ProCredit Bank
Albania

Profit or Loss Statement in accordance with IFRS - September 2026

Amounts in EUR

	Q3 2026
Interest income	19,544,013
Interest expenses	(6,823,193)
Net interest income	12,720,820
Net fee and commission income	3,144,444
Result from other operating income	729,734
Result from derivative financial instruments	-
Operating income	16,594,998
Operating expenses	(14,884,808)
Loss allowance	(387,222)
Profit before tax	1,322,968
Current income tax expenses	-
Deferred tax expenses	(58,042)
Profit/ (Loss) for the year	**1,264,926**

Statement of Financial Position in accordance with IFRS - September 2026

Amounts in EUR

	Q3 2026
Assets	
Cash and central bank balances	100,958,112
Loans and advances to banks	69,334,225
Loans and advances to customers	420,358,342
Investment securities	44,387,644
Derivative financial assets	-
Intangible assets	105,993
Property, plant and equipment	7,545,486
Other assets	4,309,713
Total assets	**646,999,515**
Liabilities to banks	74,400,420
Liabilities to customers	489,593,163
Derivative financial liabilities	62
Other liabilities	3,321,919
Current tax liabilities	117,691
Provisions	1,549,887
Subordinated debt	12,901,067
Equity	65,115,307
Total liabilities and equity	**646,999,515**