>	<b>-4,079</b>
<b>EBIT</b>	<b>4,393</b>	<b>3,443</b>	<b>1,558</b>	<b>-208</b>	<b>-1,676</b>
Interest expense	-100	-53	-119	-117	-134
Other financial income and expense	360	232	302	450	-207
<b>Total financial income and expense</b>	<b>259</b>	<b>180</b>	<b>183</b>	<b>333</b>	<b>-341</b>
<b>Net profit</b>	<b>4,652</b>	<b>3,622</b>	<b>1,741</b>	<b>124</b>	<b>-2,017</b>

Balance sheet, 9 quarters

Balance sheet, EURt	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Cash and cash equivalents	5,906	4,833	12,907	2,918	4,444	3,702	2,015	1,640	1,462
Financial assets at fair value	533	747	755	748	734	730	1,182	1,375	1,360
Receivables and accrued revenue	1,178	1,150	742	827	670	729	760	1,031	722
Other prepaid expenses	50	100	143	182	38	77	127	158	36
Other current assets	0	0	0	0	0	0	0	0	0
<b>Total current assets</b>	<b>7,667</b>	<b>6,829</b>	<b>14,547</b>	<b>4,675</b>	<b>5,886</b>	<b>5,238</b>	<b>4,084</b>	<b>4,203</b>	<b>3,580</b>
Units of funds	10,208	9,008	6,377	6,349	6,228	5,708	5,789	5,588	5,107
Tangible and intangible assets	6,638	6,641	19	15	0	0	1	2	7
<b>Total fixed assets</b>	<b>16,846</b>	<b>15,649</b>	<b>6,395</b>	<b>6,363</b>	<b>6,228</b>	<b>5,709</b>	<b>5,790</b>	<b>5,590</b>	<b>5,114</b>
<b>Total assets</b>	<b>24,513</b>	<b>22,478</b>	<b>20,942</b>	<b>11,038</b>	<b>12,114</b>	<b>10,946</b>	<b>9,874</b>	<b>9,793</b>	<b>8,694</b>
Subordinated liabilities	2,109	2,109	2,109	1,503	1,503	1,504	1,504	554	554
Trade payables	3,039	368	631	227	2,291	275	409	229	386
Other liabilities	207	328	187	161	196	199	190	158	164
<b>Total liabilities</b>	<b>5,355</b>	<b>2,805</b>	<b>2,928</b>	<b>1,891</b>	<b>3,991</b>	<b>1,978</b>	<b>2,104</b>	<b>941</b>	<b>1,104</b>
Share capital	9,300	12,000	12,000	3,757	3,757	5,857	5,857	4,000	4,000
Mandatory reserve	376	376	376	274	274	274	274	93	93
Other reserves	231	194	158	129	103	78	54	36	14
Accumulated deficit/profit	4,885	4,885	4,885	335	335	335	335	1,101	1,101
Income for the accounting period	4,367	2,218	595	4,652	3,654	2,425	1,250	3,622	2,382
<b>Total equity</b>	<b>19,159</b>	<b>19,674</b>	<b>18,014</b>	<b>9,147</b>	<b>8,123</b>	<b>8,969</b>	<b>7,771</b>	<b>8,852</b>	<b>7,590</b>
<b>Total liabilities and equity</b>	<b>24,513</b>	<b>22,478</b>	<b>20,942</b>	<b>11,038</b>	<b>12,114</b>	<b>10,946</b>	<b>9,874</b>	<b>9,793</b>	<b>8,694</b>

Balance sheet, 5 years

Balance sheet, EURt	Dec 15	Dec 14	Dec 13	Dec 12	Dec 11
Cash and cash equivalents	2,918	1,640	383	102	44
Financial assets at fair value	748	1,375	1,670	1,001	906
Receivables and accrued revenue	827	1,031	592	406	227
Other prepaid expenses	182	158	142	137	124
Other current assets	0	0	0	0	13
<b>Total current assets</b>	<b>4,675</b>	<b>4,203</b>	<b>2,787</b>	<b>1,645</b>	<b>1,312</b>
Units of funds	6,349	5,588	4,216	3,045	2,429
Tangible and intangible assets	15	2	76	42	28
<b>Total fixed assets</b>	<b>6,363</b>	<b>5,590</b>	<b>4,292</b>	<b>3,087</b>	<b>2,456</b>
<b>Total assets</b>	<b>11,038</b>	<b>9,793</b>	<b>7,079</b>	<b>4,733</b>	<b>3,769</b>
Subordinated liabilities	1,503	554	1,587	1,102	1,065
Capital Leasing liabilities	0	0	0	0	0
Trade payables	227	229	175	67	228
Other liabilities	161	158	123	111	96
<b>Total liabilities</b>	<b>1,891</b>	<b>941</b>	<b>1,885</b>	<b>1,280</b>	<b>1,390</b>
Share capital	3,757	4,000	4,000	4,000	5,100
Share premium	0	0	0	0	496
Mandatory reserve	274	93	6	0	0
Accumulated deficit/profit	335	1,101	-553	-671	-1,200
Income for the accounting period	4,652	3,622	1,741	124	-2,017
<b>Total equity</b>	<b>9,147</b>	<b>8,852</b>	<b>5,194</b>	<b>3,453</b>	<b>2,379</b>
<b>Total liabilities and equity</b>	<b>11,038</b>	<b>9,793</b>	<b>7,079</b>	<b>4,733</b>	<b>3,769</b>

Assets under management, 9 quarters

Fund assets, EURt	Q3-16	Q2-16	Q1-16	Q4-15	Q3-15	Q2-15	Q1-15	Q4-14	Q3-14
LHV Pensionifond XL	104,949	96,594	89,125	84,602	78,749	75,473	74,505	70,034	66,130
LHV Pensionifond L	421,602	391,122	363,868	346,649	326,096	313,427	310,912	289,148	274,966
LHV Pensionifond M	62,090	56,771	51,367	48,207	46,167	44,591	44,752	42,451	41,062
LHV Pensionifond S	57,876	55,523	54,251	52,876	51,474	51,171	52,227	50,360	48,791
LHV Pensionifond XS	20,161	19,437	17,871	16,516	16,281	14,852	14,104	12,093	11,723
LHV Täiendav Pensionifond	8,284	7,949	7,733	7,437	6,907	6,737	6,689	6,247	5,970
LHV Pärsia Lahe Fond	12,199	12,174	11,428	12,359	16,274	19,814	20,375	32,667	60,555
LHV Maailma Aktsiad Fond	3,453	1,190	1,299	1,575	1,343	1,463	1,486	1,316	1,395
LHV Pension 50	223,577	224,287							
LHV Pension 25	13,157	13,638							
LHV Pension Intress	4,405	4,532							
LHV Pension Intress Pluss	555	545							
LHV Pension 100 Pluss	4,654	4,746							
LHV Uus Euroopa Fond		2,043							
<b>Total assets</b>	<b>936,961</b>	<b>890,552</b>	<b>596,943</b>	<b>570,221</b>	<b>543,291</b>	<b>527,528</b>	<b>525,050</b>	<b>504,316</b>	<b>510,592</b>

Quarterly returns	Q3-16	Q2-16	Q1-16	Q4-15	Q3-15	Q2-15	Q1-15	Q4-14	Q3-14
LHV Pensionifond XL	2,07%	0,88%	0,03%	2,59%	0,81%	-1,2%	4,3%	-0,1%	0,2%
LHV Pensionifond L	1,82%	0,99%	0,26%	2,44%	0,51%	-1,4%	3,9%	0,2%	0,5%
LHV Pensionifond M	1,49%	0,91%	1,08%	1,47%	1,01%	-1,6%	3,1%	0,4%	0,8%
LHV Pensionifond S	0,87%	0,58%	1,83%	0,38%	0,75%	-2,2%	2,2%	1,0%	1,2%
LHV Pensionifond XS	0,45%	0,22%	1,36%	0,12%	0,80%	-1,8%	2,2%	1,1%	1,3%
LHV Täiendav Pensionifond	2,94%	0,91%	0,37%	2,71%	0,88%	-0,8%	5,9%	0,0%	0,1%
LHV Pärsia Lahe Fond	-2,7%	-2,14%	-2,26%	-11,57%	-9,14%	5,0%	1,0%	-13,8%	15,4%
LHV Maailma Aktsiad Fond	7,6%	-5,63%	-5,9%	7,67%	-6,06%	-2,0%	12,1%	2,1%	-5,8%
LHV Pension 50	1,2%	-0,21%							
LHV Pension 25	1,2%	0,09%							
LHV Pension Intress	0,8%	0,24%							
LHV Pension Intress Pluss	0,5%	0,05%							
LHV Pension 100 Pluss	1,3%	0,44%							
LHV Uus Euroopa Fond		-7,43%							

Assets under management, 5 years

Fund assets, EURt	2015	2014	2013	2012	2011
LHV Pensionifond XL	84,602	70,034	48,994	35,451	24,078
LHV Pensionifond L	346,649	289,148	211,541	144,869	89,788
LHV Pensionifond M	48,207	42,451	31,326	22,033	11,065
LHV Pensionifond S	52,876	50,360	41,741	32,849	7,296
LHV Pensionifond XS	16,516	12,093	9,236	7,822	2,583
LHV Täiendav Pensionifond	7,437	6,247	5,727	4,540	<b>3,690</b>
LHV Pärsia Lahe Fond	12,359	32,667	26,319	3,984	4,257
LHV Maailma Aktsiad Fond	1,575	1,316	1,596	1,339	1,265
<b>Total assets</b>	<b>570,221</b>	<b>504,316</b>	<b>376,480</b>	<b>252,888</b>	<b>144,024</b>

Annual returns	2015	2014	2013	2012	2011
LHV Pensionifond XL	6.59%	1.3%	6.6%	14.4%	-10.3%
LHV Pensionifond L	5.42%	2.3%	4.0%	13.8%	-8.6%
LHV Pensionifond M	3.98%	3.0%	2.8%	11.9%	-3.9%
LHV Pensionifond S	0.99%	4.9%	0.7%	9.1%	0.4%
LHV Pensionifond XS	1.24%	5.5%	0.6%	9.5%	1.0%
LHV Täiendav Pensionifond	8.77%	1.7%	7.6%	14.6%	-10.3%
LHV Pärsia Lahe Fond	-16.50%	11.9%	49.5%	12.2%	-2.3%
LHV Maailma Aktsiad Fond	11.21%	-4.9%	7.6%	11.5%	-20.1%



## Income statement, 9 quarters

Income statement, EURt	Q3-16	Q2-16	Q1-16	Q4-15	Q3-15	Q2-15	Q1-15	Q4-14	Q3-14
Net interest income	6,596	6,106	5,675	5,261	4,977	4,351	4,168	4,851	4,485
Net fee and commission income	1,471	1,126	1,352	1,385	1,444	1,013	1,011	818	927
Net gains from financial assets	303	1,085	163	53	33	-214	3,178	73	12
Other income	36	187	132	20	11	45	10	-6	13
<b>Total revenue</b>	<b>8,406</b>	<b>8,504</b>	<b>7,322</b>	<b>6,720</b>	<b>6,465</b>	<b>5,194</b>	<b>8,367</b>	<b>5,736</b>	<b>5,437</b>
Staff costs	-2,267	-2,458	-2,434	-2,255	-1,933	-2,004	-1,873	-1,795	-1,619
Office rent and expenses	-295	-302	-315	-300	-273	-246	-278	-313	-292
IT expenses	-306	-306	-352	-281	-266	-208	-232	-256	-216
Marketing expenses	-279	-159	-167	-304	-483	-207	-229	-392	-353
Other operating expenses	-1,189	-1,160	-1,086	-1,417	-937	-893	-916	-944	-679
<b>Total operating expenses</b>	<b>-4,335</b>	<b>-4,386</b>	<b>-4,353</b>	<b>-4,558</b>	<b>-3,892</b>	<b>-3,558</b>	<b>-3,529</b>	<b>-3,700</b>	<b>-3,158</b>
<b>Earnings before impairment losses</b>	<b>4,071</b>	<b>4,119</b>	<b>2,969</b>	<b>2,162</b>	<b>2,574</b>	<b>1,636</b>	<b>4,839</b>	<b>2,035</b>	<b>2,279</b>
Impairment losses on loans and advances	-365	-628	-97	-28	-366	155	-431	207	-841
Income tax	0	0	0	0	0	0	-600	600	0
<b>Net profit</b>	<b>3,706</b>	<b>3,490</b>	<b>2,871</b>	<b>2,134</b>	<b>2,208</b>	<b>1,791</b>	<b>3,808</b>	<b>2,842</b>	<b>1,438</b>
Profit attributable to non-controlling interest	343	189	277	159	143	125	108	43	56
Profit attributable to owners of the parent	3,362	3,301	2,594	1,976	2,065	1,666	3,700	2,799	1,382

## Income statement, 5 years

Income statement, EURt	2015	2014	2013	2012	2011
Net interest income	18,758	16,904	10,495	6,209	3,577
Net fee and commission income	4,853	3,558	2,981	2,591	2,789
Net gains from financial assets	3,050	342	2,342	384	-887
Other income	86	30	63	75	91
<b>Total revenue</b>	<b>26,747</b>	<b>20,834</b>	<b>15,882</b>	<b>9,258</b>	<b>5,570</b>
Staff costs	-8,065	-6,605	-5,139	-4,390	-3,766
Office rent and expenses	-1,097	-1,167	-1,080	-1,065	-1,016
IT expenses	-986	-922	-748	-751	-782
Marketing expenses	-1,224	-1,539	-1,126	-1,103	-1,333
Other operating expenses	-4,163	-3,077	-2,902	-2,613	-2,547
<b>Total operating expenses</b>	<b>-15,536</b>	<b>-13,310</b>	<b>-10,995</b>	<b>-9,922</b>	<b>-9,444</b>
<b>Earnings before impairment losses</b>	<b>11,211</b>	<b>7,524</b>	<b>4,887</b>	<b>-663</b>	<b>-3,874</b>
Impairment losses on loans and advances	-670	-1,970	-2,619	-1,074	-2,607
Income tax	-600	600	0	0	0
<b>Net profit</b>	<b>9,941</b>	<b>6,154</b>	<b>2,268</b>	<b>-1,737</b>	<b>-6,481</b>
Profit attributable to non-controlling interest	535	156	-98	0	0
Profit attributable to owners of the parent	9,406	5,998	2,366	-1,737	-6,481

### Balance sheet, 9 quarters

Balance sheet, EURt	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Cash and cash equivalents	311,089	229,792	242,641	227,208	138,214	124,977	112,164	82,393	60,025
Financial assets	66,940	94,181	91,567	103,019	152,258	134,828	139,781	142,563	124,323
Loans granted	476,629	468,166	430,335	407,982	395,269	356,684	325,029	316,386	287,885
Loan impairments	-3,225	-2,942	-2,584	-2,573	-2,611	-2,271	-2,463	-3,597	-4,237
Receivables from customers	1,138	597	691	968	1,678	770	490	364	231
Tangible and intangible assets	1,802	1,598	1,341	1,231	939	837	759	817	1,022
Other assets	1,447	1,446	1,367	1,467	1,890	1,878	1,569	2,086	1,612
<b>Total assets</b>	<b>855,820</b>	<b>792,839</b>	<b>765,359</b>	<b>739,301</b>	<b>687,637</b>	<b>617,703</b>	<b>577,329</b>	<b>541,012</b>	<b>470,861</b>
Demand deposits	589,078	492,987	452,873	444,818	392,083	309,959	280,703	276,769	212,143
Term deposits	164,509	189,222	201,956	183,669	202,065	206,882	213,700	184,668	183,501
Accrued interest liability	656	706	708	743	876	820	689	589	709
Loans received	832	914	15,231	15,538	15,679	22,002	16,701	17,091	17,336
Loans received and deposits from customers	755,075	683,829	670,768	644,767	610,702	539,663	511,794	479,117	413,690
Other liabilities	8,640	20,918	14,511	18,073	8,559	15,163	4,517	4,505	2,892
Subordinated loans	20,295	20,123	15,094	15,094	15,223	12,017	12,032	12,249	12,031
<b>Total liabilities</b>	<b>784,010</b>	<b>724,870</b>	<b>700,373</b>	<b>677,934</b>	<b>634,483</b>	<b>566,842</b>	<b>528,342</b>	<b>495,872</b>	<b>428,613</b>
<b>Equity</b>	<b>71,810</b>	<b>67,969</b>	<b>64,986</b>	<b>61,367</b>	<b>53,154</b>	<b>50,861</b>	<b>48,987</b>	<b>45,141</b>	<b>42,247</b>
Minority interest	1,578	1,234	1,045	768	609	466	341	233	190
<b>Total liabilities and equity</b>	<b>855,820</b>	<b>792,839</b>	<b>765,359</b>	<b>739,301</b>	<b>687,637</b>	<b>617,703</b>	<b>577,329</b>	<b>541,012</b>	<b>470,861</b>

### Balance sheet, 5 years

Balance sheet, EURt	Dec 15	Dec 14	Dec 13	Dec 12	Dec 11
Cash and cash equivalents	227,208	82,393	150,595	90,295	85,051
Financial assets	103,019	142,563	42,719	112,818	75,717
Loans granted	407,982	316,386	207,245	107,174	69,722
Loan impairments	-2,573	-3,597	-2,683	-1,107	-3,042
Receivables from customers	968	364	720	253	154
Tangible and intangible assets	1,231	817	949	1,072	1,376
Other assets	1,467	2,086	939	947	813
<b>Total assets</b>	<b>739,301</b>	<b>541,012</b>	<b>400,484</b>	<b>311,452</b>	<b>229,791</b>
Demand deposits	444,818	276,769	164,153	76,799	35,128
Term deposits	183,669	184,668	191,588	203,717	172,745
Accrued interest liability	743	589	567	1,506	1,482
Loans received	15,538	17,091	3,529	4,141	4,519
Loans received and deposits from customers	644,767	479,117	359,838	286,162	213,874
Other liabilities	18,073	4,505	3,750	3,269	2,343
Subordinated loans	15,094	12,249	10,025	7,365	3,181
<b>Total liabilities</b>	<b>677,934</b>	<b>495,872</b>	<b>373,612</b>	<b>296,796</b>	<b>219,398</b>
<b>Equity</b>	<b>61,367</b>	<b>45,141</b>	<b>26,872</b>	<b>14,656</b>	<b>10,393</b>
Minority interest	768	233	77	0	0
<b>Total liabilities and equity</b>	<b>739,301</b>	<b>541,012</b>	<b>400,484</b>	<b>311,452</b>	<b>229,791</b>

### Loans, 9 quarters

EURt	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Loans granted, incl:	476,629	468,166	430,335	407,982	395,269	356,684	325,029	316,386	287,885
Corporate loans	330,725	329,675	302,525	286,688	287,408	257,411	235,942	214,379	190,393
Loans to related companies	30,575	30,578	33,093	33,091	32,087	30,080	27,073	27,074	26,090
Leasing	40,862	40,033	37,092	36,352	34,054	33,709	28,575	27,706	25,213
Consumer loans	0	0	0	0	0	0	0	16,313	19,106
Leveraged loans	7,000	7,440	7,267	7,444	8,012	8,147	9,474	9,196	9,317
Hire-purchase	18,615	18,372	18,629	18,820	17,105	15,390	14,099	12,677	9,922
Small loans	14,561	12,165	9,050	6,427	1,810	0	0	0	0
Credit card loans	4,523	4,108	3,802	3,621	3,304	3,162	2,975	2,959	2,719
Other loans	29,768	25,795	18,877	15,538	11,489	8,784	6,890	6,084	5,125
Loan impairments	-3,225	-2,942	-2,584	-2,573	-2,611	-2,271	-2,463	-3,597	-4,237
<b>Total loans granted</b>	<b>473,405</b>	<b>465,224</b>	<b>427,751</b>	<b>405,409</b>	<b>392,658</b>	<b>354,412</b>	<b>322,566</b>	<b>312,790</b>	<b>283,648</b>

### Loans, 5 years

EURt	Dec 15	Dec 14	Dec 13	Dec 12	Dec 11
Loans granted, incl:	407,982	316,386	207,245	107,174	69,722
Corporate loans	286,688	214,379	132,738	78,597	45,690
Loans to related companies	33,091	27,074	24,075	0	0
Leasing	36,352	27,706	15,379	2,677	0
Consumer loans	0	16,313	15,882	13,144	15,712
Leveraged loans	7,444	9,196	9,956	11,162	8,080
Hire-purchase	18,820	12,677	4,883	0	0
Small loans	6,427	0	0	0	0
Credit card loans	3,621	2,959	2,298	1,428	66
Other loans	15,538	6,084	2,034	165	174
Loan impairments	-2,573	-3,597	-2,683	-1,107	-3,042
<b>Total loans granted</b>	<b>405,409</b>	<b>312,790</b>	<b>204,562</b>	<b>106,067</b>	<b>66,680</b>

Deposits and loans received from customers, 9 quarters

EURt	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Demand deposits	588,993	492,905	452,873	444,818	392,083	309,959	280,703	276,769	212,143
Term deposits	164,509	189,222	201,956	183,669	202,065	206,882	213,700	184,668	183,501
Loans received	832	914	15,231	15,538	15,679	22,002	16,701	17,091	17,336
Accrued interest liability	656	706	708	743	876	820	689	589	709
<b>Total loans received and deposits from customers</b>	<b>754,989</b>	<b>683,747</b>	<b>670,768</b>	<b>644,767</b>	<b>610,702</b>	<b>539,663</b>	<b>511,794</b>	<b>479,117</b>	<b>413,690</b>

Deposits and loans received from customers, 5 years

EURt	Dec 15	Dec 14	Dec 13	Dec 12	Dec 11
Demand deposits	444,818	276,769	164,153	76,799	35,128
Term deposits	183,669	184,668	191,588	203,717	172,745
Loans received	15,538	17,091	3,529	4,141	4,519
Accrued interest liability	743	589	567	1,506	1,482
<b>Total loans received and deposits from customers</b>	<b>644,767</b>	<b>479,117</b>	<b>359,838</b>	<b>286,162</b>	<b>213,874</b>

Quality of assets, 9 quarters

EURt	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Loans granted,	476,629	468,166	430,335	407,982	395,269	356,684	325,029	316,386	287,885
incl. past due:	11,825	4,666	7,868	6,761	7,607	8,404	5,403	13,193	14,264
1-30 days	9,288	2,251	1,950	2,238	3,520	4,130	2,200	5,483	6,214
31-60 days	1,034	1,128	2,194	1,364	522	973	1,236	1,821	2,195
61-90 days	750	518	1,396	685	216	2,647	1,533	1,156	1,781
over 90 days or contract cancelled	753	768	2,329	2,474	3,349	655	434	4,733	4,074
Loan impairments	-3,225	-2,942	-2,584	-2,573	-2,611	-2,271	-2,463	-3,597	-4,237
Share of impairments (over 90 days or cancelled)	428.0%	383.0%	111.0%	104.0%	78.0%	346.9%	567.9%	76.0%	104.0%

EURt, percentage	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
Loans granted,	476,629	468,166	430,335	407,982	395,269	356,684	325,029	316,386	287,885
incl. past due:	2.5%	1.0%	1.8%	1.7%	1.9%	2.4%	1.7%	4.2%	5.0%
1-30 days	1.9%	0.5%	0.5%	0.5%	0.9%	1.2%	0.7%	1.7%	2.2%
31-60 days	0.2%	0.2%	0.5%	0.3%	0.1%	0.3%	0.4%	0.6%	0.8%
61-90 days	0.2%	0.1%	0.3%	0.2%	0.1%	0.7%	0.5%	0.4%	0.6%
over 90 days or contract cancelled	0.2%	0.2%	0.5%	0.6%	0.8%	0.2%	0.1%	1.5%	1.4%
Loan impairments	-0.7%	-0.6%	-0.6%	-0.6%	-0.7%	-0.6%	-0.8%	-1.1%	-1.5%
Share of impairments (over 90 days or cancelled)	428.0%	383.0%	111.0%	104.0%	78.0%	346.9%	567.9%	76.0%	104.0%

### Capital adequacy, 9 quarters

EURt	Q3-16	Q2-16	Q1-16	Q4-15	Q3-15	Q2-15	Q1-15	Q4-14	Q3-14
Total Tier 1 capital	65,943	62,588	58,029	58,063	49,524	48,030	44,484	44,485	40,257
Total Tier 2 capital	20,000	20,000	15,000	15,000	15,000	12,000	12,000	12,000	12,000
Net own funds for capital adequacy calculation	85,943	82,588	73,029	73,063	64,524	60,030	56,484	56,485	52,257
Credit risk RWA	420,927	417,217	377,978	360,121	345,319	317,659	279,364	275,304	243,892
Market risk RWA	2,568	2,966	2,483	2,216	3,250	3,145	3,182	2,288	2,987
Operational risk RWA	39,664	39,664	39,664	28,734	28,734	28,734	28,734	19,194	19,194
Total RWA	463,158	459,846	420,125	391,071	377,302	349,539	311,280	296,786	266,073
Tier 1 Capital Ratio	14.2%	13.6%	13.8%	14.8%	13.1%	13.7%	14.3%	15.0%	15.1%
Capital adequacy	18.6%	18.0%	17.4%	18.7%	17.1%	17.2%	18.1%	19.0%	19.6%

### Capital adequacy, 5 years

EURt	2015	2014	2013	2012	2011
Total Tier 1 capital	58,063	44,485	26,366	14,215	9,892
Total Tier 2 capital	15,000	12,000	10,000	7,000	3,000
Net own funds for capital adequacy calculation	73,063	56,485	36,366	21,215	12,892
Credit risk RWA	360,121	275,304	169,607	98,080	65,875
Market risk RWA	2,216	2,288	3,406	7,310	11,481
Operational risk RWA	28,734	19,194	9,755	6,900	5,301
Total RWA	391,071	296,786	182,767	112,290	82,657
Tier 1 Capital Ratio	14.8%	15.0%	14.4%	12.7%	12.0%
Capital adequacy	18.7%	19.0%	19.9%	18.9%	15.6%

Income statement, 9 quarters

<b>Income statement, EURt</b>	<b>Q3-16</b>	<b>Q2-16</b>	<b>Q1-16</b>	<b>Q4-15</b>	<b>Q3-15</b>	<b>Q2-15</b>	<b>Q1-15</b>	<b>Q4-14</b>	<b>Q3-14</b>
Net interest income	1,287	1,361	1,385	1,319	1,284	1,161	1,120	1,124	979
Net fee and commission income	118	108	148	167	147	157	147	138	169
Other income	0	0	0	0	0	0	0	0	-1
<b>Total revenue</b>	<b>1,405</b>	<b>1,469</b>	<b>1,532</b>	<b>1,486</b>	<b>1,431</b>	<b>1,318</b>	<b>1,267</b>	<b>1,262</b>	<b>1,147</b>
Staff costs	-366	-394	-406	-416	-384	-379	-378	-396	-294
Office rent and expenses	-36	-39	-36	-34	-32	-32	-32	-33	-31
IT expenses	-49	-36	-33	-36	-40	-36	-50	-75	-59
Marketing expenses	-241	-247	-210	-178	-277	-163	-120	-221	-223
Other operating expenses	-317	-257	-273	-218	-248	-207	-183	-168	-183
<b>Total operating expenses</b>	<b>-1,008</b>	<b>-973</b>	<b>-959</b>	<b>-882</b>	<b>-980</b>	<b>-817</b>	<b>-764</b>	<b>-893</b>	<b>-790</b>
<b>Earnings before impairment losses</b>	<b>397</b>	<b>496</b>	<b>574</b>	<b>604</b>	<b>451</b>	<b>502</b>	<b>504</b>	<b>369</b>	<b>357</b>
Impairment losses	-134	-114	-157	-7	-205	-259	-226	-239	-265
Income tax	-55	-68	-77	-72	-61	-67	-69	-38	-34
<b>Net profit</b>	<b>207</b>	<b>314</b>	<b>339</b>	<b>525</b>	<b>185</b>	<b>176</b>	<b>208</b>	<b>92</b>	<b>57</b>

Balance sheet, 9 quarters

<b>Balance sheet, EURt</b>	<b>Sep 16</b>	<b>Jun 16</b>	<b>Mar 16</b>	<b>Dec 15</b>	<b>Sep 15</b>	<b>Jun 15</b>	<b>Mar 15</b>	<b>Dec 14</b>	<b>Sep 14</b>
Cash and cash equivalents	1,553	2,209	1,983	1,103	1,560	1,474	489	1,175	1,637
Loans granted	37,543	36,863	39,431	39,786	37,953	35,408	33,322	32,100	31,877
Loan impairments	-2,073	-2,209	-2,258	-2,108	-2,240	-2,166	-2,046	-1,973	-3,345
Receivables from customers	453	288	227	234	253	183	202	174	169
Other assets	868	697	53	543	693	831	496	481	684
<b>Total assets</b>	<b>38,344</b>	<b>37,848</b>	<b>39,435</b>	<b>39,558</b>	<b>38,220</b>	<b>35,730</b>	<b>32,464</b>	<b>31,957</b>	<b>31,023</b>
Loans received	30,579	30,578	33,090	33,091	32,087	30,080	27,075	27,074	26,092
Other liabilities	1,958	1,670	1,060	1,520	1,711	1,413	1,327	1,029	1,170
<b>Total liabilities</b>	<b>32,538</b>	<b>32,248</b>	<b>34,150</b>	<b>34,611</b>	<b>33,798</b>	<b>31,493</b>	<b>28,402</b>	<b>28,103</b>	<b>27,262</b>
<b>Equity</b>	<b>5,807</b>	<b>5,599</b>	<b>5,286</b>	<b>4,947</b>	<b>4,422</b>	<b>4,238</b>	<b>4,062</b>	<b>3,853</b>	<b>3,761</b>
<b>Total liabilities and equity</b>	<b>38,344</b>	<b>37,848</b>	<b>39,435</b>	<b>39,558</b>	<b>38,220</b>	<b>35,730</b>	<b>32,464</b>	<b>31,957</b>	<b>31,023</b>



Loans, 9 quarters

<b>EURt</b>	<b>Sep 16</b>	<b>Jun 16</b>	<b>Mar 16</b>	<b>Dec 15</b>	<b>Sep 15</b>	<b>Jun 15</b>	<b>Mar 15</b>	<b>Dec 14</b>	<b>Sep 14</b>
Loans granted, incl:	37,543	36,863	39,431	39,786	37,953	35,408	33,322	32,100	31,877
Hire-purchase	26,637	25,561	27,123	27,938	26,461	24,239	22,684	21,489	20,889
Consumer loans	10,902	11,237	12,148	11,564	11,093	10,464	9,746	9,470	9,526
Leasing	4	65	160	283	400	706	892	1,141	1,463
Loan impairments	-2,073	-2,209	-2,258	-2,108	-2,240	-2,166	-2,046	-1,973	-3,345
<b>Total loans granted</b>	<b>35,471</b>	<b>34,653</b>	<b>37,173</b>	<b>37,677</b>	<b>35,714</b>	<b>33,242</b>	<b>31,276</b>	<b>30,126</b>	<b>28,532</b>

Quality of assets, 9 quarters

<b>EURt</b>	<b>Sep 16</b>	<b>Jun 16</b>	<b>Mar 16</b>	<b>Dec 15</b>	<b>Sep 15</b>	<b>Jun 15</b>	<b>Mar 15</b>	<b>Dec 14</b>	<b>Sep 14</b>
Loans granted,	37,543	36,863	39,431	39,786	37,953	35,408	33,322	32,100	31,877
incl. past due:	5,201	6,238	8,158	7,019	6,911	6,576	6,936	5,856	7,625
1-30 days	2,217	2,612	3,683	3,384	2,950	2,871	3,171	2,813	2,928
31-60 days	1,276	1,500	2,009	1,621	1,865	1,573	1,696	1,059	1,162
61-90 days	385	489	666	486	498	521	399	322	364
over 90 days or contract cancelled	1,323	1,638	1,800	1,527	1,598	1,610	1,669	1,662	3,172
Loan impairments	-2,073	-2,209	-2,258	-2,108	-2,240	-2,166	-2,046	-1,973	-3,345
Share of impairments (over 90 days or cancelled)	156.7%	134.9%	125.5%	138.1%	140.2%	134.5%	122.6%	118.8%	105.5%

<b>EURt, percentage</b>	<b>Sep 16</b>	<b>Jun 16</b>	<b>Mar 16</b>	<b>Dec 15</b>	<b>Sep 15</b>	<b>Jun 15</b>	<b>Mar 15</b>	<b>Dec 14</b>	<b>Sep 14</b>
Loans granted,	37,543	36,863	39,431	39,786	37,953	35,408	33,322	32,100	31,877
incl. past due:	13.9%	16.9%	20.7%	17.6%	18.2%	18.6%	20.8%	18.2%	23.9%
1-30 days	5.9%	7.1%	9.3%	8.5%	7.8%	8.1%	9.5%	8.8%	9.2%
31-60 days	3.4%	4.1%	5.1%	4.1%	4.9%	4.4%	5.1%	3.3%	3.6%
61-90 days	1.0%	1.3%	1.7%	1.2%	1.3%	1.5%	1.2%	1.0%	1.1%
over 90 days or contract cancelled	3.5%	4.4%	4.6%	3.8%	4.2%	4.5%	5.0%	5.2%	9.9%
Loan impairments	-5.5%	-6.0%	-5.7%	-5.3%	-5.9%	-6.1%	-6.1%	-6.1%	-10.5%
Share of impairments (over 90 days or cancelled)	156.7%	134.9%	125.5%	138.1%	140.2%	134.5%	122.6%	118.8%	105.5%