

FINANCIAL RATIOS - 31.12.2024

	Previous quarter 30.09.2024	Next quarter 31.12.2024
Capital adequacy ratio (total capital to risk-weighted assets)	20.29%	18.86%
Return on average assets (ROA) (net income to average assets)	1.02%	-1.10%
Return on average equity ratio (KEM) (net income to average equity)	5.58%	-6.13%
Net interest margin (net interest income to average earnings)	3.42%	3.33%
General expenses of the activity against the gross income of the activity	39.75%	42.56%
Net income from interest to the general expenses of the activity	123.84%	126.52%
Total assets to the number of staff	2,876	3,035
Net interest income to average funds	3.34%	3.25%
Income from interest to average assets	5.59%	5.56%
Interest expenses to average assets	2.25%	2.31%
Net interest income to gross activity income	49.22%	53.85%
Personnel expenses in relation to the gross income of the activity	16.69%	18.27%
Expenses of provisions to average assets	0.55%	-1.72%

FINANCIAL RATIOS - 30.09.2024

	Previous quarter 30.06.2024	Next quarter 30.09.2024
Capital adequacy ratio (total capital to risk-weighted assets)	22.56%	20.29%
Return on average assets (ROA) (net income to average assets)	0.96%	1.02%
Return on average equity ratio (KEM) (net income to average equity)	5.27%	5.58%
Net interest margin (net interest income to average earnings)	3.23%	3.42%
General expenses of the activity against the gross income of the activity	48.74%	39.75%
Net income from interest to the general expenses of the activity	112.57%	123.84%
Total assets to the number of staff	2,746	2,876
Net interest income to average funds	3.16%	3.34%
Income from interest to average assets	5.33%	5.59%
Interest expenses to average assets	2.18%	2.25%
Net interest income to gross activity income	54.87%	49.22%
Personnel expenses in relation to the gross income of the activity	20.67%	16.69%
Expenses of provisions to average assets	0.44%	0.55%

FINANCIAL RATIOS - 30.06.2024

	Previous quarter 31.03.2024	Next quarter 30.06.2024
Capital adequacy ratio (total capital to risk-weighted assets)	21.34%	22.56%
Return on average assets (ROA) (net income to average assets)	0.95%	0.96%
Return on average equity ratio (KEM) (net income to average equity)	5.29%	5.27%
Net interest margin (net interest income to average earnings)	3.15%	3.23%
General expenses of the activity against the gross income of the activity	50.12%	48.74%
Net income from interest to the general expenses of the activity	112.37%	112.57%
Total assets to the number of staff	2,516	2,746
Net interest income to average funds	3.09%	3.16%
Income from interest to average assets	5.27%	5.33%
Interest expenses to average assets	2.18%	2.18%
Net interest income to gross activity income	56.32%	54.87%
Personnel expenses in relation to the gross income of the activity	19.58%	20.67%
Expenses of provisions to average assets	0.62%	0.44%

FINANCIAL RATIOS - 31.03.2024

	Previous quarter 31.12.2023	Next quarter 31.03.2024
Capital adequacy ratio (total capital to risk-weighted assets)	21.05%	21.34%
Return on average assets (ROA) (net income to average assets)	-1.65%	0.95%
Return on average equity ratio (KEM) (net income to average equity)	-9.45%	5.29%
Net interest margin (net interest income to average earnings)	3.82%	3.15%
General expenses of the activity against the gross income of the activity	54.71%	88.65%
Net income from interest to the general expenses of the activity	174.48%	112.37%
Total assets to the number of staff	2,727	2,516
Net interest income to average funds	3.76%	3.09%
Income from interest to average assets	5.53%	1.32%
Interest expenses to average assets	1.77%	2.18%
Net interest income to gross activity income	63.79%	56.32%
Personnel expenses in relation to the gross income of the activity	15.09%	19.58%
Expenses of provisions to average assets	-3.50%	0.62%