finora group

AS Finora Group

Consolidated Financial Statements

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. AS Finora Group Consolidated interim reports present unaudited information.

For more information about AS Finora Group see: www.finoragroup.eu.

STATEMENT OF FINANCIAL POSITION

in EUR	30.09.2025	30.09.2024
Assets		
Cash	14 397 553	10 991 899
Business loans	265 646	1 110 152
Business leasing	11 862 851	3 348 632
Collateralised loans	70 591 770	15 533 657
Factoring claims	1 263 401	2 159 359
Household loans	0	338 015
Other receivables	2 998 485	2 160 617
Tangible fixed assets	104 995	124 727
Intangible fixed assets	518 532	601 986
Total assets	**102 003 233**	**36 369 043**
Liabilities		
Deposits	87 052 133	23 455 784
Bonds	1 611 006	5 123 000
Other loans	1 820 000	2 349 700
Interest payables	1 902 042	836 370
Other payables	1 988 869	756 545
Subordinated loans	2 290 000	2 290 000
Total liabilities	**96 664 051**	**34 811 399**
Equity		
Share capital, including unregistered	717 396	639 815
Share Premium	12 437 484	9 708 005
Other reserves	425 504	280 417
Retained earnings	-8 266 294	-5 689 257
Net profit for the year	25 092	-3 381 336
Total equity	**5 339 182**	**1 557 644**
Total liabilities and equity	**102 003 233**	**36 369 043**

STATEMENT OF PROFIT AND LOSS

in EUR	9M 2025	9M 2024
Interest income	3 879 206	1 958 077
Interest expense	- 1 602 661	- 1 100 736
Net interest income	**2 276 546**	**857 341**
Other income	3 249 706	216 370
Total income	**5 526 251**	**1 073 711**
Personnel expenses	-2 935 290	-2 352 895
General and administrative expenses	-1 841 903	-1 772 765
Depreciation and impairment	- 133 615	- 92 760
Profit before impairment losses and income tax	**615 443**	**-3 144 950**
Impairment losses on loans	- 590 351	- 236 626
Profit (loss) before income tax	**25 092**	**-3 381 336**
Corporate income tax	0	0
Net profit (loss)	**25 092**	**-3 381 336**

Information on Assets Quality

	30.09.2025	30.09.2024
Provisions for loans, EUR	1 224 317	1 416 532
Provisions / loans, %	1.5	6.3

Profitability Ratios

	30.09.2025	30.09.2024
Return on assets, %	0.1	-20.6
Return on equity, %	1.3	-341.9

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 %	967.86	10547.00
Capital Adequacy		
CET1 Capital ratio %	8.71	25.17
TIER1 Capital ratio %	8.71	25.17
Total Capital ratio %	11.61	33.56
Leverage ratio %	4.05	13.52
Maximum loan to one customer %	40.63	11.12
Net Stable Funding ratio %	118.75	146.28

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