



Prudential and Economic -Financial Indicators 31/03/2025

DESCRIPTION	INDICATOR
CAPITAL	
Gearing Ratio	15.41%
Capital Adequacy Ratio	20.76%
Tier 1 Capital	20.04%
ASSET QUALITY	
Overdue loans ratio (up to 90 days)	7.09%
NPL ratio	2.52%
NPL coverage ratio	73.46%
MANAGEMENT	
Structure Cost	28.44%
Cost to Income Cost	28.44%
Efficiency Ratio	129674.82
RESULTS	
Net Interest Margin Ratio	10.77%
Return on Assets (ROA)	6.73%
Return on Equity (ROE)	46.53%
LIQUIDITY	
Liquidity Asset Ratio	93.43%
Loan to Deposit Ratio	27.98%
Liquidity Ratio	72.68%

We declare that the information contained in this table is in accordance with the accounting records and other information media of this institution.

Notice No. 16/GBM/2017, annex to Circular no. 02/EFI/2017

Botswana • Malawi • Moçambique • Zambia • Zimbabwe

Belief comes first.