

## Financial indicators

Current quarter

30.09.2023

|   |           |
|---|-----------|
| Capital adequacy ratio (total capital to risk weighted assets);           | 15.47%    |
| Return on average assets (ROAA) indicator (net income to average assets); | 2.82%     |
| Return on average equity (ROAE) indicator (net income to average equity); | 23.91%    |
| Net interest margin (net interest income to average earning assets);      | 5.22%     |
| Total expenses of the activity to gross income of the activity;           | 62.69%    |
| Net interest income to total expenses of the activity;                    | 98.82%    |
| Total assets to registered number of employees;                           | 1,416,440 |
| Net interest income to average assets;                                    | 4.68%     |
| Interest income to average assets;  | 4.72%     |
| Interest expenses to average assets                                       | 0.04%     |
| Net interest income to gross income of the activity;                      | 61.95%    |
| Personnel expenses to gross income from the activity;                     | 17.52%    |
| Expenses for provisions to average assets                                 | 0.71%     |