

Key performance indicators 30.06.2024

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	Key Indicators	Previous quarter 31.03.2024	Actual quarter 30.06.2024
a.	Capital Adequacy Ratio (Total Capital / Risk Weighted Assets)	15.26%	13.98%
b.	Return on average assets (ROAA)	2.44%	2.37%
c.	Return on average equity (ROAE)	21.32%	20.97%
d.	Net Interest margin	4.88%	4.82%
e.	Cost to Income Ratio (CIR)	65.29%	66.48%
f.	Net interest income to operating expense	99.76%	96.78%
g.	Total assets per staff	1,210	1,246
h.	Net interest income to average assets	4.58%	4.55%
i.	Interest income to Average assets	5.72%	5.67%
j.	Interest expenses to Average assets	1.14%	1.12%
k.	Net Interest income to Gross income	65.13%	64.34%
l.	Personnel expense to Gross income	19.60%	18.92%
m.	Risk Charges to Average assets	0.01%	0.28%