

Key performance indicators 30.06.2020

Eur '000

		Previous quarter 31.03.2020	Actual quarter 30.06.2020
	Key Indicators		
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.9%	16.5%
b.	Return on average equity (ROAE)	1.7%	1.5%
c.	Return on average assets (ROAA)	16.2%	14.3%
d.	Net Interest margin	6.1%	5.7%
e.	Cost to Income Ratio (CIR)	76.6%	78.1%
f.	Net interest income to operating expense	82.8%	98.6%
g.	Total assets per staff	822	864
h.	Net interest income to average assets	4.7%	4.5%
i.	Interest income to Average assets	5.5%	5.3%
j.	Interest expenses to Average assets	0.8%	0.8%
k.	Net Interest income to Gross income	63.5%	65.5%
l.	Operating expense to Gross income	20.1%	20.8%
m.	Risk Charges to Average assets	1.1%	1.0%