

Key performance indicators 30.09.2022

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	Key Indicators	Previous quarter 30.06.2022	Actual quarter 30.09.2022
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.18%	14.70%
b.	Return on average assets (ROAA)	2.24%	2.07%
c.	Return on average equity (ROAE)	20.27%	18.87%
d.	Net Interest margin	5.56%	5.43%
e.	Cost to Income Ratio (CIR)	64.01%	69.13%
f.	Net interest income to operating expense	99.05%	92.34%
g.	Total assets per staff	881	913
h.	Net interest income to average assets	4.44%	4.29%
i.	Interest income to Average assets	5.04%	4.89%
j.	Interest expenses to Average assets	0.61%	0.60%
k.	Net Interest income to Gross income	63.40%	63.83%
l.	Personnel expense to Gross income	21.75%	21.74%
m.	Risk Charges to Average assets	0.40%	0.48%