



Prudential and Economic -Financial Indicators 01/10/2025 - 31/12/2025

DESCRIPTION	INDICATOR
CAPITAL	
Gearing Ratio	15.02%
Capital Adequacy Ratio	21.06%
Tier 1 Capital	20.72%
ASSET QUALITY	
Overdue loans ratio (up to 90 days)	1.56%
NPL ratio	2.42%
NPL coverage ratio	72.81%
MANAGEMENT	
Structure Cost	30.75%
Cost to Income	27.55%
Efficiency Ratio	135140.37
RESULTS	
Net Interest Margin Ratio	10.62%
Return on Assets (ROA)	6.13%
Return on Equity (ROE)	41.19%
LIQUIDITY	
Liquidity Asset Ratio	56.49%
Loan to Deposit Ratio	23.29%
Liquidity Ratio	72.12%

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

Information published in accordance with Notice No. 16/GBM/2017 and Circular No. 02/EFI/2017

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Belief comes first.