

**Key performance indicators 30.09.2020**
**Eur '000**

		<b>Previous quarter 30.06.2020</b>	<b>Actual quarter 30.09.2020</b>
	<b>Key Indicators</b>		
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	16.5%	16.3%
b.	Return on average equity (ROAE)	1.5%	1.6%
c.	Return on average assets (ROAA)	14.3%	14.7%
d.	Net Interest margin	5.7%	5.7%
e.	Cost to Income Ratio (CIR)	78.1%	76.7%
f.	Net interest income to operating expense	83.9%	85.1%
g.	Total assets per staff	864	873
h.	Net interest income to average assets	4.5%	4.4%
i.	Interest income to Average assets	5.3%	5.1%
j.	Interest expenses to Average assets	0.8%	0.8%
k.	Net Interest income to Gross income	65.5%	65.2%
l.	Operating expense to Gross income	20.8%	20.5%
m.	Risk Charges to Average assets	1.0%	1.0%