

Final Terms dated 25 November 2025

LIETUVOS CENTRINĖ KREDITO UNIJA

Issue of EUR 4,000,000 Bonds due 17 December 2035

under the Information Document for the issuance of Bonds in the amount of up to EUR 8,000,000

Terms used herein shall have the same meanings as defined in the Information Document dated 25 November 2025, together with its supplements, if any (the **Information Document**).

This document constitutes the Final Terms of the Bonds described herein and must be read in conjunction with the Information Document. Full information on the Issuer and the offer of the Bonds is only available on the basis of the combination of these Final Terms and the Information Document.

The Information Document (together with its supplements, if any) has been published on the Issuer's website: <https://lcku.lt/obligacijos>.

The Final Terms have been approved by the decisions of the Management Board of the Issuer on 20 November 2025.

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| 1. Issuer: | LIETUVOS CENTRINĖ KREDITO UNIJA |
| 2. Tranche Number: | 1 |
| 3. ISIN: | LT0000136228 |
| 4. Aggregate principal amount of the Tranche: | EUR 4,000,000 |
| 5. Nominal amount of the Bond: | EUR 1,000 |
| 6. Issue Price of the Bond: | EUR 1,000 |
| 7. Issue Date: | 17 December 2025 |
| 8. Maturity Date: | 17 December 2035 |
| 9. Early Redemption by the Issuer: | The Issuer may, subject to obtaining prior approval from the Bank of Lithuania if required, redeem the Bonds prior to maturity in the following circumstances: (i) at any time after 5 years from the issue date, at the Issuer's sole discretion; (ii) at any time, if the Bonds cease or are likely to cease to qualify as subordinated regulatory capital; (iii) at any time, if there is a material and unforeseen change in tax treatment. In each case, Bonds shall be redeemed at 100% of principal amount plus accrued interest. |
| 10. Early Redemption by the Bondholders: | The Bondholders have no right to demand the redemption of the Bonds prior to Maturity Date. |
| 11. Annual Interest Rate: | Will be set within the range of 8 - 8.25% per annum. |
| 12. Interest Payment Dates: | 17 June, 17 December (semi-annually) |
| 13. Yield: | Will be set within the range of 8 - 8.25% per annum. The yield is calculated as of the Issue Date on the basis of the Issue Price and the |

annual Interest Rate, assuming the Bonds are held to maturity and all payments are made in full and on their scheduled dates.

- 14. Minimum Investment Amount:** EUR 1,000
- 15. Subscription Period:** 26 November 2025 9:00 - 12 December 2025 15:30
- 16. Procedure for submission of Subscription Orders:**
- The Subscription Orders shall be submitted only during the Subscription Period. All Investors may submit Subscription Orders in euro only.
- The Subscription Orders may be submitted through any credit institution or investment brokerage firm that is licensed to provide such services within the territory of the Republic of Lithuania, Republic of Latvia or Republic of Estonia and is a member of Nasdaq Vilnius or has relevant arrangements with a member of Nasdaq Vilnius.
- An Investor shall bear all costs and fees charged in connection with the submission, cancellation or amendment of a Subscription Order pursuant to the price list of the respective credit institution or investment brokerage firm accepting the Subscription Order and from which the Investor receives investment services. Investors who submit the Subscription Order through a credit institution or an investment brokerage firm, consents and authorises such credit institution or investment brokerage firm to disclose the Investor's identity to the Issuer.
- An Investor shall ensure that all information contained in the Subscription Order is correct, complete and legible. The Issuer reserves the right to reject any Subscription Order that is incomplete, incorrect, unclear or ineligible, or which have not been completed and submitted during the Subscription Period in accordance with all requirements set out in the Information Document.
- Investors wishing to subscribe for the Notes shall contact their credit institution or investment brokerage firm and submit Subscription Order in the form accepted by the credit institution or investment brokerage firm and in accordance with all requirements set out in the Information Document. The Investor may use any method that such Investor's credit institution or investment brokerage firm offers to submit the Subscription Order (e.g. physically at the client service centre of the operator, over the internet or by other means).
- 17. Procedure for allocation of Bonds and settlement:**
- The Issuer will establish the exact amount of the Bonds to be allotted with respect to each Subscription Order.
- In case the subscription amount for the Tranche is equal to or exceeds the aggregate principal amount of the relevant Tranche, the Issuer shall decide which Investors shall be allotted with the Bonds and to what amount, and which Investors shall not be allotted with the Bonds. The Bonds shall be allocated to the Investors participating in the offering in accordance with the following main principles: (a) the division of Bonds between the retail and institutional investors has not been predetermined. The Issuer shall determine the exact allocation in its sole discretion, considering the overall demand from different Investor categories; (b) under the same circumstances, all Investors shall be treated equally, whereas dependent on the number of Investors and interest towards the Offering, the Issuer may set minimum and maximum number of the Bonds allocated to one Investor; (c) the

allocation shall be aimed to create a solid and reliable Investor base for the Issuer; (d) possible multiple Subscription Orders submitted by the Investor shall be merged for the purpose of allocation; (e) Subscription Orders via a nominee accounts (incl. if made on the account of pension investment accounts) shall be treated as Subscription Orders from separate independent Investors only if this was disclosed to the Issuer. Although each Investor subscribing via a nominee account is considered as an independent Investor during the allocation process, the nominee account holder is responsible for the allocation of the Bonds to the Investor; and (f) each Investor entitled to receive the Bonds shall be allocated a whole number of the Bonds and, if necessary, the number of Bonds to be allocated shall be rounded down to the closest whole number. When applying the above principles and with a view to creating a solid and reliable Investor base for the Issuer, the Issuer may, in its sole discretion, give priority to (i) credit unions that are members of the Issuer (or their members) and/or (ii) one or more institutional investors selected by the Issuer (including, without limitation, Investors with whom the Issuer has or intends to establish a strategic or long-term financing relationship).over other Investors. Any remaining Bonds which cannot be allocated using the above-described process shall be allocated to the Investors on a random basis. Accordingly, the Investors who subscribe the Bonds of the relevant Tranche may not receive all of the Bonds they have subscribed for and it is possible they may not receive any.

In case the subscription amount for the Tranche is below the aggregate principal amount of the relevant Tranche, the Issuer may decide to cancel the issuance of the Tranche or, subject to supplements or amendments to the Final Terms, to adjust the aggregate principal amount of the relevant Tranche corresponding to the subscription amount of the Tranche.

The Bonds allocated to the Investors shall be transferred to their securities accounts in accordance with the DVP (Delivery vs Payment) principle pursuant to the Auction Rules simultaneously with the transfer of payment for such Bonds.

18. Estimated net amount of the proceeds from the issue of the Bonds:	Approx. EUR 3,960,000.
19. Additional undertakings:	Not applicable.
20. Additional financial covenants:	Not applicable.
21. Lead Manager:	UAB FMĮ Orion securities, legal entity code 122033915, with its address at Konstitucijos pr. 18B, LT-09308, Vilnius, Lithuania.
22. Settlement Agent:	UAB FMĮ Orion securities, legal entity code 122033915, with its address at Konstitucijos pr. 18B, LT-09308, Vilnius, Lithuania.
23. Trustee:	UAB AUDIFINA, a private limited liability company, legal entity code 125921757, with its address at A. Juozapavičiaus g. 6, LT-09310, Vilnius, Lithuania.

24. Rating:

The Bonds to be issued have not been rated.

Vilnius, 25 November 2025