

**Key performance indicators**  
**30.06.2025**

**Euro '000**

	<b>Key Indicators</b>	<b>Previous quarter 31.03.2025</b>	<b>Actual quarter 30.06.2025</b>
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.87%	15.24%
b.	Return on average assets (ROAA)	2.65%	2.34%
c.	Return on average equity (ROAE)	23.76%	20.86%
d.	Net Interest margin	4.77%	4.68%
e.	Cost to Income Ratio (CIR)	65.24%	67.98%
f.	Net interest income to operating expense	92.67%	91.17%
g.	Total assets per staff	1,473	1,491
h.	Net interest income to average assets	4.62%	4.53%
i.	Interest income to Average assets	5.95%	5.82%
j.	Interest expenses to Average assets	1.33%	1.29%
k.	Net Interest income to Gross income	60.45%	61.98%
l.	Personnel expense to Gross income	16.93%	17.6%
m.	Risk Charges to Average assets	0.46%	0.56%