LITHUANIAN CENTRAL CREDIT UNION

Quarter 3 of 2026
FINANCIAL INFORMATION
(UNAUDITED)

LITHUANIAN CENTRAL CREDIT UNION

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

STATEMENT OF COMPREHENSIVE INCOME

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Interest income	15,138	64,098
Interest expense	(5,039)	(20,671)
Net interest income	**10,099**	**43,427**
Fee and commission income	769	1,223
Fee and commission expense	(751)	(1,009)
Net fee and commission income (expenses)	**18**	**214**
Net result from securities transactions	141	156
Other income	2,214	1,052
(Impairment)/reversal of impairment of loans and other assets	(1,668)	(3,111)
Payroll and related expenses	(4,629)	(19,094)
Depreciation and amortisation	(242)	(1,611)
Other operating expenses	(2,579)	(8,332)
Profit (loss) before tax	**3,354**	**12,701**
Income tax expenses	(169)	(1,022)
Net profit (loss)	**3,185**	**11,679**
Other comprehensive income that may be subsequently reclassified to profit or loss:		
Gains (losses) on revaluation of financial assets and disposal	(1,164)	(1,434)
Deferred income tax related to the above	198	244
Other comprehensive income, net of deferred tax	(966)	(1,190)
Total comprehensive income	**2,219**	**10,489**

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
ASSETS		
Cash and cash equivalents held with central bank	27,160	30,142
Loans and advances from credit institutions	107,358	1,759
Loans and advances from other parties	163,443	1,082,904
Securities	**168,565**	**208,250**
- recognized at fair value	74,250	90,171
- carried at amortized cost	94,315	118,079
Tangible fixed assets	3,804	11,894
Investment property	-	1,842
Intangible assets	379	423
Deferred tax assets	138	708
Other assets	1,286	8,478
Total assets	**472,133**	**1,346,400**
LIABILITIES		
Amounts due to credit and other financial institutions	407,427	216,854
Subordinated liabilities	13,741	14,195
Deposits from other parties	606	990,752
Liquidity facility	9,905	-
Provisions	250	572
Other liabilities	2,639	9,623
Total liabilities	**434,568**	**1,231,996**
EQUITY		
Primary member shares	45	4,182
Additional member shares	24,043	55,196
Reserve capital	-	231
Financial asset revaluation reserve	(641)	(680)
Other reserves	10,933	50,187
Retained loss of previous reporting periods	-	(6,391)
Result for the reporting period	3,185	11,679
Total equity	**37,565**	**114,404**
Total liabilities and equity	**472,133**	**1,346,400**

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Information on compliance with prudential requirements

On September 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]	9.36%	16.24%	9.23%	13.75%
Tier 1 capital adequacy ratio[1]	11.32%	16.24%	11.03%	13.75%
Total capital adequacy ratio[1]	13.92%	21.65%	13.42%	15.47%
Leverage ratio	3%	8.90%	3%	7.82%
Liquidity coverage ratio[2]	50%	105.76%	100%	172.77%
Net stable funding ratio[2]	50%	89%	100%	128%
Maximum exposure to a single borrower	25%[3]	20.53%	25%[3]	13.55%
	100%[4]	30.84%	100%[4]	3.10%

Key profitability ratios

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Return on average assets	0.96%	1.21%
Return on average equity	11.77%	14.47%

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 September 30, 2026, the assets of the Lithuanian Central Credit Union and the Group were not encumbered, except for EUR 20,325 thousand. Of this amount, EUR 16,802 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 3,523 thousand of funds in the central bank account related to the financing of the Group's customers under the UAB ILTE measures.
On September 30, 2026, the expected credit losses of the Lithuanian Central Credit Union and the Group for loans and other financial assets amounted to EUR 5,242 thousand and EUR 21,909 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