FJORD BANK

FINANCIAL STATEMENT

as of 30 June 2026

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This report is prepared according to the Disclosure to public requirements of the Central Bank of Lithuania.
Information presented in thousands of EUR, unless otherwise stated.

AB Fjord Bank's interim report for 2026 Q2 was audited.
For more information about AB Fjord Bank see: www.fjordbank.lt

Statement of Financial Position

	30-06-2026	30-06-2025
ASSETS		
Cash balances at Central Bank	24 092	19 364
Cash balances at commercial banks	25	26
Loans to customers	84 744	71 636
Investment in subsidiary	48	43
Intangible assets	1 272	1 309
Tangible assets	286	351
Right of use asset	265	331
Other tangible assets	21	20
Deferred tax assets	1 772	1 790
Other assets	99	59
Total assets	**112 338**	**94 578**
LIABILITIES		
Customer deposits	95 261	81 857
Subordinated liabilities	1 965	1 957
Income tax liabilities	33	8
Lease liabilities	272	335
Other liabilities	894	686
Total liabilities	**98 425**	**84 843**
EQUITY		
Share capital	3 263	3 053
Share premium	13 532	11 907
Retained profit (loss)	-4 218	-5 845
Current year profit (loss)	1 336	620
Total equity	**13 913**	**9 735**
Total equity and liabilities	**112 338**	**94 578**

Statement of Profit and Loss

	30-06-2026	30-06-2025
Interest income	4 048	2 339
Interest expense	-1 592	-1 426
Net interest income *	2 456	913
Fee income	1 341	1 693
Fee expense	-	-
Net fee and commission income	1 341	1 693
Net result from other financial activity	-14	-
Other income	-	3
Total income	**3 783**	**2 609**
Personnel expenses	-983	-833
General and administrative expenses	-849	-752
Depreciation/amortisation of tangible and intangible fixed assets	-239	-192
Profit (loss) before impairment and subsidiary result	**1 712**	**832**
Impairment losses on loans and advances	-323	-295
Profit of investment in subsidiary accounted for using the equity method	3	2
Profit (loss) before income tax	**1 392**	**539**
Income tax	-56	81
Profit (loss) for the year	**1 336**	**620**

*Interest income and interest expense recognized using the effective interest method.

Information on Assets Quality	30-06-2026	30-06-2025
Provisions for loans	1 796	901
Provisions / loans, %	2,1	1,2
Provisions for receivables	-	-
Provisions / receivables, %	-	-
Provisions for other doubtful active	-	-
Provisions / other doubtful active, %	-	-

Profitability Ratios	30-06-2026	30-06-2025
Return on assets %	2,4	1,4
Return on equity %	21,7	13,1

Explanations (profitability ratios are annualized):
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	30-06-2026	30-06-2025
Liquidity Coverage ratio %	232,3	136,5
Capital Adequacy		
CET1 Capital ratio %	15,5	11,6
T1 Capital ratio %	15,5	11,6
Total capital ratio %	18,4	15,1
Leverage ratio %	9,9	7,3
Maximum exposure to one customer %	0,4	0,2
Net Stable Funding ratio %	153,4	151,0

Information on Sanctions Applied to the Bank During the Reporting Quarter

The Bank of Lithuania did not apply any sanctions to AB Fjord Bank in the Q2 2026 period.

External Credit Assessment Institutions Assigned or Changed Ratings

Individual credit ratings were not assigned or changed in 2026.