

**Key performance indicators**  
**31.03.2026**

**Euro '000**

|    | <b>Key Indicators</b>                                         | <b>Previous<br/>quarter<br/>31.12.2025</b> | <b>Actual<br/>quarter<br/>31.03.2026</b> |
|----|---------------------------------------------------------------|--------------------------------------------|------------------------------------------|
| a. | Capital Adequacy Ratio (Total Capital / Risk Weighted Assets) | 17.18%                                     | 16.24%                                   |
| b. | Return on average assets (ROAA)                               | 2.19%                                      | 2.29%                                    |
| c. | Return on average equity (ROAE)                               | 19.50%                                     | 20.56%                                   |
| d. | Net Interest margin                                           | 4.52%                                      | 4.72%                                    |
| e. | Cost to Income Ratio (CIR)                                    | 69.73%                                     | 69.78%                                   |
| f. | Net interest income to operating expense                      | 86.93%                                     | 86.68%                                   |
| g. | Total assets per staff                                        | 1,663                                      | 1,761                                    |
| h. | Net interest income to average assets                         | 4.39%                                      | 4.58%                                    |
| i. | Interest income to Average assets                             | 5.67%                                      | 6.11%                                    |
| j. | Interest expenses to Average assets                           | 1.28%                                      | 1.53%                                    |
| k. | Net Interest income to Gross income                           | 61.62%                                     | 60.48%                                   |
| l. | Personnel expense to Gross income                             | 16.85%                                     | 16.53%                                   |
| m. | Risk Charges to Average assets                                | 0.75%                                      | 0.56%                                    |
|    |                                                               |                                            |                                          |