

Ratio formulas

Name of the ratio	Formula	Explanation
ROE	To find ROE, the amount shown in the item "Net profit/loss (+/-)" in the income statement is divided by the amount shown in the item "Total equity" in the balance sheet.	
ROA	To find ROA, the amount shown in the item "Continuing and net profit/loss from discontinued operations (+/-)" in the income statement is divided by the amount shown in the item "Total Assets" in the balance sheet	
EM	To find EM, the amount shown in the item "Total assets" in the balance sheet is divided by the amount shown in the item "Total equity" in the balance sheet	
NIM	To find NIM, profit/loss of net interest is divided by the sum of all interest bearing claims in the balance sheet	Interest income and interest expense from off-balance sheet transactions are not taken into account when calculating profit/loss of interest
SPREAD	The difference of interest income ratio of interest bearing assets and interest expense ratio of interest bearing liabilities	To find interest income ratio to interest bearing assets, the sum of income statement item "Interest income" (except interest income from off-balance sheet transactions) is divided by the sum of all interest bearing claims shown in the balance sheet. To find interest expense ratio to interest bearing liabilities, the sum of income statement item "Interest expense" (except interest expense from off-balance sheet transactions) is divided by the sum of all interest bearing liabilities shown in the balance sheet

* When calculating ratios, the balance indicators are found as the arithmetic mean of the corresponding data at the end of the month preceding the reporting quarter and each month of the reporting quarter. Income statement indicators are based on the actual data of the reporting quarter. To bring the ratio to a yearly base, the quarterly ratio is multiplied by four.