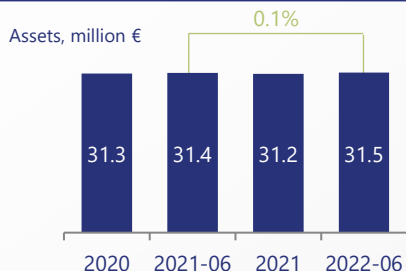




Number of credit unions and total assets

31
credit unions
-3
during the year



15 290
credit union members
(-964 during the year)



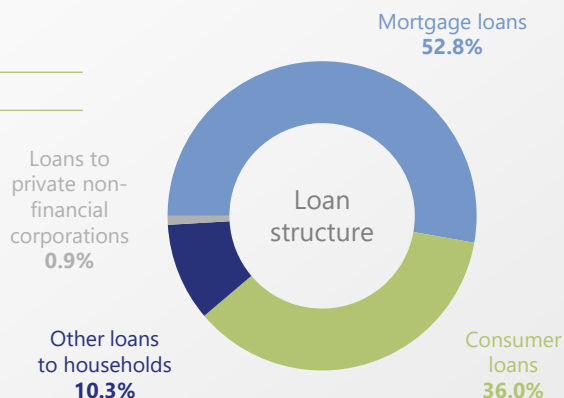
Loans

Total loans

€ 23.9 million

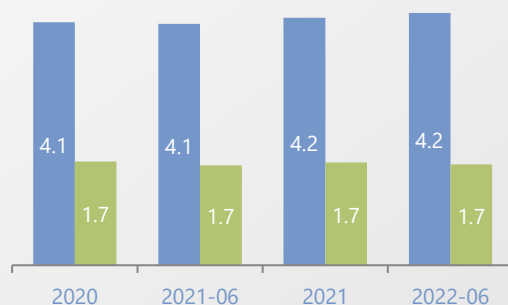
Comparing to 30.06.2021:

- ↗ **1.9% (total)**
- ↗ **4.8%**
- ↘ **-2.1%**
- ↗ **7.0%**
- ↘ **-34.5%**



Asset quality

Loans & loan provisions, million €



■ Non-performing loans*
■ Loan provisions

- **17.8%** share of non-performing loans*
- **7.1%** loan provisions to total loans

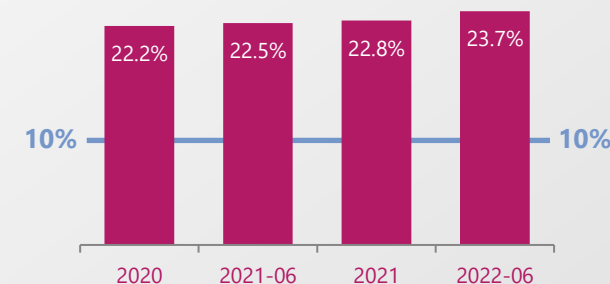
* substandard, doubtful & lost



Prudential ratios

Capital adequacy
(minimum requirement 10%)

+1.2%
during the year

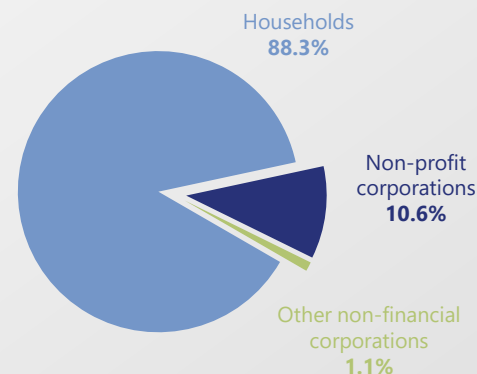


Deposits

Total deposits

€ 21.9 million

Comparing to 30.06.2021:



- (total) -1.7%** ↘
- 0.2%** ↘
- 10.8%** ↖
- 50.7%** ↘



Profit & profitability

Total net profit

€ 144.6 thousand

Return on assets (ROA)

0.92%

Return on equity (ROE)

3.97%

Cost-to-income ratio (CIR)

82.4%

Net profit, thousand €

