LITHUANIAN CENTRAL CREDIT UNION

Quarter 2 of 2026
FINANCIAL INFORMATION (UNAUDITED)

LITHUANIAN CENTRAL CREDIT UNION

Financial information as of June 30, 2026
(all amounts are in thousands of euros, unless stated otherwise)

STATEMENT OF COMPREHENSIVE INCOME

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Interest income	9,672	41,616
Interest expense	(3,126)	(13,550)
Net interest income	**6,546**	**28,066**
Fee and commission income	511	813
Fee and commission expense	(480)	(663)
Net fee and commission income (expenses)	**31**	**150**
Net result from securities transactions	48	63
Other income	1,417	831
(Impairment)/reversal of impairment of loans and other assets	(712)	(1,812)
Payroll and related expenses	(2,972)	(12,534)
Depreciation and amortisation	(159)	(1,286)
Other operating expenses	(1,782)	(5,624)
Profit (loss) before tax	**2,417**	**7,854**
Income tax expenses	(129)	(579)
Net profit (loss)	**2,288**	**7,275**
Other comprehensive income that may be subsequently reclassified to profit or loss:		
Gains (losses) on revaluation of financial assets and disposal	(397)	(463)
Deferred income tax related to the above	67	79
Other comprehensive income, net of deferred tax	(330)	(384)
Total comprehensive income	**1,958**	**6,891**

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.

LITHUANIAN CENTRAL CREDIT UNION

Financial information as of June 30, 2026

(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	28,518	31,137
Loans and advances from credit institutions	87,817	2,441
Loans and advances from other parties	151,829	1,028,487
Securities	**187,609**	**226,311**
- recognized at fair value	89,616	103,924
- carried at amortized cost	97,993	122,387
Tangible fixed assets	3,827	12,127
Investment property	-	4,809
Intangible assets	336	386
Deferred tax assets	8	564
Other assets	1,360	6,360
Total assets	**461,304**	**1,312,622**
LIABILITIES		
Amounts due to credit and other financial institutions	390,537	220,473
Subordinated liabilities	13,556	14,032
Deposits from other parties	559	953,150
Liquidity facility	9,809	-
Provisions	256	639
Other liabilities	9,283	15,539
Total liabilities	**424,000**	**1,203,833**
EQUITY		
Primary member shares	45	4,155
Additional member shares	24,043	53,250
Reserve capital	-	192
Financial asset revaluation reserve	(5)	127
Other reserves	10,933	50,186
Retained loss of previous reporting periods	-	(6,396)
Result for the reporting period	2,288	7,275
Total equity	**37,304**	**108,789**
Total liabilities and equity	**461,304**	**1,312,622**

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.

LITHUANIAN CENTRAL CREDIT UNION

Financial information as of June 30, 2026

(all amounts are in thousands of euros, unless stated otherwise)

Information on compliance with prudential requirements

On June 30, 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[1]	9.62%	15.34%	9.45%	13.94%
Tier 1 capital adequacy ratio[1]	11.63%	15.34%	11.26%	13.94%
Total capital adequacy ratio[1]	14.31%	20.46%	13.66%	15.85%
Leverage ratio	3%	8.22%	3%	7.44%
Liquidity coverage ratio[2]	50%	111.90%	100%	185.45%
Net stable funding ratio[2]	50%	100%	100%	131%
Maximum exposure to a single borrower	25%[3]	19.85%	25%[3]	14.64%
	100%[4]	32.56%	100%[4]	3.15%

Key profitability ratios

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Return on average assets	1.05%	1.14%
Return on average equity	12.73%	13.89%

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 June 30, 2026, the assets of the Lithuanian Central Credit Union and the Group were not encumbered, except for EUR 41,410 thousand. Of this amount, EUR 37,280 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 4,130 thousand of funds in the central bank account related to the financing of the Group's customers under the UAB ILTE measures.

On June 30, 2026, the expected credit losses of the Lithuanian Central Credit Union and the Group for loans and other financial assets amounted to EUR 4,281 thousand and EUR 20,400 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] Proc. skaičiuojamas nuo reikalavimus atitinkančio kapitalo ne įstaigoms

[4] Proc. skaičiuojamas nuo reikalavimus atitinkančio kapitalo įstaigoms