



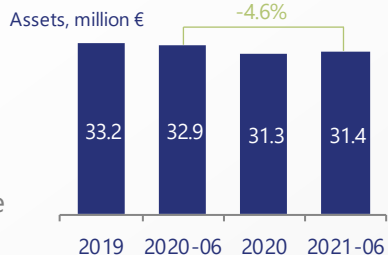
### Number of credit unions and total assets

**34**

CCU

**-1**

during the year



**88.4 %** CR5, i.e., market share of five largest credit unions

**16 254**

credit union members  
(-781 during the year)



### Loans

Total loans

**€ 23.4** million

Comparing to 30.06.2020

⬇️ **-4.2% (total)**

⬇️ **-1.1%**

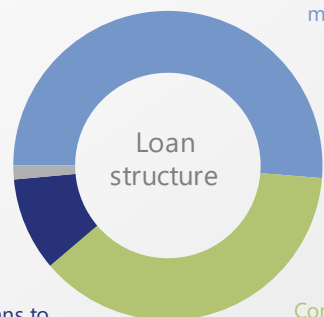
⬇️ **-10.6%**

⬆️ **0.8%**

⬆️ **73.7%**

Loans to private non-financial corporations **1.4%**

Other loans to households **9.8%**

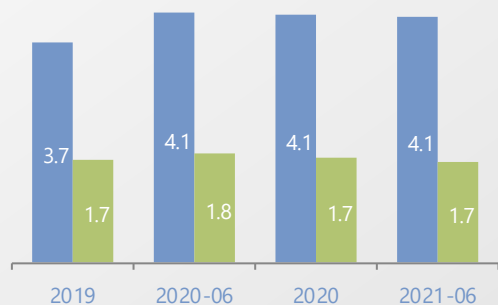


Residential mortgages **51.3%**

Consumer loans **37.5%**

### Asset quality

Loans & loan provisions, million €



■ Non-performing loans (NPLs)\*

■ Loan provisions

■ **17.3 %** share of non-performing loans (NPLs)\*

■ **7.2 %** loan provisions to total loans

\* substandard, doubtful & lost

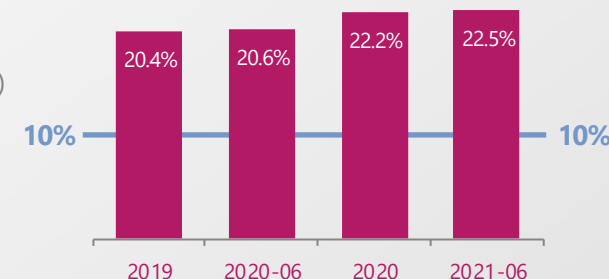


### Prudential ratios

Capital adequacy (minimum requirement 10%)

**+1.9 %**

during the year



### Deposits

Total deposits

**€ 22.3** million

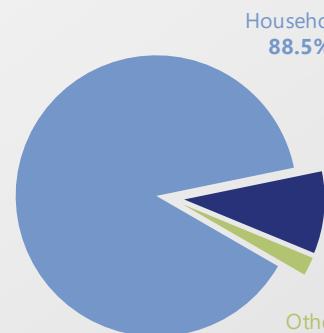
Comparing to 30.06.2020

(total) **-6.6%** ⬇️

⬇️ **-7.1%**

⬇️ **-3.2%**

⬆️ **0.1%**



Households **88.5%**

Non-profit corporations **9.4%**

Other non-financial corporations **2.1%**



### Profit & profitability

Total net profit

**€ 152.9** thousand

Return on assets (ROA)

**0.97 %**

Return on equity (ROE)

**4.39 %**

Cost-to-income ratio (CIR)

**76.6 %**

Net profit, thousand €

