

## SUPPLEMENT NO. 1 TO THE INFORMATION DOCUMENT

### LIETUVOS CENTRINĖ KREDITO UNIJA

(a cooperative company registered in the Republic of Lithuania with legal entity code 110086034)

Dated 10 June 2026

This supplement (the **Supplement**) to the information document for the issuance of bonds in the amount of up to EUR 8,000,000 dated 25 November 2025 (the **Information Document**) has been prepared by LIETUVOS CENTRINĖ KREDITO UNIJA, a cooperative company (in Lithuanian, *kooperatinė bendrovė*) incorporated in and operating under the laws of the Republic of Lithuania, legal entity code 110086034, with registered office at Savanorių pr. 363B-201, LT-51480, Kaunas, Lithuania (the **Issuer**).

This Supplement has been prepared pursuant to Section 12.1 of the Information Document. This Supplement is to be read in conjunction with the Information Document and, taken together, they constitute the information document for the purposes of the offering of the Bonds. Terms used and not otherwise defined herein shall have the meanings ascribed to them in the Information Document.

This Supplement has been prepared in connection with the offering of Tranche 2 of the Bonds and reflects developments that have occurred since the date of the Information Document.

#### 1. Financial information incorporated by reference

In addition to the financial statements already incorporated by reference in the Information Document, the following financial statements are hereby also incorporated by reference into the Information Document and shall form an integral part thereof:

- (a) the Issuer's audited annual separate financial statements for the financial year ended 31 December 2025, including the auditor's report;
- (b) the audited annual consolidated (joint) financial statements of the Issuer's group (LKU Group) for the financial year ended 31 December 2025, including the auditor's report; and
- (c) the Issuer's and LKU Group's unaudited financial information for the three-month period ended 31 March 2026.

The above financial statements have been prepared in accordance with the IFRS and are available on the Issuer's website at <https://lcku.lt/obligacijos>.

The independent auditor issued a qualified opinion on the Issuer's stand-alone financial statements for the year ended 31 December 2025. The qualification relates to the same matter as described in Section 10.2 of the Information Document, namely the accounting treatment of state aid received from the Republic of Lithuania (EUR 3,979,000 as at 31 December 2025). The auditor issued an unqualified opinion on the consolidated financial statements for the same period.

As at the date of this Supplement, the Issuer and LKU Group are in full compliance with all applicable prudential requirements.

#### 2. Other confirmations

Save as disclosed in this Supplement, the Issuer confirms that:

- (a) there has been no significant change in the financial position or prospects of the Issuer since the date of the Information Document that is not reflected in the financial statements incorporated by reference herein;
- (b) there are no governmental, legal or arbitration proceedings pending or threatened against the Issuer which may have significant effects on its financial position or profitability;
- (c) Mindaugas Varnas has been appointed as Head of Financial Risk Department, replacing Edmundas Kaušikas as described in Section 11.1 of the Information Document. There have been no other material changes to the management or supervisory bodies of the Issuer; and

- (d) no events have occurred which would constitute an Event of Default under Section 7.13 of the Information Document.

### **3. Responsibility statement**

The Issuer assumes responsibility for the accuracy of the information contained in this Supplement.

To the best of the Issuer's knowledge and belief, as well as the reasonable belief of its Head of Administration, the information contained in this Supplement is accurate and does not omit any material details.

Mindaugas Vijūnas Head of Administration of the Issuer

*This document is signed electronically.*

Vilnius, 10 June 2026