

Financial Statements

as of 30 September 2026

finora bank

Financial Statement as of 30 September 2026

This report is prepared according to the Disclosure to public requirements of the Bank of Lithuania. Information presented in thousand 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 thousands EUR	30.09.2026	30.09.2025
Assets		
Cash and cash equivalents	19 659	13 080
Loan receivables	88 756	82 241
Financial investments	-	-
Intangible assets	199	402
Tangible assets	66	90
Other assets	490	185
Prepaid expenses and accrued income	135	741
Total assets	**109 304**	**96 740**
Liabilities		
Deposits from public	99 136	88 411
Loan liabilities	-	-
Other liabilities	1 078	1 229
Accrued expenses and prepaid income	108	40
Subordinated liabilities	512	1 010
Total liabilities	**100 834**	**90 689**
Equity		
Share capital	10 870	10 870
Share premium	-	-
Paid unregistered share capital	-	-
Other reserves	8 895	4 280
Retained earnings	(11 295)	(9 100)
Total equity	**8 470**	**6 050**
Total equity and liabilities	**109 304**	**96 740**

STATEMENT OF PROFIT AND LOSS

in thousands EUR	9M 2026	9M 2025
Interest income at effective interest rate	7 054	3 723
Interest expenses	(2 425)	(1 435)
Net interest income	**4 629**	**2 288**
Other income	58	48
Labour expenses	(3 336)	(2 843)
Other operating expenses	(1 989)	(1 369)
Amortisation and depreciation cost	(83)	(92)
Financial investment impairment costs	-	-
Credit recoveries / credit loss	(806)	(583)
Profit before tax	**(1 525)**	**(2 550)**
Tax expense	-	-
Total comprehensive income	**(1 525)**	**(2 550)**

Information on Assets Quality

	30.09.2026	30.09.2025
Provisions for loan receivables, thousands EUR	1 687	1 026
Provisions / loan receivables, %	1.90%	1.25%

Profitability Ratios

	30.09.2026	30.09.2025
Return on assets, %	-1.4%	-7.6%
Return on equity, %	-17.7%	-82.0%

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)

Compliance with prudential requirements

	30.09.2026	30.09.2025
Liquidity Coverage ratio %	384.57%	980.87%
Capital Adequacy		
CET1 Capital ratio %	13.50%	10.76%
TIER1 Capital ratio %	13.50%	10.76%
Total Capital ratio %	13.96%	10.76%
Leverage ratio %	7.20%	4.85%
Maximum loan to one customer %	16.51%	18.00%
Net Stable Funding ratio %	143.32%	122.37%

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