

Key performance indicators 31.12.2022

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	Key Indicators	Previous quarter 30.09.2022	Actual quarter 31.12.2022
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	14.70%	14.41%
b.	Return on average assets (ROAA)	2.07%	2.09%
c.	Return on average equity (ROAE)	18.87%	18.49%
d.	Net Interest margin	5.43%	5.26%
e.	Cost to Income Ratio (CIR)	69.13%	68.16%
f.	Net interest income to operating expense	92.34%	94.31%
g.	Total assets per staff	913	939
h.	Net interest income to average assets	4.29%	4.23%
i.	Interest income to Average assets	4.89%	4.83%
j.	Interest expenses to Average assets	0.60%	0.60%
k.	Net Interest income to Gross income	63.83%	64.29%
l.	Personnel expense to Gross income	21.74%	21.65%
m.	Risk Charges to Average assets	0.48%	0.44%