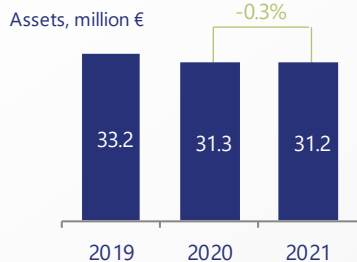




### Number of credit unions and total assets

**33**  
credit unions  
**-1**  
during the year



**15 782**

credit union members  
(-725 during the year)



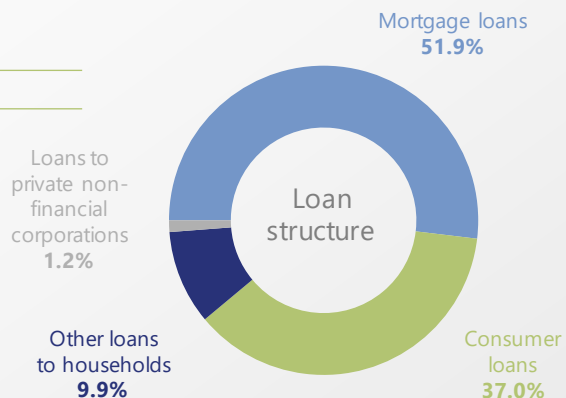
### Loans

Total loans

**€ 23.8** million

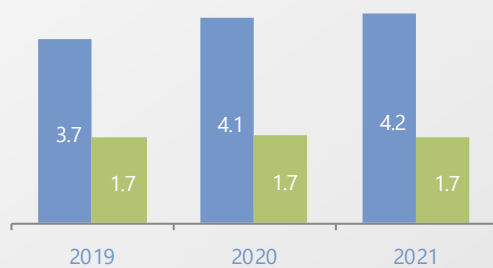
Comparing to 31.12.2020:

- ⬇️ -1.7% (total)
- ⬇️ -1.9%
- ⬇️ -4.4%
- ⬆️ 9.3%
- ⬆️ 15.0%



### Asset quality

Loans & loan provisions, million €



■ Non-performing loans (NPLs)\*  
■ Loan provisions

- **17.5%** share of non-performing loans (NPLs)\*
- **7.3%** loan provisions to total loans

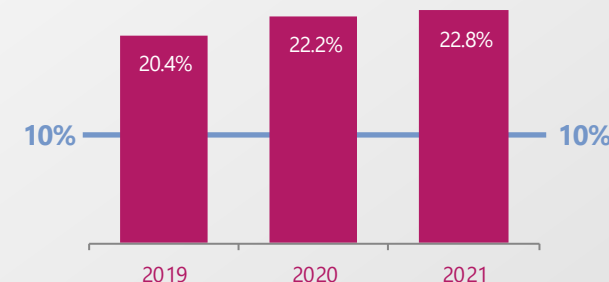
\* substandard, doubtful & lost



### Prudential ratios

Capital adequacy  
(minimum requirement 10%)

**+0.6%**  
during the year

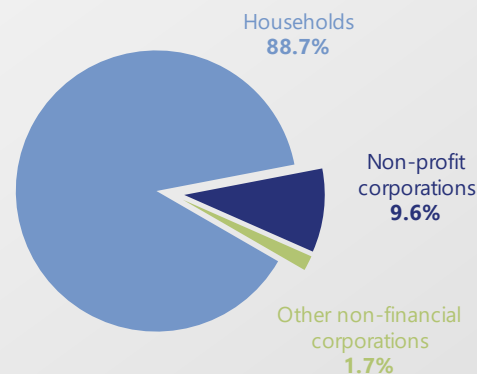


### Deposits

Total deposits

**€ 21.9** million

Comparing to 31.12.2020:



- (total) -1.0% ⬇️
- 1.3% ⬇️
- 6.4% ⬆️
- 19.4% ⬇️



### Profit & profitability

Total net profit

**€ 233.6** thousand

Return on assets (ROA)

**0.74%**

Return on equity (ROE)

**3.30%**

Cost-to-income ratio (CIR)

**78.2%**

Net profit, thousand €

