



**finora group**

# **AS Finora Group**

## **Consolidated Financial Statements**

31 March 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](http://www.finoragroup.eu).

## STATEMENT OF FINANCIAL POSITION

in EUR	31.03.2026	31.03.2025
<b>Assets</b>		
Cash	23 152 809	6 678 255
Business loans	108 788	345 350
Business leasing	13 981 742	4 361 398
Collateralised loans	79 211 221	31 225 756
Factoring claims	1 534 104	1 982 802
Household loans	0	29
Other receivables	2 668 307	3 029 650
Tangible fixed assets	164 335	111 069
Intangible fixed assets	405 944	537 352
<b>Total assets</b>	<b>121 227 250</b>	<b>48 271 662</b>
<b>Liabilities</b>		
Deposits	103 312 996	35 495 984
Bonds	1 441 006	3 173 000
Other loans	1 560 000	2 089 700
Interest payables	2 058 741	953 220
Other payables	2 669 402	1 492 536
Subordinated loans	2 290 000	2 290 000
<b>Total liabilities</b>	<b>113 332 147</b>	<b>45 494 439</b>
<b>Equity</b>		
Share capital, including unregistered	836 386	639 815
Share Premium	16 580 821	9 708 005
Other reserves	455 544	354 028
Retained earnings	-9 350 251	-8 266 294
Net profit for the year	- 627 396	341 669
<b>Total equity</b>	<b>7 895 103</b>	<b>2 777 223</b>
<b>Total liabilities and equity</b>	<b>121 227 250</b>	<b>48 271 662</b>

## STATEMENT OF PROFIT AND LOSS

in EUR	3M 2026	3M 2025
Interest income	1 934 285	791 544
Interest expense	- 824 358	- 420 522
<b>Net interest income</b>	<b>1 109 926</b>	<b>371 022</b>
Other income	449 284	1 669 868
<b>Total income</b>	<b>1 559 210</b>	<b>2 040 890</b>
Personnel expenses	-1 101 876	- 951 462
General and administrative expenses	- 786 227	- 520 054
Depreciation and impairment	- 42 774	- 44 633
<b>Profit before impairment losses and income tax</b>	<b>- 371 667</b>	<b>524 741</b>
Impairment losses on loans	- 255 729	- 183 071
<b>Profit (loss) before income tax</b>	<b>- 627 396</b>	<b>341 669</b>
<b>Net profit (loss)</b>	<b>- 627 396</b>	<b>341 669</b>

## Information on Assets Quality

	31.12.2025	31.12.2024
Provisions for loans, EUR	1 106 540	3 078 092
Provisions / loans, %	1.24	10.8

## Profitability Ratios

	31.12.2025	31.12.2024
Return on assets, %	-1.5	-7.3
Return on equity, %	-23.4	-107.4

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 %	179.74	1 480
<i>Capital Adequacy</i>		
CET1 Capital ratio %	10.94	6.76
TIER1 Capital ratio %	10.94	12.13
Total Capital ratio %	10.94	16.17
Leverage ratio %	4.90	7.11
Maximum loan to one customer %	24.82	41.19
Net Stable Funding ratio %	126.41	108.56

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