

Performance of the local cooperative banks as at December 31, 2025\* (€ million)

	VOLUME		Dez 24/Dez 25		CHANGE		Dez 22/Dez 23		Dez 21/Dez 22	
	Dez 25	Dez 24			Dez 23/Dez 24					
Deposits repayable on demand	588.925	553.735	35.190	6,4%	5.387	1,0%	-77.217	-12,3%	19.958	3,3%
Time deposits	184.204	182.661	1.543	0,8%	33.195	22,2%	93.330	166,3%	13.686	32,2%
Savings deposits	127.015	128.852	-1.837	-1,4%	-11.890	-8,4%	-33.001	-19,0%	-7.521	-4,1%
Savings certificates	25.083	26.729	-1.646	-6,2%	5.436	25,5%	15.380	260,1%	2.048	53,0%
<b>Total deposits from non-banks</b>	<b>925.227</b>	<b>891.977</b>	<b>33.250</b>	<b>3,7%</b>	<b>32.128</b>	<b>3,7%</b>	<b>-1.508</b>	<b>-0,2%</b>	<b>28.171</b>	<b>3,4%</b>
Bearer bonds in issue	6.253	8.881	-2.628	-29,6%	-174	-1,9%	450	5,2%	-3.497	-28,9%
<b>Deposits from non-banks and bearer bonds in issue</b>	<b>931.480</b>	<b>900.858</b>	<b>30.622</b>	<b>3,4%</b>	<b>31.954</b>	<b>3,7%</b>	<b>-1.058</b>	<b>-0,1%</b>	<b>24.674</b>	<b>2,9%</b>
Short-term loans and advances (incl. bills of exchange)	37.004	36.663	341	0,9%	747	2,1%	2.614	7,8%	3.429	11,5%
Medium-term loans and advances (< 5 years)	42.000	43.408	-1.408	-3,2%	-1.879	-4,1%	413	0,9%	3.580	8,7%
Long-term loans and advances (> 5 years)	747.782	716.764	31.018	4,3%	21.219	3,1%	16.989	2,5%	39.422	6,2%
<b>Total loans and advances to non-banks</b>	<b>826.786</b>	<b>796.835</b>	<b>29.951</b>	<b>3,8%</b>	<b>20.087</b>	<b>2,6%</b>	<b>20.016</b>	<b>2,6%</b>	<b>46.431</b>	<b>6,5%</b>
<b>Total assets</b>	<b>1.240.103</b>	<b>1.208.077</b>	<b>32.026</b>	<b>2,7%</b>	<b>33.492</b>	<b>2,9%</b>	<b>-513</b>	<b>0,0%</b>	<b>30.337</b>	<b>2,7%</b>
Number of local cooperative banks	646	672	-26	-3,9%	-25	-3,6%	-40	-5,4%	-35	-4,5%
Number of representative offices	6.167	6.311	-144	-2,3%	-199	-3,1%	-265	-3,9%	-527	-7,2%
Number of branches	6.813	6.983	-170	-2,4%	-224	-3,1%	-305	-4,1%	-562	-7,0%
<b>Members</b>	<b>17.542.193</b>	<b>17.643.092</b>	<b>-100.899</b>	<b>-0,6%</b>	<b>-143.070</b>	<b>-0,8%</b>	<b>-160.595</b>	<b>-0,9%</b>	<b>-230.926</b>	<b>-1,3%</b>

\*BVR statistical reporting entity based on the cooperative auditing associations and other cooperative institutions