

Calculation of key ratios

Sales	Net interest income + commission income + net income from securities transactions and foreign exchange dealing + other operating income
Net revenue	From Income Statement. Includes gross returns, deducted by interest and commission expenses.
Operating profit/loss	From Income Statement.
Profit for the financial year	From Income Statement.
Return on equity (ROE), %	$= \frac{\text{Profit / Loss for financial year}}{\text{Equity capital and minority interest (average of the figures for the beginning and at the end of the year)}} \times 100$
Return on assets (ROA), %	$= \frac{\text{Profit / Loss for financial year}}{\text{Average total assets (average of the figures for the beginning and at the end of the year)}} \times 100$
Equity ratio, %	$= \frac{\text{Equity incl. non-controlling interest's share of equity}}{\text{Average balance total}} \times 100$
Expense/income ratio	$= \frac{\text{Administrative expenses + depreciation and impairment charges + other operating expenses}}{\text{Net interest income + net commission income + net income from securities transactions and foreign exchange dealing + other operating income}}$

Earnings per Share (EPS)	$= \frac{\text{Profit for the year after taxes attributable to the shareholders of Evli Bank Plc}}{\text{Average number of shares outstanding}}$
Comprehensive Earnings per Share (EPS), fully diluted	$= \frac{\text{Comprehensive income for the year after taxes attributable to the shareholders of Evli Bank Plc}}{\text{Average number of shares outstanding including issued share and option rights}}$
Earnings per Share (EPS), fully diluted	$= \frac{\text{Profit for the year after taxes attributable to the shareholders of Evli Bank Plc}}{\text{Average number of shares outstanding including issued share and option rights}}$
Group's capital adequacy (CET1), %	$= \frac{\text{Group assets (common equity Tier 1 capital)}}{\text{Risk-weighted items total}} \times 100$
Equity per share	$= \frac{\text{Equity attributable to the shareholders of Evli Bank Plc}}{\text{Number of shares at the end of the year}}$
Recurring revenue to operating costs ratio	$= \frac{\text{All revenues that are not transaction based but time dependant*}}{\text{All operative expenses excluding reservation for bonuses from review period}}$
	*Asset management, fund fees, administration of incentive systems, research, custody and client net interest fees