

		(in thousand EUR)
No.	Assets:	30.9.2020
1.	Cash and Deposit Accounts with Depository	155.972
2.	Financial assets at amortized cost	262.235
2.a.	Loans and receivables from banks	27.094
2.b.	Loans and receivables from clients	232.335
2.c.	Securities	1.017
2.d.	Other financial assets	1.789
3.	Financial assets at fair value through other comprehensive income	123.085
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	123.085
3.d.	Other financial assets	0
4.	Financial assets held for trading	0
4.a.	Loans and receivables from banks	0
4.b.	Loans and receivables from clients	0
4.c.	Securities	0
4.d.	Other financial assets	0
5.	Financial assets at fair value through profit and loss, which are not held for trading	0
5.a.	Loans and receivables from banks	0
5.b.	Loans and receivables from clients	0
5.c.	Securities	0
5.d.	Other financial assets	0
6.	Derivatives that are kept for risk protection	0
7.	Changes in fair value items that are subject to risk protection	0
8.	Investments in associates, subsidiaries and joint ventures using the equity method	5
9.	Investment property	0
10.	Property, plant and equipment	6.254
11.	Intangible assets	1.962
12.	Current tax assets	0
13.	Deferred tax assets	25
14.	Fixed assets intended for sale and assets that are being discontinued	0
15.	Other assets	2.402
16.	<b>Total Assets</b>	<b>551.940</b>
<b>Liabilities:</b>		
17.	Financial liabilities at amortized cost	461.540
17.a.	Deposits from banks and central banks	711
17.b.	Client deposits	436.711
17.c.	Loans from banks and central banks (borrowings)	0
17.d.	Loans from clients which are not banks (borrowings)	24.074
17.e.	Securities	0
17.f.	Other financial liabilities	44
18.	Financial liabilities held for trading	0
18.a.	Deposits from banks and central banks	0
18.b.	Client deposits	0
18.c.	Loans from banks and central banks (borrowings)	0
18.d.	Loans from clients which are not banks (borrowings)	0
18.e.	Securities	0
18.f.	Other financial liabilities	0
19.	Financial liabilities that are not traded and are valued at fair value through profit and loss account	0
19.a.	Deposits from banks and central banks	0
19.b.	Client deposits	0
19.c.	Loans from banks and central banks (borrowings)	0
19.d.	Loans from clients which are not banks (borrowings)	0
19.e.	Other financial liabilities	0
20.	Derivative financial liabilities as an instrument of protection	0
21.	Changes in the fair value of items that are subject to risk protection	0
22.	Reserves	1.729
23.	Liabilities on assets held for sale and assets that are being discontinued	0
24.	Current tax liabilities	0
25.	Deferred tax liabilities	209
26.	Other liabilities	13.387
27.	Subordinated debt	22.235
28.	<b>Total Liabilities</b>	<b>499.100</b>
<b>Capital:</b>		
29.	Share capital	16.006
30.	Emission premiums	7.444
31.	Non-allocated profit	25.407
32.	Profit / loss for the current year	3.734
33.	Other reserves	250
34.	Interests without controlling influence in equity	0
35.	<b>Total Capital: (29 through 34)</b>	<b>52.840</b>
36.	<b>Total Liabilities and Capital: (28 + 35)</b>	<b>551.940</b>

No.	POSITION	(in thousand EUR)
		01.01.2020-30.09.2020
1.	Interest and similar income	13.635
2.	Interest income on impaired loans	0
3.	Interest and similar expenses	2.398
I.	<b>Net Interest Income (1 + 2 - 3)</b>	<b>11.236</b>
4.	Fees from Income	9.500
5.	Fee expense	5.980
II.	<b>Net Fee Income/Expense (4-5)</b>	<b>3.520</b>
6.	Net profit / loss due to the cessation of recognition of financial instruments that are not valued at fair value through profit and loss account	107
7.	Net gain / loss on financial instruments held for trading	104
8.	Net profit / losses on financial instruments at fair value through profit and loss, which are not held for trading	0
9.	Change in fair value in risk accounting (hedging)	0
10.	Foreign currency exchange revenues/losses	343
11.	Net gain / loss on the expiry of recognition of other assets	153
12.	Other income	474
13.	Personnel expenses	4.099
14.	Amortisation expense	1.904
15.	General and administrative expenses	4.385
16.	Net gains / losses on modification and reclassification of financial instr	0
17.	Net income / expense on impairment of financial instruments that are not valued at fair value through profit and loss account	1.762
18.	Provisions losses	2
19.	Other expenses	50
III.	<b>Net Income/Loss Before Extraordinary Items</b>	<b>3.737</b>
21.	Income tax expense	3
22.	<b>Net Profit/Loss</b>	<b>3.734</b>