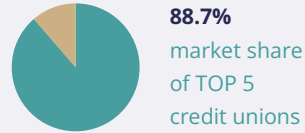
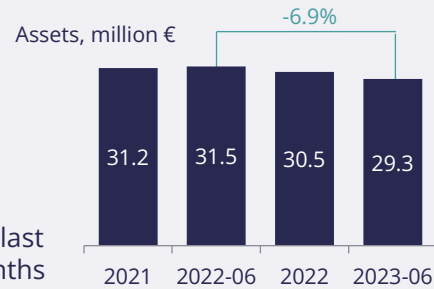




## Number of credit unions & total assets

**29**  
credit unions

**-2**  
during last 12 months



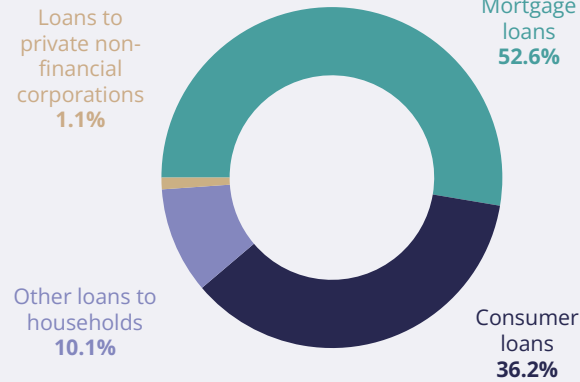
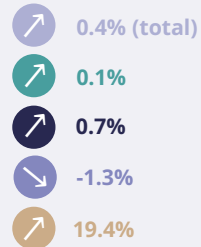
**14 784**  
credit union members  
(-506 during last 12 months)



## Loans

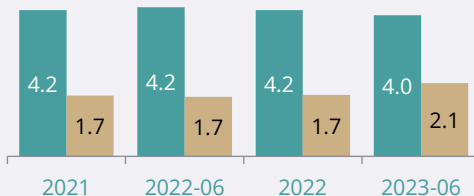
Total loans  
**€ 24.0 million**

Comparing to June 2022



## Loan portfolio quality

Loans & loan provisions, million €



■ Substandard, doubtful & lost loans  
■ Loan provisions

- **16.8%** share of substandard, doubtful & lost loans
- **8.7%** loan provisions to total loans



## Prudential ratios

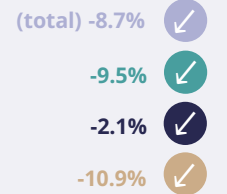
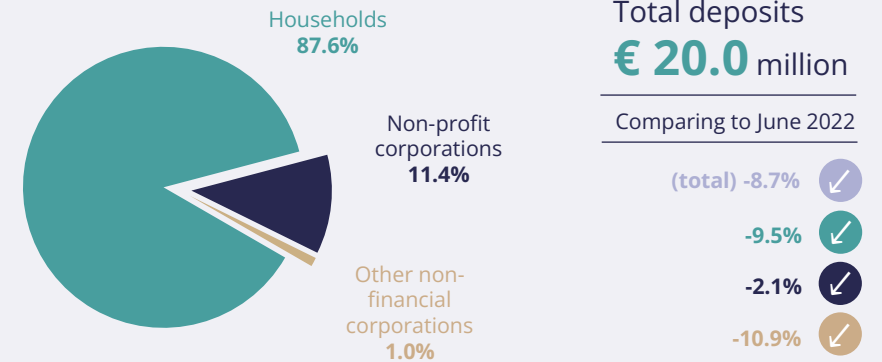
Capital adequacy (minimum requirement - 10%)



## Deposits

Total deposits  
**€ 20.0 million**

Comparing to June 2022

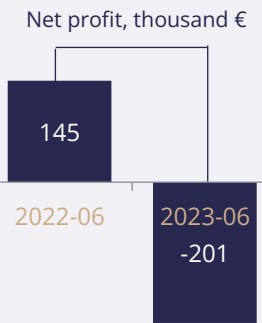


## Profit & profitability

Return on assets (ROA) **-1.3%**

Return on equity (ROE) **-5.7%**

Cost to income ratio (CIR) **70.9%**



Total net profit  
**€ -200.8**  
thousand