



Financial Statement

as of 30 September
2022

finora bank



Financial Statement as of 30 September 2022

This report is prepared according to the Disclosure to public requirements of the Central Bank of Lithuania.

Information presented in EUR, unless otherwise stated. UAB Finora Bank interim reports present unaudited information.

For more information about UAB Finora Bank see: www.finorabank.eu

STATEMENT OF FINANCIAL POSITION

	30.09.2022	30.09.2021
Cash	696 981	353 849
Business loans	4 336 850	3 253 147
Business leasing	1 004 735	665 324
Collateralized loans	2 061 117	1 675 484
Other receivables	98 936	165 715
Tangible fixed assets	20 982	2 574
Intangible fixed assets	472 669	202 009
TOTAL ASSETS	8 692 270	6 318 102
Other loans	4 505 000	3 952 087
Subordinated loans	1 000 000	0
Interest payables	21 842	0
Other payables	239 287	135 049
Total liabilities	5 766 129	4 087 136
Share capital	3 000 000	2 300 000
Retained earnings	-23 384	-144 674
Net profit for the year	-50 475	75 640
Total equity	2 926 141	2 230 966
TOTAL LIABILITIES AND EQUITY	8 692 270	6 318 102



STATEMENT OF PROFIT AND LOSS

	9 month 2022	9 month 2021
Interest income	496 315	294 036
Interest expense	-75 821	-16 645
Net Interest income	420 494	277 391
Other income	34 781	10 863
TOTAL INCOME	455 275	288 254
Personnel expenses	-266 717	-101 231
General and administrative expenses	-166 917	-62 447
Depreciation and impairment	-2 817	-1 722
Profit before impairment losses and income tax	18 824	122 854
Impairment losses on loans	-69 299	-47 214
Profit (loss) before income tax	-50 475	75 640
Net profit (loss)	-50 475	75 640



Information on Assets Quality	30.09.2022	30.09.2021
Provisions for loans, EUR	169 363	66 366
Provisions / loans, %	2,24%	1,15%

Profitability Ratios	30.09.2022	30.09.2021
-----------------------------	------------	------------

Return on assets %	-0,15%	0,43%
Return on equity %	-0,49%	0,86%

Explanations (profitability ratios are annualized):

Return on assets: net profit (loss) / total assets (average over the period)

Return on equity: net profit (loss) / total equity (average over the period)

Prudential Requirements and Ratios	30.09.2022
---	------------

Liquidity Coverage ratio %	0
Capital Adequacy	
CET1 Capital ratio %	38,39%
T1 Capital ratio %	38,39%
Total capital ratio %	53,82%
Leverage ratio %	29,97%
Maximum loan to one customer %	8,7 %
Net Stable Funding ratio %	137,70%

Information on Sanctions Applied to the Bank During the Reporting Quarter

The Bank of Lithuania did not apply any sanctions to UAB Finora Bank in the reporting period.

External Credit Assessment Institutions Assigned or Changed Ratings

Individual credit ratings were not assigned or changed in 2022.



finora bank

FINORA BANK UAB
Žalgirio g. 88, LT-09303 Vilnius
Phone: +370 695 37797
E-mail: info@finorabank.eu
www.finorabank.eu