

## Key performance indicators 30.09.2021

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	Key Indicators	Previous quarter 30.06.2021	Actual quarter 30.09.2021
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.9%	16.0%
b.	Return on average assets (ROAA)	2.2%	2.2%
c.	Return on average equity (ROAE)	20.5%	19.7%
d.	Net Interest margin	5.7%	5.7%
e.	Cost to Income Ratio (CIR)	68.3%	58.8%
f.	Net interest income to operating expense	92.8%	110.1%
g.	Total assets per staff	893	886
h.	Net interest income to average assets	4.5%	4.5%
i.	Interest income to Average assets	5.1%	5.1%
j.	Interest expenses to Average assets	0.6%	0.6%
k.	Net Interest income to Gross income	63.4%	64.7%
l.	Personnel expense to Gross income	19.2%	19.7%
m.	Risk Charges to Average assets	0.8%	0.7%