Financial Statement

as of 30 June 2025

finora bank

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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

in EUR	30.06.2025	30.06.2024
Assets		
Cash	13 696 422	7 040 703
Bonds	0	246 051
Business loans	259 048	571 926
Business leasing	7 012 870	2 886 452
Collateralised loans	50 391 144	13 968 860
Factoring claims	1 053 201	2 110 147
Household loans	0	70 352
Other receivables	598 000	151 155
Tangible fixed assets	96 844	115 062
Intangible fixed assets	424 046	367 674
Total assets	**73 531 575**	**27 528 382**
Liabilities		
Deposits and accrued interests	65 040 640	23 292 144
Other loans	0	93 520
Subordinated loans	1 000 000	1 000 000
Interest payables	1 226 698	783 360
Other payables	1 722 565	673 953
Total liabilities	**68 989 903**	**25 842 977**
Equity		
Share capital, including unregistered	10 870 000	6 070 000
Other reserves	2 072 506	57 991
Retained earnings	-6 550 291	-2 687 170
Net profit for the year	-1 850 543	-1 755 416
Total equity	**4 541 672**	**1 685 405**
Total liabilities and equity	**73 531 575**	**27 528 382**

STATEMENT OF PROFIT AND LOSS

in EUR	6M 2025	6M 2024
Interest income	2 033 820	1 136 922
Interest expense	- 685 437	- 391 585
Net interest income	**1 348 383**	**745 336**
Other income	65 351	69 064
Total income	**1 413 734**	**814 400**
Personnel expenses	-1 818 573	-1 447 513
General and administrative expenses	-1 031 810	-1 046 442
Depreciation and impairment	- 60 768	- 33 694
Profit before impairment losses and income tax	**-1 497 416**	**-1 713 249**
Impairment losses on loans	- 353 127	- 41 192
Profit (loss) before income tax	**-1 850 543**	**-1 754 441**
Corporate income tax	0	0
Net profit (loss)	**-1 850 543**	**-1 754 441**

Information on Assets Quality

	30.06.2025	30.06.2024
Provisions for loans, EUR	1 259 778	558 515
Provisions / loans, %	2.1	2.8

Profitability Ratios

	30.06.2025	30.06.2024
Return on assets, %	-6.7	-13.9
Return on equity, %	-67.7	-192.8

Explanations:

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

	30.06.2025	30.06.2024
Liquidity Coverage ratio %	585.66	137.65
Capital Adequacy		
CET1 Capital ratio %	11.14	11.32
TIER1 Capital ratio %	11.14	11.32
Total Capital ratio %	13.28	15.10
Leverage ratio %	5.55	4.86
Maximum loan to one customer %	21.08	28.96
Net Stable Funding ratio %	128.83	166.25

FINORA BANK UAB

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