

## Key performance indicators 31.03.2021

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	Key Indicators	Previous quarter 31.12.2020	Actual quarter 31.03.2021
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	17.7%	17.2%
b.	Return on average equity (ROAE)	1.4%	2.1%
c.	Return on average assets (ROAA)	13.7%	19.8%
d.	Net Interest margin	5.4%	5.8%
e.	Cost to Income Ratio (CIR)	75.2%	69.2%
f.	Net interest income to operating expense	87.2%	91.7%
g.	Total assets per staff	715	879
h.	Net interest income to average assets	4.2%	4.4%
i.	Interest income to Average assets	4.9%	5.0%
j.	Interest expenses to Average assets	0.7%	0.6%
k.	Net Interest income to Gross income	65.6%	63.4%
l.	Operating expense to Gross income	20.7%	19.7%
m.	Risk Charges to Average assets	1.1%	0.7%