

**TEB**

BNP PARIBAS JOINT VENTURE

Financial indicators

30/06/2026

a.	Capital adequacy ratio (total capital to risk weighted assets)	20.06%
b.	Return on average assets (ROAA) indicator (net income to average assets)	2.69%
c.	Return on average equity (ROAE) indicator (net income to average equity)	16.54%
d.	Net interest margin (net interest income to average earning assets)	5.73%
e.	Total expenses of the activity to gross income of the activity	64.91%
f.	Net interest income to total expenses of the activity	108.12%
g.	Total assets to registered number of employees	1,758
h.	Net interest income to average assets	5.39%
i.	Interest income to average assets	5.52%
j.	Interest expenses to average assets	0.14%
k.	Net interest income to gross income of the activity	70.18%
l.	Personnel expenses to gross income from the activity	16.59%
m.	Expenses for provisions to average assets	0.44%