

**PRIVATE LIMITED LIABILITY COMPANY LEGAL BALANCE**  
(Legal entity code 302528679, address Žalgirio st. 90, Vilnius, Lithuania)

**INFORMATION DOCUMENT REGARDING THE OFFERING OF BONDS OF UAB LEGAL  
BALANCE FOR AN AMOUNT OF UP TO EUR 3,500,000 AND THE ADMISSION OF THE ISSUED  
BONDS TO TRADING ON THE FIRST NORTH ALTERNATIVE MARKET**

5 June 2026

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## 1. Information Document

This Information Document (hereinafter referred to as the **Information Document**) provides key information about the public offering of ordinary non-convertible, secured bonds of UAB Legal Balance (hereinafter referred to as the **Company** or the **Issuer**) with a nominal value of EUR 1,000 each and a total nominal value of up to EUR 3,500,000 (hereinafter referred to as the **Bonds** or the **Bond Issue**).

This Information Document is not a prospectus as defined in Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market (hereinafter referred to as the **Regulation**) and the Republic of Lithuania Law on Securities (hereinafter referred to as the **Law on Securities**). The information contained herein has not been verified or approved by the Bank of Lithuania or any other supervisory authority.

This Bond Issue is exempt from the requirement to prepare a prospectus, as provided for in Article 3(2) of the Regulation and Article 5(2) of the Law on Securities. This Information Document has been prepared in accordance with Article 7 of the Law on Securities, Article 78(2) of the Republic of Lithuania Law on Companies (hereinafter referred to as the **Law on Companies**), Resolution of the Board of the Bank of Lithuania of 28 February 2013 No. 03-45 (as amended) "On the Approval of the Description of Requirements for the Preparation of an Information Document", and the First North Market Rules of AB Nasdaq Vilnius, approved at the meeting of the Board of AB Nasdaq Vilnius on 12 December 2018, Minutes No. 18-60, and amended and supplemented on 31 March 2020, Minutes No. 20-91, and on 16 October 2025, Minutes No. 25-45.

The terms and conditions of the Bond Issue provide that the Bonds will be admitted to the debt securities list of the alternative securities market First North in Lithuania (hereinafter referred to as **First North**), administered by AB Nasdaq Vilnius, no later than on the issue date of the Bonds.

This Information Document was prepared on 5 June 2026 and is valid for 12 months from the date of its publication. If any significant changes to the information presented in the Information Document occur, errors are found, or new events take place that could affect investors' evaluation of the investment during the validity period of the Information Document, the Issuer will prepare and publicly publish a supplement to the Information Document as soon as possible. The supplement to the Information Document will be considered an integral part of the Information Document. The supplement to the Information Document will be published in the same manner as the Information Document itself.

This Information Document is an integral part of the Bond Subscription Agreement.

## **2. Confirmation of Disclosure**

I, Marius Šlepetis, Director of the Issuer, as the responsible person, hereby confirm that, to the best of my knowledge, the information presented in this Information Document is accurate, and no circumstances likely to affect the content of the Information Document have been omitted, and that I have taken all reasonable measures to ensure this. The Issuer confirms that, in the Issuer's opinion, the available working capital is sufficient to satisfy the existing claims of the Issuer's creditors and to continue the planned activities for at least twelve months from the end of the Bond offering.

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General Manager of UAB Legal Balance

Marius Šlepetis

### 3. Summary of the Information Document

#### 3.1. Key Information About the Issuer

##### *(a) Main Data of the Issuer*

The Issuer is UAB Legal Balance, a private limited liability company established and operating under the laws of the Republic of Lithuania, legal entity code 302528679, registered office address Žalgirio st. 90, Vilnius, Lithuania, telephone: +37070080072, email: [info@legalbalance.lt](mailto:info@legalbalance.lt), website address: [www.legalbalance.lt](http://www.legalbalance.lt).

##### *(b) Core Business Activities of the Issuer*

The Issuer's main business lines are related to the acquisition of debt portfolios, debt administration, and legal services. The Issuer also operates a remote debt registration platform, [www.eskolos.lt](http://www.eskolos.lt). The Issuer provides services to both private and corporate clients.

##### *(c) Shareholders of the Issuer*

The controlling stake in the Issuer (91.58%) belongs to UAB ERA CAPITAL, a private limited liability company established and operating under the laws of the Republic of Lithuania, legal entity code 300638657, registered office address Ulonų st. 5, Vilnius, Lithuania.

##### *(d) Management of the Issuer*

The Director of the Company is Marius Šlepetis. The Company has a Board consisting of the following members: Evaldas Remeikis (Chairman), Arminas Sinkevičius, Vaidotas Pupalaigis, and Jūratė Stanišauskienė.

#### 3.2. Key Information About the Bonds

<b>Bonds</b>	Up to 3,500 units of Bonds, each with a nominal value of EUR 1,000 (total nominal value – up to EUR 3,500,000).
<b>Class and type of Bonds</b>	Ordinary non-convertible secured bonds – non-equity (debt) securities, under which the Company becomes a debtor to the Bondholders and assumes obligations for the benefit of the Bondholders.
<b>Annual interest rate and calculation</b>	The Bonds are issued with a floating interest rate, which consists of: a fixed interest margin of 6.2% plus 6-month EURIBOR.
<b>Interest payment frequency</b>	Interest is payable quarterly: on 26 March, 26 June, 26 September, and 26 December of each year. If any interest payment date falls on a non-business day, the interest payment is deferred to the next business day.
<b>Bond subscription period</b>	From 00:00 on 8 June 2026 to 23:59 on 25 June 2026.
<b>Bond allocation date</b>	26 June 2026
<b>Settlement date for the Bonds</b>	26 June 2026

<b>Bond issue date</b>	26 June 2026
<b>Bond redemption date</b>	26 September 2029 After the Bond redemption price is transferred to the investors' accounts, the Bonds will be removed from Nasdaq CSD and from the First North debt securities list.
<b>Bond redemption price</b>	The nominal value of the Bonds plus accrued interest.
<b>Minimum investment amount</b>	EUR 1,000
<b>Price of one Bond</b>	EUR 1,000
<b>Yield</b>	The same as the applicable interest rate.
<b>ISIN</b>	LT0000138000
<b>Listing</b>	The Bonds will be admitted to trading on the alternative securities market First North in Lithuania, administered by AB Nasdaq Vilnius, no later than on the Bond issue date.
<b>Bond distributor</b>	Evernord UAB FMJ, legal entity code 303198227, address Konstitucijos pr. 15-98, Vilnius, and the Company itself.
<b>Trustee</b>	UAB Audifina, legal entity code 125921757, address A. Juozapavičiaus st. 6, Vilnius.
<b>Bond account operator</b>	AB Artea bankas, legal entity code 112025254, address Tilžės st. 149, Šiauliai.
<b>Certified adviser</b>	Law firm Sorainen, legal entity code 307503594, address Gedimino pr. 44A, Vilnius.

### 3.3. Risk Warning

Investing in the Bonds involves risk. The Information Document provides information on risk factors that, in the Company's opinion, may affect the value of the Bonds and the Company's ability to meet its financial obligations. This information should not be considered an exhaustive or all-inclusive description of the risk factors related to the Issuer or the Bonds. By purchasing the Bonds, the investor assumes the risks specified in the Information Document as well as other risks associated with the Issuer and the Bonds – if any of these risks materialise, the investor may not receive the expected return and could lose part or even all of the investment.

It should be noted that this Information Document is not a prospectus as defined in the Regulation and the Law on Securities, and the information contained herein has not been verified or approved by the Bank of Lithuania or any other supervisory authority.

Before making an investment decision, the investor must read this entire Information Document, including the risk factors. This Information Document is not, and may not be understood as, a recommendation or advice to invest in the Bonds. The Company does not provide recommendations

or advice regarding the purchase of the Bonds. In order to fully understand the benefits and risks associated with purchasing the Bonds, each potential investor should consult their own financial, legal, business or tax advisers.

This Information Document was prepared on 5 June 2026 and is valid for 12 months from the date of its publication.

#### 4. Information About the Issuer

<b>Name of the issuer</b>	UAB Legal Balance
<b>Legal entity code</b>	302528679
<b>LEI code</b>	64887PHKB876KXB19703
<b>Legal form</b>	Private limited liability company
<b>Country of registration</b>	Lithuania
<b>Date of registration in the Register of Legal Entities / date of incorporation</b>	15 July 2010
<b>Period of operation</b>	Indefinite
<b>Key legislation governing the Issuer's activities</b>	The Civil Code of the Republic of Lithuania, the Law on Companies, and other legal acts of the Republic of Lithuania
<b>Registered office address</b>	Žalgirio st. 90, LT-09303 Vilnius, Lithuania
<b>Contact telephone number</b>	+37070080072
<b>E-mail</b>	<a href="mailto:info@legalbalance.lt">info@legalbalance.lt</a>
<b>Website address</b>	<a href="http://www.legalbalance.lt">http://www.legalbalance.lt</a>

The following documents, among others, are published on the Issuer's website:

- (a) The Information Document and its supplements (if any);
- (b) The Issuer's Articles of Association;
- (c) The Issuer's financial statements
- (d) The auditor's report.

#### 5. Risks

##### 5.1. Risks Related to the Bonds to be Issued

This section provides information on the risk factors related to the Bonds:

*(a) Collateral Risk*

To secure the performance of obligations to the Bondholders, the Company shall pledge, for the benefit of the Bondholders, claim rights against the debtors of the Company or the Company's subsidiaries, owned by the Company or the Company's subsidiary. Despite the qualitative requirements and review conditions for the collateral set out in the terms and conditions of the Bond Issue, there is a risk that in the event of the Company's insolvency, the collateral may be difficult to realise. It is unknown at what price the collateral could be realised, or whether the realisation of the collateral will cover all of the Company's obligations to the Bondholders.

*(b) Liquidity and Secondary Market (Including Listing) Risk*

The Issuer provides no guarantee that a liquid secondary market for the Bonds will be created or maintained, or that the Company will successfully admit the Bonds to trading on First North or any other trading venue. Even if the Bonds are admitted to trading, transactions may be infrequent and trading volumes may be limited. As a result, investors may face difficulties selling the Bonds before their maturity date or may be forced to sell them at a price significantly lower than the nominal or purchase price. The price of the Bonds in the secondary market may be affected by various factors, including the remaining time to maturity, changes in interest rates, the amount of outstanding Bonds, the Issuer's financial condition, and general economic conditions.

Additionally, price formation and liquidity may be adversely affected by price differences of other bond issues of the Issuer or similar issuers, as well as potential conflicts of interest among the Issuer, its partners, or related parties. Such persons may acquire or transfer financial instruments related to the Bonds or enter into transactions to manage risk or obtain financial benefit, and they are not required to consider the interests of the Bondholders. Due to these circumstances, the Bonds may be considered an illiquid investment, the premature realisation of which may be difficult or economically disadvantageous for the investor.

*(c) Interest Rate and Reinvestment Risk*

The interest on the Bonds is floating (6.2% margin + 6-month EURIBOR), so their value depends on the dynamics of market interest rates. If interest rates rise, the market value of the Bonds may decrease. If interest rates fall, the investor may face reinvestment risk, as they might be unable to obtain a similar yield.

*(d) Legal and Regulatory (Including Tax) Risk*

This is the risk of potential losses arising from changes in laws, regulations, and other legal acts, as well as the risk arising from the implementation of new legislation. This can lead to additional costs or reduce the return on investment. This risk also includes possible changes in the applicable tax treatment. All of this can have a negative impact on the return on investment.

*(e) Early Redemption Risk*

The Issuer has the right to redeem the Bonds before the Bond Redemption Date. In this case, the investor may not be able to reinvest the redemption proceeds into a similar security with an actual interest rate as high as that of the respective Bonds. Therefore, the return on investment in the Bonds may be lower than originally anticipated.

*(f) Inflation Risk*

This is the risk that, in the event of inflation, the devaluation of money may be higher than the yield on the Bonds.

*(g) Currency Risk*

Investors whose investment currency differs from the specified currency of the Bonds may be affected by exchange rate fluctuations, which can also be set by government authorities. Exchange rate fluctuations can have a negative impact on investor returns.

*(h) Governance (Bondholder Decisions), Suitability and Limitation of Liability Risk*

Decisions made at Bondholders' meetings are binding on all investors, even those who did not participate or who objected. Therefore, an individual investor has limited influence over decisions. In

addition, the Bonds may be unsuitable for some investors due to their risk profile. Furthermore, the interest on arrears payable by the Issuer for delays is relatively limited, which may not fully compensate for the damage suffered.

## **5.2. Risks Related to the Issuer**

The risks described below may adversely affect the Issuer and, in extreme cases, cause the Issuer's insolvency and a breach of its obligations assumed under the Bonds. The main risk factors that may affect the financial performance of the Issuer are:

### *(a) Liquidity and Insolvency Risk*

The risk that the Company will not have sufficient financial resources to meet its financial obligations on time, or will be unable to obtain these financial resources in a short period through borrowing or selling its assets, or will be forced to sell the Company's assets or a part thereof under unfavourable market conditions and thereby incur losses. Liquidity risk may also manifest in the event of the cancellation of the Issue. Liquidity risk manifests as temporary or permanent insolvency of the Company and, in the extreme case, the initiation of bankruptcy proceedings against the Company.

### *(b) Economic and Geopolitical Fluctuation Risk*

The Company's activities depend on the macroeconomic environment in Lithuania and the region, as the efficiency of debt collection is closely linked to the financial position of debtors. During periods of economic growth, improving employment and income increase the solvency of debtors, whereas during a downturn, income decreases, unemployment rises, and consumption weakens. Consequently, debt collection becomes slower and less efficient, and recovery from assets may be hindered due to reduced demand and fallen prices.

Additionally, geopolitical factors such as regional tensions, conflicts, or sanctions can cause sudden fluctuations in the economy and financial markets, reducing investor confidence and capital availability. This may impair the solvency of debtors and the value of assets, reduce the Company's revenues and cash flows, and make it more difficult to meet financial obligations.

### *(c) Portfolio Acquisition and Valuation Risk*

The core business of the Company is the purchase of debt portfolios; therefore, an inaccurate valuation of debts or portfolios may lead to overpayment or lower-than-expected recovery. Since the valuation is based on historical data and models that may be inaccurate, there is a risk that investments will not pay off and the Company will incur losses.

### *(d) Legal and Regulatory Risk*

The Company's activities are governed by specific legislation (including the areas of credit administration, consumer credit, and personal data protection). Changes in legal regulation or the failure to implement them properly may restrict activities, increase costs, and lead to sanctions or even the suspension of activities.

### *(e) Operational and IT (Including Data Security) Risk*

The Company faces risks due to disruptions in IT systems, the loss of service providers, or technical errors. There is also a risk of data loss or breach, which could lead to operational disruptions, legal claims, fines, and reputational damage. These risks also include deficiencies in internal processes and systemic errors.

*(f) Personnel and Reputational Risk*

The Company's activities depend on qualified employees; therefore, their turnover or misconduct (including abuse, errors, or disclosure of confidential information) may adversely affect operational results. Furthermore, a negative reputation due to the nature of the business or communication may lead to the loss of clients and partners.

*(g) Financial Statements and Audit Risk*

There is a risk that the Company's financial statements may not fully or accurately reflect its financial position due to valuation assumptions (especially in determining the value of debt portfolios), accounting judgements, or human errors. There is also a risk that the auditors may issue qualifications or a modified opinion, which could adversely affect investor confidence and the Company's ability to raise financing.

## **6. Purpose of the Bond Issue**

**Bonds to be issued and the total amount of funds the Issuer seeks to raise**

Up to 3,500 units of Bonds, each with a nominal value of EUR 1,000. Accordingly, the total (maximum) amount of funds the Issuer seeks to raise is up to EUR 3,500,000.

**Main purpose of the Bond issue**

The Bonds are issued to raise capital required for: (i) financing new expansion projects (acquisition of debt portfolios); (ii) maintaining diversified funding sources and maturities; (iii) raising the Issuer's profile in the capital market.

**Anticipated target groups of investors entitled to subscribe for the securities to be issued**

No target investor group is anticipated.

**Country in which the offering of securities is intended**

The initial distribution of bonds is being carried out in the Republic of Lithuania, the Republic of Latvia and the Republic of Estonia.

**Estimated net amount of proceeds (less offering costs), broken down by intended use of funds**

It is anticipated that the entire amount raised will be used to finance investments in debt portfolios acquired by the Issuer.

## **7. Description of the Bonds**

**Bonds**

Up to 3,500 units of Bonds, each with a nominal value of EUR 1,000 (total nominal value – up to EUR 3,500,000).

<b>Class and type of Bonds</b>	Ordinary non-convertible secured bonds – non-equity (debt) securities, under which the Company becomes a debtor to the Bondholders and assumes obligations for the benefit of the Bondholders.
<b>Total number of Bonds</b>	Up to 3,500 units
<b>ISIN</b>	LT0000138000
<b>Nominal value of one Bond</b>	EUR 1,000
<b>Maximum total nominal value of the Bond issue</b>	Up to EUR 3,500,000
<b>Currency of the Bonds</b>	EUR
<b>Price of one Bond</b>	EUR 1,000
<b>Yield</b>	The same as the applicable interest rate.
<b>Bond issue date</b>	26 June 2026
<b>Bond subscription period</b>	From 00:00 on 8 June 2026 to 23:59 on 25 June 2026.
<b>Bond allocation date</b>	26 June 2026
<b>Settlement date for the Bonds</b>	26 June 2026
<b>Legal basis for the Bond issue</b>	The Law on Companies, the Law on Securities, and other relevant legal acts.
<b>Decision of the Issuer on the basis of which the Bonds are issued</b>	The offering of the Bonds is carried out in accordance with Resolution No. 2026-05/2 of the Issuer's Board of 26 May 2026.
<b>Form of the Bonds</b>	<p>The Bonds are issued in uncertificated book-entry form. In accordance with the Law on Markets in Financial Instruments of the Republic of Lithuania, the recording and accounting of uncertificated securities in the Republic of Lithuania is carried out by the Lithuanian branch of Nasdaq CSD SE, legal entity code 304602060, registered office address Konstitucijos pr. 29-1, Vilnius, Lithuania (hereinafter referred to as <b>Nasdaq CSD</b>).</p> <p>The entity responsible for the accounting of the securities is AB Artea bankas.</p> <p>The Bonds shall be deemed valid from the date of their registration in the central securities depository managed by Nasdaq CSD (i.e. from the Bond Issue Date) until the date of their redemption and deregistration from the</p>

central securities depository managed by Nasdaq CSD (i.e. until the Final Redemption Date).

**Bond redemption date** 26 September 2029

**Bond redemption price** The Bonds shall be redeemed by paying their owners the nominal value of the Bonds plus accrued and unpaid interest as of the Redemption Date. The right to receive the nominal value of the Bonds and accrued and unpaid interest belongs to the persons who are the Bondholders according to the list of Bondholders compiled by Nasdaq CSD three business days prior to the respective payment date. The Issuer will redeem the Bonds via Nasdaq CSD.

After the Bond redemption price is transferred to the investors' accounts, the Bonds will be removed from Nasdaq CSD and from the First North debt securities list.

**Interest rate** The Bonds are issued with a floating interest rate, which consists of: a fixed interest margin of 6.2% plus 6-month EURIBOR.

The 6-month EURIBOR interest rate is determined five business days prior to the start of the respective interest payment period. Interest is calculated daily in Euros on the nominal value of the Bonds. Interest begins to accrue from the start date of the Bond issue validity period, inclusive. When calculating and paying interest for the respective past three-month period, the interest payment date on which such interest is to be paid is not included in the calculation. Interest is calculated on the basis that the number of days in any month is 30 and assuming a 360-day year.

**Interest payment frequency** Interest is payable quarterly: on 26 March, 26 June, 26 September, and 26 December of each year.

**Payments** The Issuer shall pay the amounts due under the Bonds (principal amount, interest) to the Bondholders specified in the register managed by Nasdaq CSD three business days prior to the date of execution of such payment. If the due date for payment falls on a non-business day, the payment will be deferred to the next business day. The postponement of the payment date does not affect the amount due, and it shall not be recalculated.

**Collateral** To ensure the proper performance of the Issuer's obligations to redeem the subscribed Bonds and pay interest, the Issuer shall pledge, for the benefit of the Bondholders, claim rights owned by the Issuer or the Issuer's subsidiary (SIA Legal Balance, company code 40203125480, address Marijas st. 2A, Riga, Republic of Latvia) against the debtors of the Issuer or the Issuer's subsidiary. The volume of the pledged claim rights will be calculated so that the costs incurred by the Issuer or the Issuer's subsidiary in acquiring these rights (i.e. the acquisition price of the claim rights) represent at least 125% (one hundred and twenty-five per cent) of the nominal value of the distributed Bonds. The pledge is concluded in

accordance with the law of the Republic of Lithuania or the Republic of Latvia, depending on the pledger, and is registered in a public register (in Lithuania, this is the Register of Contracts and Encumbrances of the Republic of Lithuania, in Latvia, the Register of Commercial Pledges of the Republic of Latvia) no later than 90 calendar days from the date of issue of the Bonds.

In addition, the Issuer undertakes to ensure that the pledged assets will meet the specified requirements until the Bond Redemption Date, i.e. the pledged assets will be reviewed quarterly, and if it is determined that the pledged assets no longer meet the established criteria, the Issuer undertakes to pledge additional claim rights for the benefit of the Bondholders within no less than 90 calendar days from the end of the respective quarter.

No guarantee is provided for the securities to be issued.

**Applicable taxes**

All payments related to the Bonds are calculated and executed taking into account all compulsory taxes and other deductions under applicable law. If applicable law requires the withholding of applicable taxes, the Issuer shall execute the payment after withholding the taxes and settle accounts with the relevant authorities in accordance with the requirements of applicable legal acts. The Issuer shall not be required to pay any additional compensation to the Bondholders due to tax withholding.

**Restrictions on the transfer of Bonds**

No restrictions apply to the transfer of the Bonds.

**Investor expenses**

The Issuer will not charge investors any expenses or fees for the Bond Issue. However, investors may be required to cover costs related to opening securities accounts with credit institutions or financial brokerage firms, as well as commission fees charged by credit institutions or financial brokerage firms when executing the investor's orders to buy or sell the Bonds, holding the Bonds, or any other operations related to the Bonds. The Issuer does not compensate the Bondholders for such expenses.

**Listing**

The Bonds will be admitted to trading on the First North debt securities list no later than on the Bond Issue Date.

**Rate of interest on arrears in case of violation of obligations**

0.02%

**Bond distributor**

Evernord UAB FMJ, legal entity code 303198227, address Konstitucijos pr. 15-98, Vilnius, and the Company itself. An application to acquire the bonds can be submitted to the distributor via email at [info@evernord.com](mailto:info@evernord.com).

**Trustee**

UAB Audifina, legal entity code 125921757, address A. Juozapavičiaus st. 6, Vilnius.

<b>Bond account operator</b>	AB Artea bankas, legal entity code 112025254, address Tilžės st. 149, Šiauliai.
<b>Certified adviser</b>	Law firm Sorainen, legal entity code 307503594, address Gedimino pr. 44A, Vilnius.

## 8. Early Redemption of the Bonds

The Issuer has the right to redeem the Bonds prior to the Bond Redemption Date (hereinafter referred to as **Early Redemption**). If the Issuer wishes to redeem the Bonds prior to the Bond Redemption Date, it shall notify the Investor and specify the Early Redemption Date. Early Redemption shall be executed by redeeming all or part of the subscribed Bonds and paying the Investor the full Bond redemption price along with any accrued but unpaid interest for the current interest payment period, if any.

Upon the occurrence of any of the conditions specified below (hereinafter referred to as an **Event of Default**), the Trustee, acting on behalf and for the benefit of the Bondholders, has the right to submit a unilateral written notice to the Issuer demanding that the breach or situation be remedied, granting a period of no less than 30 days for such remedy. If the Issuer fails to remedy the breach or situation within the said period, the Trustee may demand the redemption of all Bonds subscribed by the Bondholders, even if such redemption would occur prior to the scheduled Bond Redemption Date:

- The Issuer breaches any of the interest payment terms set out in the Information Document and delays the payment of interest to the Bondholders for more than 10 (ten) business days;
- Bankruptcy or liquidation proceedings are initiated against the Issuer;
- All (or a substantial part) of the Issuer's assets are seized and/or enforcement action is taken against them, and such seizure or enforcement action is not lifted within 90 days;
- The Issuer materially breaches any other obligation set out in the Information Document or has provided materially incorrect warranties or representations;
- A Cross-Default occurs. A Cross-Default is deemed to occur if the Issuer fails to perform its obligation to pay interest on time or to redeem bonds for the bondholders of other bond issues launched by the Issuer (hereinafter referred to as **Other Bond Issues**), and such delay lasts for more than 10 (ten) business days and exceeds EUR 50,000, or if the Issuer otherwise materially breaches the provisions of the bond subscription agreements concluded with the bondholders of Other Bond Issues.

In the event of an Event of Default, the Issuer must pay the Bondholder the nominal value of the redeemed Bonds, accrued interest up to the actual date of redemption, and any calculated interest on arrears. This amount must be transferred to the Bondholder's bank account specified in the Bond Subscription Agreement no later than within 20 calendar days following the expiry of the scheduled remedy period.

## 9. Rights Granted to the Bondholders

All Bonds to be issued grant their owners equal rights, as established by the Law on Companies and other legal acts of the Republic of Lithuania.

Each Bondholder is granted the following key rights:

- To receive the nominal value of the held Bonds, calculated in the currency of the issue, provided the Bonds are held until the Bond Redemption Date;
- To receive interest during the validity period of the Bonds, payable on the interest payment dates;
- To sell or otherwise transfer all or part of the held Bonds, provided that the Trustee is informed in writing and the applicable fees for such operations are paid;
- To bequeath by will all or part of the held Bonds to one or more persons (if the Investor is a natural person).

Upon issuing the Bonds, the Issuer becomes a debtor to the Bondholder and assumes obligations for the benefit of the investor. All Bonds and the Bondholders' rights granted by them are held and ranked *pari passu* with other unsecured and unsubordinated obligations of the Issuer to its other creditors. In the event of the Issuer's insolvency, the Bondholders have the right to recover their investments under the same conditions as other creditors who belong to the same group of claims under the relevant legislation. There are no agreements or other transaction documents that subordinate the claims of the Bondholders to the Issuer's unsecured obligations.

The Bonds cannot be converted into shares of the Issuer.

No restrictions apply to the transfer of the Bonds in the secondary market (whether through purchase-sale or other types of transfer). Once the Issuer admits the Bonds to trading on First North, secondary trading must be carried out in compliance with the rules set out in the Republic of Lithuania Law on Markets in Financial Instruments and the First North Rules.

If the Company fails to redeem the Bonds on time and/or fails to pay interest on time, it undertakes to pay interest on arrears at a rate of 0.02% of the unpaid amount for each day of delay.

If the Company fails to redeem the Bonds on time, all settlements with the Bondholders shall be executed through the escrow account of the Bondholders' Trustee.

Bondholders also have the following rights provided for in the Republic of Lithuania Law on the Protection of Interests of Owners of Bonds of Public and Private Limited Liability Companies:

- To participate and vote at Bondholders' meetings;
- To initiate the convening of a Bondholders' meeting and to make a decision to convene it in accordance with the procedure established by legal acts;
- To receive information about the Company, its issued Bond Issue, and other information related to the issue and the protection of Bondholders' interests from the Bondholders' Trustee or the Company, except for confidential information or information constituting a trade (industrial) secret of the Company, and except for cases where the request for information is unjustified;
- To obtain a copy of the agreement on the protection of Bondholders' interests from the Bondholders' Trustee.

The Bondholders' meeting may adopt the following decisions:

- To remove the Bondholders' Trustee and appoint a new one, while simultaneously obliging the Company to implement this decision;
- To instruct the Bondholders' Trustee that the breach committed by the Company is immaterial, meaning there is no need to take measures to protect the Bondholders' rights;

- To approve the measures proposed by the Company for the performance of assumed but unfulfilled obligations to the Bondholders;
- To determine what information the Bondholders' Trustee must periodically or upon the request of the Bondholders provide to the Bondholders' meetings, as well as the procedure for providing this information;
- The Bondholders' meeting may also resolve other issues related to the protection of Bondholders' interests.

The right to initiate a Bondholders' meeting is held by the Bondholders' Trustee, the Bondholders who own no less than 1/10 of the Bonds of the same issue that grant voting rights at the Bondholders' meeting, and the Company.

An application to convene a meeting must be submitted to the Bondholders' Trustee, who must make a decision to convene the meeting within 5 business days.

Bondholders may also have other rights provided for in the legal acts of the Republic of Lithuania that are not specified in this document.

## **10. Agreements Concluded by the Company Regarding the Bonds**

### *(a) Regarding Bond Accounting*

The Company has concluded a service agreement with AB Artea bankas (hereinafter referred to as the **Bank**) (code 112025254, registered office Tilžės g. 149, LT-76348 Šiauliai, Republic of Lithuania, e-mail: info@artea.lt) regarding the accounting of financial instruments, settlement for services provided, and other related matters. The agreement is for an indefinite period.

Material terms of the agreement: Under this agreement, the Bank undertakes to open financial instrument issue registration accounts and to represent the Company at Nasdaq CSD, make entries in financial instrument accounts, issue statements for these accounts, provide reports to the owners of financial instruments, etc.

### *(b) Regarding the Protection of Bondholders' Interests*

The Company has concluded a service agreement with UAB "Audifina" (hereinafter referred to as the **Trustee**) (code 125921757, registered office A. Juozapavičiaus st. 6, Vilnius, Republic of Lithuania, tel: 852127365, e-mail: info@audifina.lt) regarding the protection of Bondholders' interests in relations with the Issuer. The agreement is for an indefinite period.

Material terms of the agreement: The Trustee undertakes, in accordance with this agreement, laws, and other legal acts, to protect the rights and legitimate interests of all owners of the Issuer's Bonds by maintaining relations with the Issuer and third parties, and the Issuer undertakes to pay the Trustee the remuneration specified in the agreement.

The agreement shall terminate when the Issuer fulfils all its obligations to the Bondholders; if the Trustee no longer meets the legal requirements set for a bondholders' trustee; if bankruptcy proceedings are initiated against the Issuer; or in other cases established by laws and/or other legal acts of the Republic of Lithuania or the agreement.

### *(c) Regarding the Certified Adviser*

On 27 May 2026, the Company concluded a service agreement with the law firm Sorainen (code 307503594, registered office Gedimino pr. 44A, Vilnius, Republic of Lithuania, tel: 852685040, e-mail: lithuania@sorainen.com) inter alia for the provision of certified adviser services to the Company until the first day of listing the Bonds on the First North debt securities list.

## 11. Information About the Securities Issued by the Issuer

**The Issuer's equity securities** (information as of 20 May 2026):

**The Issuer's authorised capital** EUR 900,003.40

**Equity securities issued by the Issuer** 310,346 ordinary registered shares with a nominal value of EUR 2.90 per share; the shares are fully paid up and grant shareholders the rights established by the Law on Companies. The Issuer has issued only one class of shares – ordinary registered shares.

**The Issuer's debt securities (ordinary non-convertible bonds)** (information as of 20 May 2026):

Effective date	Number of Bonds	Total nominal value of the issue	Annual interest rate, %	Redemption date
20 September 2023	2,500 units	EUR 2,500,000	10%	20 March 2027
15 October 2023	735 units	EUR 735,000	10%	15 October 2026
20 December 2023	1,000 units	EUR 1,000,000	10%	20 June 2026
10 February 2024	765 units	EUR 765,000	10%	10 August 2026
10 February 2024	200 units	EUR 200,000	10%	10 August 2026
12 March 2024	2,000 units	EUR 2,000,000	10%	10 June 2027
10 May 2024	1,350 units	EUR 1,350,000	10%	10 August 2027
10 April 2024	1,500 units	EUR 1,500,000	6.2% + 6m EURIBOR	10 October 2027
10 August 2024	2,000 units	EUR 2,000,000	6.2% + 6m EURIBOR	10 January 2028
10 November 2024	2,000 units	EUR 2,000,000	6.2% + 6m EURIBOR	10 July 2028
10 January 2025	500 units	EUR 500,000	6.2% + 6m EURIBOR	10 December 2026

10 December 2024	2,250 units	EUR 2,250,000	6.2% + 6m EURIBOR	10 April 2028
10 June 2025	1,000 units	EUR 1,000,000	8.2%	10 September 2027
10 April 2025	3,000 units	EUR 3,000,000	6.2% + 6m EURIBOR	10 October 2028
10 March 2025	2,150 units	EUR 2,150,000	6.2% + 6m EURIBOR	10 January 2029
10 November 2025	3,315 units	EUR 3,315,000	6.2% + 6m EURIBOR	10 May 2029
10 December 2025	1,000 units	EUR 1,000,000	6.2% + 6m EURIBOR	10 December 2027
10 January 2026	1,008 units	EUR 1,008,000	6.2% + 6m EURIBOR	10 February 2028
10 January 2026	1,000 units	EUR 1,000,000	8.25%	10 March 2029

**Issuer's shareholder list** (information as of 20 May 2026):

<b>Issuer's shareholder</b>	<b>Number of shares owned by the Issuer's shareholder, units</b>	<b>Share of authorised capital and votes held by the Issuer's shareholder, %</b>
UAB ERA CAPITAL, company code 300638657, Ulonų st. 5, Vilnius, Lithuania	284,212	91.58%
Arminas Sinkevičius, Lithuania	15,790	5.09%
Marius Šlepetis, Lithuania	7,867	2.53%
Julija Žiūkaitė, Lithuania	466	0.15%
Žilvinas Vidugiris, Lithuania	310	0.10%
Šarūnas Šimkus, Lithuania	466	0.15%
Nerdas Sangavičius, Lithuania	466	0.15%
Treasury shares held by the Company	769	0.25%

<b>Total:</b>	<b>310,346</b>	<b>100.00%</b>
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**Shareholder list of UAB ERA CAPITAL** (information as of 20 May 2026):

<b>Shareholder</b>	<b>Number of shares owned by the shareholder, units</b>	<b>Share of authorised capital and votes held by the shareholder, %</b>
Evaldas Remeikis, Lithuania	6,727	50%
Aiva Remeikienė, Lithuania	6,727	50%
<b>Total:</b>	<b>13,454</b>	<b>100%</b>

UAB ERA CAPITAL was established in 2007. It is a private equity firm focused on building, supporting, and investing in small and medium-sized businesses. The UAB ERA CAPITAL corporate group consists of companies operating in sectors such as financial services, information technology services, entertainment services, and real estate. For more details: <https://eracapital.lt/>.

**12. Companies managed by the company** (information as of 20 May 2026):

<b>Company</b>	<b>Share of shares and voting rights held by the company</b>	<b>Authorised capital</b>	<b>Core business activity</b>
SIA Legal Balance, company code 40203125480, address Marijas st. 2A, LV-1039, Riga, Latvia	100%	EUR 4,121,777.00	Debt purchase and collection
UAB Legal balance invest, company code 306113214, address Žalgirio st. 90-100, Vilnius, Lithuania	100%	EUR 2,500.00	Debt portfolio management
UAB Legal balance invest 2, company code 306967225, address Žalgirio st. 90-100, Vilnius, Lithuania	100%	EUR 1,000.00	Debt portfolio management
UAB Legal balance invest 3, company code 307422217, address Žalgirio st. 90-100, Vilnius, Lithuania	100%	EUR 1,000.00	Debt portfolio management
UAB Legal balance invest 4, company code	100%	EUR 1,000.00	Debt portfolio management

307614954, address Žalgirio st. 90-100, Vilnius, Lithuania			
Legal Balance sp. z o.o., company code 0001028298, address Szczęsna 26, 02-454 Warsaw, Poland	100%	PLN 113,000	Debt purchase and collection

### 13. Management of the Issuer

The management bodies of the Issuer are: the general meeting of shareholders, the collegial management body – the Board, and the single-person management body – the General Manager. The procedure for the appointment and removal of Board members and the Director is governed by the Law on Companies. The Issuer's Board consists of 4 (four) members elected by the general meeting of shareholders for a term of 4 (four) years. The term of office for the currently appointed Board ends on 20 March 2027.

#### Board

<b>Evaldas Remeikis</b>	Chairman	Having extensive business experience, Evaldas is a member of the boards and supervisory boards of various companies in Lithuania and Latvia. He actively participates in the creation of companies operating in the technology and finance sectors and invests in startups. Evaldas also holds the position of CEO of the Issuer's shareholder, UAB ERA Capital, as well as Chairman of the Board of AB NEO Finance, and is a board member of the Lithuanian Business Angel Network LitBAN.
<b>Arminas Sinkevičius</b>	Member	Until 2016, Arminas held the position of CEO of the Company. Currently, in addition to his participation in the Company's Board, Arminas also holds several management body positions in companies operating in Lithuania.
<b>Vaidotas Pupalaigis</b>	Member	With over 20 years of experience in private banking, Vaidotas currently holds the position of CEO at UAB Perpetus finance.
<b>Jūratė Stanišauskienė</b>	Member	An expert in strategy and corporate governance, professional board member with more than 15 years of international management experience. The Board member is responsible for business development, strategic planning and implementation, expansion into new markets, operations management and optimisation, and organisational and human resources management issues.

#### Manager

<b>Marius Šlepėtis</b>	General Manager	Has been managing the Company since 2016; has more than 10 years of work experience in the field of debt collection. Since
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2018, he has also held the position of Head of the Lithuanian Credit Management Companies Association.

## 14. Company Business Review

### 14.1. Company Business Lines

#### (a) Purchase of Debt Portfolios

This is the core business line of the Company. During 2025, approximately EUR 17.2 million was invested in the purchase of debt portfolios in Lithuania and Latvia (2024: EUR 15.6 million; 2023: EUR 12.6 million). Debt portfolios are acquired by paying between 10% and 70% of the value of the claim right. The price is determined by modelling future cash flows based on historical recovery data and management assumptions. The forecasting period is 15 years. The Company's acceptable internal rate of return (IRR) is 20%. Debt portfolios are purchased from banks, other financial institutions, and telecommunications companies.

#### (b) Debt Administration and Legal Services

A rapidly expanding segment of the Company's business. More and more clients trust UAB Legal Balance to handle their debts. The Company provides pre-trial recovery, judicial recovery, and the monitoring and administration of debts in the enforcement process. The Company's revenue from this segment grew by more than 47% when comparing 2025 and 2024 (2025: EUR 1.6 million; 2024: EUR 1.1 million; 2023: EUR 0.8 million).

#### (c) Eskolos.It Platform

UAB Legal Balance operates eskolos.It, one of the best-known debt collection brands in Lithuania, along with its associated online platform. It is designed to reach individual natural and legal persons who require debt collection services. Debts are either purchased or collection services are provided. Since the launch of the platform, a total of more than 18,000 debts have been taken over, with a total claim right value of EUR 41.9 million. Project revenue was EUR 699 thousand in 2025, EUR 724 thousand in 2024, and EUR 607 thousand in 2023.

### 14.2. Overview of Debt Portfolio Purchases (Data of 2025)

Size of managed purchased claim rights: over EUR 169.3 million. Volume of managed debtor cases: over 83,000. Amount invested by the company in debt purchases during 2025: over EUR 17.2 million. Amount recovered from purchased debts during 2025: over EUR 18.0 million.

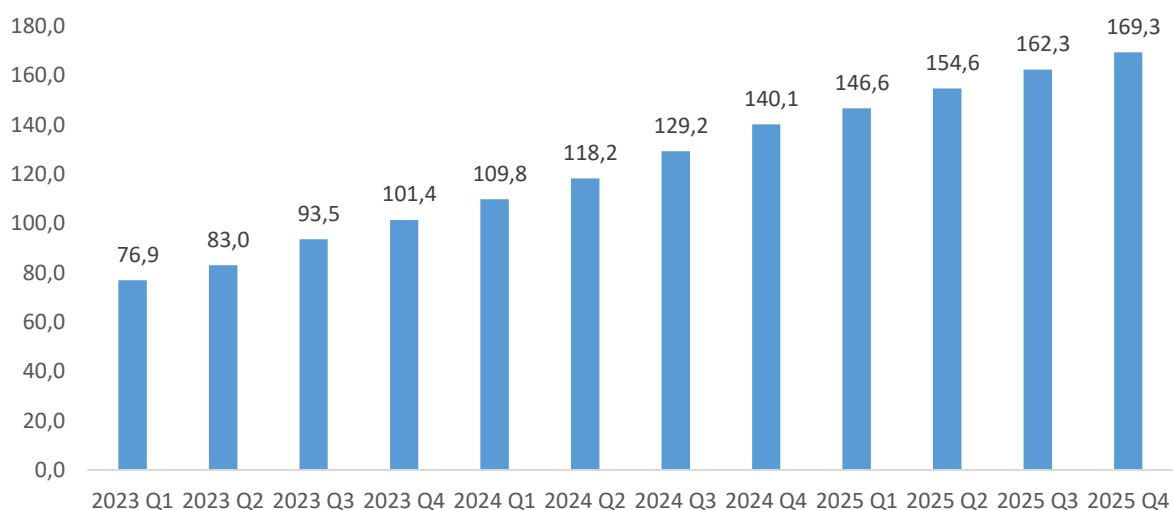
Year	Acquisition price	Recoveries up to 2025	Gross Cash-on-cash ratio*	Future recoveries	Cash-on-cash ratio**
2016	367,663	1,684,532	4.58	56,848	4.74
2017	2,121,442	6,225,291	2.93	516,868	3.18
2018	1,997,177	4,096,556	2.05	642,616	2.37
2019	3,688,742	6,202,758	1.68	1,367,332	2.05
2020	4,518,939	7,279,275	1.61	3,669,328	2.42

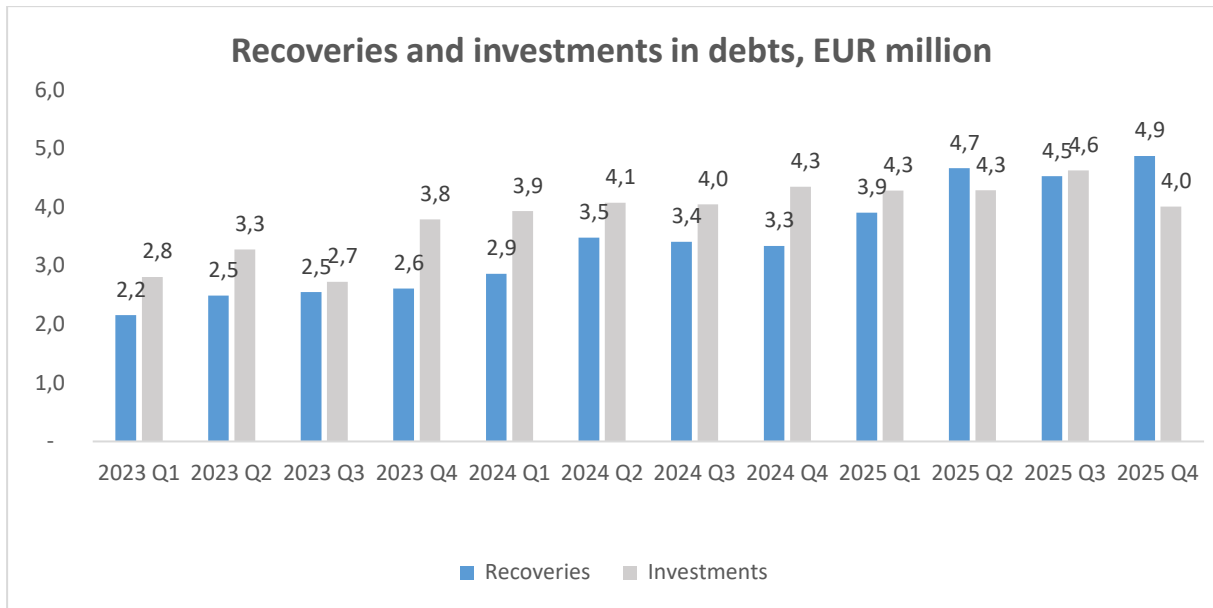
<b>2021</b>	4,807,431	6,831,935	1.42	3,611,172	2.17
<b>2022</b>	7,625,672	8,314,867	1.22	9,883,875	2.52
<b>2023</b>	12,627,242	10,325,096	0.82	18,668,104	2.30
<b>2024</b>	16,495,394	8,043,180	0.49	33,656,498	2.53
<b>2025</b>	17,203,968	2,887,839	0.17	39,093,029	2.44
<b>TOTAL</b>	<b>71,453,670</b>	<b>62,891,328</b>	<b>0.88</b>	<b>111,165,670</b>	<b>2.44</b>

\* The ratio shows the relationship between the actual recoveries of the portfolios and the acquisition price.

\*\* The ratio shows the relationship between the total lifetime recoveries of the portfolios (actual and projected) and the acquisition price.

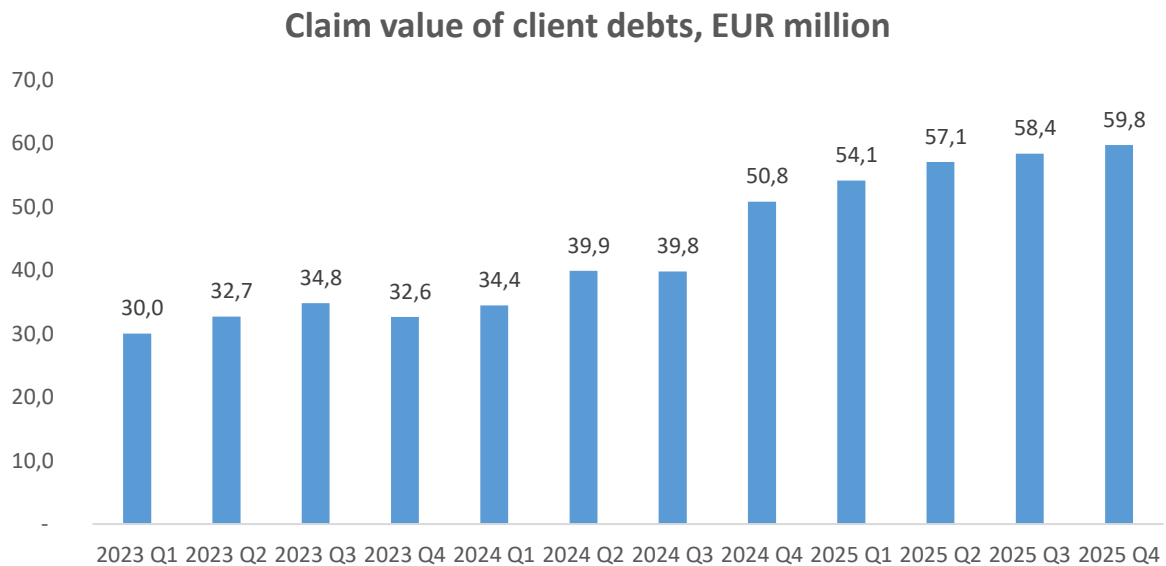
### Claim value of purchased portfolios, EUR million



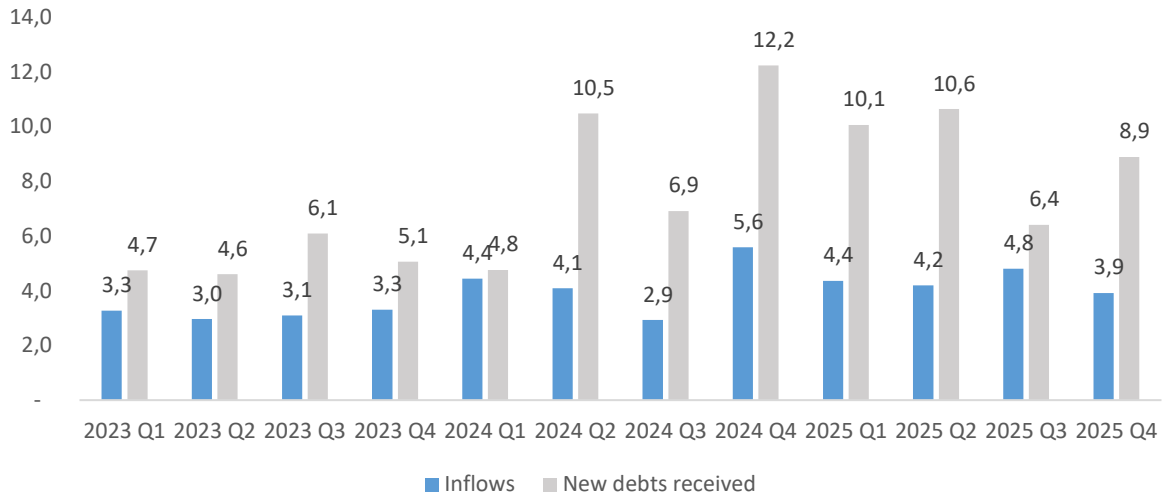


### 14.3. Overview of Debt Administration and Legal Services (Data of 2025)

Size of managed administered claim rights: over EUR 59.8 million. Volume of managed debtor cases: over 45,000. Amount of debts referred by clients to the company for collection during 2025: over EUR 36.0 million. Amount recovered from client-administered debts during 2025: over EUR 17.2 million.



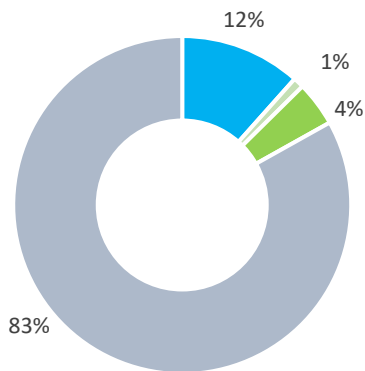
### Inflows from client debts and new placements, EUR million



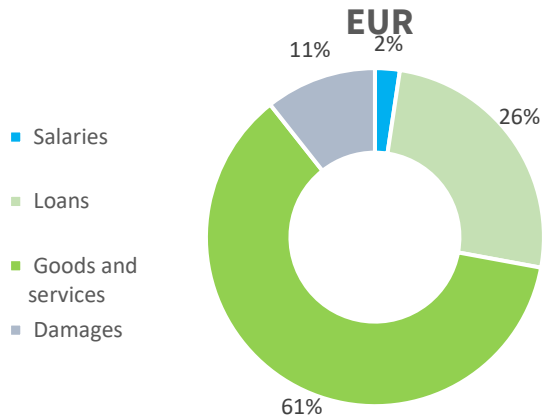
#### 14.4. Overview of the eSkolos.It Platform (Data of 2025)

Total size of managed claim rights under the eSkolos project: over EUR 42.0 million. Volume of managed debtor cases: over 18,000. Amount of debts purchased/taken over for collection via the eSkolos.It platform during 2025: over EUR 10.4 million in nominal value. Amount recovered under the eSkolos project during 2025: over EUR 2.1 million.

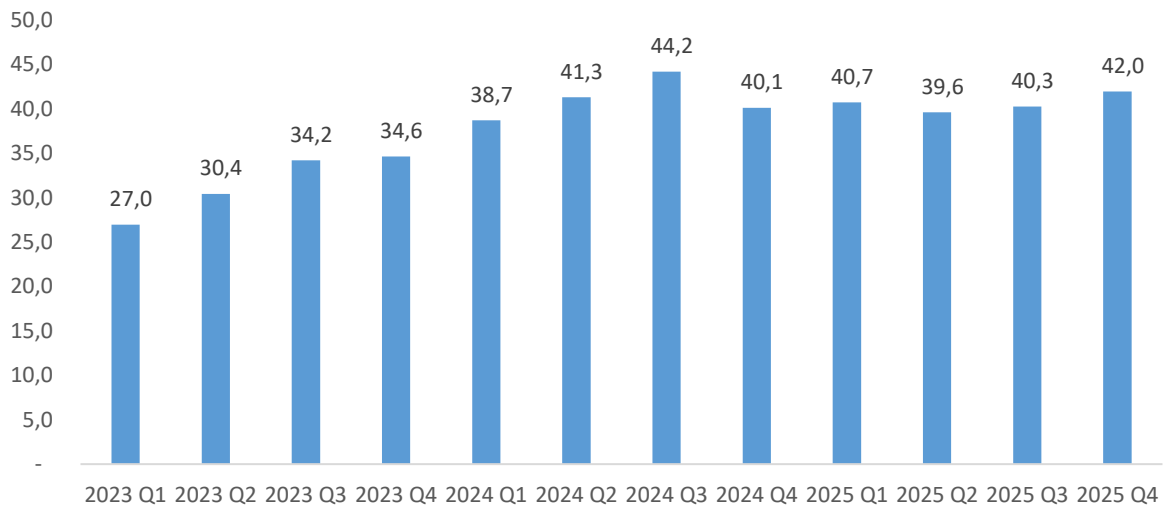
#### % of purchased debts, EUR



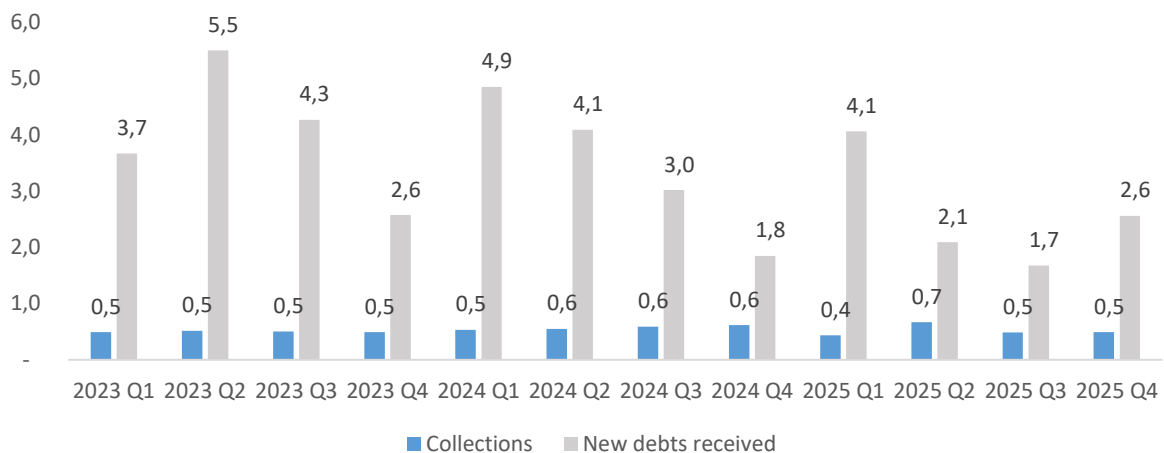
#### % of commissioned transferred debts, EUR



### Claim value managed by the eskolos.lt platform, EUR million



### Inflows from eSkolos.lt debts and new placements, EUR million

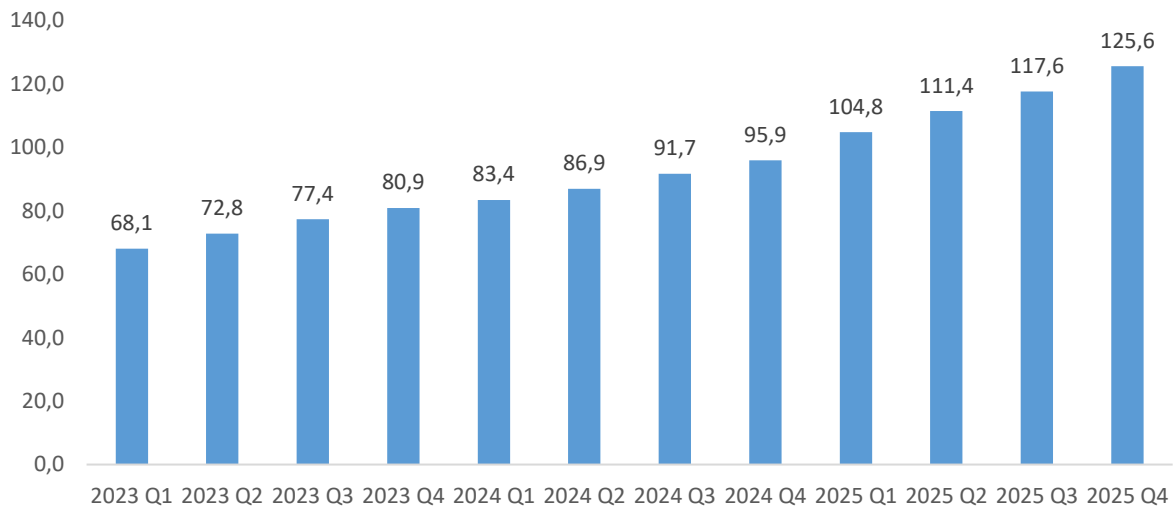


#### 14.5. Business Environment

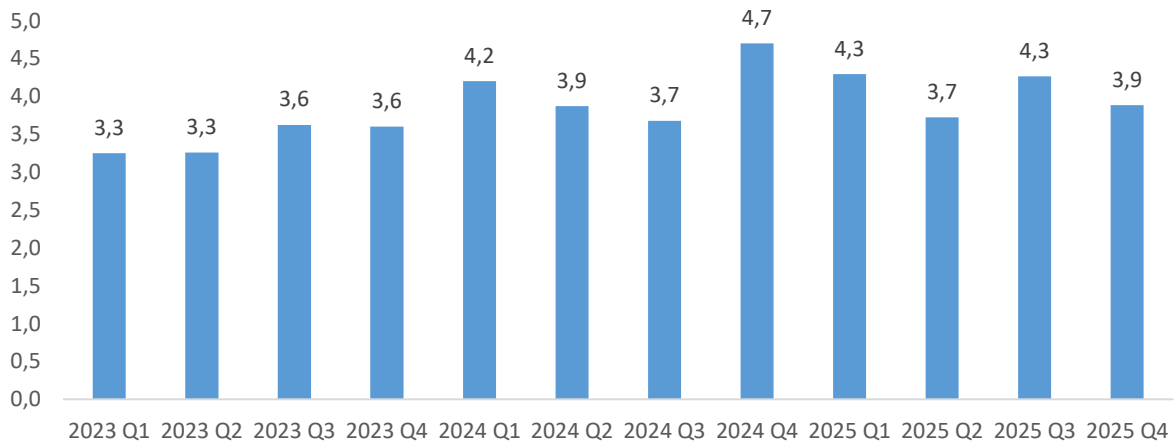
A higher level of debt inevitably leads to a larger number of insolvent clients. According to data from the Bank of Lithuania\*, the amount of consumer credits overdue by more than 90 days amounted to EUR 125.6 million in 2025 (a 31% increase compared to the previous year). Due to limited resources, financial institutions very frequently outsource the administration of insolvent clients to debt collection specialists, and at a later stage, sell the debts.

The challenging economic situation is likely to further increase the number of clients who will face growing difficulties in meeting their financial obligations. The Company expects that during this period it will be able to expand its client base and increase its investments.

### Amount of consumer credits, DPD >90, EUR million



### Number of terminated consumer credit agreements per quarter, thousand units

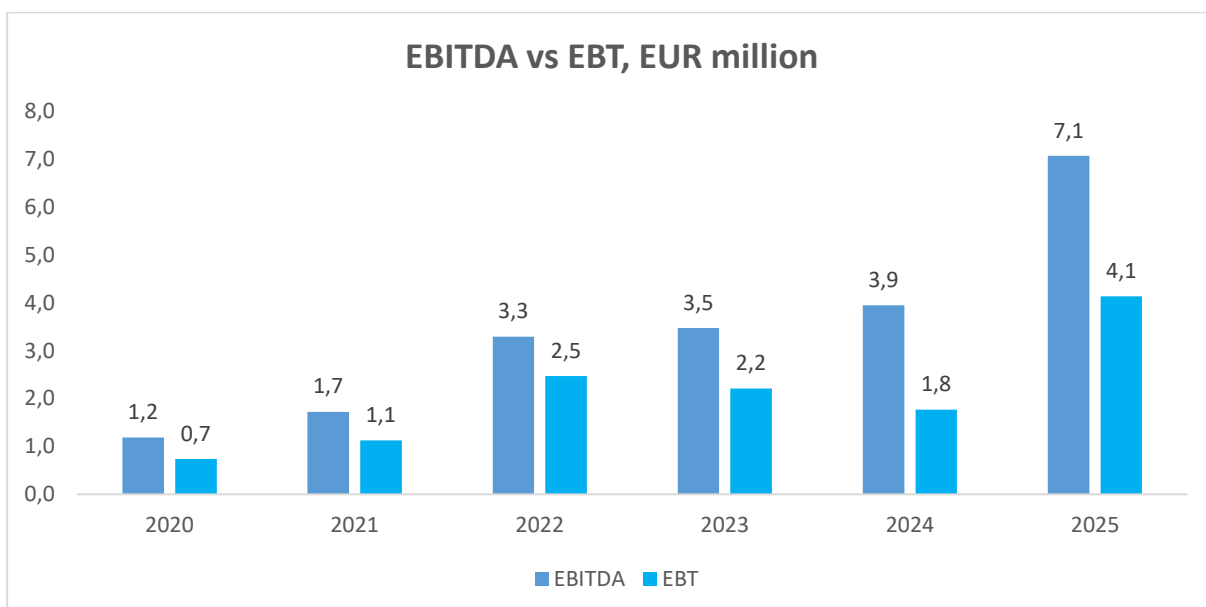
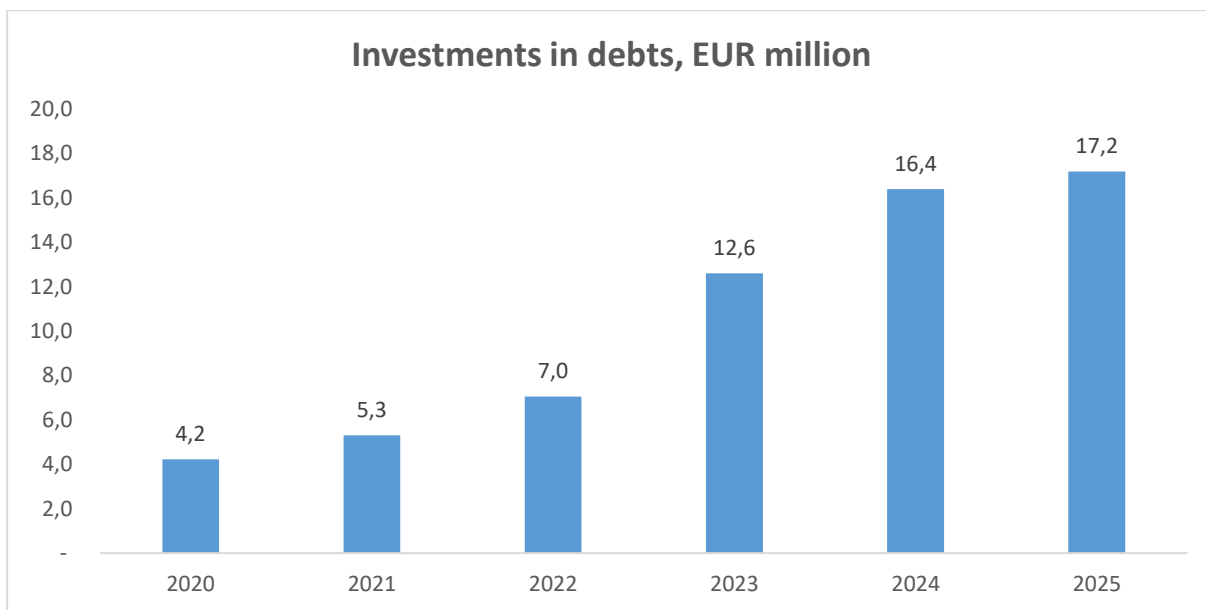


\*Source: Bank of Lithuania. Report for 2025. Reference: <https://www.lb.lt/lt/vkd-veiklos-rodikliai>.

#### 14.6. Company Profitability and Investments

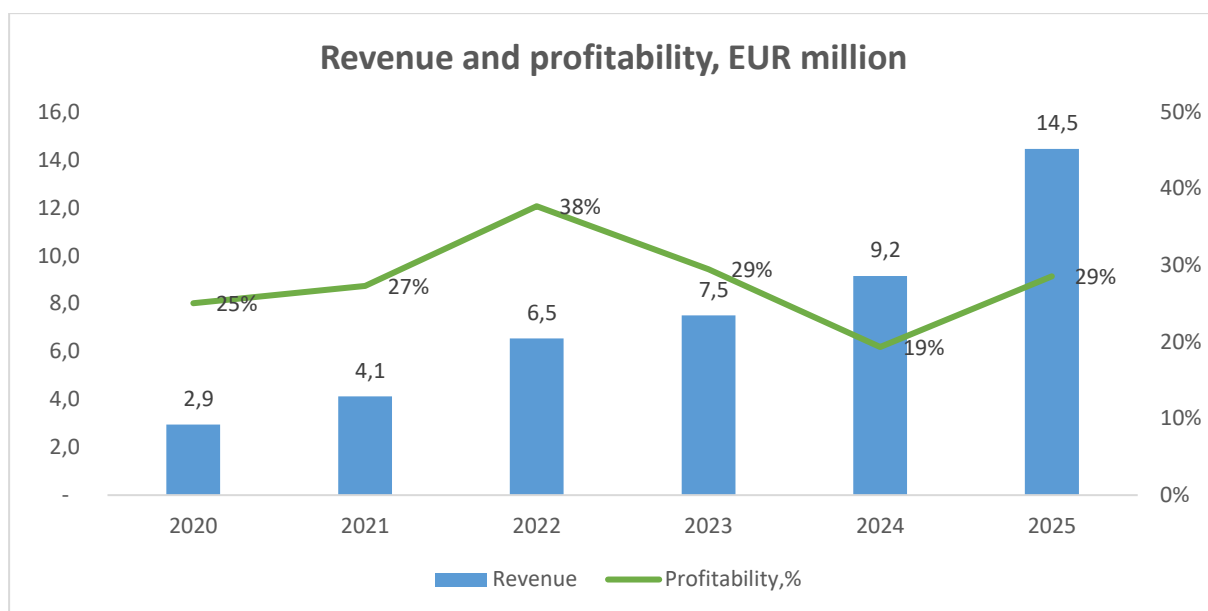
Revenue from purchased debts unequivocally accounts for the largest share (>80%) of the company's revenue structure.

The growth of investments in bad debts and the increasing portfolio of managed debts lead to a significant rise in the company's results. Furthermore, the company collects substantially higher inflows from debtors than projected, which directly impacts and increases EBITDA and pre-tax profit figures.



EBITDA is the company's earnings before interest, taxes, depreciation and amortisation.

EBT means earnings before taxes.



## 15. Financial Position of the Company

The Company's financial statements are prepared in accordance with the Business Accounting Standards approved in the Republic of Lithuania.

The Company's financial statements are prepared for the financial year (interim financial statements are also prepared as and when required).

This Information Document contains references to the audited annual financial statements of the Company for the periods ended 31 December 2025, 31 December 2024, and 31 December 2023. Selected financial information from these statements is presented in the Information Document.

The Company's revenue continues to be driven by ever-increasing investments in debt portfolios and an expanding base of administered clients.

The cost of sales consists of expenses related to judicial and enforcement processes, which increase alongside the volume of managed debts.

### Consolidated financial data from the Income Statements:

Profit and Loss Statement, EUR thousand	2023	2024	2025
<b>Revenue</b>	<b>7,503</b>	<b>9,156</b>	<b>14,466</b>
Annual change	14.7%	22.0%	58.0%
Cost of sales	1,064	1,482	2,853
Annual change	6.7%	39.2%	92.5%
<b>Gross profit</b>	<b>6,439</b>	<b>7,674</b>	<b>11,613</b>
Annual change	16.1%	19.2%	51.3%
Gross profit margin	85.8%	83.8%	80.3%

Operating expenses	2,970	3,740	4,564
<b>EBITDA</b>	<b>3,468</b>	<b>3,935</b>	<b>7,049</b>
EBITDA margin	46.2%	43.0%	48.7%
Depreciation and amortisation	2	136	239
<b>EBIT</b>	<b>3,467</b>	<b>3,799</b>	<b>6,810</b>
EBIT margin	46.2%	41.5%	47.1%
Interest expenses	1,256	2,028	2,679
<b>Profit before tax</b>	<b>2,211</b>	<b>1,770</b>	<b>4,131</b>
Profit before tax margin	29.5%	19.3%	28.6%

Purchased debt portfolios account for the largest share of the Company's assets and are accounted for using the amortised cost and effective interest rate method. The total value of purchased debt portfolios on the balance sheet was EUR 51.4 million in 2025, EUR 39.5 million in 2024, and EUR 28.1 million in 2023.

In order to maintain an optimal capital structure, the Company invests in debts by consistently borrowing through bond issues. The Company aims to maintain an equity ratio of no less than 20%.

The Company's other primary liabilities include amounts payable to sellers of debt portfolios.

#### Consolidated financial data from the Balance Sheets:

Balance sheet, EUR thousand	2023	2024	2025
Intangible assets	430	560	826
Tangible assets	28	78	65
Financial assets	18,865	27,434	34,662
<b>NON-CURRENT ASSETS</b>	<b>19,322</b>	<b>28,073</b>	<b>35,553</b>
Inventories	32	36	23
Receivables	9,580	12,491	17,460
Other	27	40	30
Cash and cash equivalents	821	2,139	758
<b>CURRENT ASSETS</b>	<b>10,460</b>	<b>14,706</b>	<b>18,272</b>
<b>ASSETS</b>	<b>29,782</b>	<b>42,778</b>	<b>53,825</b>
<b>EQUITY</b>	<b>7,805</b>	<b>9,159</b>	<b>13,039</b>
Non-current financial liabilities	15,078	23,375	30,569
Other liabilities	617	849	1,154

<b>NON-CURRENT LIABILITIES</b>	<b>15,695</b>	<b>24,225</b>	<b>31,723</b>
Current financial liabilities	4,393	6,701	6,057
Trade payables	404	622	394
Other liabilities	1,484	2,071	2,613
<b>CURRENT LIABILITIES</b>	<b>6,282</b>	<b>9,394</b>	<b>9,063</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>29,782</b>	<b>42,778</b>	<b>53,825</b>

\* Audited financial statements for 2023, 2024 and 2025 are available on the Company's website: <https://www.legalbalance.it/verslui/investigios>.

### 15.1. Capital Structure of the Company

<b>Private investors</b>	EUR 98,990,500	EUR 27,015,000 in the form of bonds EUR 1,975,500 in loans
<b>Shareholders loans</b>	EUR 50,000	EUR 50,000 loan from UAB ERA Capital
<b>Shareholder investments</b>	EUR 13,039,248	Total equity

Data is presented as of 31 December 2025.

Loans and bonds are partially secured by a pledge of the company's property rights (claim rights): the amount of secured liabilities is EUR 28,305,000, and the amount of unsecured liabilities is EUR 685,500. Shareholder loans of EUR 50,000 are subordinated (principal loan amount only).

Loans are specified excluding accrued interest.

The applicable interest rate for loans and bonds is 7–10%.

When borrowing in the capital markets, the Company maintains an equity ratio of 20%.

### 15.2. Financial Ratios of the Company

The Financial Debt / Assets (D/A) ratio is calculated using net financial debt.

The Equity Ratio is the ratio of total equity to total assets.

The Debt Service Coverage Ratio (DSCR) has not been calculated, as all of the company's debt obligations are in the form of bullet repayments (where the entire loan is repaid at the end of the term).

ROAA and ROAE are calculated using the end-of-period and beginning-of-period values.

The EBITDA Coverage Ratio compares EBITDA with interest paid.

Key financial ratios of the Company:

	2023	2024	2025
<b>Financial debt, EUR thousand</b>	19,471	30,076	36,626
<b>Net financial debt, EUR thousand</b>	18,650	27,937	35,867
<b>Net financial debt / Assets</b>	0.63	0.65	0.67
<b>Equity ratio</b>	0.26	0.21	0.24
<b>Net financial debt / EBITDA</b>	5.38	7.10	5.09
<b>Interest coverage ratio</b>	2.76	1.87	2.54
<b>EBITDA coverage ratio</b>	2.76	1.94	2.63
<b>Pre-tax return on assets (ROA)</b>	8.77%	4.88%	8.55%
<b>Pre-tax return on equity (ROE)</b>	32.48%	20.87%	37.22%

### 15.3. The Company's Related Party Transactions

<b>Key management personnel</b>	<b>01/01/2025 – 31/12/2025</b>	<b>01/01/2024 – 31/12/2024</b>	<b>01/01/2023 – 31/12/2023</b>
Amounts calculated during the year (EUR) related to employment relations	99,006	86,246	74,629
Amount of loans granted	-	-	-
Share of stock options granted	0.15%	0%	0.225%
Average number of managers during the year	1	1	1

<b>Members of the Board and Supervisory Board</b>	<b>01/01/2025 – 31/12/2025</b>	<b>01/01/2024 – 31/12/2024</b>	<b>01/01/2023 – 31/12/2023</b>
Directors' fees calculated during the year	-	-	-
Amount of loans granted	-	-	-
Number of persons	4	4	4

<b>Amounts payable</b>	<b>01/01/2025 – 31/12/2025</b>	<b>01/01/2024 – 31/12/2024</b>	<b>01/01/2023 – 31/12/2023</b>
Shareholders holding a significant number of votes*	1,537,127	1,541,228	1,541,027
Parent company	-	-	-

Subsidiaries	305,771	955	543
Other related parties	42,663	30,936	32,282
<b>Total</b>	<b>1,885,561</b>	<b>1,573,179</b>	<b>1,573,852</b>

\* A portion of the amounts payable to shareholders holding a significant number of votes consists of amounts payable to the former shareholder of the Issuer, Grigoriy Lvovich Gurevich (as of 27 March 2024, this individual is no longer a shareholder or a related party of the Issuer) under concluded loan agreements, with interest applied at the agreed rate. Additionally, the amounts payable to shareholders include a loan of EUR 50,000 granted by the Issuer's shareholder, UAB ERA CAPITAL.

Amounts receivable	01/01/2025 – 31/12/2025	01/01/2024 – 31/12/2024	01/01/2023 – 31/12/2023
Shareholders holding a significant number of votes	514	361	111,670
Parent company	-	-	-
Subsidiaries**	1,096,407	2,467,258	1,244,152
Other related parties	39,028	30,402	18,367
<b>Total</b>	<b>1,135,949</b>	<b>2,498,021</b>	<b>1,374,189</b>

\*\* Amounts receivable from the subsidiaries UAB Legal balance invest, UAB Legal balance invest 2 and UAB Legal Balance invest 3 under concluded loan agreements. These are special purpose subsidiaries of the Company, designed to raise investment from external investors on the basis of a loan agreement and for joint investment in portfolios of claim rights. These types of loan agreements stipulate that loans to the Company and the external investor are repaid exclusively from the inflows of the portfolio of claim rights. For the lending of funds, the Company's subsidiary pays the Company and the external investor interest at an agreed rate, as well as an agreed premium payable upon the sale of the portfolio of claim rights after a certain period. The amounts receivable from subsidiaries also include advance capital increase contributions to the subsidiary SIA Legal Balance.

Revenue earned	01/01/2025 – 31/12/2025	01/01/2024 – 31/12/2024	01/01/2023 – 31/12/2023
Shareholders holding a significant number of votes	0	5,561	4,917
Parent company	-	-	-
Subsidiaries	101,340	87,811	30,098
Other related parties	137,780	100,386	81,444
<b>Total</b>	<b>239,120</b>	<b>193,758</b>	<b>116,459</b>

Procurements	01/01/2025 – 31/12/2025	01/01/2024 – 31/12/2024	01/01/2023 – 31/12/2023
Shareholders holding a significant number of votes	13,963	134,749	139,634
Parent company	-	-	-
Subsidiaries	8,333	2,952	2,036
Other related parties	302,696	50,858	69,506
<b>Total</b>	<b>324,992</b>	<b>188,559</b>	<b>211,176</b>

## 16. Additional Information

**Policy on the distribution of profits and other benefits to investors** The Issuer does not have a dividend payment or distribution policy.

**Benefits paid or allocated to the Issuer's managers and employees** The Issuer's managers and employees are paid remuneration established in their employment contracts, alongside payments that are mandatory under statutory requirements.

**Information on legal disputes** At the time of publication of this Information Document, and during the preceding financial years, there have been no disputes or legal proceedings related to fraud, other financial crimes, or economic violations in which the Company, other Group companies, or any member of the administrative, management, or supervisory bodies was a defendant, nor any other events that could significantly affect the Company's financial results or should be disclosed.

**Information on the reputation of the members of the management bodies** The Issuer has no information that the members of the Company's management bodies or other persons related to the Company have been indicted in cases involving fraud or other economic violations, or that they have been held liable for violations of legal acts regulating the financial instruments market within the past two years.

**Material contracts** The Issuer has not entered into any contracts (except for contracts entered into in the ordinary course of business) which are or could be material, or which contain a provision under which the Issuer has any obligation or right that is of material importance to the Issuer's ability to meet its obligations under the Bonds.

**Description of interests (conflicts of interest)** The Issuer confirms that there are no conflicts of interest material to the offering of the Bonds, except that the Trustee is paid for their services related to the Bonds.

**Application of corporate governance code provisions** The Issuer is not subject to corporate governance code provisions established by a trading venue, as the Bonds are not traded on a trading venue.

**Compliance with international sanctions** The Issuer has prepared internal rules and procedures to prevent money laundering and terrorist financing, and to adhere to international sanctions, and takes measures to ensure compliance with them.

## 17. Final Provisions

### Provision of Information

Information for investors is provided on the Issuer's website: <https://www.legalbalance.lt/verslui/investicijos>. Investors may contact the Issuer at its registered office address: Žalgirio st. 90, Vilnius, tel: +370 700 800 72, e-mail: [info@legalbalance.lt](mailto:info@legalbalance.lt).

### Issuer's Auditor

Grant Thornton Baltic, UAB.

### Public Documents

This Information Document, alongside the Issuer's annual financial statements, annual reports, and auditor's reports for 2023, 2024, and 2025, can be reviewed at the Issuer's registered office at Žalgirio st. 90, Vilnius, during the Issuer's business hours (from 08:00 to 17:00) or on the Issuer's website at: <https://www.legalbalance.lt/verslui/investicijos>.

These documents can also be reviewed at the registered office of the Bondholders' Trustee at A. Juozapavičiaus st. 6 / Slucko st. 2, LT-09310 Vilnius, Lithuania (tel.: 8 5 212 73 65, e-mail: [info@audifina.lt](mailto:info@audifina.lt)).

Upon request, these documents will be sent to an individual's specified e-mail address.