

Key performance indicators 31.12.2023

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	Key Indicators	Previous quarter 30.09.2023	Actual quarter 31.12.2023
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	14.40%	13.29%
b.	Return on average assets (ROAA)	2.27%	2.09%
c.	Return on average equity (ROAE)	20.48%	18.59%
d.	Net Interest margin	5.27%	5.05%
e.	Cost to Income Ratio (CIR)	64.89%	67.50%
f.	Net interest income to operating expense	102.01%	97.58%
g.	Total assets per staff	1,061	1,090
h.	Net interest income to average assets	4.29%	4.23%
i.	Interest income to Average assets	5.02%	5.02%
j.	Interest expenses to Average assets	0.73%	0.79%
k.	Net Interest income to Gross income	66.19%	65.86%
l.	Personnel expense to Gross income	21.34%	21.14%
m.	Risk Charges to Average assets	0.19%	0.28%