

## Key performance indicators 30.06.2022

Eur '000

	<b>Key Indicators</b>	<b>Previous quarter 31.03.2022</b>	<b>Actual quarter 30.06.2022</b>
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	17.51%	15.18%
b.	Return on average assets (ROAA)	1.98%	2.24%
c.	Return on average equity (ROAE)	17.28%	20.27%
d.	Net Interest margin	5.59%	5.56%
e.	Cost to Income Ratio (CIR)	64.43%	64.01%
f.	Net interest income to operating expense	98.45%	99.05%
g.	Total assets per staff	874	881
h.	Net interest income to average assets	4.45%	4.44%
i.	Interest income to Average assets	5.07%	5.04%
j.	Interest expenses to Average assets	0.61%	0.61%
k.	Net Interest income to Gross income	63.43%	63.40%
l.	Personnel expense to Gross income	22.00%	21.75%
m.	Risk Charges to Average assets	0.70%	0.40%