



Prudential and Economic -Financial Indicators 01/01/2026 - 31/03/2026

DESCRIPTION	INDICATOR
CAPITAL	
Gearing Ratio	16.95%
Capital Adequacy Ratio	21.18%
Tier 1 Capital	21.13%
ASSET QUALITY	
Overdue loans ratio (up to 90 days)	8.88%
NPL ratio	1.66%
NPL coverage ratio	77.60%
MANAGEMENT	
Structure Cost	30.15%
Cost to Income	27.12%
Efficiency Ratio	132873.78
RESULTS	
Net Interest Margin Ratio	0.63%
Return on Assets (ROA)	5.97%
Return on Equity (ROE)	39.25%
LIQUIDITY	
Liquidity Asset Ratio	53.08%
Loan to Deposit Ratio	28.05%
Liquidity Ratio	67.06%

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.