



## Statement of Profit or Loss for IFRS purposes - September 2023

<i>Amounts in EUR</i>	
<b>Q3 2023</b>	
Interest income	11,579,706
Interest expenses	(3,613,688)
Net interest income	7,966,017
Net fee and commission income	814,880
Result from other operating income	(504,731)
Result from foreign exchange transactions	778,771
Result from derivative financial instruments	(9,312)
Operating income	9,045,625
Operating expenses	8,688,085
Loss allowance	(1,540,227)
Profit before tax	1,897,767
Current income tax expenses	284,665
Deferred tax expenses	13,656
<b>Profit/ (Loss) for the year</b>	<b>1,599,446</b>

## Statement of Financial Position for IFRS purposes - September 2023

<i>Amounts in EUR</i>	
<b>Q3 2023</b>	
<b>Assets</b>	
Cash and central bank balances	83,064,842
Loans and advances to banks	39,367,560
Loans and advances to customers	255,054,702
Investment securities	26,698,358
Derivative financial assets	-
Intangible assets	49,013
Property, plant and equipment	1,839,657
Other assets	2,534,760
<b>Total assets</b>	<b>408,608,892</b>
Liabilities to banks	66,284,577
Liabilities to customers	292,941,953
Derivative financial liabilities	1,941
Other liabilities	1,307,514
Deferred tax liabilities	14,226
Current tax liabilities	146,971
Provisions	886,938
Subordinated debt	7,054,718
Equity	39,970,054
<b>Total liabilities and equity</b>	<b>408,608,892</b>