

## Key performance indicators 31.12.2020

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|    | <b>Key Indicators</b>   | <b>Previous quarter<br/>30.09.2020</b> | <b>Actual quarter<br/>31.12.2020</b> |
|----|---|--|--------------------------------------|
| a. | Capital Adequacy Ratio (Total Capital / Risk Weighted Assets) | 16.3%                                  | 15.4%                                |
| b. | Return on average equity (ROAE)                               | 1.6%                                   | 1.6%                                 |
| c. | Return on average assets (ROAA)                               | 14.7%                                  | 15.2%                                |
| d. | Net Interest margin   | 5.7%                                   | 5.4%                                 |
| e. | Cost to Income Ratio (CIR)                                    | 76.7%                                  | 75.2%                                |
| f. | Net interest income to operating expense                      | 85.1%                                  | 87.1%                                |
| g. | Total assets per staff  | 873                                    | 714                                  |
| h. | Net interest income to average assets                         | 4.4%                                   | 4.2%                                 |
| i. | Interest income to Average assets                             | 5.1%                                   | 4.9%                                 |
| j. | Interest expenses to Average assets                           | 0.8%                                   | 0.7%                                 |
| k. | Net Interest income to Gross income                           | 65.2%                                  | 65.5%                                |
| l. | Operating expense to Gross income                             | 20.5%                                  | 20.7%                                |
| m. | Risk Charges to Average assets                                | 1.0%                                   | 0.9%                                 |
|    |   |  |                                      |