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**Financial information** as of March 31, 2026  
*(all amounts are in thousands of euros, unless stated otherwise)*

## STATEMENT OF COMPREHENSIVE INCOME

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Interest income	4,647	20,140
Interest expense	(1,515)	(6,739)
<b>Net interest income</b>	<b>3,132</b>	<b>13,401</b>
Fee and commission income	258	371
Fee and commission expense	(256)	(332)
<b>Net fee and commission income (expenses)</b>	<b>2</b>	<b>39</b>
Net result from securities transactions	14	14
Other income	680	225
(Impairment)/reversal of impairment of loans and other assets	(233)	(853)
Payroll and related expenses	(1,503)	(6,237)
Depreciation and amortisation	(79)	(708)
Other operating expenses	(734)	(2,464)
<b>Profit (loss) before tax</b>	<b>1,279</b>	<b>3,417</b>
Income tax expenses	(54)	(126)
<b>Net profit (loss)</b>	<b>1,225</b>	<b>3,291</b>
Other comprehensive income that may be subsequently reclassified to profit or loss:		
Gains (losses) on revaluation of financial assets and disposal	(568)	(666)
Deferred income tax related to the above	97	113
Other comprehensive income, net of deferred tax	(471)	(553)
<b>Total comprehensive income</b>	<b>754</b>	<b>2,738</b>

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.



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## STATEMENT OF FINANCIAL POSITION

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
<b>ASSETS</b>		
Cash and cash equivalents held with central bank	28,781	31,798
Loans and advances from credit institutions	64,410	1,554
Loans and advances from other parties	139,829	983,531
Securities	<b>195,114</b>	<b>232,132</b>
- recognized at fair value	94,262	108,435
- carried at amortized cost	100,852	123,697
Tangible fixed assets	1,210	10,223
Investment property	-	2,705
Intangible assets	306	364
Deferred tax assets	37	598
Other assets	1,423	5,816
<b>Total assets</b>	<b>431,110</b>	<b>1,268,721</b>
<b>LIABILITIES</b>		
Amounts due to credit and other financial institutions	371,312	194,511
Subordinated liabilities	11,581	12,040
Deposits from other parties	75	947,294
Liquidity facility	9,550	-
Provisions	369	740
Other liabilities	2,878	8,987
<b>Total liabilities</b>	<b>395,765</b>	<b>1,163,572</b>
<b>EQUITY</b>		
Primary member shares	45	4,200
Additional member shares	23,288	53,719
Reserve capital	-	193
Financial asset revaluation reserve	(146)	(42)
Other reserves	7,970	43,514
Retained loss of previous reporting periods	2,963	274
Result for the reporting period	1,225	3,291
<b>Total equity</b>	<b>35,345</b>	<b>105,149</b>
<b>Total liabilities and equity</b>	<b>431,110</b>	<b>1,268,721</b>

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## Information on compliance with prudential requirements

On March 31, 2026, 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 <sup>1</sup>	9.36%	14.83%	9.22%	14.54%
Tier 1 capital adequacy ratio <sup>1</sup>	11.32%	14.83%	11.02%	14.54%
Total capital adequacy ratio <sup>1</sup>	13.92%	19.47%	13.41%	16.10%
Leverage ratio	3%	8.29%	3%	7.69%
Liquidity coverage ratio <sup>2</sup>	50%	127.53%	100%	209.14%
Net stable funding ratio <sup>2</sup>	50%	105%	100%	135%
Maximum exposure to a single borrower	25% <sup>3</sup>	20.03%	25% <sup>3</sup>	14.15%
	100% <sup>4</sup>	30.03%	100% <sup>4</sup>	3.13%

## Key profitability ratios

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Return on average assets	1.16%	1.05%
Return on average equity	14.01%	12.79%

## 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 March 31, 2026, the assets of the Lithuanian Central Credit Union and the Group were not encumbered, except for EUR 13,755 thousand. Of this amount, EUR 9,752 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 4,003 thousand of funds in the central bank account related to the financing of the Group's customers under the UAB ILTE measures.

On March 31, 2026, the expected credit losses of the Lithuanian Central Credit Union and the Group for loans and other financial assets amounted to EUR 3,686 thousand and EUR 19,676 thousand, respectively.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Percentage calculated on eligible capital for non-institutions

<sup>4</sup> Percentage calculated on eligible capital for institutions