LITHUANIAN CENTRAL
CREDIT UNION

Quarter 3 of 2025
FINANCIAL INFORMATION
(UNAUDITED)

LITHUANIAN CENTRAL CREDIT UNION

Financial information as of September 30, 2025

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

STATEMENT OF COMPREHENSIVE INCOME

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Interest income	12,887	57,632
Interest expense	(5,981)	(22,984)
Net interest income	**6,906**	**34,648**
Fee and commission income	689	1,268
Fee and commission expense	(735)	(968)
Net fee and commission income (expenses)	**(46)**	**300**
Net result from securities transactions	162	(187)
Other income	1,919	1,013
(Impairment)/reversal of impairment of loans and other assets	(683)	(1,289)
Payroll and related expenses	(3,980)	(17,430)
Depreciation and amortisation	(248)	(1,764)
Other operating expenses	(1,973)	(8,082)
Profit (loss) before tax	**2,057**	**7,209**
Income tax expenses	(60)	(299)
Net profit (loss)	**1,997**	**6,910**
Other comprehensive income that may be subsequently reclassified to profit or loss:		
Gains (losses) on revaluation of financial assets and disposal	292	419
Deferred income tax related to the above	(47)	(67)
Other comprehensive income, net of deferred tax	245	352
Total comprehensive income	**2,242**	**7,262**

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	82,317	84,879
Loans and advances from credit institutions	45,889	1,610
Loans and advances from other parties	115,710	897,727
Securities	185,792	218,485
- recognized at fair value	89,501	102,227
- carried at amortized cost	96,291	116,258
Tangible fixed assets	1,294	10,814
Investment property	-	3,684
Intangible assets	304	364
Deferred tax assets	68	530
Other assets	1,451	5,760
Total assets	**432,825**	**1,223,853**
LIABILITIES		
Amounts due to credit and other financial institutions	379,049	204,839
Subordinated loans	7,438	7,942
Deposits from other parties	52	905,829
Liquidity facility	9,132	-
Provisions	329	829
Other liabilities	3,118	9,707
Total liabilities	**399,118**	**1,129,146**
EQUITY		
Primary member shares	45	4,194
Additional member shares	23,288	49,887
Reserve capital	-	2
Financial asset revaluation reserve	407	617
Other reserves	7,970	41,352
Retained loss of previous reporting periods	-	(8,255)
Result for the reporting period	1,997	6,910
Total equity	**33,707**	**94,707**
Total liabilities and equity	**432,825**	**1,223,853**

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Information on compliance with prudential requirements

On September 30, 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]	9.52%	16.67%	9.28%	14.21%
Tier 1 capital adequacy ratio[1]	11.53%	16.67%	11.08%	14.21%
Total capital adequacy ratio[1]	14.21%	20.41%	13.48%	15.37%
Leverage ratio	3%	7.26%	3%	6.86%
Liquidity coverage ratio[2]	50%	160.17%	100%	250.77%
Net stable funding ratio[2]	50%	112%	100%	138%
Maximum exposure to a single borrower	25%[3]	22.16%	25%[3]	15.07%
	100%[4]	30.61%	100%[4]	3.63%

Key profitability ratios

	LITHUANIAN CENTRAL CREDIT UNION	GROUP
Return on average assets	0.65%	0.79%
Return on average equity	8.29%	10.13%

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 30 September 2025, the assets of the Lithuanian Central Credit Union and the Group were not encumbered, except for EUR 8,447 thousand. Of this amount, EUR 3,747 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 4,700 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, 2025, the expected credit losses of the Lithuanian Central Credit Union and the Group for loans and other financial assets amounted to EUR 3,384 thousand and EUR 20,554 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