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	- 633 952
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 %	10.76	42.36
TIER1 Capital ratio %	10.76	42.36
Total Capital ratio %	12.19	50.96
Leverage ratio %	4.85	15.12
Maximum loan to one customer %	18.00	9.95
Net Stable Funding ratio %	117.98	146.37

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