



Financial Statements

as of 31 December 2025

finora bank

Financial Statement as of 31 December 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	31.12.2025	31.12.2024
Assets		
Cash	11 181 710	7 935 898
Business loans	197 257	349 112
Business leasing	12 286 553	3 233 016
Collateralised loans	75 953 519	21 926 605
Factoring claims	732 642	2 321 041
Other receivables	472 666	320 309
Tangible fixed assets	87 155	96 817
Intangible fixed assets	333 561	419 162
Total assets	101 245 062	36 601 960
Liabilities		
Deposits	90 126 190	27 714 094
Subordinated loans	1 010 000	1 000 000
Interest payables	560 820	775 262
Other payables	860 431	727 412
Total liabilities	92 557 442	30 216 768
Equity		
Share capital, including unregistered	10 870 000	12 870 000
Other reserves	7 587 449	65 483
Retained earnings	-6 550 291	-2 687 170
Net profit for the year	-3 219 538	-3 863 121
Total equity	8 687 620	6 385 192
Total liabilities and equity	101 245 062	36 601 960

STATEMENT OF PROFIT AND LOSS

in EUR	12M 2025	12M 2024
Interest income	5 149 792	2 320 803
Interest expense	- 1 907 685	- 907 299
Net interest income	3 242 107	1 413 505
Other income	959 438	332 824
Total income	4 201 545	1 746 328
Personnel expenses	-4 046 403	-3 099 308
General and administrative expenses	-2 553 620	-2 057 544
Depreciation and impairment	- 121 810	- 76 039
Profit before impairment losses and income tax	-2 520 288	-3 486 563
Impairment losses on loans	- 699 251	- 376 558
Profit (loss) before income tax	-3 219 538	-3 863 121
Net profit (loss)	-3 219 538	-3 863 121

Information on Assets Quality

	31.12.2025	31.12.2024
Provisions for loans, EUR	1 106 540	906 651
Provisions / loans, %	1.24	3.2

Profitability Ratios

	31.12.2025	31.12.2024
Return on assets, %	-4.7	-13.0
Return on equity, %	-42.7	-92.6

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

	31.12.2025	31.12.2024
Liquidity Coverage ratio %	256.32	751.96
<i>Capital Adequacy</i>		
CET1 Capital ratio %	14.64	26.19
TIER1 Capital ratio %	14.64	26.19
Total Capital ratio %	15.86	32.79
Leverage ratio %	6.74	10.81
Maximum loan to one customer %	15.57	19.23
Net Stable Funding ratio %	120.58	129.32

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