



# Financial Statements

as of 31 March 2026

**finora bank**

## Financial Statement as of 31 March 2026

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](http://www.finorabank.eu).

### STATEMENT OF FINANCIAL POSITION

in EUR	31.03.2026	31.03.2025
<b>Assets</b>		
Cash	22 982 051	5 512 515
Business loans	108 788	321 364
Business leasing	13 981 742	4 153 708
Collateralised loans	79 211 221	30 922 093
Factoring claims	1 534 104	1 970 306
Other receivables	1 306 975	824 156
Tangible fixed assets	159 373	98 609
Intangible fixed assets	312 948	397 604
<b>Total assets</b>	<b>119 597 201</b>	<b>44 200 355</b>
<b>Liabilities</b>		
Deposits	103 312 996	35 495 984
Subordinated loans	1 000 000	1 000 000
Interest payables	1 650 516	831 452
Other payables	4 059 341	1 483 346
<b>Total liabilities</b>	<b>110 022 853</b>	<b>38 810 782</b>
<b>Equity</b>		
Share capital, including unregistered	10 870 000	12 870 000
Other reserves	8 892 145	69 528
Retained earnings	-9 769 829	-6 550 291
Net profit for the year	- 417 967	- 999 665
<b>Total equity</b>	<b>9 556 174</b>	<b>5 389 572</b>
<b>Total liabilities and equity</b>	<b>119 597 201</b>	<b>44 200 355</b>

## STATEMENT OF PROFIT AND LOSS

in EUR	3M 2026	3M 2025
Interest income	1 934 163	750 645
Interest expense	- 726 413	- 301 166
<b>Net interest income</b>	<b>1 207 750</b>	<b>449 479</b>
Other income	427 928	130 772
<b>Total income</b>	<b>1 635 678</b>	<b>580 251</b>
Personnel expenses	-1 101 576	- 920 729
General and administrative expenses	- 755 707	- 460 147
Depreciation and impairment	- 29 806	- 30 205
<b>Profit before impairment losses and income tax</b>	<b>- 233 238</b>	<b>- 830 830</b>
Impairment losses on loans	- 184 729	- 168 835
<b>Profit (loss) before income tax</b>	<b>- 417 967</b>	<b>- 999 665</b>
<b>Net profit (loss)</b>	<b>- 417 967</b>	<b>- 999 665</b>

## Information on Assets Quality

	31.03.2026	31.03.2025
Provisions for loans, EUR	1 265 747	1 075 486
Provisions / loans, %	1.3	2.9

## Profitability Ratios

	31.03.2026	31.03.2025
Return on assets, %	-1.2	-2.5
Return on equity, %	-14.0	-17.0

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

	31.03.2026	31.03.2025
Liquidity Coverage ratio %	177.67	1 512
<i>Capital Adequacy</i>		
CET1 Capital ratio %	14.62	12.16
TIER1 Capital ratio %	14.62	12.16
Total Capital ratio %	14.62	15.67
Leverage ratio %	6.44	6.58
Maximum loan to one customer %	14.80	27.89*
Net Stable Funding ratio %	131.41	116.17

\*The Bank breached Large Exposure Regulatory requirement (<25%) during 2025Q1. The breach was of a temporary nature as the Finora bank was in the process of capital increase, which improved the Large Exposure ratio.

# finora bank

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