

## Key performance indicators 30.06.2023

**Eur '000**

	<b>Key Indicators</b>	<b>Previous quarter 31.03.2023</b>	<b>Actual quarter 30.06.2023</b>
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	16.54%	15.21%
b.	Return on average assets (ROAA)	2.52%	2.34%
c.	Return on average equity (ROAE)	21.11%	20.41%
d.	Net Interest margin	5.31%	5.35%
e.	Cost to Income Ratio (CIR)	62.54%	65.66%
f.	Net interest income to operating expense	106.26%	100.55%
g.	Total assets per staff	950	1,002
h.	Net interest income to average assets	4.47%	4.51%
i.	Interest income to Average assets	5.21%	5.24%
j.	Interest expenses to Average assets	0.74%	0.73%
k.	Net Interest income to Gross income	66.46%	66.02%
l.	Personnel expense to Gross income	22.36%	21.68%
m.	Risk Charges to Average assets	-0.13%	0.23%