

Financial Ratios

%	December 2023	December 2024
Capital		
Capital Adequacy Ratio	15.10	20.23
Shareholders' Equity/Total Assets	5.16	4.34
Asset Quality		
Total Loans*/Total Assets	66.02	60.79
NPL (Gross)/Extended Funds	0.77	0.92
Total Loans*/Total Deposit	83.35	87.59
Profitability		
Net Profit (Loss)/Average Total Assets	1.34	0.77
Net Profit (Loss)/Average Shareholders' Equity	25.66	16.36
Income-Expense Structure		
Profit Shares Income/Profit Shares Expense	114.08	104.82
Non-Profit Shares Income/Non-Profit Shares Expenses	88.76	100.82
Total Income/Total Expenses	109.29	104.30
Profit Shares Income/Total Income	84.63	87.60
Non-Profit Shares Income/Total Income	15.37	12.40
Profit Shares Expenses/Total Expenses	81.07	87.17
Non-Profit Shares Expenses/Total Expenses	18.93	12.83

*Excludes Funds Extended to Financial Sector. includes Financial Leasing Receivables.