

Financial Indicators

Current Quarter
Q3 2025

Financial Indicators	Current Quarter
Capital adequacy ratio (total capital to risk weighted assets);	16.80%
Return on average assets (ROAA) indicator (net income to average assets);	2.10%
Return on average equity (ROAE) indicator (net income to average equity);	20.67%
Net interest margin (net interest income to average earning assets);	4.63%
Total expenses of the activity to gross income of the activity;	69.77%
Net interest income to total expenses of the activity;	86.80%
Total assets to registered number of employees;	1,783,672
Net interest income to average assets;	4.21%
Interest income to average assets;	4.51%
Interest expenses to average assets	0.30%
Net interest income to gross income of the activity;	60.56%
Personnel expenses to gross income from the activity;	18.80%
Expenses for provisions to average assets	0.53%