

Key performance indicators 31.03.2023

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	Key Indicators	Previous quarter 31.12.2022	Actual quarter 31.03.2023
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	17.49%	16.54%
b.	Return on average assets (ROAA)	2.15%	2.52%
c.	Return on average equity (ROAE)	18.93%	21.11%
d.	Net Interest margin	5.27%	5.31%
e.	Cost to Income Ratio (CIR)	67.33%	62.54%
f.	Net interest income to operating expense	95.48%	106.26%
g.	Total assets per staff	939	950
h.	Net interest income to average assets	4.23%	4.47%
i.	Interest income to Average assets	4.83%	5.21%
j.	Interest expenses to Average assets	0.60%	0.74%
k.	Net Interest income to Gross income	64.29%	66.46%
l.	Personnel expense to Gross income	21.77%	22.36%
m.	Risk Charges to Average assets	0.44%	-0.13%