UAB "Hipotekiniai kreditai"

Kaunas, Lithuania

Independent Auditor's Report on the
Annual Financial Statements
as at 31 December 2025

Contents

INDEPENDENT AUDITOR'S REPORT

To the shareholders of UAB "Hipotekiniai kreditai"

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of UAB "Hipotekiniai kreditai" (hereinafter – the Company), which comprise the abbreviated balance sheet as at 31 December 2025 and the income (loss) statement, the notes to the financial statements, including a summary of significant accounting policies, for the year then ended.

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 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 ethical requirements of the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (including International Independence Standards) (the IESBA Code) and the requirements of the Law of the Republic of Lithuania on the Audit of Financial Statements and the Provision of Related Services, and we have fulfilled our other ethical responsibilities in accordance with 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 are required to communicate to 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.

26 May 2026
Vilnius

UAB Nexia auditas
Audit firm certificate No. 001546
A. Jakšto g. 12, Vilnius

Auditor Ilona Matusevičienė
Auditor's certificate No. 000171

BALANCE SHEET AS AT 31 DECEMBER 2025

UAB "Hipotekiniai kreditai", Company code 304374977

V. Putvinskio g. 62, Kaunas | Reporting period: 01/01/2025 – 31/12/2025 | Currency: EUR

No.	Line Item	Note	Current Period	Prior Period
ASSETS				
A.	NON-CURRENT ASSETS		**16,545,420**	**21,403,893**
1.	Intangible assets	1	–	–
2.	Tangible assets	2	8,174	20,432
3.	Financial assets	3	16,529,929	21,373,944
4.	Other non-current assets	4	7,317	9,517
B.	CURRENT ASSETS		**10,609,313**	**4,639,145**
1.	Inventories	5	73,242	80,910
2.	Receivables due within one year	6	9,544,756	4,453,354
3.	Short-term investments		–	–
4.	Cash and cash equivalents	7	991,315	104,881
C.	PREPAID EXPENSES AND ACCRUED INCOME	8	833	1,195
			TOTAL ASSETS: 27,155,566	**26,044,233**

No.	Line Item	Note	Current Period	Prior Period
EQUITY AND LIABILITIES				
D.	EQUITY		**4,278,648**	**3,161,348**
1.	Share capital	11	5,000	5,000
2.	Share premium		–	–
3.	Revaluation reserve		–	–
4.	Reserves		500	500
5.	Retained earnings (accumulated deficit)	11	4,273,148	3,155,848
E.	GRANTS AND SUBSIDIES		–	–
F.	PROVISIONS		–	–
G.	AMOUNTS PAYABLE AND OTHER LIABILITIES		**22,876,918**	**22,882,885**
1.	Amounts payable after one year and other long-term liabilities	12	22,151,295	21,946,206
2.	Amounts payable within one year and other current liabilities	13	725,623	936,679
H.	ACCRUED EXPENSES AND DEFERRED INCOME		–	–
			TOTAL EQUITY AND LIABILITIES: 27,155,566	**26,044,233**

Approved: 09 March 2026, No. 2025

INCOME STATEMENT (PROFIT AND LOSS) FOR THE YEAR ENDED 31 DECEMBER 2025

UAB "Hipotekiniai kreditai", Company code 304374977 | Currency: EUR

No.	Line Item	Note	Current Period	Prior Period
1.	Revenue	14	3,053,918	3,164,702
2.	Cost of sales	15	–	(11,746)
3.	Change in fair value of biological assets		–	–
4.	GROSS PROFIT (LOSS)		**3,053,918**	**3,152,956**
5.	Selling and distribution expenses	16	(160,821)	(93,341)
6.	General and administrative expenses	17	(302,051)	(305,403)
7.	Other operating results		–	–
8.	Income from investments in shares of parent, subsidiaries and associates		–	421,158
9.	Income from other long-term investments and loans	14	351,702	267,108
10.	Other interest and similar income		–	–
11.	Impairment of financial assets and short-term investments		–	12,343
12.	Interest and similar expenses	18	(1,669,357)	(2,037,758)
13.	PROFIT (LOSS) BEFORE TAX		**1,273,391**	**1,417,063**
14.	Income tax	19	(156,091)	(111,894)
15.	NET PROFIT (LOSS)		**1,117,300**	**1,305,169**

Note: Expenses reducing net profit are shown in parentheses or with a minus sign.

Approved: 09 March 2026, No. 2025

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

I. General Information

Registration

UAB "Hipotekiniai kreditai" – company code 304374977, incorporated on 30 August 2016, registered office: V. Putvinskio g. 62, Kaunas, Lithuania.

Data repository: VĮ "Registrų centras" (State Enterprise Centre of Registers), Kaunas Branch.

As at 31 December 2025, the Company's share capital amounted to EUR 5,000.00 (five thousand euros), divided into 1,000 ordinary registered shares (ORS) with a nominal value of EUR 5.00 each. The shares are held by seven shareholders: six natural persons and one legal entity.

The Company has no branches or representative offices.

Investments in Associates and Subsidiaries

As at 31 December 2025, the Company held the following subsidiary:

- AS Hipocredit – the Company owns 100% of AS Hipocredit's share capital. The share capital is fully paid up (registered office: Elizabetes str. 65-11, Riga, Latvia). The principal activity of AS Hipocredit is the provision of real-estate-secured lending. As at 31 December 2025, the carrying value of the investment in the Latvian company's shares is EUR 274,000.

Number of Employees

In both 2025 and 2024, the average number of employees was three.

The Company's principal activity is financial service activities, except insurance and pension funding (NACE code 640000). The Company's financial year coincides with the calendar year.

II. Accounting Policies

The Company's financial statements have been prepared in accordance with Lithuanian legislation governing accounting, Lithuanian Financial Reporting Standards (LFRS), and the Company's approved methodologies. The going-concern principle has been applied, as it is expected that the Company will be able to continue its operations in the foreseeable future.

The Company qualifies as a small entity and prepares a small-entity financial statement package comprising the mandatory reports: an abbreviated balance sheet, an income statement, and abbreviated notes to the financial statements. In accordance with exemptions applicable to micro and small entities, the Company does not prepare a management report; the required additional disclosures are provided in these notes.

Intangible Assets

Amortisation of intangible assets is calculated using the straight-line method. The Company's minimum recognition threshold for non-current intangible assets is EUR 1,000.

Category	Useful life (years)	Residual value (EUR)
Software	3	0

Intangible asset categories: software, licences, other intangible assets.
The cost of intangible assets comprises the amounts paid or payable, plus the value of other assets consumed, including non-refundable taxes and costs of bringing the asset to its intended use (legal, consulting, registration fees, etc.).

Property, Plant and Equipment (PPE)

PPE is recognised and recorded in the accounts when all of the following recognition criteria are met:

- The Company intends to use it for more than one year;
- The Company reasonably expects to obtain future economic benefits from the asset;
- The Company can reliably measure the cost of acquisition (or production);
- The cost of acquisition (or production) is not less than the Company's established minimum threshold (EUR 1,000);
- The risks associated with the asset have been transferred to the Company.

PPE categories of UAB "Hipotekiniai kreditai": Land; Buildings and structures; Motor vehicles; Other equipment, appliances, tools and fixtures; Machinery and equipment; Other tangible assets.

Category	Useful life (years)	Residual value (EUR)
Motor vehicles (passenger cars up to 5 years old)	6	1

PPE is recorded at cost (acquisition or production cost) and presented in the financial statements at cost less accumulated depreciation and impairment losses, plus reversals of impairment.

Depreciation is calculated using the straight-line method over the useful life of the asset. Depreciation commences on the first day of the month following the month in which the asset is placed in service, and ceases on the first day of the month following the month of derecognition or disposal.

The accounting treatment of reconstruction and repair costs depends on the outcome of those works. If reconstruction or repair does not improve the useful properties of the asset or extend its useful life, the costs are recognised as period expenses. In all other cases, the carrying value of the asset is increased.

Investments in Subsidiaries

In the Company's financial statements, investments in subsidiaries are accounted for at cost. The carrying value of the investment is reduced to the extent that an impairment loss is recognised.

Financial Assets

Financial assets consist of loans granted to legal entities and natural persons, and receivables including accrued interest. Loans and receivables are recognised and measured in accordance with the 18th Lithuanian Financial Reporting Standard "Financial Assets and Financial Liabilities" (at amortised cost using the effective interest method).

Loans granted and receivables are non-derivative financial assets that are not quoted in an active market and for which payments are fixed or determinable. On initial recognition, loans are measured at the consideration paid (cost of acquisition); subsequently, they are measured at amortised cost using the effective interest rate method. Loans and the related receivables are presented inclusive of accrued interest and are assessed for impairment (specific provisions are established as required).

A receivable transfer is treated as a sale and derecognised immediately. If a transfer does not include the transfer of risk and the buyer may return the asset, it is treated as a borrowing secured by collateral.

At each balance sheet date, financial assets are assessed for any indications of impairment. Financial assets are considered impaired when there is objective evidence that, as a result of one or more loss events occurring after initial recognition, the estimated future cash flows from the financial asset have been affected.

Cash and Cash Equivalents

Cash comprises funds held in bank accounts. Cash equivalents are liquid investments that are readily convertible into a known amount of cash.

Foreign Currency

Transactions denominated in foreign currencies are converted into euros at the official exchange rate published by the Bank of Lithuania on the date of the transaction. At the end of each reporting period, monetary items denominated in foreign currencies are translated at the closing rate.

Related-Party Transactions

Parties are considered related when one party has the ability to control the other or can exercise significant influence over the other party in making financial and operating decisions.

Equity

The Company's equity comprises the paid-up share capital, the statutory reserve, and retained earnings (accumulated deficit). Ordinary registered shares are accounted for at their nominal value. Amounts received for shares in excess of their nominal value are recorded as share premium.

Reserves

Reserves are established only in the manner prescribed by the articles of association. When shareholders resolve to reduce or eliminate reserves, the decrease in reserves is recorded with a corresponding increase in retained earnings.

Retained Earnings (Accumulated Deficit)

Retained earnings (accumulated deficit) are increased or decreased during the reporting period by recording: the net profit (loss) for the period; shareholder resolutions on profit distribution; reductions or eliminations of previously established reserves; contributions to cover losses; and corrections of material errors or changes in accounting policy.

Profit Distribution

Profit distribution is recorded when the owners resolve to distribute profit, irrespective of when it was earned. Only dividend declarations and reserve formations qualify as profit distribution. Donations, charitable contributions, management bonuses and other similar payments are recognised as operating expenses of the reporting period.

Payables and Liabilities

Liabilities are recognised in the Company's accounts and presented in the balance sheet when the Company has an obligation that will need to be settled. Liabilities are initially recognised at cost and subsequently presented as follows: those linked to market prices – at fair value; other long-term financial liabilities – at amortised cost; other current financial liabilities – at cost.

Revenue

Revenue is recognised on an accruals basis, i.e., recorded when earned, regardless of the receipt of cash. Revenue comprises income arising from the Company's principal activity: fees on executed loan contracts, interest income, penalties and late-payment charges relating to loans granted, and commission income from brokering of loan origination.

Other operating income includes gains on disposal of non-current assets and other income not attributable to the principal activity.

Expenses

Expenses are recognised on an accruals and matching basis in the period in which the related revenue is earned, regardless of the timing of cash payments.

Cost of sales comprises notary fees, property valuation costs, and other costs directly related to debt management, collection and the Company's principal activity.

General and administrative expenses represent costs incurred during the reporting period in connection with the ordinary business of the Company that create the conditions for earning revenue in that period but are not dependent on the volume of services provided.

Interest and similar expenses include losses on disposal of investments, interest on borrowings received, losses on derivative financial instruments, changes in fair value of investments, foreign exchange losses, late-payment charges and other similar costs.

Post-balance-sheet events that provide additional evidence about conditions existing at the balance sheet date (adjusting events) are reflected in the financial statements. Non-adjusting post-balance-sheet events are described in the notes if the information is material.

No material changes in accounting policies were made during the reporting financial year.

NOTES TO THE FINANCIAL STATEMENTS

Note 1. Intangible Assets (EUR)

Item	Software	Total
Carrying value as at 31 December 2024	–	–
Carrying value as at 31 December 2025	–	–

Note 2. Property, Plant and Equipment (EUR)

Item	Motor Vehicles	Total
Carrying value as at 31 December 2024	20,432	20,432
a) Cost – as at 31 December 2024	73,553	73,553
b) Accumulated depreciation as at 31 December 2024	53,121	53,121
Depreciation charge for the year	12,259	12,259
Accumulated depreciation as at 31 December 2025	65,380	65,380
Carrying value as at 31 December 2025	**8,174**	**8,174**

Note 3. Long-Term Financial Assets (EUR)

Item	31/12/2025	31/12/2024
Investment in associate (AS Hipocredit)	274,000	–
Loans granted – Natural persons	1,771,767	1,760,316
Loans granted – Legal entities	20,020,682	13,209,227
Less: current portion repayable within one year	(9,507,297)	(3,988,960)
Legal entities (EU)	200,000	6,572,340
Subsidiary – AS Hipocredit	3,700,000	3,695,000
Other long-term financial assets	70,777	86,021
Total	**16,529,929**	**21,373,944**

Loan balances are presented inclusive of accrued interest. Accrued interest is included in the current portion of loans granted.

All loans granted to Lithuanian natural persons and legal entities are secured by real estate mortgages (hypothec). For additional information on credit risk management, see Note 20.

To access additional funding for its loan portfolio, the Company uses the Mintos peer-to-peer lending platform, which provides investors with investment opportunities in mortgage loans originated by the Company.

Note 4. Other Non-Current Assets (EUR)

Item	31/12/2025	31/12/2024
Deferred income tax asset	7,317	9,517

Item	31/12/2025	31/12/2024
Total	**7,317**	**9,517**

Note 5. Prepayments and Inventories (EUR)

Item	31/12/2025	31/12/2024
Prepayments – rent	721	721
Prepayments – advertising	70,386	80,000
Other prepayments and inventories	2,135	189
Total	**73,242**	**80,910**

Note 6. Receivables Due Within One Year (EUR)

Item	31/12/2025	31/12/2024
Current portion of loans granted (due within one year)	9,507,297	3,988,960
Dividends receivable	–	421,158
Other receivables	37,459	43,236
Total	**9,544,756**	**4,453,354**

Note 7. Cash and Cash Equivalents (EUR)

Item	31/12/2025	31/12/2024
Cash at bank	991,315	104,881
Total	**991,315**	**104,881**

The Company maintains 3 current accounts: 2 with AB SEB Bank (LT327044060008110759; LT657044000098627755) and 1 with UAB Medicinos bankas (LT087230000009467169). The Company does not operate a cash register and does not conduct cash transactions.

Note 8. Prepaid Expenses and Accrued Income (EUR)

Item	31/12/2025	31/12/2024
Prepaid expenses (business insurance and vehicle insurance under lease)	833	1,195
Total	**833**	**1,195**

Note 9. Investment in Subsidiary (EUR)

Item	31/12/2025	31/12/2024
AS Hipocredit	274,000	40,000
Total	**274,000**	**40,000**

Note 10. Related-Party Transactions

As at 31 December 2025 and 31 December 2024, the Company's related parties consist of the subsidiary AS Hipocredit.

Transactions with related parties during 2025:

Related party	Loans granted	Interest income	Receivables	Payables	Loans received	Interest expense
AS Hipocredit	3,700,000	351,702	30,268	–	–	–
Total	**3,700,000**	**351,702**	**30,268**	–	–	–

As at 31 December 2025, accrued but unpaid interest owed to AS Hipocredit amounted to EUR 30,268. The interest was fully settled on 13 January 2026.

Transactions with related parties during 2024:

Related party	Loans granted	Interest income	Receivables	Payables	Loans received	Interest expense
AS Hipocredit	3,695,000	267,108	30,227	–	–	–
Total	**3,695,000**	**267,108**	**30,227**	–	–	–

Note 11. Share Capital Structure (EUR)

Item	Number of shares	Amount (EUR)
Ordinary registered shares	1,000	5,000
Total	**1,000**	**5,000**

The statutory reserve of EUR 500 was established on 30 April 2021.

Proposed profit distribution:

Item	Amount (EUR)
Retained earnings at the end of the prior financial year	3,155,848
Net profit for the current financial year	1,117,300
Distributable result at year end	**4,273,148**
Shareholder contributions to cover losses	–
Transfers from reserves	–
Profit distributed:	
– to statutory reserves	–
– to other reserves	–
– dividends	–
– other	–
Retained earnings at the end of the financial year	**4,273,148**

Note 12. Amounts Payable After One Year and Other Long-Term Liabilities (EUR)

Item	31/12/2025	31/12/2024
Shareholder loans	5,250,000	4,400,000

Item	31/12/2025	31/12/2024
Third-party creditor loans	13,818,250	13,556,100
Loans from Mintos platform investors	3,083,046	2,990,106
Bonds issued and outstanding	–	1,000,000
Total	**22,151,296**	**21,946,206**

The liability arising from the Mintos peer-to-peer lending platform consists of individual loans. On the Mintos platform, each individual loan is issued as a claim right against a loan that the Company has extended to its borrowers. The repayment schedule of each individual loan's principal corresponds to the payment schedule of the respective loan extended by the Company, and payment is made only upon the Company's receipt of payment from its borrower.

Note 13. Amounts Payable Within One Year and Other Current Liabilities (EUR)

Item	31/12/2025	31/12/2024
Accrued interest payable to shareholders	35,063	32,875
Accrued interest payable to creditors	100,627	466,087
Current Mintos platform loans	147,047	337,142
Trade payables	20,090	12,516
Advances received	300,031	10,034
Other payables	238	138
Employee salaries payable	4,667	3,986
Income tax payable	117,860	73,901
Total	**725,623**	**936,679**

Note 14. Revenue (EUR)

Principal activity: brokerage income from entering into financial services agreements, and contract servicing income.

Interest and similar income:

Item	2025	2024
Income from loans granted	3,303,574	3,221,929
Late-payment penalty income	87,726	161,560
Other financial activity income	14,320	469,479
Total	**3,405,620**	**3,852,968**

Note 15. Cost of Sales (EUR)

Costs of executing client contracts, costs of verifying mortgaged real estate in the real estate register.

Note 16. Selling and Distribution Expenses (EUR)

Item	2025	2024
Advertising expenses	30,398	21,280

Item	2025	2024
Employee salaries and related costs	52,138	45,370
Other selling expenses	78,285	26,691
Total	**160,821**	**93,341**

Note 17. General and Administrative Expenses (EUR)

Item	2025	2024
Office rent and utilities	6,103	6,221
Insurance expenses	1,388	1,635
Depreciation of non-current assets	12,259	12,259
IT and communications expenses	2,824	5,044
Legal and notary fees	39,375	16,878
Donations and sponsorship	204,000	114,000
Other expenses	36,102	149,366
Total	**302,051**	**305,403**

Note 18. Financial and Investment Activity Expenses (EUR)

Item	2025	2024
Interest expense on shareholder and creditor loans	1,418,897	1,746,640
Other financial activity expenses	250,460	291,118
Total	**1,669,357**	**2,037,758**

Note 19. Income Tax

The income tax liability has been reduced by offset against advance income tax payments made during 2025. In May 2026, UAB Hipotekiniai kreditai provided a free-of-charge grant of EUR 108,000 to UAB Baltijos filmų paslaugos for film production.

Note 20. Credit Risk Management

The Company's primary financial instruments are loans granted (relating to the Company's operating activities) and cash (used to fund the Company's operations). The main financial risks are credit risk and liquidity risk. The Company is not exposed to significant foreign currency risk, as all transactions are conducted in euros. Additionally, the Company is not exposed to significant interest rate risk, as all loans granted and received carry fixed interest rates.

Credit risk
Credit risk is the probability of incurring losses if a counterparty or borrower fails to fulfil its contractual obligations to the Company, which may result in impairment losses. The Company is exposed to credit risk in connection with its principal lending activity and its financing activities (cash balances held at banks).

Loans granted
The Company manages its credit risk relating to loans granted by evaluating applications only where adequate collateral is available and extending loans only to borrowers capable of repaying from their own cash flows. Borrower creditworthiness is assessed in strict compliance with requirements set by the Bank of Lithuania (including a 40% income/expense ratio). As a result, only 1 in 15 applications is approved –

meaning 93.5% of applicants are declined. The Company also monitors loans on an ongoing basis and takes all necessary steps to reduce the risk of counterparty default in order to limit potential impairment losses from credit risk.

As at 31 December 2025 and 31 December 2024, the maximum credit risk exposure equals the carrying value of loans granted. Each loan granted is secured by a real estate mortgage (hypothec). Where the Company identifies additional risks, a guarantee agreement is also executed as a supplementary security measure. Security is registered in the State Enterprise Centre of Registers in favour of the Company. Collateral most commonly consists of apartments, and less frequently residential houses, land plots and commercial premises. The average loan-to-value (LTV) ratio is approximately 43% and the average loan term is 85 months. Additional information on average and maximum LTV ratios by asset type is presented below:

Asset type	Average LTV	Maximum LTV
Apartment	47%	75%
Residential house	48%	60%
Commercial premises	45%	60%
Land plot	34%	40%

The Company has been calculating provisions in accordance with its internally developed methodology since 2021.

Note 21. Legal Proceedings

As at the date of preparation of the financial statements, UAB "Hipotekiniai kreditai" was not involved in any legal proceedings that could have a material effect on the financial statements.

Note 22. Post-Balance-Sheet Events

No material post-balance-sheet events have occurred that would affect the 2025 financial statements or require their adjustment.

Director	Chief Accountant (Authorised Representative)
Gintarė Juškienė	Reda Banionienė

Signed with qualified electronic signature on 26 May 2026.