

FINANCIAL RATIOS

%		
CAPITAL	2023	2024
Capital Adequacy Ratio	17.15	18.64
Shareholders' Equity/Total Assets	8.7	8.8
Shareholders' Equity/(Total Assets + Non-cash Loans)	7.2	7.3
Shareholders' Equity/(Deposits + Non-Deposit Sources)	10.0	10.1
ASSET QUALITY	2023	2024
Cash Loans/Total Assets	51.9	53.2
NPL (Gross)/Cash Loans	1.2	1.3
NPL (Gross)/(Non-Cash Loans + Cash Loans)	0.8	0.9
Loans/Deposits	67.2	76.2
FC Assets/FC Liabilities	90.4	97.7
LIQUIDITY	2023	2024
Liquid Assets/Total Assets	19.2	17.8
Liquid Assets/(Deposits + Non-Deposit Sources)	22.1	20.4
PROFITABILITY	2023	2024
Net Profit/Average Total Assets	3.0	2.2
Net Profit/Average Shareholders' Equity	34.5	26.9
Interest Income/Interest Expenses	143.5	121.2