finora group

Statement of the Management of Finora Bank UAB and Finora Group AS regarding the 2025 financial information

The Managements of Finora Bank UAB (hereafter – Bank) and of Finora Group AS (hereafter – Group) hereby inform that, as a result of a review of the subordinated funding instruments, certain inconsistencies were identified between the provisions of specific subordinated loan agreements and the requirements of the Capital Requirements Regulation governing the recognition of Tier 2 capital instruments. Accordingly, the Bank and the Group have recalculated and adjusted the prudential requirements and related figures set out below to reflect the appropriate regulatory treatment.

Such recalculations and adjustments have been undertaken by the Managements of Finora Bank UAB and Finora Group AS in order to ensure compliance with applicable prudential standards and to maintain full transparency in respect of the Bank’s and Group's operations and disclosures.

Total capital adequacy ratio:

		2026-03-31	**2026-06-30**	**2026-09-30**	**2026-12-31**
Bank	Before recalculation	16.54%	13.55%	12.19%	15.86%
	After recalculation	**12.84%**	**11.33%**	**10.76%**	**14.64%**
Group	Before recalculation	16.90%	8.09%	10.59%	13.00%
	After recalculation	**12.67%**	**6.07%**	**7.94%**	**10.09%**

Net stable funding ratio:

		2026-03-31	**2026-06-30**	**2026-09-30**	**2026-12-31**
Bank	Before recalculation	116.17%	128.68%	123.42%	120.34%
	After recalculation	**113.51%**	**127.10%**	**122.37%**	**119.43%**
Group	Before recalculation	108.56%	118.19%	117.98%	115.27%
	After recalculation	**100.94%**	**116.68%**	**115.97%**	**113.06%**