

## Key performance indicators 31.03.2022

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	Key Indicators	Previous quarter 31.12.2021	Actual quarter 31.03.2022
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	18.15%	17.51%
b.	Return on average assets (ROAA)	2.21%	1.98%
c.	Return on average equity (ROAE)	20.18%	17.28%
d.	Net Interest margin	5.49%	5.59%
e.	Cost to Income Ratio (CIR)	61.14%	64.43%
f.	Net interest income to operating expense	106.44%	98.45%
g.	Total assets per staff	906	874
h.	Net interest income to average assets	4.27%	4.45%
i.	Interest income to Average assets	4.84%	5.07%
j.	Interest expenses to Average assets	0.56%	0.61%
k.	Net Interest income to Gross income	65.07%	63.43%
l.	Personnel expense to Gross income	20.79%	22.00%
m.	Risk Charges to Average assets	0.43%	0.70%