



Profit or Loss Statement in accordance with IFRS - September 2025

Amounts in EUR	
	Q3 2025
Interest income	16,382,381
Interest expenses	(6,124,366)
Net interest income	10,258,015
Net fee and commission income	2,830,031
Result from other operating income	(289,150)
Result from derivative financial instruments	(9,815)
Operating income	12,789,081
Operating expenses	(13,327,871)
Loss allowance	(39,259)
Profit before tax	(578,049)
Current income tax expenses	(8,969)
Deferred tax expenses	31,693
Profit/ (Loss) for the year	(555,325)

Statement of Financial Position in accordance with IFRS - September 2025

Amounts in EUR	
	Q3 2025
Assets	
Cash and central bank balances	101,533,033
Loans and advances to banks	61,191,327
Loans and advances to customers	358,464,578
Investment securities	23,486,886
Derivative financial assets	-
Intangible assets	126,937
Property, plant and equipment	8,012,543
Other assets	3,524,041
Total assets	556,339,344
Liabilities to banks	76,595,486
Liabilities to customers	411,323,890
Derivative financial liabilities	1,239
Other liabilities	4,385,588
Deferred tax liabilities	-
Current tax liabilities	-
Provisions	1,120,894
Subordinated debt	12,926,383
Equity	49,985,863
Total liabilities and equity	556,339,344