

**Key performance indicators  
30.09.2024**

**Euro `000**

	<b>Key Indicators</b>	<b>Previous quarter 30.06.2024</b>	<b>Actual quarter 30.09.2024</b>
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	13.98%	14.23%
b.	Return on average assets (ROAA)	2.37%	2.16%
c.	Return on average equity (ROAE)	20.97%	19.18%
d.	Net Interest margin	4.82%	4.68%
e.	Cost to Income Ratio (CIR)	66.48%	69.38%
f.	Net interest income to operating expense	96.78%	91.30%
g.	Total assets per staff	1,246	1,328
h.	Net interest income to average assets	4.55%	4.46%
i.	Interest income to Average assets	5.67%	5.59%
j.	Interest expenses to Average assets	1.12%	1.13%
k.	Net Interest income to Gross income	64.34%	63.35%
l.	Personnel expense to Gross income	18.92%	18.72%
m.	Risk Charges to Average assets	0.28%	0.51%