



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

| DESCRIPTION | INDICATOR |
|-------------------------------------|-----------|
| CAPITAL | |
| Gearing Ratio | 16.95% |
| Capital Adequacy Ratio | 21.07% |
| 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 | 10.12% |
| 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 n.º 16/GBM/2017 and Circular n.º 02/EFI/2017

Botswana • Malawi • Moçambique • Zambia • Zimbabwe

Belief comes first.