

Key performance indicators
30.06.2026

Euro '000

	Key Indicators	Previous quarter 31.03.2026	Actual quarter 30.06.2026
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	16.24%	15.74%
b.	Return on average assets (ROAA)	2.29%	2.13%
c.	Return on average equity (ROAE)	20.56%	19.35%
d.	Net Interest margin	4.72%	4.63%
e.	Cost to Income Ratio (CIR)	69.78%	71.29%
f.	Net interest income to operating expense	86.68%	85.42%
g.	Total assets per staff	1,761	1,752
h.	Net interest income to average assets	4.58%	4.51%
i.	Interest income to Average assets	6.11%	5.98%
j.	Interest expenses to Average assets	1.53%	1.47%
k.	Net Interest income to Gross income	60.48%	60.90%
l.	Personnel expense to Gross income	16.53%	16.32%
m.	Risk Charges to Average assets	0.56%	0.74%