

## Performance of the local cooperative banks as at December 31, 2024\* (€ million)

	VOLUME				CHANGE					
	Dez 24	Dez 23	Dez 23/Dez 24		Dez 22/Dez 23		Dez 21/Dez 22		Dez 20/Dez 21	
Deposits repayable on demand	553.735	548.348	5.387	1,0%	-77.217	-12,3%	19.958	3,3%	44.651	8,0%
Time deposits	182.661	149.466	33.195	22,2%	93.330	166,3%	13.686	32,2%	1.003	2,4%
Savings deposits	128.852	140.742	-11.890	-8,4%	-33.001	-19,0%	-7.521	-4,1%	-2.861	-1,6%
Savings certificates	26.729	21.293	5.436	25,5%	15.380	260,1%	2.048	53,0%	-137	-3,4%
<b>Total deposits from non-banks</b>	<b>891.977</b>	<b>859.849</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>	<b>42.656</b>	<b>5,4%</b>
Bearer bonds in issue	8.881	9.055	-174	-1,9%	450	5,2%	-3.497	-28,9%	1.386	12,9%
<b>Deposits from non-banks and bearer bonds in issue</b>	<b>900.858</b>	<b>868.904</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>	<b>44.042</b>	<b>5,5%</b>
Short-term loans and advances (incl. bills of exchange)	36.663	35.916	747	2,1%	2.614	7,8%	3.429	11,5%	-2.762	-8,5%
Medium-term loans and advances (< 5 years)	43.408	45.287	-1.879	-4,1%	413	0,9%	3.580	8,7%	173	0,4%
Long-term loans and advances (> 5 years)	716.764	695.545	21.219	3,1%	16.989	2,5%	39.422	6,2%	48.201	8,2%
<b>Total loans and advances to non-banks</b>	<b>796.835</b>	<b>776.748</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>45.612</b>	<b>6,9%</b>
<b>Total assets</b>	<b>1.208.077</b>	<b>1.174.585</b>	<b>33.492</b>	<b>2,9%</b>	<b>-513</b>	<b>0,0%</b>	<b>30.337</b>	<b>2,7%</b>	<b>70.162</b>	<b>6,5%</b>
Number of local cooperative banks	672	697	-25	-3,6%	-40	-5,4%	-35	-4,5%	-42	-5,2%
Number of representative offices	6.311	6.510	-199	-3,1%	-265	-3,9%	-527	-7,2%	-450	-5,8%
Number of branches	6.983	7.207	-224	-3,1%	-305	-4,1%	-562	-7,0%	-492	-5,7%
<b>Members</b>	<b>17.643.092</b>	<b>17.786.162</b>	<b>-143.070</b>	<b>-0,8%</b>	<b>-118.860</b>	<b>-0,7%</b>	<b>-230.926</b>	<b>-1,3%</b>	<b>-243.444</b>	<b>-1,3%</b>

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