



**finora group**

# **AS Finora Group**

## **Consolidated Financial Statements**

30 June 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	30.06.2025	30.06.2024
<b>Assets</b>		
Cash	16 917 776	7 164 343
Bonds	0	246 051
Business loans	280 588	1 265 968
Business leasing	7 209 844	3 551 919
Collateralised loans	50 652 195	14 411 649
Factoring claims	1 065 697	2 365 135
Household loans	15	353 517
Other receivables	2 806 361	2 096 225
Tangible fixed assets	107 361	136 363
Intangible fixed assets	551 863	542 717
<b>Total assets</b>	<b>79 591 700</b>	<b>32 133 887</b>
<b>Liabilities</b>		
Deposits and accrued interests	65 040 640	23 292 144
Bonds	1 673 006	1 673 000
Other loans	1 950 000	2 573 220
Interest payables	1 324 982	856 883
Other payables	1 764 345	683 222
Subordinated loans	2 290 000	2 290 000
<b>Total liabilities</b>	<b>74 042 973</b>	<b>31 368 469</b>
<b>Equity</b>		
Share capital, including unregistered	2 839 793	594 061
Share Premium	9 708 005	7 622 103
Other reserves	387 290	251 638
Retained earnings	-8 266 294	-5 689 257
Net profit for the year	879 933	-2 013 127
<b>Total equity</b>	<b>5 548 727</b>	<b>765 418</b>
<b>Total liabilities and equity</b>	<b>79 591 700</b>	<b>32 133 887</b>

## STATEMENT OF PROFIT AND LOSS

in EUR	6M 2025	6M 2024
Interest income	2 111 340	1 277 957
Interest expense	- 918 571	- 654 295
<b>Net interest income</b>	<b>1 192 769</b>	<b>623 662</b>
Other income	3 192 749	147 734
<b>Total income</b>	<b>4 385 519</b>	<b>771 396</b>
Personnel expenses	-1 880 039	-1 013 677
General and administrative expenses	-1 173 756	-1 147 309
Depreciation and impairment	- 89 071	- 60 803
<b>Profit before impairment losses and income tax</b>	<b>1 242 652</b>	<b>-1 450 393</b>
Impairment losses on loans	- 362 720	- 289
<b>Profit (loss) before income tax</b>	<b>879 933</b>	<b>-1 450 682</b>
Corporate income tax	0	0
<b>Net profit (loss)</b>	<b>879 933</b>	<b>-1 450 682</b>

## Information on Assets Quality

	30.06.2025	30.06.2024
Provisions for loans, EUR	1 460 701	1 209 126
Provisions / loans, %	2.5	5.5

## Profitability Ratios

	30.06.2025	30.06.2024
Return on assets, %	2.9	-13.1
Return on equity, %	44.3	-254.5

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

	30.06.2025	30.06.2024
Liquidity Coverage ratio %	579.34	137.23
<i>Capital Adequacy</i>		
CET1 Capital ratio %	6.84	1.08
TIER1 Capital ratio %	6.84	1.08
Total Capital ratio %	9.12	1.44
Leverage ratio %	3.48	0.6
Maximum loan to one customer %	68.79	206
Net Stable Funding ratio %	124.67	143.02

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