# Financial Statements

## as of 30 September 2025

finora bank

**Financial Statement as of 30 September 2025**

This report is prepared according to the Disclosure to public requirements of the Central Bank of Lithuania. Information presented in EUR, unless otherwise stated. Finora Bank UAB interim reports present unaudited information.

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

## STATEMENT OF FINANCIAL POSITION

| in EUR | 30.09.2025 | 30.09.2024 |
|---|---|---|
| Assets | | |
| Cash | 13 080 492 | 10 295 036 |
| Business loans | 245 854 | 430 542 |
| Business leasing | 11 706 388 | 2 731 021 |
| Collateralised loans | 70 331 737 | 15 090 042 |
| Factoring claims | 1 252 790 | 1 913 018 |
| Household loans | 0 | 72 097 |
| Other receivables | 770 713 | 203 812 |
| Tangible fixed assets | 96 419 | 106 667 |
| Intangible fixed assets | 402 489 | 436 940 |
| **Total assets** | **97 886 882** | **31 279 175** |
| Liabilities | | |
| Deposits | 87 052 133 | 23 455 784 |
| Subordinated loans | 1 000 000 | 1 000 000 |
| Interest payables | 1 816 304 | 763 892 |
| Other payables | 1 968 290 | 694 716 |
| **Total liabilities** | **91 836 727** | **25 914 392** |
| Equity | | |
| Share capital, including unregistered | 10 870 000 | 10 870 000 |
| Other reserves | 4 280 438 | 56 486 |
| Retained earnings | -6 550 291 | -2 687 170 |
| Net profit for the year | -2 549 992 | -2 874 534 |
| **Total equity** | **6 050 155** | **5 364 783** |
| **Total liabilities and equity** | **97 886 882** | **31 279 175** |

## STATEMENT OF PROFIT AND LOSS

| in EUR | 9M 2025 | 9M 2024 |
|---|---|---|
| Interest income | 3 768 639 | 1 761 727 |
| Interest expense | - 1 262 251 | - 391 585 |
| **Net interest income** | **2 506 388** | **1 127 775** |
| Other income | 111 142 | 94 521 |
| **Total income** | **2 613 530** | **1 222 296** |
| Personnel expenses | -2 843 090 | -2 235 001 |
| General and administrative expenses | -1 649 868 | -1 561 988 |
| Depreciation and impairment | - 91 596 | - 52 414 |
| **Profit before impairment losses and income tax** | **-4 584 554** | **-3 849 403** |
| Impairment losses on loans | - 582 968 | - 247 427 |
| **Profit (loss) before income tax** | **-2 549 992** | **-2 874 534** |
| Corporate income tax | 0 | 0 |
| **Net profit (loss)** | **-2 549 992** | **-2 874 534** |

## Information on Assets Quality

| | 30.09.2025 | 30.09.2024 |
|---|---|---|
| Provisions for loans, EUR | 1 025 604 | 781 951 |
| Provisions / loans, % | 1.23 | 2.50 |

## Profitability Ratios

| | 30.09.2025 | 30.09.2024 |
|---|---|---|
| Return on assets, % | -7.6 | -21.2 |
| Return on equity, % | -82.0 | -157.1 |

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

| | 30.09.2025 | 30.09.2024 |
|---|---|---|
| Liquidity Coverage ratio % | 980.87 | 21885.00 |
| *Capital Adequacy* | | |
| CET1 Capital ratio % | 10.92 | 42.36 |
| TIER1 Capital ratio % | 10.92 | 42.36 |
| Total Capital ratio % | 12.35 | 50.96 |
| Leverage ratio % | 4.92 | 15.12 |
| Maximum loan to one customer % | 17.74 | 9.95 |
| Net Stable Funding ratio % | 123.54 | 146.37 |

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