





Financial information as of December 31, 2025
(all amounts are in thousands of euros, unless stated otherwise)

STATEMENT OF COMPREHENSIVE INCOME

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Interest income	17,492	78,051
Interest expense	(7,612)	(30,151)
Net interest income	9,880	47,900
Fee and commission income	901	1,720
Fee and commission expense	(1,027)	(1,349)
Net fee and commission income (expenses)	(126)	371
Net result from securities transactions	575	229
Other income	2,620	1,252
(Impairment)/reversal of impairment of loans and other assets	(971)	(21)
Payroll and related expenses	(5,480)	(24,104)
Depreciation and amortisation	(333)	(2,285)
Other operating expenses	(2,985)	(11,179)
Profit (loss) before tax	3,180	12,163
Income tax expenses	(252)	(1,134)
Net profit (loss)	2,928	11,029
Other comprehensive income that may be subsequently reclassified to profit or loss:		
Gains (losses) on revaluation of financial assets and disposal	197	295
Deferred income tax related to the above	(33)	(50)
Other comprehensive income, net of deferred tax	164	245
Total comprehensive income	3,092	11,274

The Group consists of the Lithuanian Central Credit Union, 44 credit unions, which are members of the Lithuanian Central Credit Union, and the Stabilization Fund administered by the Lithuanian Central Credit Union.



Financial information as of December 31, 2025
(all amounts are in thousands of euros, unless stated otherwise)

STATEMENT OF FINANCIAL POSITION

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
ASSETS		
Cash and cash equivalents held with central bank	47,695	49,247
Loans and advances from credit institutions	53,015	1,396
Loans and advances from other parties	124,209	939,886
Securities	186,607	223,344
- recognized at fair value	92,206	105,945
- carried at amortized cost	94,401	117,399
Tangible fixed assets	1,251	12,070
Investment property	-	1,040
Intangible assets	301	367
Deferred tax assets	-	582
Other assets	938	6,727
Total assets	414,016	1,234,659
LIABILITIES		
Amounts due to credit and other financial institutions	355,694	184,192
Subordinated liabilities	11,450	11,908
Deposits from other parties	70	928,155
Liquidity facility	9,341	-
Provisions	314	734
Other liabilities	2,590	8,758
Total liabilities	379,459	1,133,747
EQUITY		
Primary member shares	45	4,188
Additional member shares	23,288	51,822
Reserve capital	-	3
Financial asset revaluation reserve	326	510
Other reserves	7,970	41,351
Retained loss of previous reporting periods	-	(7,991)
Result for the reporting period	2,928	11,029
Total equity	34,557	100,912
Total liabilities and equity	414,016	1,234,659

The Group consists of the Lithuanian Central Credit Union, 44 credit unions, which are members of the Lithuanian Central Credit Union, and the Stabilization Fund administered by the Lithuanian Central Credit Union.

Financial information as of December 31, 2025
(all amounts are in thousands of euros, unless stated otherwise)

Information on compliance with prudential requirements

On December 31, 2025, the Lithuanian Central Credit Union and the Group complied with all prudential requirements.

	LITHUANIAN CENTRAL CREDIT UNION		GROUP	
	General requirement	Ratio	General requirement	Ratio
CET1 capital adequacy ratio ¹	9.36%	14.79%	9.25%	13.54%
Tier 1 capital adequacy ratio ¹	11.32%	14.79%	11.04%	13.54%
Total capital adequacy ratio ¹	13.92%	19.72%	13.43%	15.22%
Leverage ratio	3%	7.48%	3%	6.96%
Liquidity coverage ratio ²	50%	171.74%	100%	313.12%
Net stable funding ratio ²	50%	109%	100%	138%
Maximum exposure to a single borrower	25% ³	22.73%	25% ³	16.03%
	100% ⁴	33.90%	100% ⁴	3.56%

Key profitability ratios

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Return on average assets	0.74%	0.95%
Return on average equity	8.99%	11.72%

Other information

On 13 June 2022, a new decision of the Bank of Lithuania was received on *the exemption of Lithuanian Central Credit Union from certain requirements of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012*, which establishes mandatory minimum limits for liquidation asset coverage and net stable funding ratios (50%).

As of December 31, 2025, the assets of the Lithuanian Central Credit Union and the Group were not encumbered, except for EUR 7,197 thousand. Of this amount, EUR 2,274 thousand consisted of a securities portfolio pledged to the Bank of Lithuania as collateral for monetary policy operations. LCCU actively participates not only in the main but also in longer-term refinancing operations, for which appropriate collateral (securities) was provided. In accordance with the rules on Eurosystem monetary policy operations, the pledge was carried out using direct or correspondent securities accounts with the Lithuanian Central Securities Depository or the correspondent central banking model, if the securities are stored in foreign depositories. The remaining encumbered amount consisted of EUR 4,923 thousand of funds in the central bank account related to the financing of the Group's customers under the UAB ILTE measures.

On December 31, 2025, the expected credit losses of the Lithuanian Central Credit Union and the Group for loans and other financial assets amounted to EUR 3,519 thousand and EUR 18,976 thousand, respectively.

¹ Taking into account the results of the supervisory review and evaluation process of LCCU conducted by the Bank of Lithuania, the Board of the Bank of Lithuania established the own funds requirements applicable to LCCU and the Group by Resolution No. 03-27 of 27 January 2023. It was also recommended that LCCU and the Group hold an additional 0.5% of Tier 2 capital.

² On 13 June 2022, it was established that the Lithuanian Central Credit Union is subject to an individual requirement of at least 50% of the net stable funding ratio for all transactions under Article 428b of Regulation (EU) No 575/2013, and a liquidity coverage ratio requirement of no less than 50% under Article 412 of the same Regulation.

³ Percentage calculated on eligible capital for non-institutions

⁴ Percentage calculated on eligible capital for institutions