

Key performance indicators 30.09.2023

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	Key Indicators	Previous quarter 30.06.2023	Actual quarter 30.09.2023
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.21%	14.40%
b.	Return on average assets (ROAA)	2.34%	2.27%
c.	Return on average equity (ROAE)	20.41%	20.48%
d.	Net Interest margin	5.35%	5.27%
e.	Cost to Income Ratio (CIR)	65.66%	64.89%
f.	Net interest income to operating expense	100.55%	102.01%
g.	Total assets per staff	1,002	1,061
h.	Net interest income to average assets	4.51%	4.29%
i.	Interest income to Average assets	5.24%	5.02%
j.	Interest expenses to Average assets	0.73%	0.73%
k.	Net Interest income to Gross income	66.02%	66.19%
l.	Personnel expense to Gross income	21.68%	21.34%
m.	Risk Charges to Average assets	0.23%	0.19%