

Key performance indicators 31.03.2020

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	Key Indicators	Previous quarter 31.12.2019	Actual quarter 31.03.2020
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.9%	15.9%
b.	Return on average equity (ROAE)	2.3%	1.7%
c.	Return on average assets (ROAA)	22.8%	16.2%
d.	Net Interest margin	5.7%	6.1%
e.	Cost to Income Ratio (CIR)	67.7%	76.6%
f.	Net interest income to operating expense	93.2%	82.8%
g.	Total assets per staff	810	822
h.	Net interest income to average assets	4.5%	4.7%
i.	Interest income to Average assets	5.4%	5.5%
j.	Interest expenses to Average assets	0.9%	0.8%
k.	Net Interest income to Gross income	63.1%	63.5%
l.	Operating expense to Gross income	20.2%	20.1%
m.	Risk Charges to Average assets	0.3%	1.1%