

Performance of the local cooperative banks as at December 31, 2023* (€ million)

	Volume		Change							
	Dez 23	Dez 22	Dez 22/Dez 23		Dez 21/Dez 22		Dez 20/Dez 21		Dez 19/Dez 20	
Deposits repayable on demand	548.348	625.565	-77.217	-12,3%	19.958	3,3%	44.651	8,0%	63.534	12,8%
Time deposits	149.466	56.136	93.330	166,3%	13.686	32,2%	1.003	2,4%	-3.983	-8,8%
Savings deposits	140.742	173.743	-33.001	-19,0%	-7.521	-4,1%	-2.861	-1,6%	-3.260	-1,7%
Savings certificates	21.293	5.913	15.380	260,1%	2.048	53,0%	-137	-3,4%	-501	-11,1%
Total deposits from non-banks	859.849	861.357	-1.508	-0,2%	28.171	3,4%	42.656	5,4%	55.790	7,6%
Bearer bonds in issue	9.055	8.605	450	5,2%	-3.497	-28,9%	1.386	12,9%	-301	-2,7%
Deposits from non-banks and bearer bonds in issue	868.904	869.962	-1.058	-0,1%	24.674	2,9%	44.042	5,5%	55.489	7,4%
Short-term loans and advances (incl. bills of exchange)	35.916	33.302	2.614	7,8%	3.429	11,5%	-2.762	-8,5%	-3.255	-9,1%
Medium-term loans and advances (< 5 years)	45.287	44.874	413	0,9%	3.580	8,7%	173	0,4%	3.146	8,3%
Long-term loans and advances (> 5 years)	695.545	678.556	16.989	2,5%	39.422	6,2%	48.201	8,2%	39.024	7,1%
Total loans and advances to non-banks	776.748	756.732	20.016	2,6%	46.431	6,5%	45.612	6,9%	38.915	6,2%
Total assets	1.174.585	1.175.098	-513	0,0%	30.337	2,7%	70.162	6,5%	89.867	9,1%
Number of local cooperative banks	697	737	-40	-5,4%	-35	-4,5%	-42	-5,2%	-27	-3,2%
Number of representative offices	6.510	6.775	-265	-3,9%	-527	-7,2%	-450	-5,8%	-751	-8,8%
Number of branches	7.207	7.512	-305	-4,1%	-562	-7,0%	-492	-5,7%	-778	-8,3%
Members	17.827.897	17.946.757	-118.860	-0,7%	-230.926	-1,3%	-243.444	-1,3%	-123.736	-0,7%

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