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INDEPENDENT AUDITOR'S REPORT

To the Shareholders of AB Neo Finance

Opinion

We have audited the interim financial statements of AB Neo Finance (the Company) which comprises the balance sheet as of 30 June 2025 and the income statement for that period, as well as the explanatory notes, 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 of 30 June 2025, and its financial performance for the six-month period then ended, in accordance with the Lithuanian Financial Reporting Standards.

Basis for Opinion

We conducted our audit in accordance with 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 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 the Lithuanian financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of the 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 shall 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.

Moore Mackonis UAB

Dangutė Pranckėnienė
Certified Auditor
Kauno str. 22, Vilnius

Only the independent auditor's report is signed by the auditor's electronic signature

The date of the audit report is the date on the electronic signature.

NEO Finance, AB 2025 H1 Interim audited financial statements

Vilnius
2025-09-26

Confirmation by responsible persons regarding the audited interim financial statements for the first half of 2025

We, the undersigned, confirm that the 2025 interim financial statements of NEO Finance, AB, including the condensed balance sheet and income statement, have been prepared in accordance with the laws of the Republic of Lithuania and Lithuanian financial reporting standards.

We also confirm that, to the best of our knowledge, the financial statements give a true and fair view of the financial position of the company as of June 30, 2025, and of its financial performance for the reporting period.

We confirm that:

• The reports are accurate and reflect the true financial position of the company;

• There is no concealed information or material misstatements;

• All legal and regulatory requirements have been complied with.

Head of Administration
Juozas Kaminskas

Person responsible for accounting
Sigitas Ertmanas
Director of UAB “Finance United”

Chief Financial Officer
Tomas Savickas

Date of financial statement preparation
September 26, 2025

Audited financial statements

Condensed balance sheet, EUR

ITEMS	Notes no.	Reporting period	Previous reporting period
FIXED ASSETS		**4 811 177**	**4 928 459**
Intangible assets	1	1 067 599	1 079 776
Tangible assets	2	63 015	72 078
Financial assets	3	3 454 050	3 526 522
Other fixed assets	4	226 513	250 083
CURRENT ASSETS		**24 682 032**	**27 166 523**
Inventory	5	170 203	31 080
Amounts receivable within one year	6	3 777 849	2 512 576
Short-term investments	7	14 523 878	10 361 781
Cash and cash equivalents	8	6 210 102	14 261 086
EXPENSES OF FUTURE PERIODS AND ACCRUED INCOME		**53 656**	**29 659**
TOTAL ASSETS:		**29 546 864**	**32 124 640**
EQUITY AND LIABILITIES		**Reporting period**	**Previous reporting period**
EQUITY		**4 015 759**	**3 270 236**
Capital	9	1 848 934	1 848 934
Share premium	9	1 421 302	1 956 848
Revaluation reserve		-	-
Reserves		-	-
Retained earnings (losses)	10	745 523	(535 546)
GRANTS, SUBSIDIES		-	-
PROVISIONS	**11**	**11 445**	**15 944**
PAYABLES AND OTHER LIABILITIES		**25 498 294**	**28 797 847**
Long-term payables and other long-term liabilities	12	3 145 000	2 395 000
Short-term payables and other short-term liabilities	12, 13	22 353 294	26 402 847
ACCRUED EXPENSES AND DEFERRED INCOME		**21 367**	**40 612**
TOTAL EQUITY AND LIABILITIES		**29 546 864**	**32 124 640**

Profit and loss statement, EUR

	Notes no.	Reporting period	Previous reporting period
Sales revenue	14	3 757 707	3 017 044
Cost of Sales	15	(1 568 036)	(1 640 721)
Change in fair value of biological assets		-	-
GROSS PROFIT (LOSS)		**2 189 672**	**1 376 323**
Sales expenses		-	(557)
General and administrative expenses	15	(1 509 721)	(1 327 576)
Other activities	15	(1 731)	(2 805)
Income from investments / shares of parent, subsidiary and associated companies		-	-
Income from other long-term investments and loans		-	-
Other loans granted interest income	16	166 900	144 281
Financial asset and Short-term investment impairment costs		(12 270)	(8 589)
Interest expenses	16	(517)	(489)
PROFIT (LOSS) BEFORE TAX		832 333	180 588
Income tax	17	(86 810)	37 807
NET PROFIT/LOSS		**745 523**	**218 395**

Explanatory word

I. General information

AB NEO Finance (hereinafter referred to as the Company) was registered with the State Enterprise Centre of Registers on January 21, 2014.

The Company's address is Ukmergės g. 126, Vilnius, company code 303225546. Data about the company is collected and stored in the Register of Legal Entities.

The Company's authorized capital is EUR 1,848,933.68, consisting of 4,202,122 ordinary registered shares with a nominal value of EUR 0.44.

The company's shareholders as of June 30, 2025: UAB ERA CAPITAL (83.17%), UAB VALUE CAPITAL (3.86%), minority shareholders (12.97%).

The Company's main activity is the provision of financial services (since January 5, 2017, the Company has held an electronic money institution license issued by the Bank of Lithuania).

The Company owns 100% of the shares of NeoFinance B.V., company code 859887984, address Vlamingstraat 4, 2712BZ Zoetermeer, Netherlands.

The Company owns 97.06% of the shares of Finomark, UAB, company code 305538582, address A. Vivulskio g. 7, Vilnius.

The company owns 100% of the shares in NEOInvest1, UAB, company code 306975108, address Ukmergės g. 126, Vilnius. The company owns 100% of the shares of NEOInvest2, UAB, company code 306997058, address: Ulonų g. 5, Vilnius.

The company has no branches and/or representative offices.

The average number of employees of the Company as of June 30, 2025, was 48 employees, and in 2024, it was 44 employees.

II. Accounting policy

1. Basis of accounting

The company's financial statements have been prepared in accordance with the legislation governing financial accounting and the preparation of f inancial statements in the Republic of Lithuania and the provisions of the Lithuanian Financial Reporting Standards.

When managing accounting and drawing up financial statements, the Company is guided by general accounting principles: the importance of the Company's activity, continuity, periodicity, constancy, monetary measure, accumulation, comparison, caution, neutrality and content.

The financial statements have been prepared based on the assumption that the Company has no intention or need to liquidate or significantly reduce the scope of its activities.

2. Intangible assets

Intangible fixed asset is an identifiable non-monetary asset that does not have a material form, which the Company expects to receive direct and/or indirect economic benefits by using for more than one year and whose acquisition (production) cost is at least EUR 700.

Intangible assets are recorded in accounting at the acquisition (production) cost. The cost of acquiring an intangible asset is the amount of money paid or payable for the acquisition of this asset, including customs duties and other non-refundable taxes. Other direct costs of preparing the asset for its intended use are included in the asset acquisition cost. The costs of updating and improving intangible assets incurred after the acquisition or creation of the asset are recognized as expenses in the reporting period in which they are incurred.

In the balance sheet, intangible assets are shown at the residual value, that is, the acquisition (production) cost, minus accumulated amortization and depreciation.

Amortization of intangible assets is calculated using the directly proportional (straight-line) method over the entire useful life

Software: 3 years

Other intangible assets: 4 years

3. Tangible fixed assets

As long-term tangible assets, the Company assigns assets that provide direct and/or indirect economic benefits and are used for more than one year and whose acquisition (production) cost is at least EUR 700, and the risk related to the tangible assets is transferred to the Company.

Long-term tangible assets are recorded in accounting at the cost of acquisition (production), which includes the amount of money paid or payable during the acquisition of this asset, delivery costs, paid nonrefundable fees, design, installation, installation and other costs related to the acquisition and preparation for use of that asset. The non-refundable value added tax is not included in the cost price of the acquisition of tangible fixed assets. It is recognized as an operating expense in the period in which the asset was acquired.

The costs of reconstruction and repair work of long-term tangible assets are recognized as expenses in the reporting period when they are incurred.

Long-term tangible assets presented in financial statements are valued at the actual acquisition (production) cost of that asset less accumulated depreciation and impairment.

The company uses a directly proportional (linear) method of calculating the depreciation of long-term tangible assets. Different depreciation rates are approved for individual groups of tangible fixed assets:

Asset groups	Average service life (years)
Machines and equipment	4 - 6
Vehicles	6 -10
Other equipment, tools and devices	3 - 6
Other material assets	4

The company uses a directly proportional (linear) method of calculating the depreciation of long-term tangible assets. Different depreciation rates are approved for individual groups of tangible fixed assets:

Depreciation of fixed tangible assets begins to be calculated from the first day of the next month following the month in which this asset was put into use. Depreciation of the asset is no longer calculated from the first day of the following month after its write-off, transfer or other transfer. The depreciable value of the asset is calculated from the acquisition (production) cost of the asset after deducting the liquidation value, which is equal to EUR 1 for all long-term tangible assets.

A financial lease (leasing) is recognized as a lease when, according to the terms of the lease, all risks and benefits related to property ownership are essentially transferred to the Company. Accounting for leased assets does not differ from accounting for own assets. Interest and other borrowing costs are recognized as financial costs in the period when they were incurred.

Profit or loss arising from the transfer of fixed tangible assets is calculated by comparing the received income with the book value of that asset. The result of the transaction is recognized in the income or expense item of other activities in the income statement.

At the end of each reporting year, the Company performs an inventory of fixed tangible assets. The residual value of each individual asset is reviewed for impairment. If impairment is observed, the recoverable amount of that asset is calculated. Salvage value is calculated as the higher of the net realizable value or the asset’s value in use. An impairment loss is recorded when the carrying amount of the asset unit exceeds the recoverable amount. Losses incurred due to asset depreciation are recorded in the profit and loss statement.

4. Financial property

Financial assets include cash and cash equivalents, receivables, loans and available-for-sale investments.

Financial assets are recorded in accounting when the Company receives or acquires the right to receive money or other financial assets based on an executed contract. Receivables are valued at acquisition cost, less any impairment loss. Cash and cash equivalents are valued at acquisition cost. Loans granted are initially recorded at acquisition cost and are subsequently recorded at amortized cost.

Available-for-sale investments are investments that the Company has acquired with the purpose of selling or with the aim of profiting from short-term fluctuations in the price of investments. Investments intended for sale are valued at acquisition cost at the time of acquisition, and at fair value each time the financial statements are prepared.

If it is probable that the Company will not be able to recover the receivables, an impairment loss is recognized, which is calculated as the difference between the value of the asset and the present value of future cash flows discounted at the effective interest rate.

5. Receivables

Receivables are valued at acquisition cost at the time of recognition. Subsequently, short-term receivables are accounted for after assessing their impairment. A debt whose payment term has expired more than four months ago, while the procedure for its collection is underway, is considered doubtful. Doubtful debts are recognized as operating expenses for the reporting period. After recovery of previously recognized doubtful debts, the costs of doubtful debts for the reporting period are reduced. A transfer transaction of receivables (debts) (factoring without right of recourse) is considered a sale of debts, and they are written off immediately. If the debt transfer transaction does not involve transfer risk and the debt buyer can refuse the transaction, it is registered as collateralized borrowing.

6. Money and money equivalents

Money consists of money in bank accounts. Cash equivalents are liquid investments that are easily converted into a known amount of money. The term of such investments usually does not exceed three months, and the risk of changes in value is very small.

7. Costs for future periods

Expenses for future periods are generated when the Company has paid during the reporting and previous reporting periods for ongoing services to be provided in future periods, for which the amounts paid will be recognized equally as expenses in future reporting periods when they are incurred.

8. Equity and reserves

The company's own capital consists of the paid-up part of the authorized capital, share bonuses, mandatory reserve, revaluation reserve and retained earnings (losses).

Ordinary registered shares are recorded at their nominal value. The amount received for shares sold in excess of their par value is accounted for as stock premiums. Costs associated with the new share issue reduce share premiums. Gains or losses from the sale, issuance or cancellation of own shares are not recognized in the income statement.

According to the Law on Joint Stock Companies of the Republic of Lithuania, the mandatory reserve must be 1/10 of the value of the authorized capital. Until the set size of the mandatory reserve is reached, the Company's deductions to it must amount to at least 1/20 of the net profit. The part of the mandatory reserve exceeding the determined amount can be redistributed during the distribution of the Company's profit. The mandatory reserve used to cover the Company's losses must be established anew. specified in the description of the The item of retained earnings (losses) shows the profits earned during the reporting and previous periods, but not yet distributed, or losses not covered.

Profit distribution is recorded in the Company's accounting when the owners make a decision to distribute the profit, that is, on the day of the shareholders' meeting, regardless of when it was earned.

9. Financial obligations

Financial liabilities are recorded in accounting when the Company undertakes to pay money or settle with other financial assets. Amounts payable for goods and services are measured at acquisition cost, ie the value of the assets or services received. Loans are initially recorded at acquisition cost and are subsequently recorded at amortized cost. Accumulated interest is recorded in the item of other payables.

Financial liabilities include amounts payable for goods and services received, loans and financial leasing obligations and bonds.

Short-term liabilities are liabilities that must be fulfilled within one year from the date of the balance sheet.

(-) Provision accounting policy

policy Provisions are formed in the Company for obligations under refundable suretyship agreements. Indemnified suretyships are contracts under which the guarantor is obligated to cover a specific loss suffered by the surety that results from the overdue and unpaid obligations specified in the debt instrument's default schedule. Such f inancial guarantees are provided to lenders.

On the day of the granting of remunerative suretyship, the amount of expected losses due to a certain debtor's unfulfilled debt instrument conditions of the debt instrument is taken into account. The assessment of expected losses was made on the basis of accumulated historical information of similar transactions, the amount of incurred losses, as well as taking into account the management's assessments.

(-) Doubtful Debt Recognition Policy

Doubtful debts are defined as the portion of investments for which consumer credit agreements with borrowers are more than 90 days overdue. The value of such investments is determined at the lower of the price paid at the time of purchase of the loan; or the value of the investment allocated to the borrower's last payment on the overdue obligation and the maturity of the last payment made. Differences between the estimated value of the investment and the price paid at the time of purchase, or the value of the investment, are classified as doubtful debts.

10. Sales revenue

Interest income and expenses of all interest-bearing instruments are recorded on an accrual basis.

Brokerage fee income and other income are recorded in the accounting at the moment when the relevant transaction is performed, that is, on a cash basis.

Income from other activities includes profit from the transfer of used fixed assets, as well as other income that is not related to the typical activity of the Company, but received from third parties, except income from financial activities and catch.

Income from financial activities is a positive result of the influence of exchange rate changes, interest received, fines and interest paid by customers, dividends received, recovery of investment impairment.

11. Costs

Expenses are recognized in accounting in accordance with the principles of accrual and comparison in the accounting period when the income related to them is earned, regardless of the time of disbursement. Expenses that are not related to the generation of income in the reporting period, but are intended to generate income in future periods, are recorded in accounting and presented as assets in financial statements.

The cost of sales is the expenses incurred by the Company during the reporting period for the services provided during the reporting period. Only that part of the expenses related to the services sold during the reporting period is included in this article.

General and administrative expenses show the expenses incurred during the reporting period, related to the typical activities of the Company and creating conditions for earning the income of the reporting period, but independent of the amount of production, goods and services sold. These costs are recognised, recorded in the accounts and presented in the financial statements in the same reporting period in which they are incurred.

Other activity expenses include the loss on the sale of used fixed assets, as well as other expenses that are not related to the Company's typical activities but incurred to earn income from other activities.

Financial operating costs are the negative result of the influence of the exchange rate change, paid f ines and late interest, interest and commitment fees related to financial debts, decrease in the value of investments.

12. Corporate tax and deferred corporate tax

The calculation of profit tax is based on the requirements of the Law on Profit Tax of the Republic of Lithuania. The corporate tax rate is 15%.

Deferred income tax is accounted for using the liability method and is created from temporary differences between the carrying amount of an asset or liability on the balance sheet and the tax base of that asset or liability in the Company's financial statements. Deferred income tax is calculated based on tax rates (and laws) enacted or substantially in effect at the balance sheet date and expected to be in effect when the deferred income tax asset is realized, or the deferred income tax liability is settled.

13. Foreign currencies

All currency items in the balance sheet are valued in euros using the exchange rate of the balance sheet date. Assets purchased in foreign currency accounted for at acquisition value are valued in euros on the balance sheet, applying the exchange rate valid at the time of acquisition. Transactions in foreign currency are valued in euros according to the exchange rate on the day of the transaction. The differences that arise after the payment of the amounts registered in the currency items at another exchange rate are recognized in the profit or loss of the reporting period.

14. Accounting Estimates when preparing financial statements

When preparing financial statements, management needs to make certain assumptions and estimates that affect the reported amounts of assets, liabilities, income and expenses and the disclosure of uncertainties. Future events may change the assumptions used in the valuations. The result of such changes in estimates will be accounted for in the financial statements as and when they occur.

15. Error correction and reclassifications

The company considers an error that amounts to more than 5% of the net profit of the reporting period to be a material error. If the information presented in the reporting year is classified differently, the comparative year is also reclassified in order to compare the figures.

16. Contingent liabilities and assets

Contingent liabilities are future liabilities that may arise from past events and that may be confirmed or denied by uncertain future events beyond the Company's control or current liabilities arising from past events. They are not reflected in the balance sheet because the amount of such obligations cannot be reliably determined and/or it is not probable that they will need to be fulfilled. Information about them is provided in the explanatory note.

Contingent assets are assets that, due to events beyond the Company's control, may belong to the Company in the future and provide it with economic benefits. Information about the expected assets is provided in the explanatory note.

17. Post-reporting events

Post-reporting events are economic events that occur during the period from the balance sheet date to the date when the financial statements are prepared, signed by the head of the Company and submitted for approval.

Post-reporting events that provide additional information about the Company's position on the balance sheet date (adjusting events) are reflected in the financial statements. Post-reporting events that are not adjusting events are described in the notes, if material

Notes

1. Fixed intangible assets

Indicators	Other intangible assets	Total
Acquisition value		
in 2023 December 31	**1 964 047**	**1 964 047**
Purchased	522 825	522 825
Written off (-)	(401 883)	(401 883)
Reclassifications	-	-
in 2024 December 31	**2 084 989**	**2 084 989**
Purchased	241 238	241 238
Written off (-)	(228 521)	(228 521)
Reclassifications	-	-
in 2025 June 30	**2 097 706**	**2 097 706**
Accumulated amortization		
in 2023 December 31	**889 779**	**889 779**
Purchased	517 318	517 318
Written off (-)	(401 884)	(401 884)
Reclassifications	-	-
in 2024 December 31	**1 005 213**	**1 005 213**
Purchased	253 414	253 414
Written off (-)	(228 520)	(228 520)
Reclassifications	-	-
in 2025 June 30	**1 030 107**	**1 030 107**
Book value		
in 2023 December 31	**1 074 268**	**1 074 268**
in 2024 December 31	**1 079 776**	**1 079 776**
in 2025 June 30	**1 067 599**	**1 067 599**

No signs of impairment of long-term intangible assets were identified. According to the data as of the last day of the reporting period (June 30, 2025), the company used fully amortized intangible assets in its operations, the acquisition value of which was EUR 63,855 (in 2024 – EUR 42,079).

2. Fixed assets

Indicators	Other equipment, tools and devices	Other equipment, tools and devices
Acquisition value		
in 2023 December 31	**52 562**	**52 562**
Purchased	71 251	71 251
Written off (-)	(23 030)	(23 030)
Reclassifications	-	-
in 2024 December 31	**100 783**	**100 783**
Purchased	1 799	1 799
Written off (-)	(2 105)	(2 105)
Reclassifications	-	-
in 2025 June 30	**100 477**	**100 477**
Accumulated amortization		
in 2023 December 31	**27 254**	**27 254**
Purchased	16 617	16 617
Written off (-)	(15 167)	(15 167)
Reclassifications	-	-
in 2024 December 31	**28 704**	**28 704**
Purchased	10 308	10 308
Written off (-)	(1 550)	(1 550)
Reclassifications	-	-
in 2025 June 30	**37 462**	**37 462**
Book value		
in 2023 December 31	**25 308**	**25 308**
in 2024 December 31	**72 079**	**72 079**
in 2025 June 30	**63 015**	**63 015**

No signs of impairment of long-term tangible assets were identified. According to the data as of the last day of the reporting period (June 30, 2025), the company used fully depreciated long-term tangible assets in its operations, the acquisition value of which was EUR 964 (in 2024 – EUR 1,109).

3. Financial property

Indicators	The reference period	Past reporting period
Shares of companies of the group of companies	**1 167 582**	**1 006 238**
UAB "FinoMark" shares (97.06 percent)	1 074 982	913 638
Neo Finance B.V. shares (100 percent)	187 600	187 600
Neo Invest1 UAB shares (100 percent)	1 000	1 000
Neo Invest2 UAB shares (100 percent)	1 000	1 000
Depreciation (-)	(97 000)	(97 000)
Other financial assets	**2 286 468**	**2 520 284**
Loans to group companies	735 000	525 000
Borrowers of investment activity	1 879 327	2 367 011
Long-term term deposits	100 000	-
Depreciation (-)	(427 859)	(371 727)
Total:	**3 454 050**	**3 526 522**

The company has pledged the investment portfolio in the amount of EUR 4 112 500 (see note 12).

4. Other fixed assets

Indicators	The reference period	Past reporting period
Deferred tax assets	195 752	250 083
Other fixed assets	30 761	-
Total:	**226 513**	**250 083**

5. Stock

Indicators	The reference period	Past reporting period
Fixed assets held for sale	1 818	1 818
Advances paid	168 385	29 262
Total:	**170 203**	**31 080**

6. Amounts receivable within one year

Indicators	The reference period	Past reporting period
Buyers' debts	366 515	250 171
Borrowers of investment activity	1 267 996	1 015 872
Other accounts receivable	7 752	7 104
Loans to related parties	2 253 865	1 323 728
Doubtful debts (-)	(118 279)	(84 299)
Total:	**3 777 849**	**2 512 576**

7. Short-term investments

Indicators	The reference period	Past reporting period
Bonds (Evernord UAB FMJ)	13 389 391	10 060 141
Bonds (Evernord UAB FMJ) interest	108 111	73 788
Short-term term deposits (Artea)	400 000	125 000
Short-term deposits (LCKU)	525 000	-
Non-term deposits (Client funds held in deposit at Alisa Bank)	100 000	100 000
Interest on short-term deposits	1 376	2 852
Total:	**14 523 878**	**10 361 781**

Since September 2023, the Company has been applying a new method of protecting client funds by investing part of them in safe, liquid, and particularly low-risk assets – EU government securities.

Since January 2024, the Company has invested EUR 100,000 of client funds in a short-term term deposit with Artea Bank and EUR 100,000 in an indefinite term deposit with Alisa Bank.

From May 2024, the company invested EUR 25,000 of its own funds in a short-term term deposit with Artea Bank. Since January 2025, the company has invested EUR 500,000 of customer funds in a deposit with the Lithuanian Central Credit Union, EUR 400,000 in a short-term term deposit with Artea Bank, and EUR 100,000 in a short-term term deposit with Artea Bank. This was supplemented by a EUR 100,000 demand deposit with Alisa Bank.

Also, in 2025, the term deposit agreement with Artea Bank expired and EUR 25,000 of own funds were invested in a short-term term deposit with the Lithuanian Central Credit Union.

8. Money and money equivalents

Indicators	The reference period	Past reporting period
Customer money	**5 312 740**	**13 119 978**
Money in commercial bank accounts	375 046	922 724
Money in the Bank of Lithuania	4 937 694	12 197 254
Money on the go	-	-
Company money	**897 362**	**1 141 108**
Money in commercial bank accounts	897 362	1 141 108
Money in the Bank of Lithuania	-	610
Total:	**6 210 102**	**14 261 086**

9. The structure of the authorized capital

Indicators	Number of shares	Sum
Share capital structure at the end of the financial year		
1. By types of shares	-	-
1.1. Common shares	4 202 122	1 848 934
1.2. Preferred shares	-	-
1.3. Employee shares	-	-
1.4. Special promotions	-	-
1.5. Other promotions	-	-
Total:	**4 202 122**	**1 848 934**
2. State or municipal capital	-	-
3. Own shares held by the company itself	-	-
4. Shares held by subsidiaries	-	-

All shares in 2025 June 30 were paid.

10. Profit (loss) sharing project

Indicators	Date	Sum
Retained earnings - profit (loss)	**2024.12.31**	**0**
Net result for the financial year - profit (loss)	-	745 523
Distributable result - profit (loss)	**2025.06.30**	**745 523**
Shareholders' contributions to cover losses	-	-
Transfers from reserves	-	-
Distributable profit		**745 523**
Distribution of profits	-	-
- to the legal reserves	-	-
- to other reserves	-	-
- dividends	-	-
- others	-	-
Retained earnings - profit (loss)		**745 523**

11. Provisions

The company forms provisions for liabilities under indemnity agreements (Guarantee Fund service) to cover liabilities under indemnity agreements. At the end of the reporting period, provisions of EUR 11,445 were formed. At the end of the previous financial year, provisions of EUR 15,944 were formed.

12. Financial debts

Indicators	The reference period	Past reporting period
Long-term debts (from 2 to 5 years)	**3 145 000**	**2 395 000**
Loans received from related companies	0	475 000
Loans received from unrelated persons	865 000	390 000
Bonds	2 280 000	1 530 000
Tax obligations	0	-
Short-term debts	**1 259 755**	**1 965 123**
Loans received from related persons	0	135 000
Loans received from unrelated persons	385 000	300 000
Bonds	810 000	1 450 000
Interest on loans received from related persons	0	4 145
Interest on loans received from unrelated persons	64 755	75 978
Total:	**4 404 755**	**4 360 123**

The assets of the company are pledged for the received loans.

Type of mortgaged property	The value of the pledged property	Liabilities secured by pledged assets
Investment portfolio	4 112 500	3 290 000
A brokerage fee is payable	1 175 000	940 000

13. Amounts payable within one year

Indicators	The reference period	Past reporting period
Amounts received in advance	30 504	40 450
Trade payables	412 340	422 914
Payroll obligations	97 779	75 933
Vacation savings	87 537	67 872
Social insurance obligations	39 681	41 134
GPM's obligations	32 152	24 287
Corporate tax obligations	25 507	10 411
Clients' money is kept in NEO Finance accounts	19 453 367	23 342 148
Other obligations to clients	767 179	383 623
Other tax obligations	147 210	22 526
Other amounts due	283	6 426
Total:	**21 093 539**	**24 437 724**

The section “Trade payables” includes a fine payable on 12 December 2024 to the State Consumer Rights Protection Authority in the amount of EUR 100,000 for violation of Article 40(2) of the Law on Consumer Rights Protection of the Republic of Lithuania. The company contested the fine in 2024 and appealed to the court, so it will remain unpaid until the court proceedings are completed.

14. Income

Indicators	The reference period	Past reporting period
Sales revenue	**3 757 707**	**3 017 044**
Income from payment activities	1 434 093	824 707
Income from investing activities	136 425	239 144
Income from P2P lending activities	2 187 189	1 953 193

The income from the financing transaction intermediation is not paid at the time of the conclusion of the contract, but the proceeds are distributed proportionally over the entire loan period and are collected when the borrower repays each monthly installment. As at 30 June 2025, the balance of intermediation income not yet received, accrued on loans issued until 30 June 2025, was EUR 13,826,714. As at 31 December 2024, the balance of accrued intermediation income not yet received, attributable to loans granted until 31 December 2024, was EUR 12,646,000.

15. Costs

Indicators	The reference period	Past reporting period
Cost of sales	**1 568 036**	**1 640 721**
Marketing expenses	605 792	448 712
Debt collection costs	165 827	298 193
Wages and social insurance	204 717	189 713
IT costs	80 997	83 859
Other costs	510 703	620 244
General and administrative costs	**1 509 721**	**1 327 576**
Wages and social insurance	746 711	591 010
Audit costs	12 161	11 011
Depreciation	263 722	245 175
Other costs	487 127	480 380
Other coperating costs	**1 731**	**2 805**
Other costs	1 731	2 805

16. Financing and investing activities

Indicators	The reference period	Past reporting period
Income	**166 900**	**144 281**
Other income	166 900	144 281
Costs	**517**	**489**
Negative impact of change in exchange rates	517	489

17. Income tax expenses

Indicators	The reference period	Past reporting period
Profit before tax	832 333	180 588
Corporate tax rate	16%	15%
The amount of increase in profit before tax	105 708	294 005
Amount of reduction in pre-tax profit	261 406	360 022
Deductions for support	-	12 382
Deducted amount of operating losses (with assumed losses)	473 645	71 532
Amount of reduction in taxable profit due to investment	-	-
The profit tax payable to the budget is declared	32 479	4 599
Change in taxable temporary differences between tax and financial reporting	(340 194)	282 707
Deferred income tax expense (income)	54 311	(42 406)
Amount of adjustment of previous year's income tax returns	-	-
Income tax expense (income)	86 810	(37 807)
Effective rate of corporate tax	10%	0%

18. Relations with managers and other related persons

During the reporting year, the heads of administration were paid EUR 30,114 in wages (EUR 65,029 in 2024). The head of administration did not receive any other income, loans, guarantees or payments.

19. Transactions with related parties

	Payble amounts		Receivables	
Related parties	**The reference period**	**Past reporting period**	**The reference period**	**Past reporting period**
Shareholders with a significant number of votes	-	-	-	-
Parent company	681	1 405	-	-
Subsidiaries	0	0	746 909	572 021
Other related persons	26 471	624 121	85 815	1 773
Total:	**27 152**	**625 526**	**832 724**	**573 794**

	Income received		Purchases	
Related parties	**The reference period**	**Past reporting period**	**The reference period**	**Past reporting period**
Shareholders with a significant number of votes	-	-	-	-
Parent company	-	-	4 138	7 491
Subsidiaries	39 747	31 704	11 019	10 875
Other related persons	203 165	17 187	103 048	201 526
Altogether	**242 912**	**48 891**	**118 205**	**219 892**

20. Change in accounting policy

There were no changes to the accounting policy in the company in 2025.

21. Rights and obligations of the company, not specified in the balance sheet

The company's obligations under remunerative suretyship agreements as of June 30, 2025 amounted to EUR 208,000. As of December 31, 2024, this amount was EUR 282,000. The company signs remunerative suretyship agreements with lenders who choose the "Provision Fund" service when investing. On the basis of these agreements, the Company guarantees to the lender the proper performance of obligations arising from consumer credit agreements. The Company is not involved in any legal proceedings, the outcome of which could have a material impact on the Company's financial position and/or financial results.

22. Contingent liabilities

At the end of the reporting year, the Company had no contingent liabilities

23. Post-reporting events

There were no significant events in the Company between the reporting date and the date of preparation of the financial statements.

24. Off-balance sheet liabilities

Until June 30, 2025, the Company, acting as a peer-to-peer lending platform operator and consumer credit provider, disbursed consumer credit funds in the total amount of EUR 237,687,137. The remaining outstanding part of the credit as of June 30, 2025 amounted to EUR 88,742,155.

Until December 31, 2024, the Company disbursed consumer credit funds in the total amount of EUR 214,659,660. The remaining outstanding part of the credit as of December 31, 2024 amounted to EUR 82,527,943.