

Key performance indicators 31.12.2021

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	Key Indicators	Previous quarter 30.09.2021	Actual quarter 31.12.2021
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	16.0%	14.5%
b.	Return on average assets (ROAA)	2.2%	2.2%
c.	Return on average equity (ROAE)	19.7%	20.0%
d.	Net Interest margin	5.7%	5.5%
e.	Cost to Income Ratio (CIR)	58.8%	61.4%
f.	Net interest income to operating expense	110.1%	106.6%
g.	Total assets per staff	886	906
h.	Net interest income to average assets	4.5%	4.3%
i.	Interest income to Average assets	5.1%	4.8%
j.	Interest expenses to Average assets	0.6%	0.6%
k.	Net Interest income to Gross income	64.7%	65.5%
l.	Personnel expense to Gross income	19.7%	20.9%
m.	Risk Charges to Average assets	0.7%	0.4%