

Key figures

Parent bank				Group		
2014	31 Mar 2014	31 Mar 2015	Result as per cent of average total assets:	31 Mar 2015	31 Mar 2014	2014
1.41	1.35	1.38	Net interest	1.50	1.45	1.52
0.84	0.90	0.76	Commission income and other income	1.21	1.36	1.28
0.44	0.82	0.55	Net return on financial investments	0.63	0.91	0.61
1.09	1.09	0.99	Total operating expenses	1.45	1.56	1.52
1.60	1.98	1.70	Result before losses	1.88	2.16	1.89
0.07	0.05	0.06	Loss on loans, guarantees etc.	0.07	0.06	0.08
1.53	1.93	1.63	Result before tax	1.82	2.10	1.82
0.40	0.35	0.37	Cost -income ratio	0.44	0.42	0.44
70 %	72 %	69 %	Loan-to-deposit ratio	66 %	69 %	67 %
14.1 %	18.3 %	14.4 %	Return on equity	14.1 %	17.7 %	15.1 %