

Financial Indicators

Current Quarter
Q4 2025

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Capital adequacy ratio (total capital to risk weighted assets);	16.80%
Return on average assets (ROAA) indicator (net income to average assets);	1.87%
Return on average equity (ROAE) indicator (net income to average equity);	19.34%
Net interest margin (net interest income to average earning assets);	4.54%
Total expenses of the activity to gross income of the activity;	72.74%
Net interest income to total expenses of the activity;	83.09%
Total assets to registered number of employees;	1,866,490
Net interest income to average assets;	4.14%
Interest income to average assets;	4.48%
Interest expenses to average assets	0.34%
Net interest income to gross income of the activity;	60.44%
Personnel expenses to gross income from the activity;	19.33%
Expenses for provisions to average assets	0.71%