

Key performance indicators
31.12.2025
Euro '000

	Key Indicators	Previous quarter 30.09.2025	Actual quarter 31.12.2025
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	16.18%	16.42%
b.	Return on average assets (ROAA)	2.24%	2.12%
c.	Return on average equity (ROAE)	19.96%	18.86%
d.	Net Interest margin	4.61%	4.52%
e.	Cost to Income Ratio (CIR)	69.28%	70.67%
f.	Net interest income to operating expense	88.18%	86.02%
g.	Total assets per staff	1,593	1,663
h.	Net interest income to average assets	4.46%	4.39%
i.	Interest income to Average assets	5.74%	5.67%
j.	Interest expenses to Average assets	1.28%	1.28%
k.	Net Interest income to Gross income	61.09%	60.79%
l.	Personnel expense to Gross income	17.12%	16.84%
m.	Risk Charges to Average assets	0.68%	0.75%