

Avg Bank PG 5

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>
Yield	3.91%	3.74%	4.20%	4.77%	4.57%
Cost of Funds	0.57%	0.44%	0.78%	1.11%	0.81%
Spread	3.35%	3.30%	3.42%	3.66%	3.77%
<i>Net Interest Margin</i>	3.51%	3.41%	3.58%	3.87%	3.91%
Profit Margin	27.76%	29.15%	24.36%	23.60%	24.50%
Asset Utilization	4.25%	4.22%	4.68%	5.17%	4.98%
Equity Multiplier	11.30	9.82	9.35	9.04	9.42
<i>Efficiency Ratio</i>	62.02%	61.89%	63.41%	64.67%	64.45%
ROA	1.18%	1.23%	1.14%	1.22%	1.22%
ROE	13.33%	12.08%	10.65%	11.03%	11.49%
<i>Loan Loss Provision</i>	0.07%	0.07%	0.22%	0.13%	0.12%