

**Key performance indicators**  
**31.03.2025**

**Euro '000**

	<b>Key Indicators</b>	<b>Previous quarter 31.12.2024</b>	<b>Actual quarter 31.03.2025</b>
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	17.02%	15.87%
b.	Return on average assets (ROAA)	2.20%	2.65%
c.	Return on average equity (ROAE)	19.62%	23.76%
d.	Net Interest margin	4.57%	4.77%
e.	Cost to Income Ratio (CIR)	68.68%	65.24%
f.	Net interest income to operating expense	91.51%	92.67%
g.	Total assets per staff	1,433	1,473
h.	Net interest income to average assets	4.41%	4.62%
i.	Interest income to Average assets	5.55%	5.95%
j.	Interest expenses to Average assets	1.14%	1.33%
k.	Net Interest income to Gross income	62.85%	60.45%
l.	Personnel expense to Gross income	18.19%	16.93%
m.	Risk Charges to Average assets	0.54%	0.46%