

Key performance indicators 30.06.2021

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	Key Indicators	Previous quarter 31.03.2021	Actual quarter 30.06.2021
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	17.2%	15.9%
b.	Return on average assets (ROAA)	2.1%	2.2%
c.	Return on average equity (ROAE)	19.8%	20.5%
d.	Net Interest margin	5.8%	5.7%
e.	Cost to Income Ratio (CIR)	69.2%	68.3%
f.	Net interest income to operating expense	91.7%	92.8%
g.	Total assets per staff	879	893
h.	Net interest income to average assets	4.4%	4.5%
i.	Interest income to Average assets	5.0%	5.1%
j.	Interest expenses to Average assets	0.6%	0.6%
k.	Net Interest income to Gross income	63.4%	63.4%
l.	Personnel expense to Gross income	19.7%	19.2%
m.	Risk Charges to Average assets	0.7%	0.8%