

**Key performance indicators
31.12.2024**

Euro '000

	Key Indicators	Previous quarter 30.06.2024	Actual quarter 30.09.2024
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	14.23%	16.15%
b.	Return on average assets (ROAA)	2.16%	2.14%
c.	Return on average equity (ROAE)	19.18%	19.14%
d.	Net Interest margin	4.68%	4.57%
e.	Cost to Income Ratio (CIR)	69.38%	69.46%
f.	Net interest income to operating expense	91.30%	90.51%
g.	Total assets per staff	1,328	1,433
h.	Net interest income to average assets	4.46%	4.41%
i.	Interest income to Average assets	5.59%	5.55%
j.	Interest expenses to Average assets	1.13%	1.14%
k.	Net Interest income to Gross income	63.35%	62.86%
l.	Personnel expense to Gross income	18.72%	18.18%
m.	Risk Charges to Average assets	0.51%	0.54%

