



Statement of Profit or Loss for IFRS purposes - December 2024

Amounts in EUR	
	Q4 2024
Interest income	20,376,520
Interest expenses	(6,604,271)
Net interest income	13,772,249
Net fee and commission income	3,230,056
Result from other operating income	(42,714)
Result from derivative financial instruments	(5,344)
Operating income	16,954,246
Operating expenses	(15,362,217)
Loss allowance	182,108
Profit before tax	1,774,137
Current income tax expenses	(381,346)
Deferred tax expenses	58,859
Profit/ (Loss) for the year	1,451,649

Statement of Financial Position for IFRS purposes - December 2024

Amounts in EUR	
	Q4 2024
Assets	
Cash and central bank balances	82,461,084
Loans and advances to banks	37,224,905
Loans and advances to customers	333,707,092
Investment securities	27,456,128
Derivative financial assets	-
Intangible assets	41,606
Property, plant and equipment	5,474,007
Other assets	2,735,344
Total assets	489,100,167
Liabilities to banks	62,258,276
Liabilities to customers	365,574,397
Derivative financial liabilities	204
Other liabilities	3,493,334
Deferred tax liabilities	-
Current tax liabilities	4,620
Provisions	785,792
Subordinated debt	12,110,568
Equity	44,872,975
Total liabilities and equity	489,100,167