First Capital BANK

Prudencial and Economic -Financial Indicators 01/04/2026 - 30/06/2026

DESCRIPTION	INDICATOR
CAPITAL	
Gearing Ratio	17.85%
Capital Adequacy Ratio	18.29%
Tier 1 Capital	18.68%
ASSET QUALITY	
Overdue loans ratio (up to 90 days)	2.34%
NPL ratio	4.05%
NPL coverage ratio	60.22%
MANAGEMENT	
Structure Cost	30.49%
Cost to Income Cost	27.68%
Efficiency Ratio	121726.12
RESULTS	
Net Interest Margin Ratio	10.70%
Return on Assets (ROA)	5.85%
Return on Equity (ROE)	35.60%
LIQUIDITY	
Liquidity Asset Ratio	46.56%
Loan to Deposit Ratio	31.47%
Liquidity Ratio	59.39%

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.