



Financial Information

Financial Ratios

Financial Ratios⁸

Category*	Ratio Name	2023	2024	2025
CAPITAL	Capital Adequacy Ratio	17.2	18.6	18.6
	Shareholders' Equity / Total Assets	8.7	8.8	8.6
	Shareholders' Equity / (Total Assets + Non-Cash Loans)	7.2	7.3	7.2
	Shareholders' Equity / (Deposits + Non-Deposit Funds)	10.0	10.1	10.0
ASSET QUALITY	Cash Loans / Total Assets	51.9	53.2	50.0
	Non-Performing Loans (Gross) / Cash Loans	1.2	1.3	1.7
	Non-Performing Loans (Gross) / (Non-Cash Loans + Cash Loans)	0.8	0.9	1.2
	Loans / Deposits	67.2	76.2	78.4
	FC Assets / FC Liabilities	90.4	97.7	92.8
LIQUIDITY	Liquid Assets / Total Assets	19.2	17.8	20.8
	Liquid Assets / (Deposits + Non-Deposit Funds)	22.1	20.4	24.1
PROFITABILITY	Net Profit (Loss) / Average Total Assets	3.0	2.2	2.3
	Net Profit (Loss) / Average Equity	34.5	26.9	28.3
	Interest Income / Interest Expense	144	121	129.3

⁸ All figures and ratios presented in the table are unconsolidated.