

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	