



### Profit or Loss Statement in accordance with IFRS - December 2025

	Amounts in EUR
	<b>Q4 2025</b>
Interest income	22,134,982
Interest expenses	(8,270,054)
Net interest income	13,864,928
Net fee and commission income	3,794,236
Result from other operating income	(518,610)
Result from derivative financial instruments	(9,854)
Operating income	17,130,700
Operating expenses	(18,287,132)
Loss allowance	1,542,922
Profit before tax	386,491
Current income tax expenses	(123,249)
Deferred tax expenses	(25,216)
<b>Profit/ (Loss) for the year</b>	<b>238,026</b>

### Statement of Financial Position in accordance with IFRS - December 2025

	Amounts in EUR
	<b>Q4 2025</b>
<b>Assets</b>	
Cash and central bank balances	114,318,458
Loans and advances to banks	51,028,492
Loans and advances to customers	370,257,431
Investment securities	25,810,411
Derivative financial assets	-
Intangible assets	114,351
Property, plant and equipment	7,881,076
Other assets	3,071,733
<b>Total assets</b>	<b>572,481,952</b>
Liabilities to banks	72,897,592
Liabilities to customers	432,229,655
Other liabilities	3,435,427
Current tax liabilities	115,498
Provisions	880,259
Subordinated debt	12,107,547
Equity	50,815,974
<b>Total liabilities and equity</b>	<b>572,481,952</b>