Key performance indicators
30.09.2026

Euro '000

	Key Indicators	Previous quarter 30.06.2026	Actual quarter 30.09.2026
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.74%	14.35%
b.	Return on average assets (ROAA)	2.13%	2.08%
c.	Return on average equity (ROAE)	19.35%	19.15%
d.	Net Interest margin	4.63%	4.52%
e.	Cost to Income Ratio (CIR)	71.29%	71.27%
f.	Net interest income to operating expense	85.42%	85.58%
g.	Total assets per staff	1,752	1,786
h.	Net interest income to average assets	4.51%	4.42%
i.	Interest income to Average assets	5.98%	5.88%
j.	Interest expenses to Average assets	1.47%	1.45%
k.	Net Interest income to Gross income	60.90%	60.99%
l.	Personnel expense to Gross income	16.32%	15.96%
m.	Risk Charges to Average assets	0.74%	0.69%