

Policy Lab

EU FUNDS PAVING THE WAY TO THE RURAL VISION

Brief History of our Bank

- Established in 1994 as a Credit Cooperative
- Operates since 1998 as a fully regulated Financial Institution
- Currently has 5 Branches + Administrative Offices
 - Almost 14.000 members
 - Est. 27,000 clients (26% SME market share, 13% overall in our Region)
- Member of Greek Cooperative Banks Association
 - ▶ 5 (?) Cooperative Banks
 - ▶ 96.000 Members
 - 50 Branches all over Greece



Key Facts about our bank

Our Bank never needed or was

No State
Aid

Our Bank never received state aid in any form

Never needed a recapitalization

No involvement in ELA

- - -

Our Bank has never been involved or received funds through Emergency Liquidity Assistance

Strong Collaboration with EIF, COE Bank Proud member of FEBEA, GABV, EMN

Collaboration with EU Institutions

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Officially Rated (B-) - Highest SREP Rank

Our Bank was the First Coop Bank to dare an independent rating assessment.

Has one of the highest ranked Greek

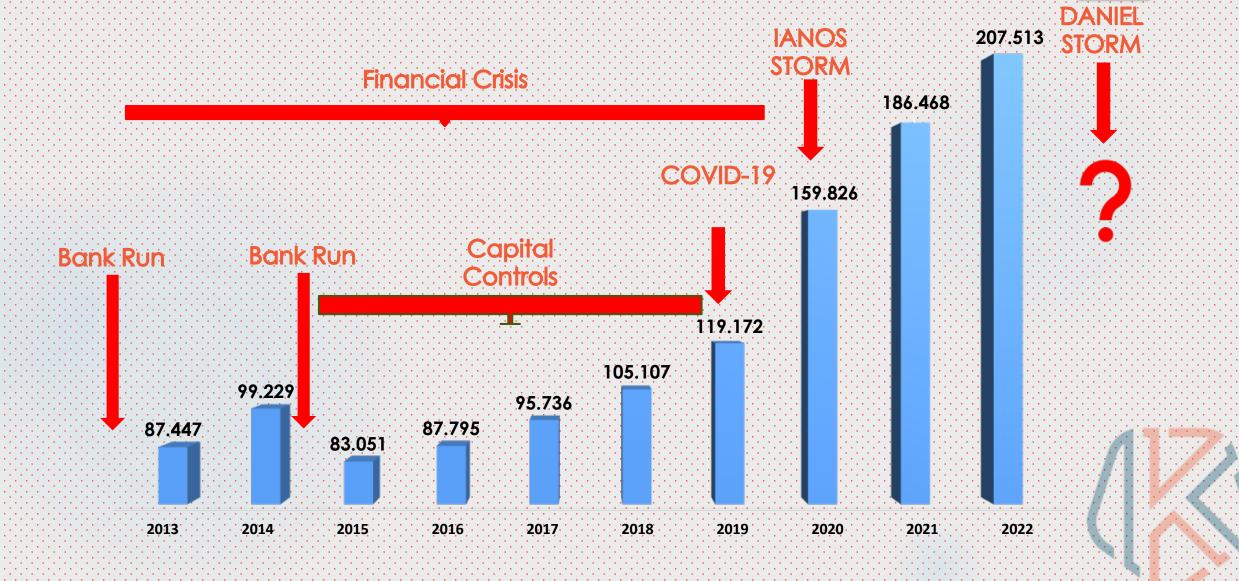
Bank (Supervisory review, SREP 2019)

Our Bank holds one of the highest CET1 and LCR indexes

Extremely High CET1 and Liquidity indexes

Total Assets

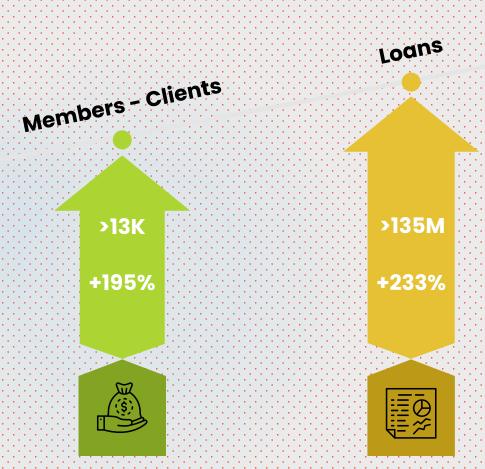
(.000 €)

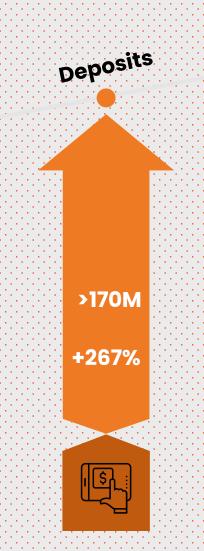


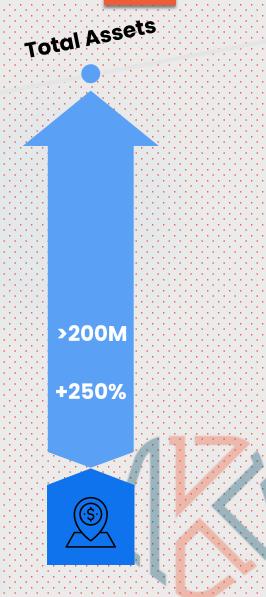
Constant Support During Crisis



Below is the evolution of key figures of our Bank (period 2010 - 2022)

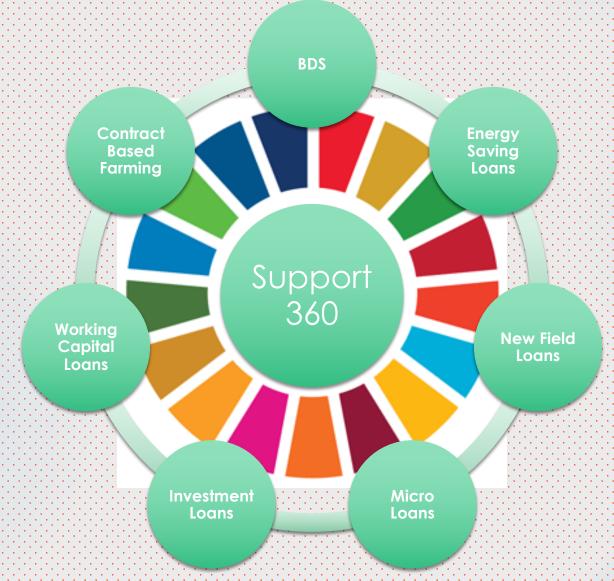








Support 360 to SMEs





Partnerships

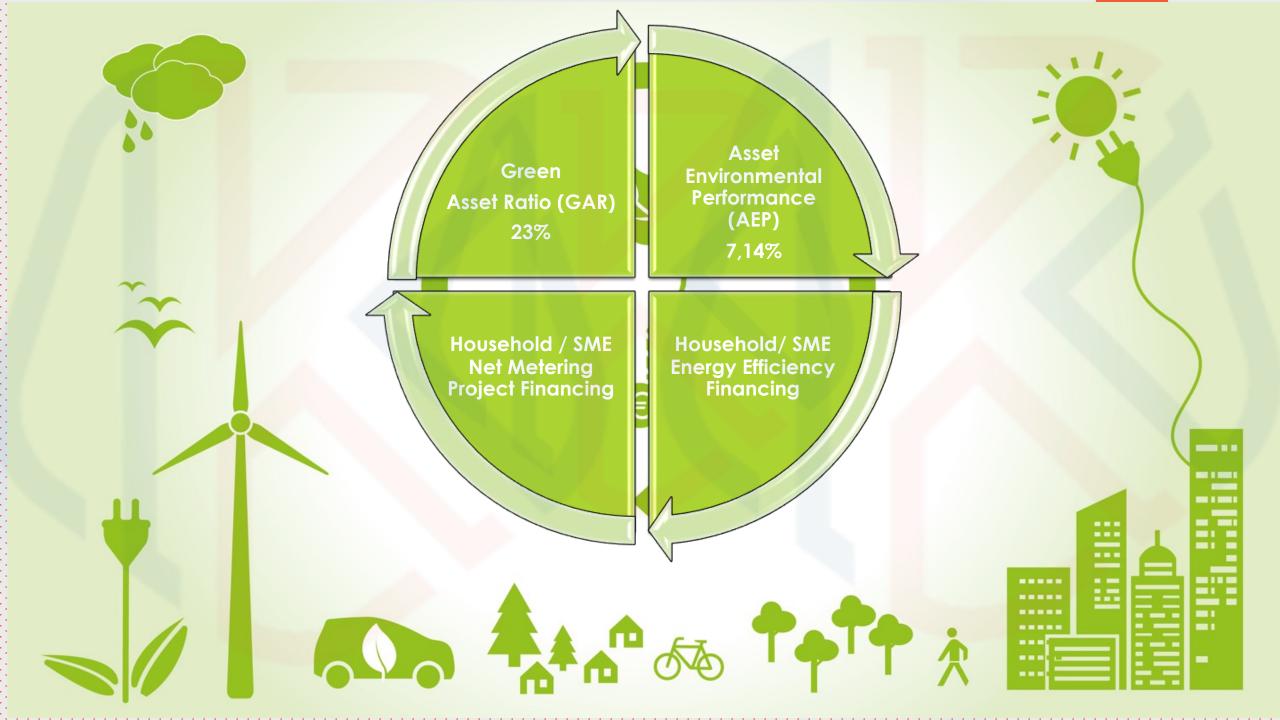
- Hellenic Development Bank
- EIF EaSI Microfinance
- EIF AGRO Loan Facility
- EIF EaSI Guarantee COVID-19 Framework
- EIF Pan European Guarantee Fund
- EIF Easl Capacity Building
- CoEB Framework Loan Agreement
- EIF IEU Microfinance & Social Economy











The pilot action of Share Sira and Cooperative Bank of Karditsa

Creation of information points via QR code

► QR Posters are launched in central points throughout Karditsa region. Through the QR code and a mobile phone, the interested parties gain easy access to maps, useful addresses, available services in Karditsa Municipality and the wider region. In addition to the above, information on ATMs, Police stations, Hospitals, AN.KA., the Women's Centre of Karditsa, the Labour Centre, etc. is provided.

Supporting Social and Economic Integration!



Are you foreigner in the area?

Useful information tailored to your needs.









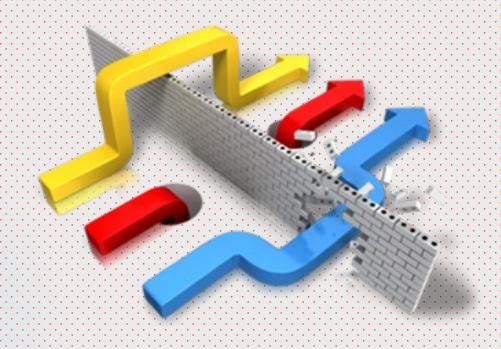


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