

**TEB**

BNP PARIBAS JOINT VENTURE

Financial indicators

30/09/2026

a.	Capital adequacy ratio (total capital to risk weighted assets)	19.65%
b.	Return on average assets (ROAA) indicator (net income to average assets)	2.68%
c.	Return on average equity (ROAE) indicator (net income to average equity)	16.24%
d.	Net interest margin (net interest income to average earning assets)	5.71%
e.	Total expenses of the activity to gross income of the activity	65.53%
f.	Net interest income to total expenses of the activity	105.22%
g.	Total assets to registered number of employees	1,774
h.	Net interest income to average assets	5.35%
i.	Interest income to average assets	5.50%
j.	Interest expenses to average assets	0.15%
k.	Net interest income to gross income of the activity	68.95%
l.	Personnel expenses to gross income from the activity	16.33%
m.	Expenses for provisions to average assets	0.46%