

Bendras finansavimas UAB

Independent auditor's report and
Financial Statements
For the year ended 31 December 2025

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INDEPENDENT AUDITOR'S REPORT

To the shareholder of Bendras finansavimas UAB:

Opinion

We have audited the financial statements of Bendras finansavimas UAB (hereafter – „the Company“), which comprise the condensed balance sheet as at 31 December 2025, and the income statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2025 and its financial performance for the year then ended in accordance with Lithuanian Financial Reporting Standards.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code) together with the requirements of the Law on Audit of the Financial Statements and Other Assurance Services of the Republic of Lithuania that are relevant to audit in the Republic of Lithuania, and we have fulfilled our other ethical responsibilities in accordance with the Law on Audit of Financial Statements and Other Assurance Services of the Republic of Lithuania and the IESBA Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Lithuanian Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Auditor Romanas Skrebnėvskis
Auditor's Certificate No. 000471

ROSK Consulting UAB
Company's audit certificate No. 001514

Vilnius, Lietuva
31 March 2026

The auditor's electronic signature is used herein to sign only the Independent Auditor's Report.

CONDENSED BALANCE SHEET AS OF 31 DECEMBER 2025

31 March 2026
(report preparation date)

31/12/2025

(reporting period)

EUR

(currency)

No.	Entry name	Note	Reporting period	Previous reporting period
ASSETS				
A.	NON-CURRENT ASSETS		6 767 089	5 848 287
1.	Intangible assets	3	1 964 222	1 764 925
2.	Tangible assets	4	133 599	82 067
3.	Financial assets	5	4 669 268	4 001 295
4.	Other non-current assets		-	-
B.	CURRENT ASSETS		6 857 201	5 446 850
1.	Inventories	6	11 046	101 651
2.	Current accounts receivables	5	5 393 314	4 562 884
3.	Short-term investments		-	-
4.	Cash and cash equivalents	7	1 482 841	782 315
C.	DEFERRED CHARGES AND ACCRUED INCOME	8	56 112	81 269
TOTAL ASSETS			13 680 402	11 376 406
EQUITY AND LIABILITIES				
D.	EQUITY		2 982 196	2 964 211
1.	Capital	9	2 526 000	2 526 000
2.	Share premium		340 800	340 800
3.	Revaluation reserve		-	-
4.	Reserves		16 879	-
5.	Retained earnings (accumulated losses)		98 517	97 411
E.	GRANTS AND SUBSIDIES		-	-
F.	PROVISIONS		-	-
G.	ACCOUNTS PAYABLE AND OTHER LIABILITIES	10	10 690 850	8 412 195
1.	Non-current payables and other long-term liabilities		9 912 862	5 295 428
2.	Current payables and other short-term liabilities		777 988	3 116 767
H.	ACCRUED EXPENSES AND DEFERRED INCOME	11	7 356	-
TOTAL EQUITY AND LIABILITIES			13 680 402	11 376 406

CEO

Audrius Žiugžda

Chief Accountant

Aurelija Slavinskienė

INCOME STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

31 March 2026
(report preparation date)

1/1/2025 – 31/12/2025
(reporting period)

EUR
(currency)

No.	Entry name	Note	Reporting period	Previous reporting period
1	Sales income	12	5 250 169	4 295 890
2	Cost of sales	13	(298 282)	(255 041)
3	Changes in fair value of biological assets		-	-
4	GROSS PROFIT (LOSS)		4 951 887	4 040 849
5	Selling expenses	14	(1 124 116)	(949 969)
6	General and administrative expenses	15	(2 953 182)	(2 310 624)
7	Result from other operating activities	16	2 076	-
8	Revenue from investments to the parent company, subsidiaries and associated companies shares		-	-
9	Income from other long-term investments and loans		-	-
10	Other interest and similar income	17	82 745	85 668
11	Impairment of financial assets and short-term investments		-	-
12	Interest and other similar expenses	18	(937 277)	(740 602)
13	PROFIT (LOSS) BEFORE INCOME TAX		22 133	125 322
14	Income tax	19	(4 148)	(3 876)
15	NET PROFIT (LOSS)		17 985	121 446

CEO

Audrius Žiugžda

Chief Accountant

Aurelija Slavinskienė

Notes to the financial statements

1 General information.

Bendras finansavimas UAB (hereinafter – the Company) is a private limited liability company registered in the Republic of Lithuania. Its registered office address is Latvių str. 36A LT-08113 Vilnius.

The company is a financial institution that administers a mutual lending and crowdfunding platform operator and portal www.go.savy.com (SAVY), in which individuals in need of a loan can apply for a loan electronically and registered natural persons as lenders can participate in an auction and lend to borrowers. The activities of the Company are supervised by the Bank of Lithuania. The Company also has a consumer lender license and can therefore lend its own funds to consumer credit recipients.

During 2025 the average number of employees of the Company was 40 (2024 - 40).

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with Law on Financial Accounting of the Republic of Lithuania and Law on Reporting of Entities of the Republic of Lithuania and Lithuanian Financial Reporting Standards (LFRS). The financial statements have been prepared on a historical cost basis.

The Company's financial statements for the year ended 31 December 2025 do not include statement of cash flows and statement of changes in equity because according to the Law on Reporting of Entities of the Republic of Lithuania financial statements of small entities consist of a balance sheet, an income statement and explanatory notes. An entity is considered small if at least two indicators on the last day of the financial year do not exceed the following limits:

- 1) net sales revenue during the reporting period – EUR 15 000 000;
- 2) value of the assets on the balance sheet – 7 500 000;
- 3) the average annual number of payroll employees during the reporting period – 50 employees.

According to Article 23 of the Law on Corporate Reporting of the Republic of Lithuania, a company may not prepare an annual report if it meets the criteria listed above. The information required to be disclosed by the Law on Corporate Reporting shall be provided by the Company in the notes.

The Company's financial year starts on the 1st of January and ends on the 31st of December.

The financial statements have been presented in euro (EUR). The financial statements are drawn up to the nearest whole euro.

The financial statements have been prepared on a going concern basis, which assumes that the Company will be able to continue in business for the foreseeable future operations.

2 Accounting principles.

The main principles for accounting used to prepare the Company's financial statements for 2025 are as follows:

Non-current intangible assets

Non-current intangible assets are recorded at their acquisition cost less accumulated amortization and impairment losses, if any.

Amortisation is calculated using the straight-line method. No residual value is determined. Amortisation expense is charged to operating expenses.

Gains or losses on disposals of intangible fixed assets are recognised in the income statement for the year.

Intangible fixed assets consist of software, concessions, patents and other intangible assets with an amortisation period of 15 years. The Company also has an intangible fixed asset - a licence with an amortisation period of 7 years.

Non-current tangible assets

Non-current tangible assets when acquired or manufactured are recorded at cost. After initial recognition non-current tangible assets are carried at cost less accumulated depreciation and impairment losses, if any.

The minimum value of non-current tangible assets comprise EUR 300.

Depreciation of tangible fixed assets is calculated using the direct proportional method. The residual value is determined and is equal to EUR 1.

Useful lives are regularly reviewed to ensure that the depreciation period is consistent with the expected useful life of the property, plant and equipment useful life. Depreciation expense is charged to general and administrative expenses.

The useful lives of assets by asset group are as follows:

Tangible asset group	Useful life of the asset (years)
Vehicles	6
Computer equipment	3
Other tangible assets	6

Financial asset

In the balance sheet, financial assets comprise: non-current financial assets, receivables due within one year, short-term investments and cash and cash equivalents.

For the purpose of valuation, financial assets are classified into three groups: available-for-sale, held-to-maturity and loans and receivables.

On Initial recognition, financial assets are measured at cost.

Financial assets held for sale after initial recognition are carried at fair value.

Financial assets held to maturity and loans and receivables are carried at amortised cost after initial recognition at cost, which is determined using the imputed interest method.

An impairment loss on a financial asset is calculated and recognised in profit or loss when there is objective evidence that the asset is impaired.

Share capital

The amount of share capital is equal to the sum of all nominal value shares signed in the articles of the Company. If shareholders make a decision to increase (decrease) the share capital then the increase (decrease) in the share capital is accounted for only after the new articles are registered according to the law in the Register of legal entities.

Share premium comprise a part of the capital, which is the difference between shares emission price and their nominal value. Share premium may be used to increase the share capital or cover losses.

Reserves

Legal reserve is formed from retained earnings. Legal reserve is required to be more or equal to 10 percent of the share capital and can only be used to cover the Company's losses. The amount of legal reserve that exceeds 10 percent of the share capital can be reallocated during the next year's profit distribution.

Revaluation reserve is the amount of non-current tangible and financial assets value increase after revaluation of the assets. Revaluation reserve can be used to increase the share capital and cannot be used to cover losses.

Bendras finansavimas UAB, company code 303259527
Registered address is Latvių str. 36A, LT-08113 Vilnius
data on a legal entity are collected and stored in the Register of Legal Entities of the Republic of Lithuania

Provisions

A provision is recorded if, and only if, as a result of past events, the Company has a legal obligation or an irrevocable commitment, it is probable that an available asset will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made.

The Company makes provisions for its own borrowings and purchased loans.

Provisions are reviewed at each balance sheet date and adjusted to reflect new events and circumstances. Where the effect of the time value of money is material, provisions are discounted to their present value. The difference between the undiscounted and discounted amounts is recognised as selling or general and administrative expenses.

Accounts payables

Current and non-current payables are carried at historical cost at initial recognition. Subsequent payables that related to market prices are carried at fair value and other payables are carried at amortised cost.

Revenue and expenditure recognition

Sales revenue and expenses are recognised on an accruals and comparative basis.

The amount of revenue is measured at the fair value of the consideration received or receivable.

The company's sales revenue is made up of:

- contract brokerage fee income;
- monthly brokerage fee income;
- interest income on loans granted;
- income from other services provided.

The contract brokerage fee paid to the company includes a one-off fee for the service of collecting data from registers, assessing the probability of insolvency and finding persons willing to finance the loan (lending). Revenue is recognised when the loan agreement is concluded and the funds are transferred to the borrower.

The monthly brokerage fee paid to the company includes a fee for the administration of the loan agreement and monthly instalments, and for the collection of the debt in case of default. The monthly brokerage fee is payable until the loan agreements are fully discharged. The Company recognises this fee as income on a monthly basis in accordance with the terms of the agreements.

Interest income on loans granted and other sales revenue and expenses are recognised on an accruals and comparative basis.

Costs are recognised, recorded and reported in the income statement when they meet the definition of an expense and can be measured reliably. Costs are recorded in the same period in which they are incurred when they cannot be directly attributed to specific revenue earned.

Profit tax

The current year's corporation tax expense is calculated on the current year's profit, adjusted for certain expenses/income that do/do not reduce taxable profit. The income tax expense is calculated using the income tax rate enacted at the date of the financial statements in accordance with the requirements of the tax laws of the Republic of Lithuania.

Contingencies

Contingent liabilities are not recognized in the financial statements. Contingent liabilities are disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is remote.

Contingent assets are not recognised in the financial statements, but are described in the financial statements when it is probable that revenue or economic benefits will be received.

Subsequent events

Events after the reporting period which provide additional information on the Company's position at the balance sheet date and that have direct impact on the information of not yet approved financial statements are considered as adjusting events. Events after the reporting period that are non-adjusting events are disclosed in the notes, if material.

3 Note Intangible assets (EUR)

	Software	SAVY brand	Licenses	Total:
Acquisition cost				
31 December 2023	144 722	-	81 278	226 000
- Acquisitions cost	1 313 278	715 562	-	2 028 840
- Write-offs and transfers	(433 330)	-	-	(433 330)
31 December 2024	1 024 670	715 562	81 278	1 821 510
- Acquisitions cost	330 825	-	-	330 825
- Write-offs and transfers	-	-	-	-
31 December 2025	1 355 495	715 562	81 278	2 152 335
Accumulated amortization				
31 December 2023	850	-	-	850
- Amortization	33 936	19 418	11 611	64 965
- Amortization of assets transferred and written off	(9 230)	-	-	(9 230)
31 December 2024	25 556	19 418	11 611	56 585
- Amortization	72 047	47 870	11 611	131 528
- Amortization of assets transferred and written off	-	-	-	-
31 December 2025	97 603	67 288	23 222	188 113
Net book value				
31 December 2024	999 114	696 144	69 667	1 764 925
31 December 2025	1 257 892	648 274	58 056	1 964 222

25 June 2024, based on the decision of the sole shareholder – UAB "Neverest Capital" – the Company's share capital was increased. The new share issue was fully paid for by a non-cash contribution – the transfer of ownership rights to the brand "SAVY", owned by UAB "Neverest Capital", valued at EUR 696 000, and software valued at EUR 780 000.

28 June 2024, the Company transferred the ownership and management rights of the software – the SAVY mobile application, including user interface designs and documentation – to SAVY Finance, UAB. The transaction amount was EUR 424 100.

In 2025, the Company additionally invested EUR 330,825 in the development of its software. The investments were allocated to significant functionality improvements and the development of new modules. The implemented solutions increase the product's competitiveness, expand the scope of services provided, improve customer experience, and create conditions for future economic benefits - namely projected revenue growth and greater interest from investors and financiers.

1 December 2023, the Company obtained a European Union (EU) crowdfunding service provider license. As at 2025, its carrying amount was EUR 81,278, with accumulated amortisation of EUR 23,222.

4 Note Non-current tangible asset (EUR)

	Computer equipment, other assets	Vehicles	Total:
Acquisition cost			
31 December 2023	73 102	73 899	147 001
- Acquisitions	15 824	-	15 824
- Write-offs and transfers	-	-	-
31 December 2024	88 926	73 899	162 825
- Acquisitions	15 942	99 998	115 940
- Write-offs and transfers	-	(73 899)	(73 899)
31 December 2025	104 868	99 998	204 866
Accumulated depreciation			
31 December 2023	34 032	17 448	51 480
- Depreciation	16 961	12 317	29 278
- Write-offs and transfers	-	-	-
31 December 2024	50 993	29 765	80 758
- Depreciation	16 107	12 378	28 485
- Write-offs and transfers	-	(37 976)	(37 976)
31 December 2025	67 100	4 167	71 267
Net book value			
31 December 2024	37 933	44 134	82 067
31 December 2025	37 768	95 831	133 599

5 Note. Financial asset and current accounts receivables (EUR)

Financial assets and current account receivable were composed as follows:

	Reporting period	Previous reporting period
Long-term loans granted	4 649 514	3 900 427
Short-term loans granted	3 077 133	2 495 494
Long-term receivables from customers	1 374 490	1 487 400
Short-term receivables from customers	219 668	223 983
Brokerage fees receivable	1 102 902	858 249
Proceeds and rental deposit	8 400	8 400
Other non-current financial assets	18 002	56 287
Other current financial assets	79 319	94 230
Other receivables	26 487	22 893
Short-term loans granted to related companies	200 000	-
Impairment of loans and other receivables (-)	(723 333)	(583 184)
Total:	10 032 582	8 564 179

In 2025, the Company increased its loan portfolio from EUR 6.4 million to EUR 7.7 million. As the portfolio volume grew, accrued intermediation fees and provisions formed increased proportionally.

During the reporting year, the Company also granted a short-term loan of EUR 200,000 to Neverest Capital, UAB.

In 2025, both long-term and short-term trade receivables decreased, as customers made regular monthly payments for the transfer of software and trademark rights. At the end of the reporting period, the outstanding balance of UAB "SAVY Finance" amounted to EUR 485,890.35, while Neverest Capital, UAB owed EUR 1,105,800.

Other long-term and short-term financial assets decreased due to the redemption of a bond issue.

6 Note. Inventory (EUR)

Inventories were composed as follows:

	Reporting period	Previous reporting period
Prepayments	11 046	21 573
Software for resale	-	80 078
Total:	11 046	101 651

Software for resale consists of additional mobile application costs incurred in 2024.

7 Note. Cash and cash equivalents (EUR)

Cash and cash equivalents were composed as follows:

	Reporting period	Previous reporting period
Cash in bank accounts	1 395 439	574 881
Company's cash in an electronic money institution	87 402	207 434
Total:	1 482 841	782 315

8 Note. Deferred charges and accrued income (EUR)

Deferred charges and accrued income were composed as follows:

	Reporting period	Previous reporting period
Deferred charges	56 112	81 269
Total:	56 112	81 269

Deferred charges and accrued income consist of advance payments for the company's domain maintenance, risk management and analytics services, annual software subscriptions, annual general liability and company asset insurance, additional employee health insurance, and licensing fees payable to UAB "SAVY Finance."

9 Note. Equity (EUR)

In 2025, the Company's authorised capital wa EUR 2 526 000 and divided into 2 526 000 ordinary registered shares. Each share has a nominal value of EUR 1. A statutory reserve of EUR 16,879 has been formed.

25 June 2024, based on the decision of the sole shareholder – UAB "Neverest Capital" – the Company's share capital was increased to EUR 2 526 000 by issuing an additional 1 476 000 ordinary registered shares, each with a nominal value of EUR 1. The new share issue was fully paid for by a non-cash contribution.

19 July 2024, the sole shareholder – UAB "Neverest Capital" – sold all (100%) of the Company's shares to UAB "SAVY Finance".

On December 20, 2024, the new shareholder adopted a resolution to cover the Company's accumulated losses, pursuant to Article 59(10)(2) of the Law on Companies of the Republic of Lithuania. The losses were covered by way of offset – recognizing the shareholder's claim against the Company and covering the loss in the amount of EUR 305 809.

All the Company's shares are fully paid up. As at 31 December 2025 and during the year 2025, the Company did not hold or acquire any treasury shares.

10 Note. Accounts payable and other liabilities (EUR)

Accounts payables and other liabilities in 2025 were:

	Within one year	From 1 to 5 years	After 5 years
Other financial debts	355 000	9 842 000	-
Employment related liabilities	305 067	-	-
Trade payables	102 035	670	-
Other accounts payables	5 030	-	-
Income tax liability	-	-	-
Leasing liabilities	10 856	70 192	-
Total:	777 988	9 912 862	-

Accounts payables and other liabilities in 2024 were:

	Within one year	From 1 to 5 years	After 5 years
Other financial debts	2 743 582	5 273 000	-
Employment related liabilities	233 616	-	-
Trade payables	119 400	-	-
Other accounts payables	7 583	-	-
Income tax liability	-	-	-
Leasing liabilities	12 586	22 428	-
Total:	3 116 767	5 295 428	-

In 31 December 2025 and 2024 the Company had no pledged assets.

The balance of the loan received from the sole shareholder Neverest Capital UAB at 31 December 2024 is EUR 1 170 582,25. This loan was fully repaid in 2025.

During the period of 2022–2024, also by the shareholder's decision, the Company issued a second private placement of a bond, with an outstanding balance of EUR 1 573 000 at 31 December 2024. This issue is scheduled to be fully redeemed in 2025.

In 2024, the Company issued a third bond issue of EUR 8,000,000, of which EUR 6,686,000 remained outstanding as at the end of 2025. The maturity is scheduled for 2027.

The total outstanding balance of the Company's bond liabilities at 31 December 2025, amounted to EUR 10 197 000.

11 Note. Accrued expenses and deferred income

Accrued expenses and deferred income consisted of:

Deferred income
Total:

Reporting period	Previous reporting period
7 356	-
7 356	-

12 Note. Sales income (EUR)

Sales revenue consisted of:

Monthly management fees income
Origination fees income
Interest income on loans granted
Other income from services rendered
Total:

Reporting period	Previous reporting period
2 766 040	2 153 215
1 494 129	1 240 023
871 965	806 671
118 035	95 981
5 250 169	4 295 890

13 Note. Cost of sales (EUR)

Cost of sales were composed as follows:

Cost of services provided
Total:

Reporting period	Previous reporting period
298 282	255 041
298 282	255 041

The cost of the services provided includes the cost of the applicant's verification database and remote identification, as well as licence fees to the Bank of Lithuania.

14 Note. Selling expenses (EUR)

Selling expenses were composed as follows:

Advertising and publicity costs
Brokerage service expenses
Iš viso:

Reporting period	Previous reporting period
688 611	661 646
435 505	288 323
1 124 116	949 969

The increase in advertising expenses in 2025 was driven by more active sales promotion, stronger digital campaigns, and a brandrefresh. Intermediation expenses increased significantly due to the growth of the Company's loan portfolio.

15 Note. General and administrative costs (EUR)

General and administrative expenses consisted of:

Payroll and insurance costs
Bank commission expense
Information technology and communication costs
Depreciation and amortisation of fixed assets
Subscription fees for services
Provisions
Rental costs
Cost of bailiff services
Staff development costs
Bad debts
Representation costs
Costs of support granted
Costs of legal services
Audit costs
VAT expenses
Real estate tax costs
Cost of notarial services
Translation costs
Other costs
Total:

Reporting period	Previous reporting period
1 760 354	1 490 250
215 436	119 927
186 600	95 786
160 013	94 242
122 537	107 183
140 149	(46 210)
56 430	53 141
42 071	57 570
37 899	11 508
34 521	12 035
25 045	31 184
21 357	10 794
17 237	47 638
7 260	6 776
5 932	97 987
4 767	4 767
4 284	1 112
1 257	3 027
110 033	111 907
2 953 182	2 310 624

The increase in payroll and social insurance expenses in 2025 was driven by the growth in the Company's sales revenue. During the reporting period, provisions for potential loan losses increased compared to 2024, as the Company's loan portfolio grew by 20%. The increase in bank commission expenses was mainly driven by additional bond issuance processes. Higher amortisation expenses are related to an increase in intangible assets, while IT expenses are associated with licensing fees for the mobile application. As in previous years, the Company supported the projects 'Save the Children' and 'Blue/Yellow', and this year also contributed to the public institution Football Club 'Žalgiris'.

16 Note. Results of other activities (EUR)

Revenue from other activities consisted of:

Gain on disposal of non-current assets

Total:

Reporting period	Previous reporting period
2 076	-
2 076	-

In 2025, the Company sold its tangible fixed asset — a passenger car. The profit from the sale amounted to EUR 2,076.

17 Note. Other interest and similar income (EUR)

Other interest and similar income included:

Interest, penalties

Other interest and similar income

Other financial and investment income

Total:

Reporting period	Previous reporting period
80 278	67 229
2 461	1 096
6	17 343
82 745	85 668

18 Note. Interest and other similar charges (EUR)

Interest and other similar costs included:

Interest expense on loans received

Negative effect of exchange rate changes

Fines and interest

Other expenses

Total:

Reporting period	Previous reporting period
831 116	572 470
-	1 050
141	3
106 020	167 079
937 277	740 602

The increase in interest expenses on received loans was driven by additional bond issuances.

Other financial expenses consist of the discounted difference between the nominal value and the issue price of the bonds, as well as fees related to the early redemption of bonds.

19 Note. Profit tax (EUR)

Income tax consisted of:

profit (loss) before tax

Income tax expense (income) calculated at the applicable corporate tax rate (15%)

Costs/revenues not reducing/increasing taxable income tax effect on taxable profit

Utilisation of losses

Profit tax

Reporting period	%	Previous reporting period	%
22 133		125 322	
3 541	16	18 798	15
10 282	46	(14 922)	(12)
(9 675)	(44)	-	-
4 148	18	3 876	3

20 Note. Transactions with key management personnel and other related parties (EUR)

Transactions with related companies consisted of:

Assets sold to related companies

Income from other long-term investments and loans

Interest expense with related companies

Total:

Reporting period	Previous reporting period
101 790	424 010
-	1 476 000
38 227	140 481
140 017	2 040 491

In 2024, the Company received a loan of EUR 1,194,191 from UAB 'Neverest Capital', which was fully repaid in 2025 together with interest of EUR 38,199.

In 2024, the loan to the associated company UAB "Gravity LT" was fully repaid, and annual interest of EUR 22,519 was charged. In 2025, the company borrowed EUR 100,000, repaid the loan, and paid EUR 27 in interest.

In 2024, based on the decision of the sole shareholder – UAB 'Neverest Capital' – the Company's share capital was increased. The new share issue was fully paid in kind by transferring to the Company ownership rights to the trademark 'SAVY', owned by UAB 'Neverest Capital', valued at EUR 696,000, as well as IT software valued at EUR 780,000. The Company transferred the management rights of the owned software – the SAVY mobile application, including user interface designs and documentation – to UAB 'SAVY Finance'. The transaction amount was EUR 424,100. In 2025, the Company additionally transferred mobile application improvements amounting to EUR 101,789.69.

21 Note. Contingent liabilities.

Until 31 December 2025 The company has been involved in legal proceedings in which it is a creditor in 1519 enforcement proceedings, litigating for the recovery of debts from borrowers. The litigation is conducted with the expectation of recovering and/or enforcing the amount awarded by the court, but given the different credit risk of the defendants, it is not possible to determine the likelihood or to calculate the amount of profit/loss.

22 Note. Subsequent events.

There were no subsequent events that had a material impact on the financial statements.

CEO

Audrius Žiugžda

Chief Accountant

Aurelija Slavinskienė