

## Key performance indicators 31.03.2024

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	<b>Key Indicators</b>	<b>Previous quarter 31.12.2023</b>	<b>Actual quarter 31.03.2024</b>
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	16.09%	15.26%
b.	Return on average assets (ROAA)	2.17%	2.44%
c.	Return on average equity (ROAE)	18.75%	21.32%
d.	Net Interest margin	4.61%	4.88%
e.	Cost to Income Ratio (CIR)	66.62%	65.29%
f.	Net interest income to operating expense	98.78%	99.76%
g.	Total assets per staff	1,176	1,210
h.	Net interest income to average assets	4.28%	4.58%
i.	Interest income to Average assets	5.08%	5.72%
j.	Interest expenses to Average assets	0.80%	1.14%
k.	Net Interest income to Gross income	65.81%	65.13%
l.	Personnel expense to Gross income	21.14%	19.60%
m.	Risk Charges to Average assets	0.29%	0.01%