



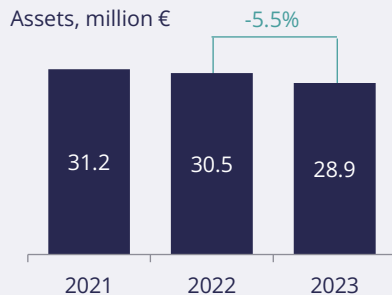
Number of credit unions & total assets

29

credit unions

-1

during last year



88.7%
market share
of TOP 5
credit unions

14 599

credit union members
(-471 during last year)

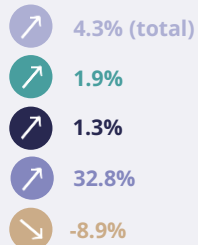


Loans

Total loans

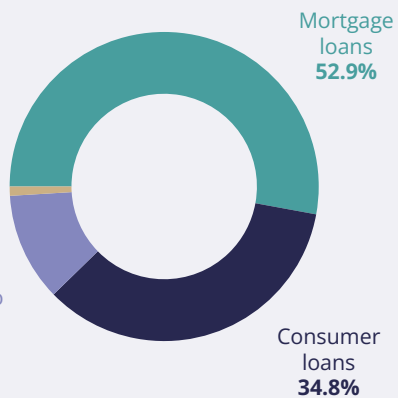
€ 24.7 million

Comparing to 2022:



Loans to private non-financial corporations
1.0%

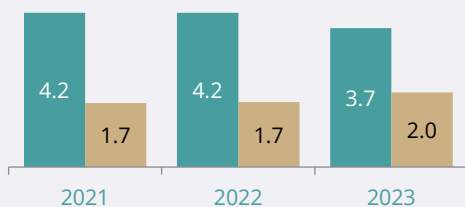
Other loans to households
11.3%



Consumer loans
34.8%

Loan portfolio quality

Loans & loan provisions, million €



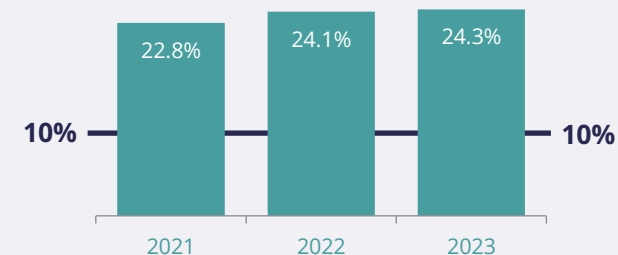
■ Substandard, doubtful & lost loans
■ Loan provisions

- **15.2%** share of substandard, doubtful & lost loans
- **8.2%** loan provisions to total loans



Capital ratio

Capital adequacy
(minimum requirement - 10%)

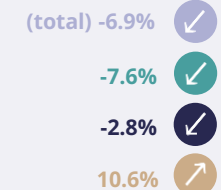
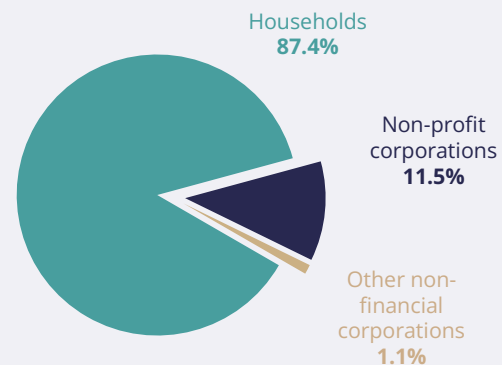


Deposits

Total deposits

€ 19.5 million

Comparing to 2022:



Profit & profitability

Return on assets (ROA)

-0.1%

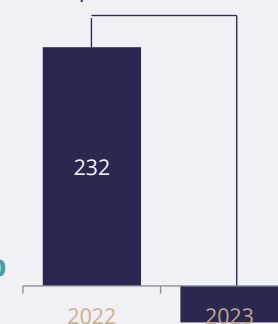
Return on equity (ROE)

-0.5%

Cost to income ratio (CIR)

72.0%

Net profit, thousand €



Total net profit

€ -35.4

thousand