

Key performance indicators 31.12.2019

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	Key Indicators	Previous quarter 30.09.2019	Actual quarter 31.12.2019
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	16.1%	15.9%
b.	Return on average equity (ROAE)	2.6%	2.3%
c.	Return on average assets (ROAA)	26.0%	23.0%
d.	Net Interest margin	6.2%	5.7%
e.	Cost to Income Ratio (CIR)	65.3%	64.2%
f.	Net interest income to operating expense	96.9%	98.5%
g.	Total assets per staff	823	802
h.	Net interest income to average assets	4.8%	4.5%
i.	Interest income to Average assets	5.7%	5.4%
j.	Interest expenses to Average assets	0.8%	0.9%
k.	Net Interest income to Gross income	63.3%	63.2%
l.	Operating expense to Gross income	19.4%	20.2%
m.	Risk Charges to Average assets	0.3%	0.3%