



Statement of Profit or Loss for IFRS purposes - December 2023

	<i>Amounts in EUR</i>
	Q4 2023
Interest income	16,161,023
Interest expenses	(5,252,271)
Net interest income	10,908,751
Net fee and commission income	1,130,765
Result from other operating income	(782,374)
Result from foreign exchange transactions	1,182,427
Result from derivative financial instruments	(9,227)
Operating income	12,430,341
Operating expenses	(12,103,206)
Loss allowance	1,756,868
Profit before tax	2,084,003
Current income tax expenses	(476,737)
Deferred tax expenses	(9,420)
Profit/ (Loss) for the year	1,597,846

Statement of Financial Position for IFRS purposes - December 2023

	<i>Amounts in EUR</i>
	Q4 2023
Assets	
Cash and central bank balances	98,111,326
Loans and advances to banks	38,744,354
Loans and advances to customers	258,117,017
Investment securities	27,646,482
Derivative financial assets	385
Intangible assets	47,183
Property, plant and equipment	1,900,600
Other assets	1,882,254
Total assets	426,449,600
Liabilities to banks	59,650,390
Liabilities to customers	315,932,760
Derivative financial liabilities	-
Other liabilities	1,679,869
Deferred tax liabilities	9,862
Current tax liabilities	270,663
Provisions	703,463
Subordinated debt	7,212,033
Equity	40,990,560
Total liabilities and equity	426,449,600