

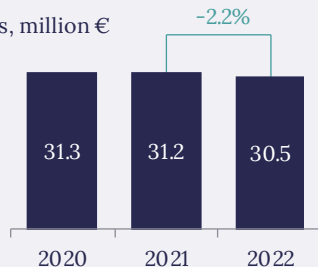
Number of credit unions & total assets



30
credit unions

-3
during the year

Assets, million €



88.0%
market share
of TOP 5
credit unions

15 070

credit union members
(-712 during the year)

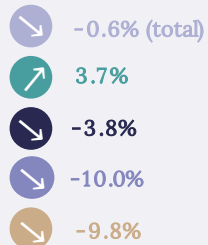
Loans



Total loans

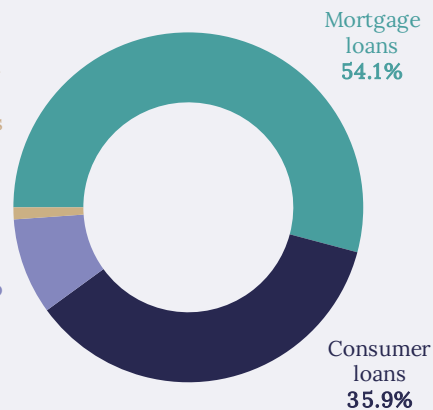
€ 23.7 million

Comparing to 2021:



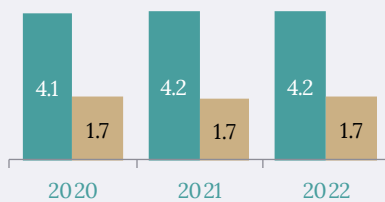
Loans to private non-financial corporations
1.1%

Other loans to households
8.9%



Loan portfolio quality

Loans & loan provisions, million €



■ Substandard, doubtful & lost loans
■ Loan provisions

- **17.6%** share of substandard, doubtful & lost loans
- **7.4%** loan provisions to total loans

Prudential ratios



Capital adequacy
(minimum requirement - 10%)



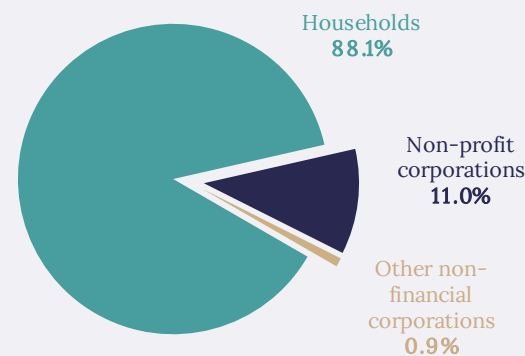
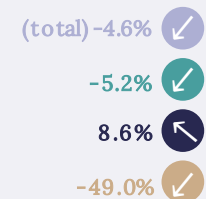
Deposits



Total deposits

€ 20.9 million

Comparing to 2021:



Profit & profitability

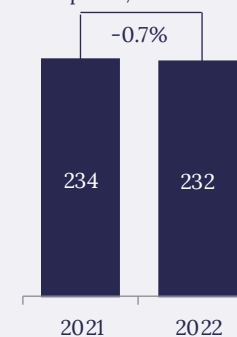


Return on assets (ROA) **0.8%**

Return on equity (ROE) **3.2%**

Cost-to-income ratio (CIR) **76.7%**

Net profit, thousand €



Total net profit

€ 231.9

thousand