

Actual

	December 2010- annual
Financial indicators	
ROE (net profit before tax and provision/share capital)	18.20%
ROA (net profit before tax and provision/total assets)	4.13%
Liquidity ratio	135.53%
Capital adequacy ratio (shareholders capital/risk weighted assets)	53.02%
Earnings per share (basic)	1,169
Assets in foreign currency/total assets (maksimum)	18.10%
Loan portfolio(gross)/total customer accounts	57.52%
Allowance on loan losses/loan portfolio (effective provision rate)	6.15%
Loans in foreign currency/total loan portfolio (banks are excluded),(maksimum)	13.41%
Financial gearing (debt/shareholder's equity)	26.58%
Interest cover (profit before interest expense and tax/ interest expense)	241.82%
Securities/total assets	30.76%
Customer accounts/total liabilities	89.90%
Liabilities in foreign currency/total liabilities (maksimum)	20.39%
Non interest income/total operating income	19.11%
Lock-up Ratio (net property&equipment+equity investment/shareholder's equity)	2.68%
Single group Exposure Ratio (the biggest loan with the biggest collateral/shareholder's equity) (maksimum)	15.12%
Single group Exposure Ratio (the biggest unsecured or partially secured loan/shareholder's equity) (maksimum)	5.95%
Aggregate Large Exposures Ratio (the biggest loans (more than 10% of the shareholder's equity)/shareholder's equity) (maksimum)	70.19%
Related Party Exposure Ratio (the biggest loan to the related party/shareholder's equity) (maksimum)	15.12%
All Related Parties Exposure Ratio (all loans to the related parties/shareholder's equity) (maksimum)	16.96%
Concentration of loans to related parties (loans of the related parties/total loan portfolio (gross figures) (maksimum)	11.52%
Concentration of customer accounts of the related parties (accounts of the related parties/total customer accounts (maksimum)	61.40%
Cost to Income Ratio (operating expenses/operating income)	30.83%
Non-performing loans Ratio (gross non performing loans/ gross loan portfolio) (maksimum)	0.60%
Government assets ratio (average government assets/average total assets)	45.91%

Income berore tax and provision per employee	196,278
Assets per employee	4,757,698
Cost per employee	(87,465)
Average credit percent	
Average deposit percent	