



Number of credit unions and total assets

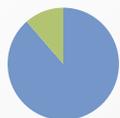
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during the year

Assets, million €



88.6 % CR5, i.e., market share of five largest credit unions

16 507

credit union members



Loans

Total loans

€ 24.2 million

Comparing to 2019

-3.6% (total)

3.0%

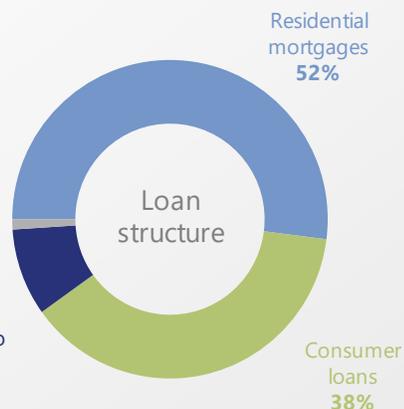
-9.5%

-14.1%

18.6%

Loans to private non-financial corporations **1%**

Other loans to households **9%**



Asset quality

Loans & loan provisions, million €



■ **16.9 %** share of non-performing loans (NPLs)*

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

* substandard, doubtful & lost

■ Non-performing loans (NPLs)*

■ Loan provisions



Prudential ratios

Capital adequacy (minimum requirement 10%)

+1.8 %

during the year



Deposits

Total deposits

€ 22.2 million

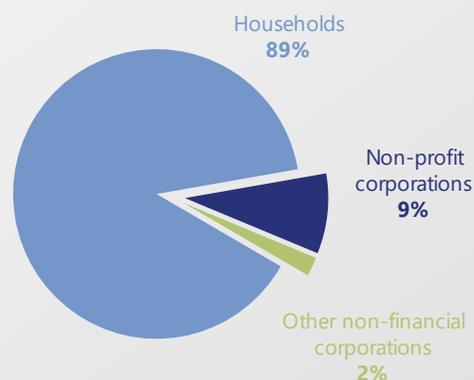
Comparing to 2019

(total) -8.3%

-8.3%

-7.2%

-13.0%



Profit & profitability

Total net profit

€ 268.9 thsd

Return on assets (ROA)

0.83 %

Return on equity (ROE)

3.93 %

Cost-to-income ratio (CIR)

77.4 %

Net profit, thsd €

