Safwa Islamic Bank

Investor Report

Q3.2025

Contents

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Safwa Islamic Bank

Stronger Safwa

About Safwa

1965
The bank founded under special law as a specialized bank "Industrial Development Bank (IDB)"

2010
IDB became an Islamic bank under the mane "Jordan Dubai Islamic Bank"

2017
DIB sold it's share to Al-Etihad Islamic for Investment Co. who became the new major shareholder

The new identity Safwa Islamic Bank launched to reflect the coming new vision of the bank

2018
New Management, New Ambitious Goals, New Strategy that will be the Address for the Coming Era

20XX
Sustainable growth

Higher market share

Maximizing shareholder return

#1 Community Bank in Jordan

Fair and Responsible Banking

Operating Group	Retail	Corporate	SME	Treasury & Investment

Our Vision

To become the leading community bank in Jordan by offering integrated and comprehensive services through a "One-Group" that utilizes innovative methods and adheres to best practices

Our Value

- Innovation
- Knowledge
- Quality
- Added Value
- Services up to the highest global standards

Our Strategic Priorities

Bank Transformation:	Change modes of operation and business execution
Strategies for Growth:	Strengthen profitability Fit for purpose approach in proposing solutions to customers needs
Structural Reforms:	Ensure business resilience Investment in organic growth while controlling expenses
Efficiency & Effectiveness:	Implementation of business through a cohesive team that works in one spirit with the best solutions, at the lowest costs
Risk Management:	Ensuring the application of the principles of the risk management plan, assessing risks and developing strategies to manage them

Safwa Strategy Focus

Culture
- Instill owners mindset
- We are ALL IN "One Safwa"
- Constantly Innovate
- Customer-centricity

Retail
- Expand Distribution channels
- Advance efficiency
- Customer-centricity
- Improve CX and Engagement
- Adapt Digital transformation to meet customer preferences
- Innovative products & services
- ESG initiatives
- Enhancing Credit card portfolio

Corporate
- ESG & Contracting Finance
- Land Development Finance
- Bonded Finance
- Transactional banking and Trade Finance
- Enhance CX & Engagement
- Seamless process, Increase Efficiency

Treasury
- Introduce new products
- Sukuk Issuance
- Wealth Management
- Expand dealers base

2025 Management Focus

Executing Organic Growth

- Keep advancing core strategies while expanding on the success of new initiatives to grow primary banking relationships.
- Continue investing in the business, maintaining expense discipline, and achieving positive operating leverage.

Drive Revenue

- Generate strong loan growth with a focus on high-return opportunities.
- Accelerate fee income across key areas.

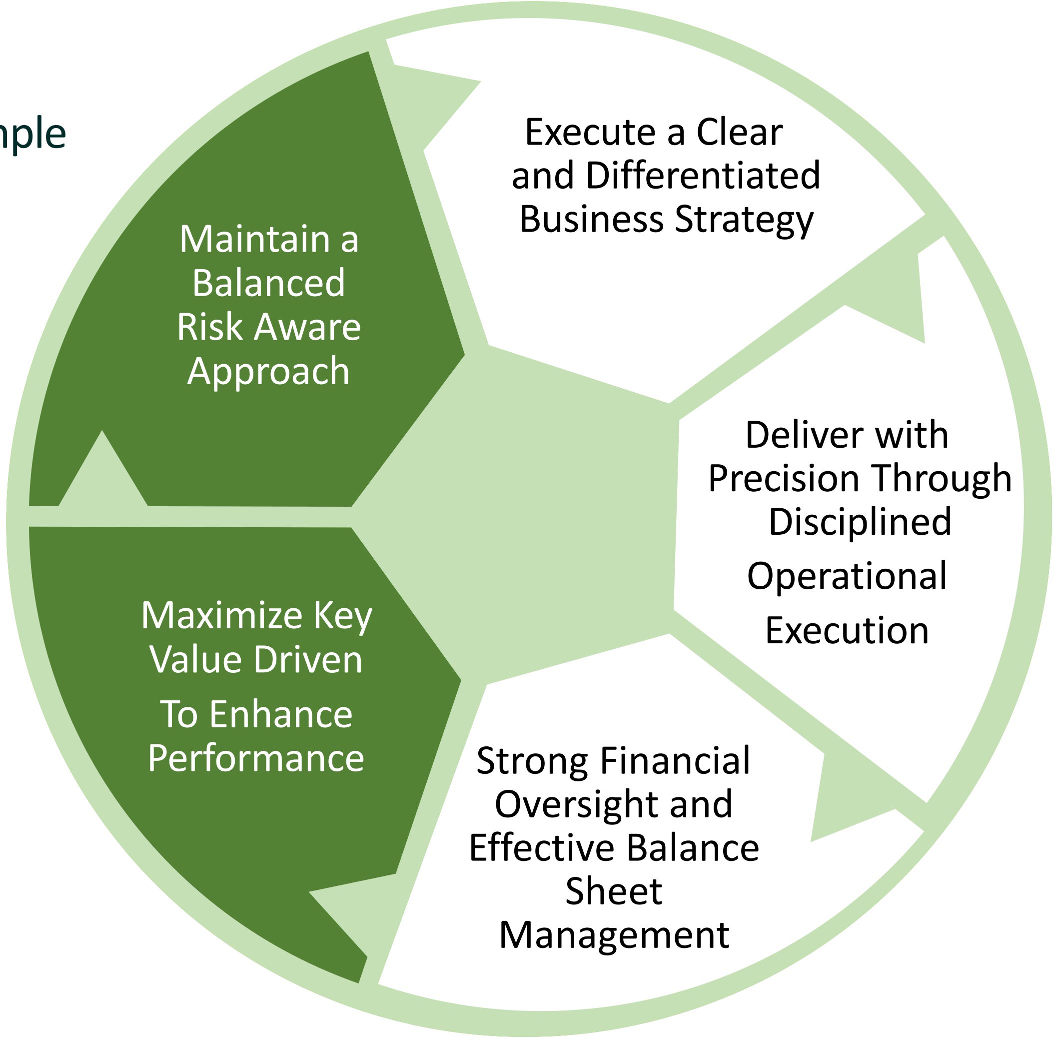
Rigorous Risk Management

- Maintain rigorous credit standards.
- Adapt and respond actively to changes in the interest/profit rate environment.

Our Growth Model Drives Outperformance

- Maintain a strong Credit quality, robust capital, and ample liquidity.
- Support clients across economic cycles to foster long-term trust.

- Allocate capital with discipline, focusing on high-value business lines.
- Deepen primary bank relationships in high-potential segments.



Our Growth Model Drives Outperformance

- Deliver exceptional, service-oriented experiences.
- Target high-growth segments with specialized capabilities.
- Empower frontline teams to execute focused action plans.
- Adapt swiftly and strategically to evolving market dynamics.
- Fund growth through continues expense optimization.
- Optimize financial and balance sheet management .

Commitment to Sustainability

Safwa's sustainability and climate strategy and approach are key to advancing our commercial objectives, effectively managing risk, promoting efficiencies in our business and maintaining positive stakeholder relations. Our areas of focus include:

Sustainability

- Strong economic performance enables the bank to contribute to economic growth, create employment opportunities, support community development, and ensure long-term value for our stakeholders.
- Promoting financial inclusion through making it accessible to underserved populations to obtain practical and reasonably priced financial products and services
- Long-term financial inclusion vision, by supporting the establishment and growth of new businesses, makes investments in health and education, manages risks, and weathering financial shocks

Customer Privacy and Satisfaction

- Implementing robust management systems and procedures, and utilize industry best practices to protect customer information.
- Adhere to the highest global standards for cybersecurity and data protection, safeguarding our clients from potential risks associated with using e-services.
- SIB persistently directs its efforts towards increasing satisfaction, fostering loyalty, and ensuring retention among customers.
- Customer satisfaction is evaluated by measuring feedback on account openings, financing, and cards

Community Support and Development

- Providing tailored products to increase access to financial services in order to meet the varied demands of our clients
- Implementing various initiatives that focus on education, entrepreneurship, environmental sustainability, and support for underprivileged communities.
- Our charitable contributions and volunteer work promote environmental and community resilience.

Climate

- SIB fosters a dynamic and collaborative workplace culture rooted in Islamic values, transparency, and customers - centered service.
- SIB maintains a balance between modern efficiency and adherence to Islamic financial principles, creating a motivated and value-aligned workforce that feels part of a larger mission rather than merely transactional roles

Reason to invest in Safwa

Track record	Track record of favorable growth
Return on Capital	Strong balance sheet optimization
Positioning	Well positioned in the market with flexibility to respond to emerging trends
Management/ Shareholder alignment	Stable returns, reduced earning volatility, and stronger shareholder value creation
Innovation	Leveraging technology to drive growth, competitive differentiation and increased efficiency

Safwa Bank .. Our Products and Services

Retail
- Real Estate Ijarah
- Personal Murababaha
- Musawamah
- Yusur For Refinancing
- Auto Murababaha
- Salary in advance

Accounts
- Basic Bank Account
- Special Saving
  - Corporate
  - Offset
- Current Accounts
  - Regular
  - Salary
- Saving Accounts
  - Regular
  - Harir (Women)
  - Kanzi (kids)
- Investment Deposit
- Investment Certificate
- Hajj Sukuk
- Deposit Box

Corporate
- Facilities
- Cash Deposit Machines
- Cash Management System
- Corporate Savings Account
- Corporate Current Account

Cards
- Pre Paid Cards
- Murabaha Credit Card
- Debit Cards

Small Business
- Financing Goods
- Real Estate Financing
- Start-up Financing
- Financing for Renewable Energy
- Indirect Financing

E-Channels
- Safwa Mobile
- Safwa Online
- Safwa SMS
- Call Center
- Digital Branch

Treasury
- Safe Custody
- Management and issuance of Sukuk

Brokerage
- Financial Broker/ Dealer (ASE)
- Misc E-trade

Safwa Bank .. Strategy Focus, Digitization

E Channels

Safwa Mobile | Safwa Online | Safwa Call | Cards | ATM | Digital Branch

E Services

Apple Pay | Customer onboarding | E-Pay Bills | Update Personal Data | Prepaid Cards

Cash Deposit | Cards Management | Accounts Management | New User Registration | Points & Loyalty

QR Payment | Biometric Authentication | "CliQ" Instant transfers | Contactless Card | Transfers

" Anytime, Anywhere "

Safwa .. Efficient Network

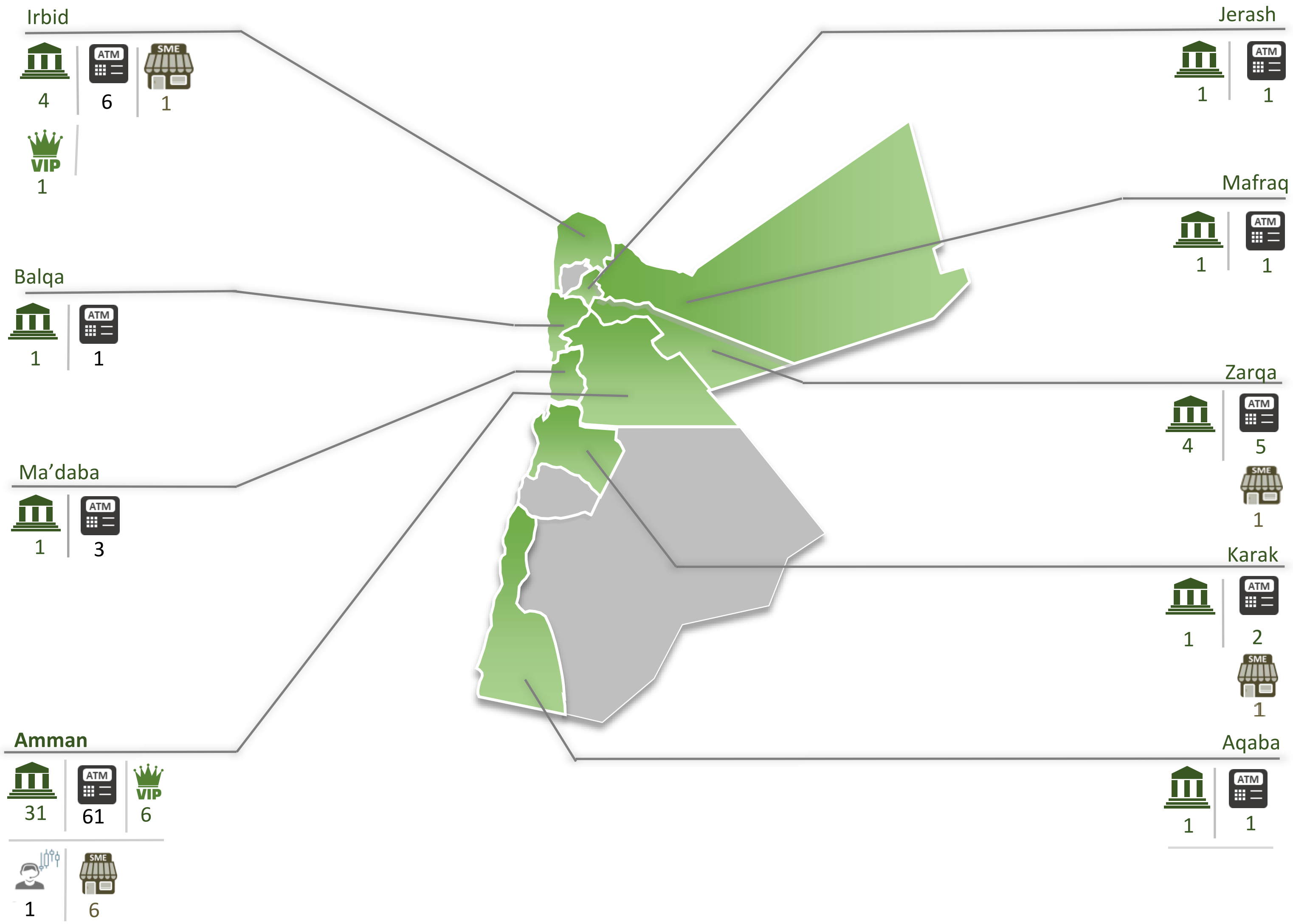
45 Branches

81 ATMs

7 Safwa Gold

9 SME Centers

Brokerage Company



Safwa Share

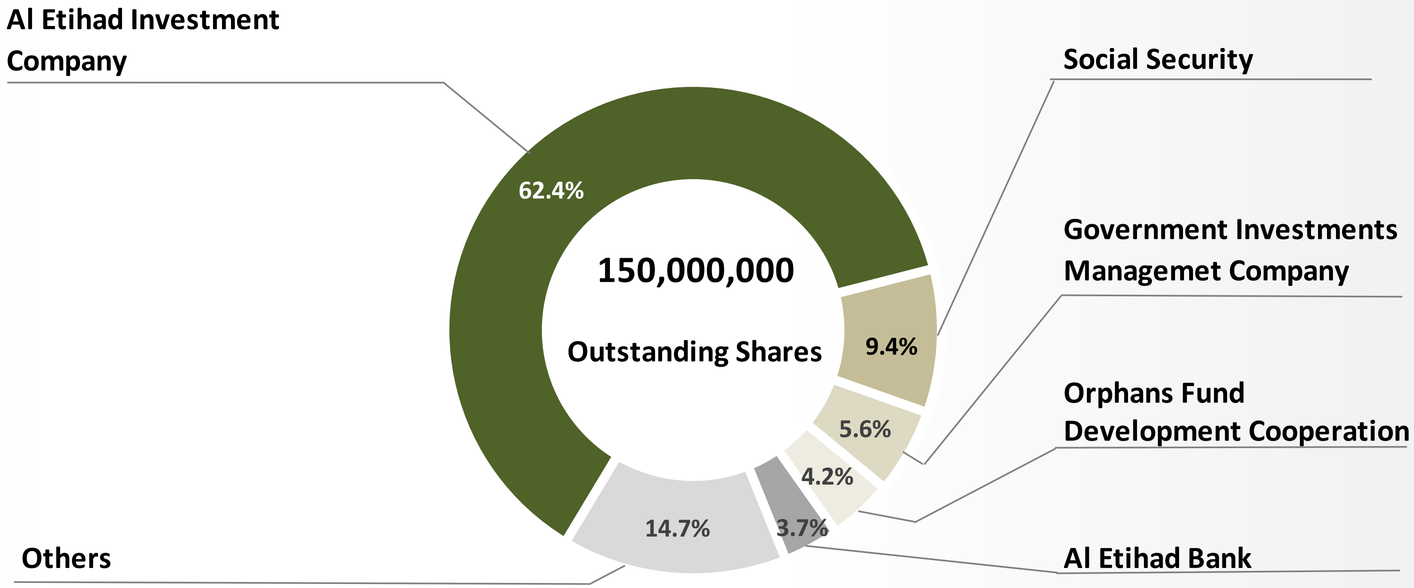
Basic Information and Ratios

Symbol:		SIBK
Exchange Market:		Amman Stock Exchange (www.ase.com.jo)
Free Float:		14.55 %
Closing Price:		JOD 2.31
Market Value :	12.2018	JOD 112mn
	09.2025	JOD 347mn

Share Key Ratios

Average Price (52 weeks):	JOD 2.14
Return (last 52 weeks)	52.78%
PE Ratio	13.98x
PB Ratio	1.51x
Volatility	0.18 JOD
Payout Ratio	-

Shareholders Composition



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Safwa Islamic Bank

Financials

Safwa .. At a Glance

Organic Growth

- JD **4,051** mn Assets — 15%
- JD **3,664** mn funding — 15%
- JD **2,743** mn Financing — 15%

Sustainable Profitability

- JD **69.3** mn Operating Income — 21%
- JD **14.0** mn Other Revenue — 3%
- JD **18.5** mn Net Income — 38%

Robust Credit & Capital Profile

- NPL | 3.6% — Strong Credit Quality
- CAR | 16.65% — Comfortable capital adequacy ratio
- Coverage Ratio | 119% — Adequate Coverage

Key Ratios

ROC	19%
CTI	37%

Credit Rating

BB-

June 2025

Employees

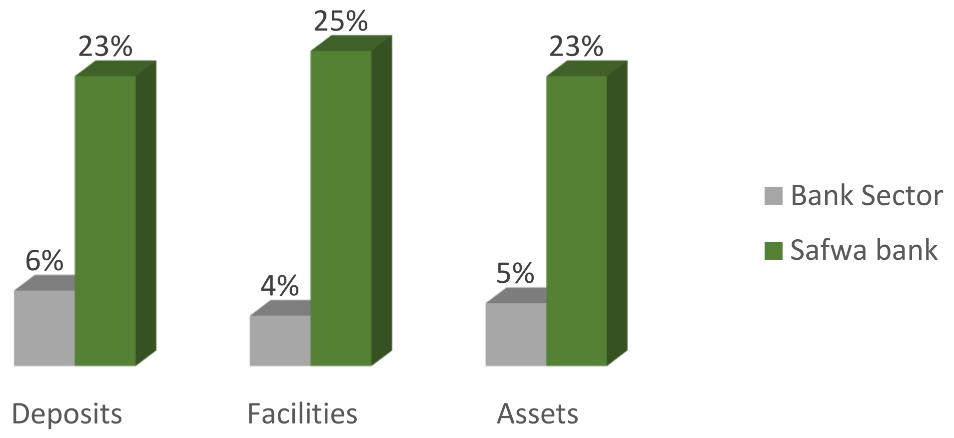
861

Strong Foundation for Growth

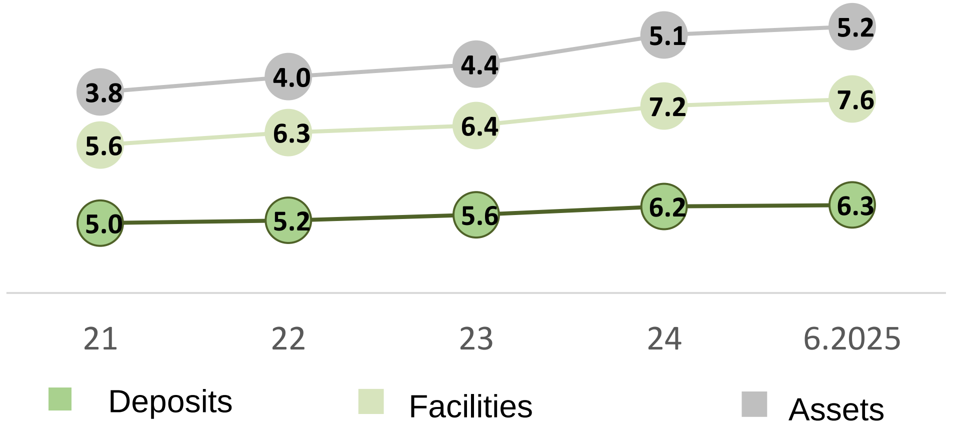
- Balance sheet optimization
- Disciplined expense management
- Diversification and scale
- Strong Credit Quality

Competitive position within banking sector

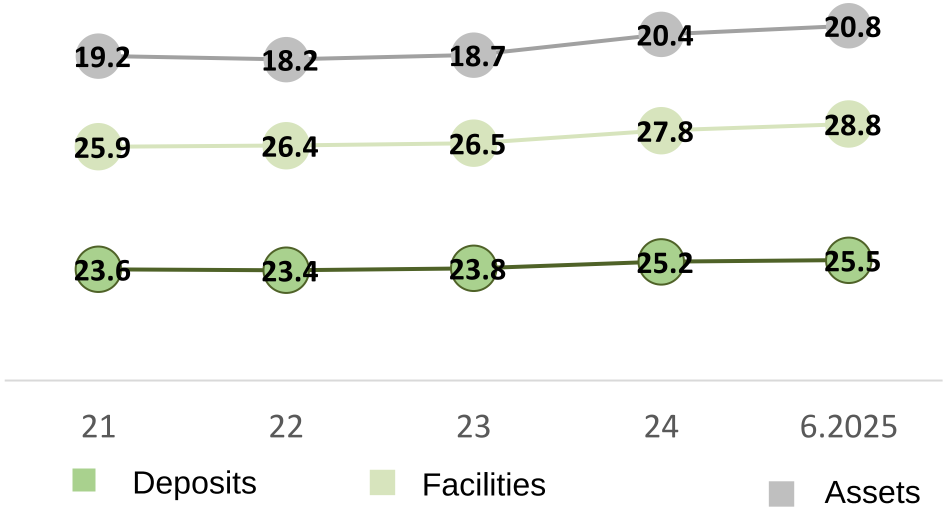
Safwa CAGR within 5 years Compared to Banking Sector



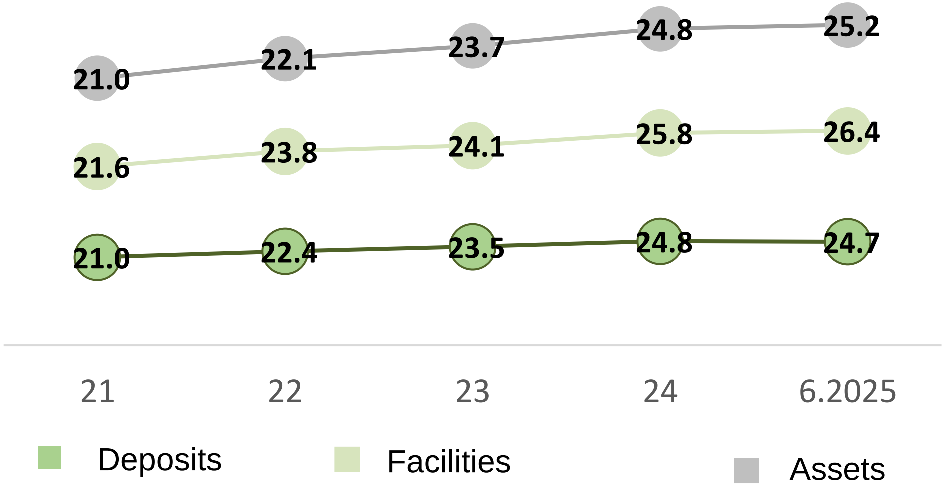
Safwa Market Share of Bank's Sector



Islamic Market Share of Bank's Sector

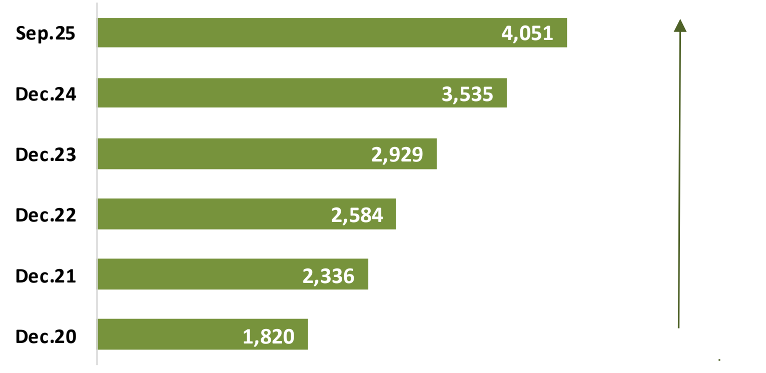


Safwa Market Share of Islamic Sector

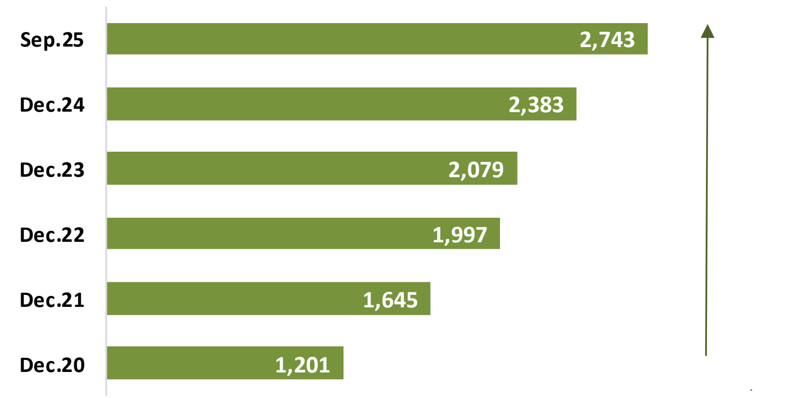


Major Highlights

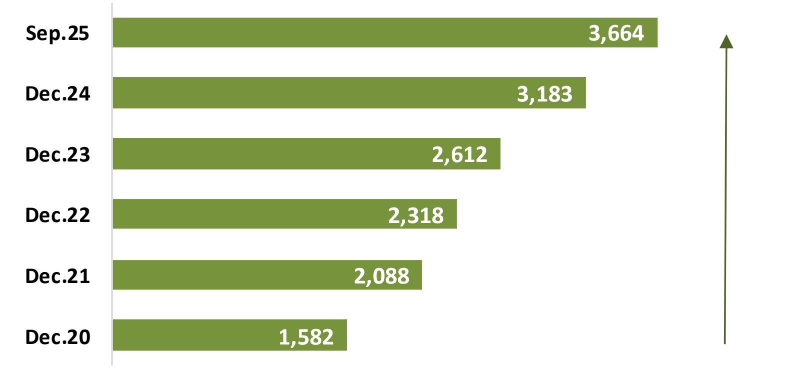
Total Assets (JOD mio)



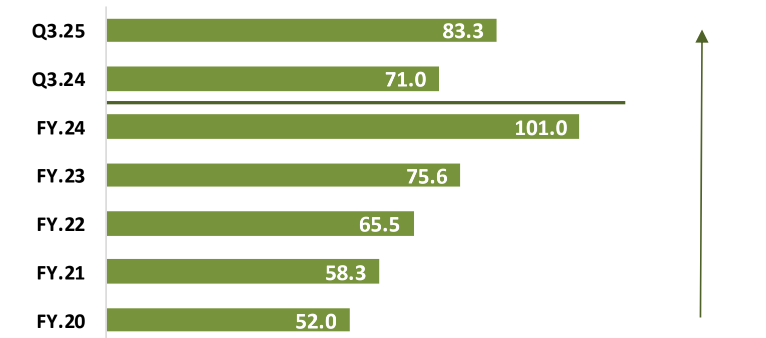
Total Facilities (JOD mio)



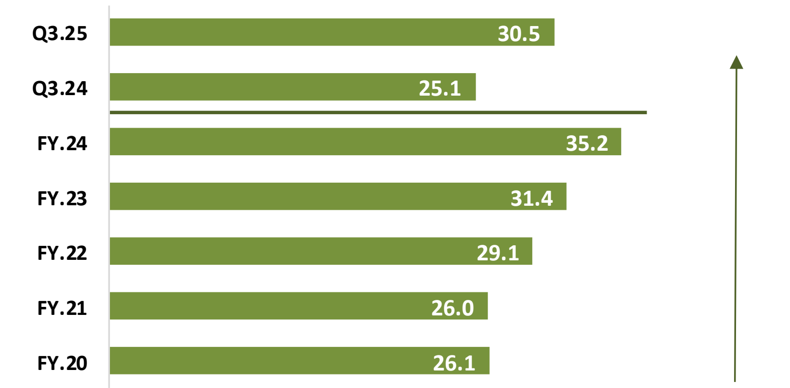
Funding (JOD mio)



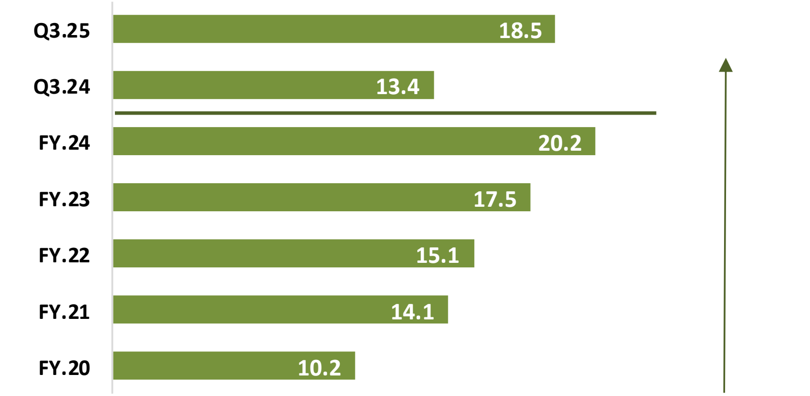
Gross Income & Other Fees (JOD mio)



Opreating Expenses (JOD mio)



Net Income (JOD mio)



Safwa .. Key Ratios

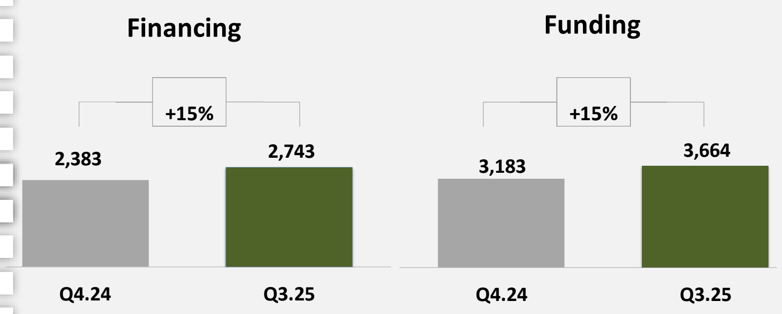
Key Ratios	YTD		
	YTD, Q3.25	YTD, Q3.24	YoY (bps)
Profitability			
Return on Average Equity	11.3%	9.1%	220
Return on Average Assets	0.7%	0.6%	9
Return on Average Capital	19.0%	14.9%	413

Key Ratios	Consolidated		
	Q3.25	Q2.25	QoQ (bps)
Assets Quality and Capital			
Non-Performing Loan Ratio	3.6%	3.5%	4
Provision Coverage	119%	121%	(188)
CAR	16.65%	16.65%	(1)
CET1	15.96%	15.96%	0

Key Ratios	YTD		
	YTD, Q3.25	YTD, Q3.24	YoY (bps)
Efficiency			
Cost to Income	37%	35%	128

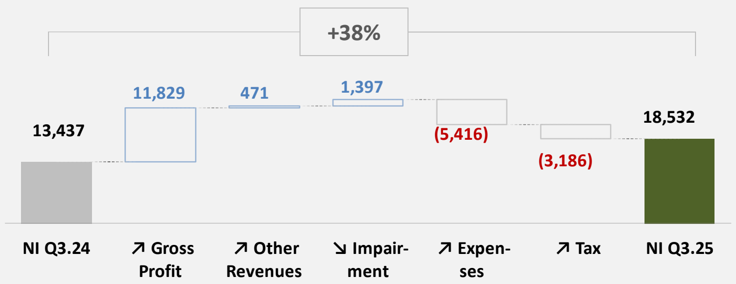
Key Ratios	Consolidated		
	Q3.25	Q2.25	QoQ (bps)
Liquidity			
LCR	682%	475%	20,653
Financing to Deposits (AVG)	76%	75%	36

Financial Position



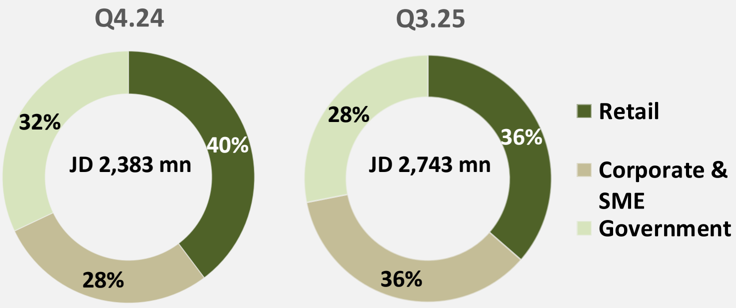
- Safwa continued with its growth momentum and increased financing by 15% JD 360 mn.
- On the other side, funding increased by JD 481mn (15%).

Profit & Loss



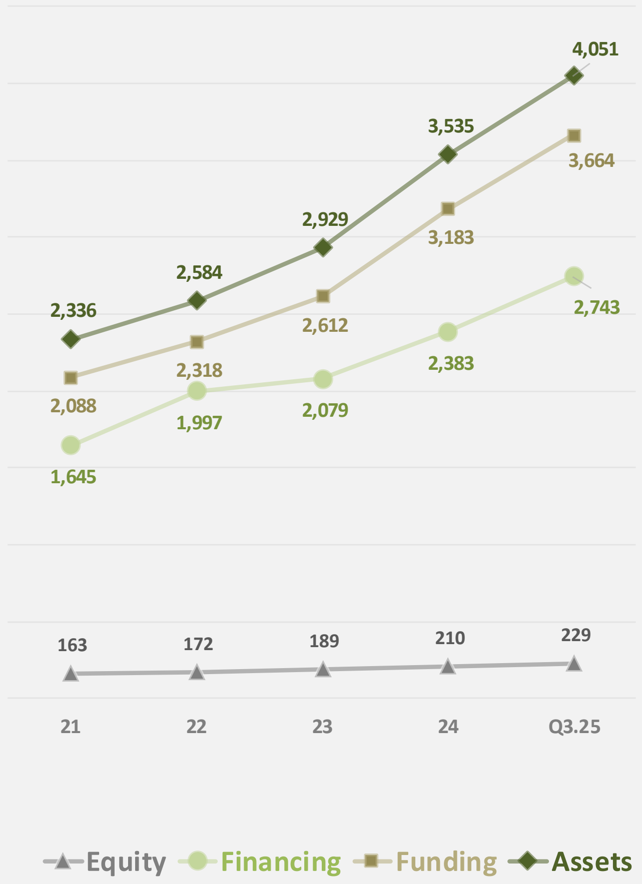
- NI Increased by 38% as of Q3.2025 compared to Q3.2024 (from JD 13.4 mn to JD 18.5 mn)
- The positive change is mainly a result of the increase of balance sheet volume average year over year

Credit Quality,Net



- Well diversified financing & investment portfolio
- NPL% at 3.6%
- Coverage ratio of 119% without considering tangible collaterals
- Capital adequacy ratio at 16.65%

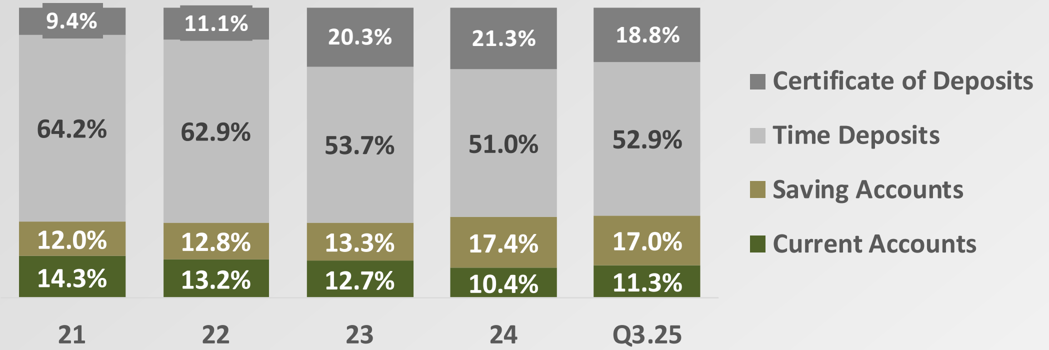
Trends (JD mn)



Financial : Funding and Deposits

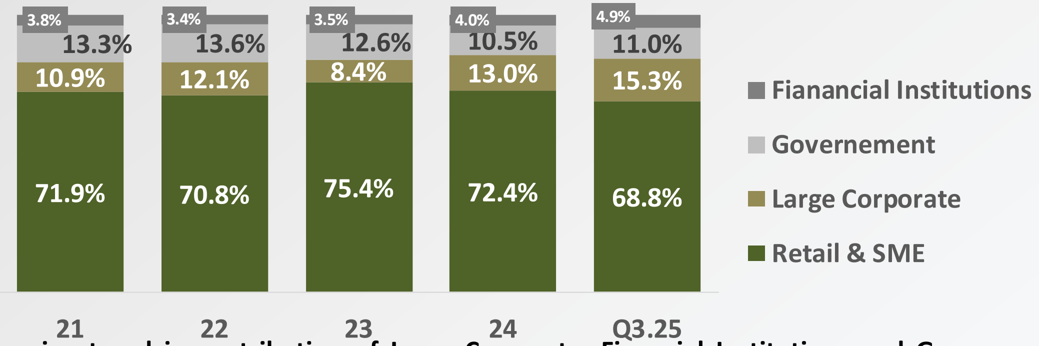
Deposits Structure

By Product



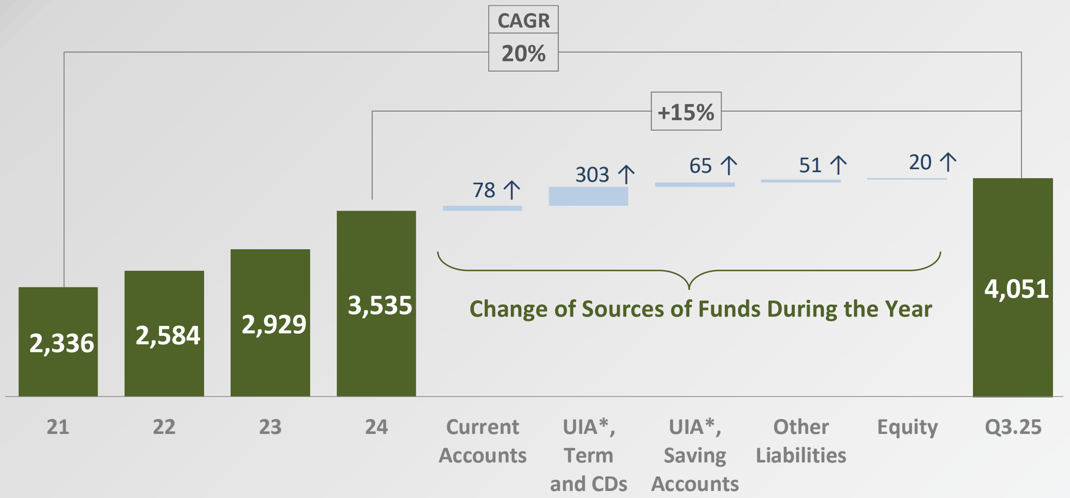
- Increasing trend of CDs contribution over the years, despite the decrease in 2025.
- Slight Increase in CASA % between Q3.2025 & Q4 2024.

By Sector



- Increasing trend in contribution of Large Corporate, Financial Institutions and Government in 2025 compared to the decrease in Retail & SME sectors.

Volume Trends and Movement During 2025 (JD mn)



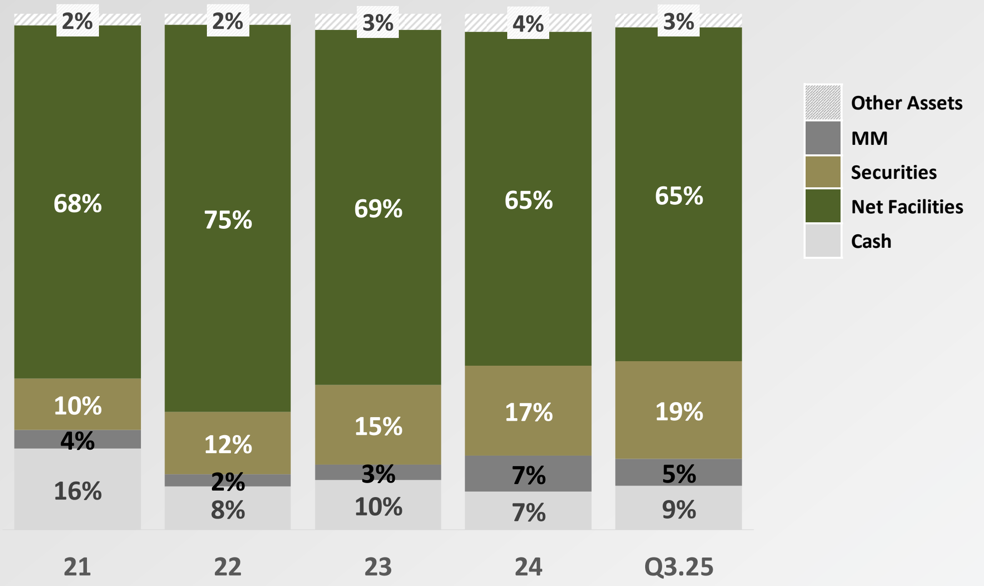
Management Commentary

- Ambitious growth with a CAGR of 20% since 2021
- Movement during 2025 witnessed an increase of 15%, increase deposits by JOD 446mn, while other liabilities and equity increased by JOD 71mn.

* UIA: Unrestricted Investment Accounts

Financial : Assets

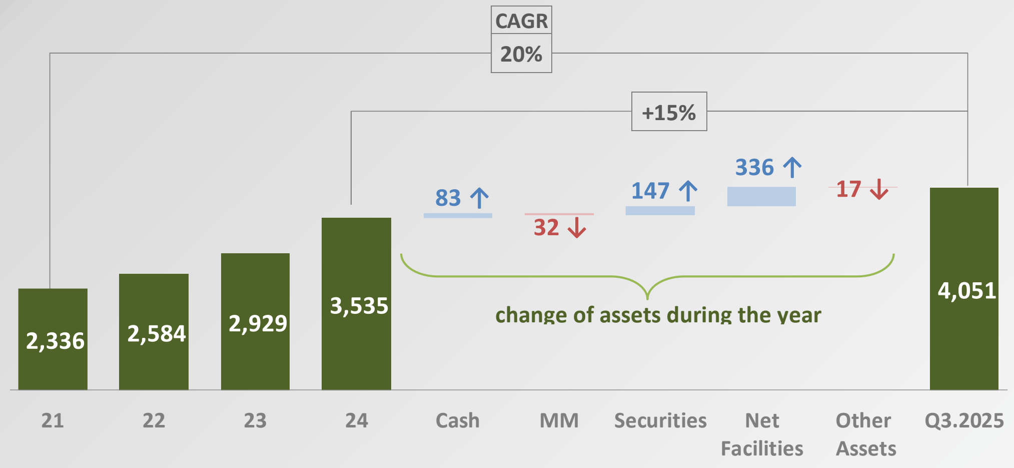
Assets Structure



Management Commentary

- Since 2021, asset structure changed mainly as a result of increased securities.

Volume Trends and Movement During 2025 (JD mn)



Management Commentary

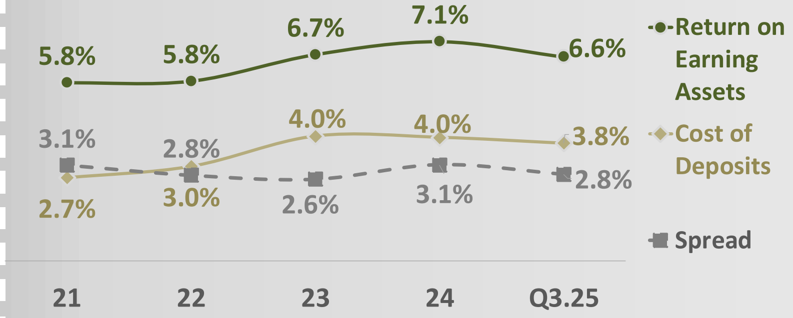
- Ambitious growth with a CAGR of 20% since 2021
- Movement during 2025 witnessed an increase of 15%, Increase of earning assets by JOD 451 mn, and of non-earning assets by JOD 66 mn.

Financial, Profitability, Net Profit Margin (NPM)

Net Profit Margin Analysis. Causes of Change

Causes of Changes	Volume	Price	Earning Assets Mix	Deposits Mix
	Increase in earning assets by JD (618) mn contributed to enhance NPM by JD 15.2 mn	Countributed to enhance NPM by 0.6 mn JD	The decrease contribution of facilities by (3%) and increase in investment contribution caused a negative effect of JOD 4.4 mn	Minor change in deposits mix.

Return on Earning Assets, Cost of Deposits and Spread

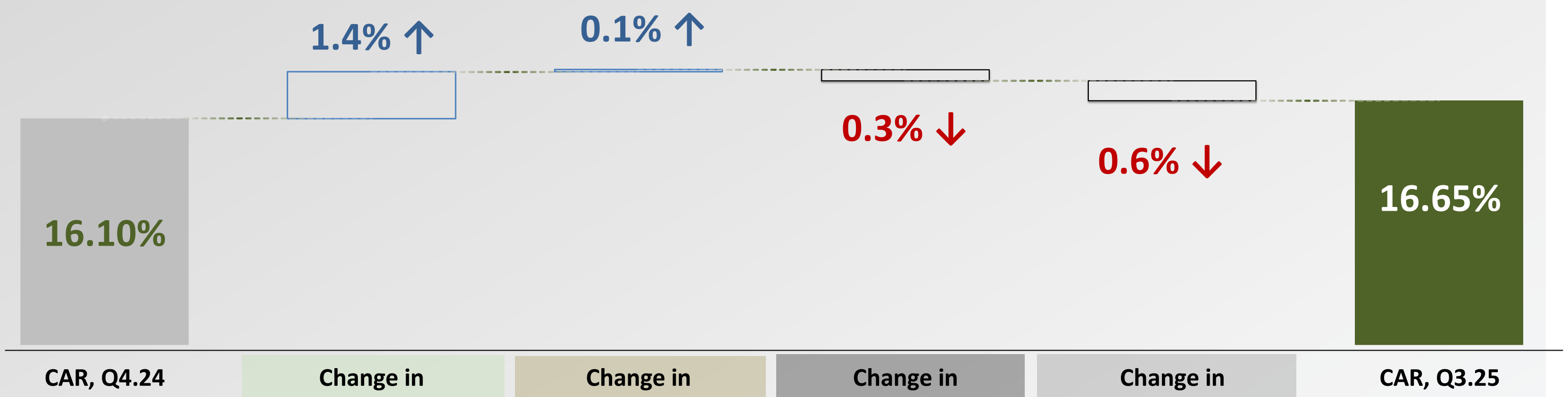


Management Commentary

- Jordanian Dinar return is highly correlated with USD.
- During the period ,we observed a slight drop in the yield on earning assets, which reflects the broader trend of competitive pricing pressures and lower market rates . However, this was partially offset by a concurrent decline in the cost of funds, indicating improved efficiency and disciplined liabilities management.
- As a result, the spread decrease from 3.1% in 2024 to 2.8% as end of Q3.2025

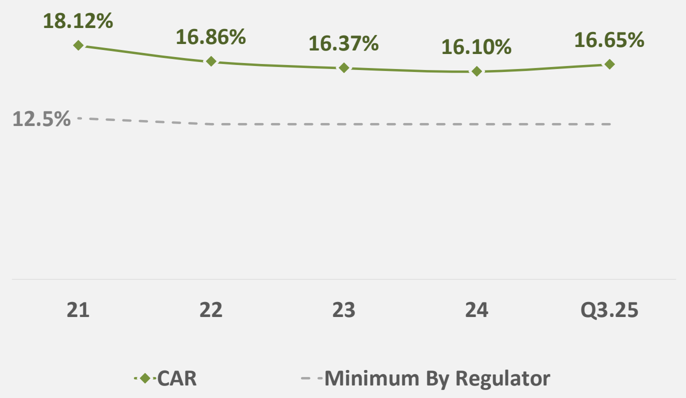
Financial : Assets Quality (CAR)

Movement of Capital Adequacy Ratio during 2025



Change in Basic capital items	Change in Tier 2 (Supporting) Capital	Change in Other Factors (Intangible Assets, Def. Tax Assets, ..)	Change in RWA
Basic capital increased by JD 13.9 mn had a positive effect on CAR by 1.4%	Minor effect on CAR by 0.1%	Other factors had a minor effects on CAR by 0.3%	RWA increased by 4% resulting in CAR to decrease by 0.6%

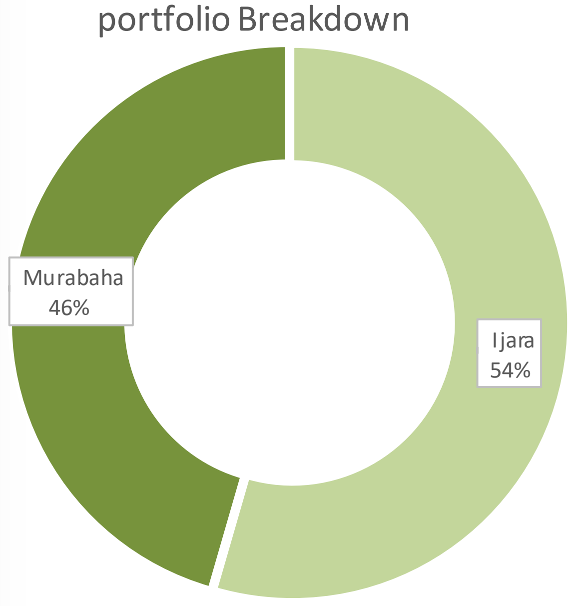
CAR Trend



Management Commentary

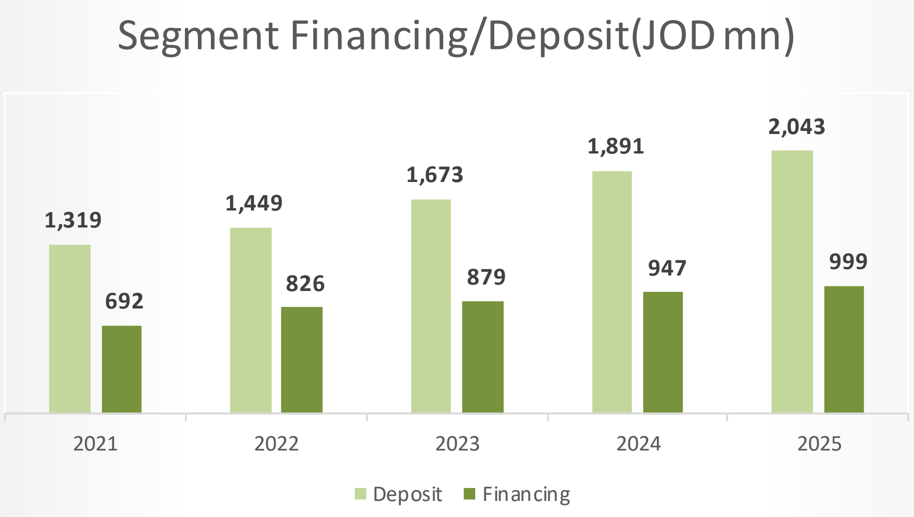
- **Increased CAR in 2025 despite increase in total assets by JOD 516 mio.**
- **The bank is in healthy position with a comfort zone of 4.1% above CBJ minimum requirement (12.5%).**

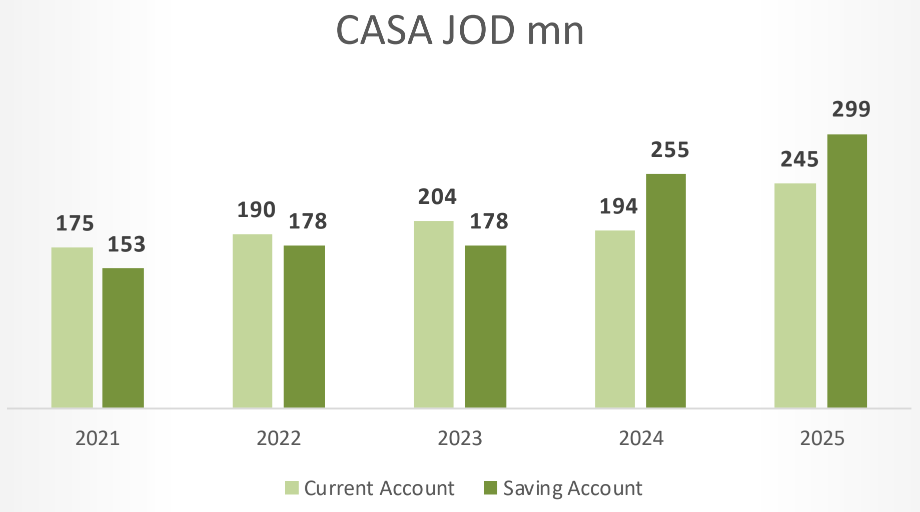
Segmental Overview - Retail



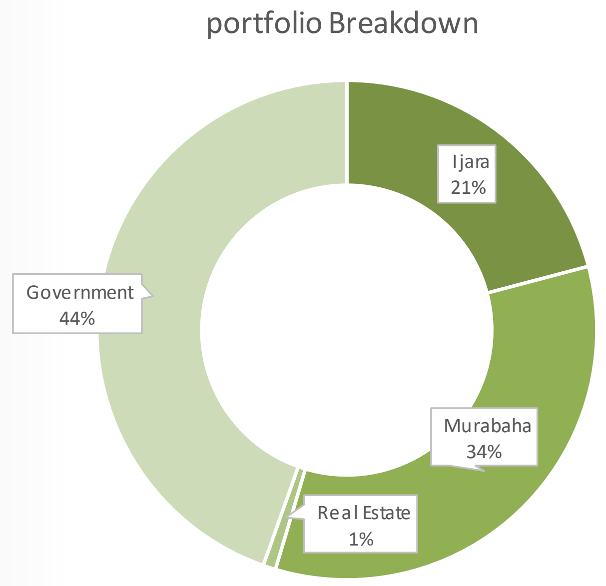
Management Commentary:

- **Retail credit portfolio is up by 5.5% YoY to reach JOD 999mn.**
- **Retail CASA balance is up 21.2% YoY to reach JOD 544mn**



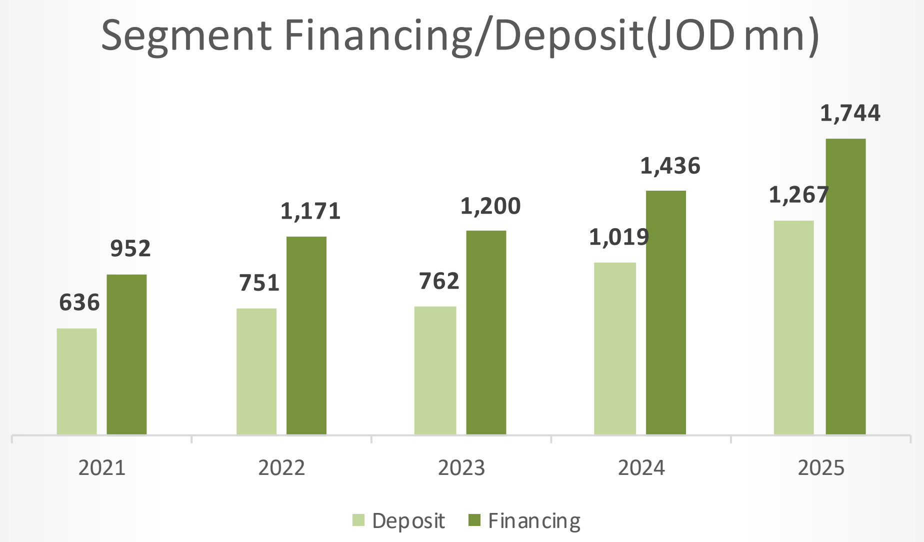


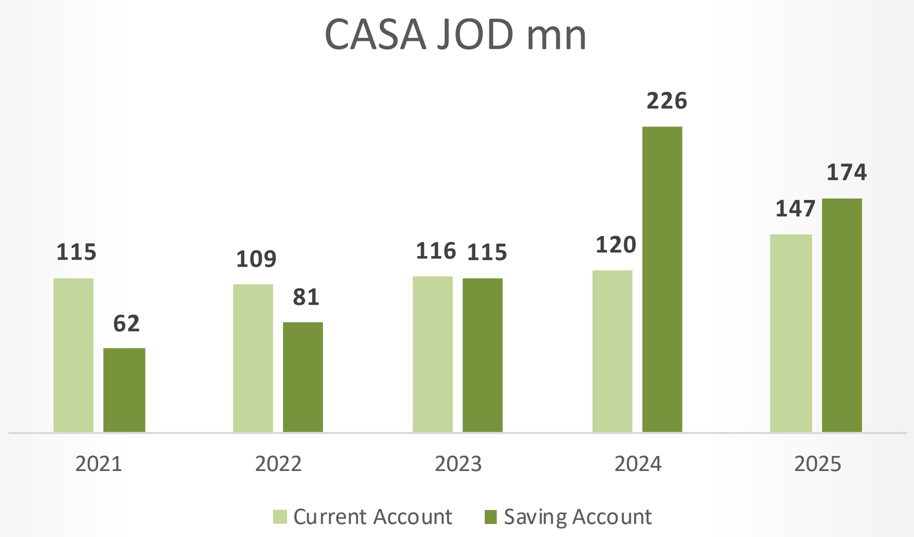
Segmental Overview - Corporate & SME



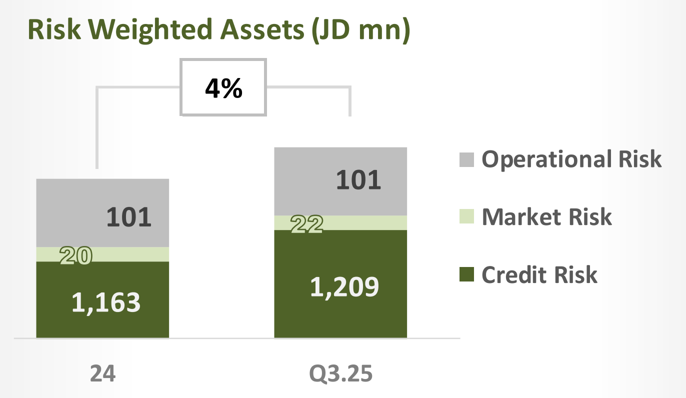
Management Commentary:

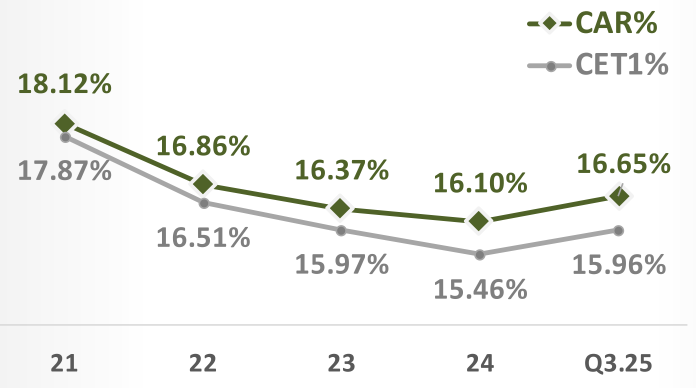
- Highly diversified portfolio now standing at JOD1.7 bn.
- Corporate CASA decreased by (7.2%).





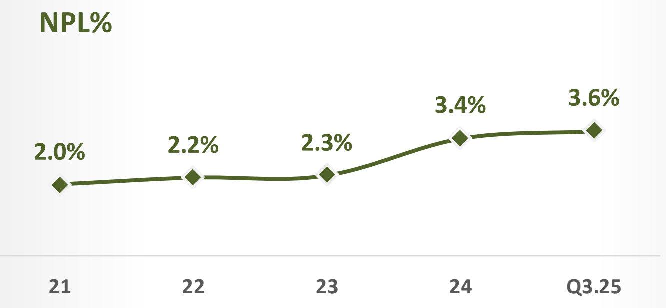
Financial : Assets Quality

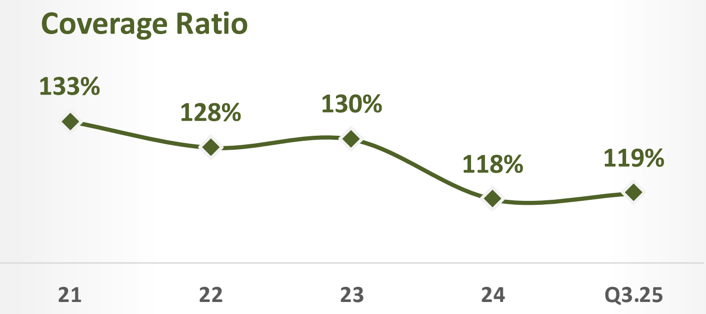




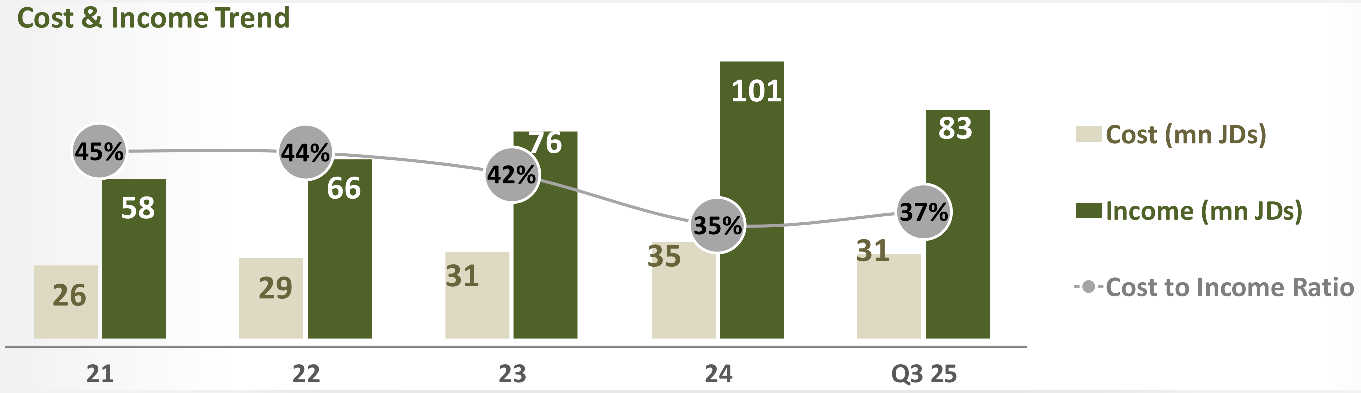
Management Commentary:

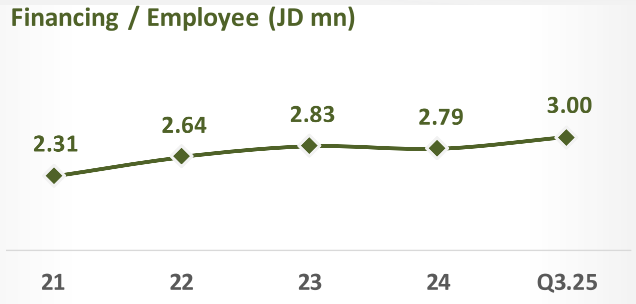
- Risk weighted assets increased during 2025 by 4%.
- Safwa NPL of 3.6% is below market average
- Coverage ratio reached 119% (end of Q3.25) without considering collaterals

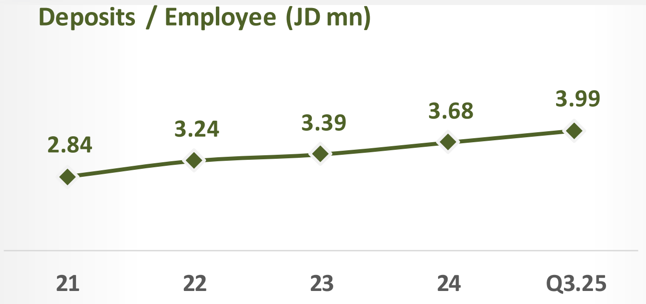


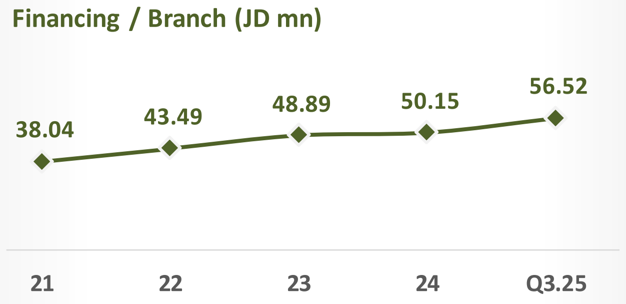


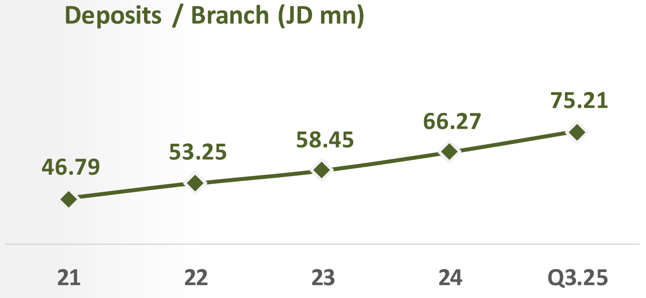
Financial : Efficiency









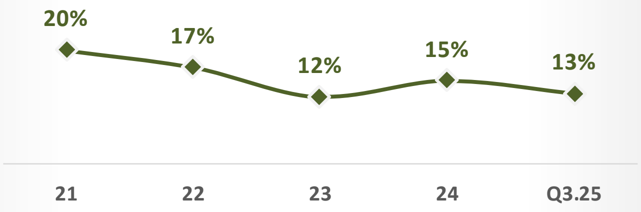


Management Commentary:

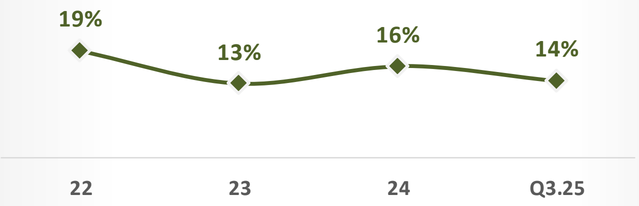
- Trend of cost to income ratio (CTI) showed continuous enhancement over the years, with slight increase in Q3 2025, reflecting the bank's effective and efficient way to manage its resources, specially fixed costs.
- Other efficiency indicators showed notable continuous improvement as Safwa bank continued to expand and grow with careful use of its resources, these indicators related to employees are one of the best in the market.

Financial : Liquidity

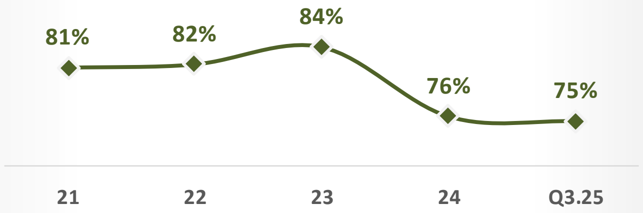
Liquid Assets / Assets



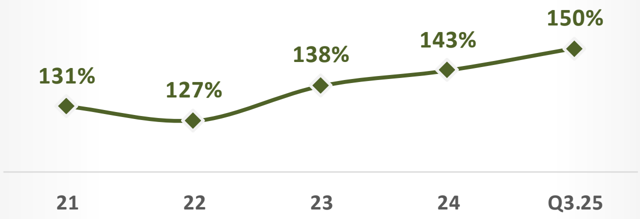
Liquid Assets / Deposits



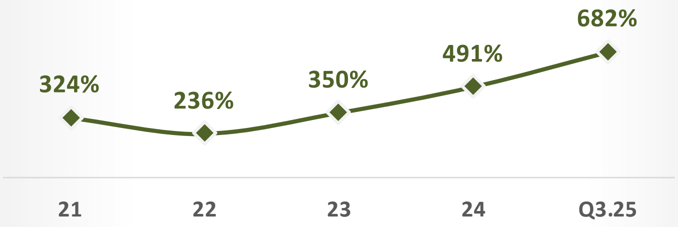
Advances To Deposits (AD%)



Regulatory Liquidity



LCR



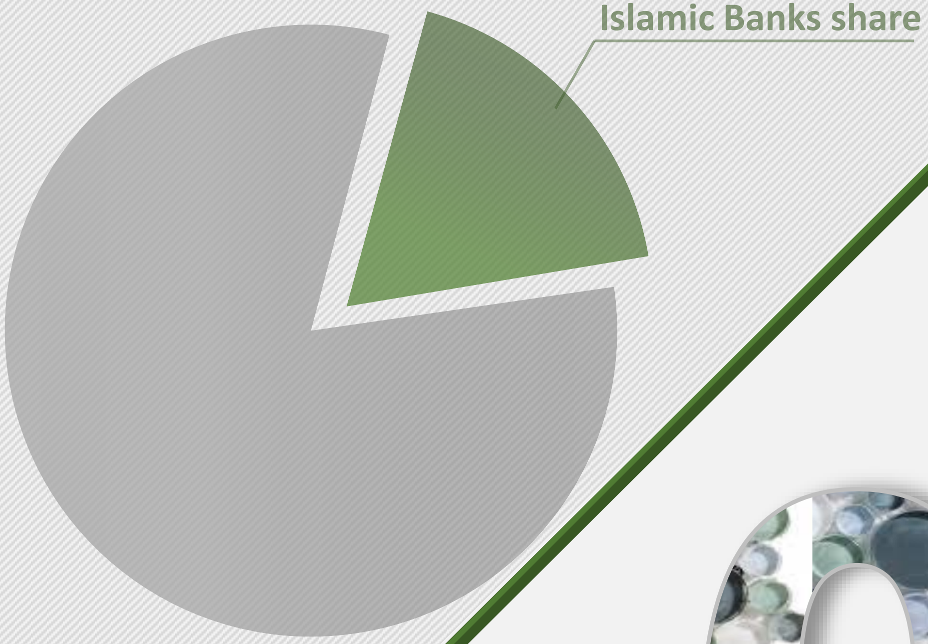
Management Commentary:

- **LCR reached comfortable level of 682% ;(minimum regulatory level of 100%), in addition regulatory liquidity reached 150% (regulatory 100%)**
- **The liquidity ratios of liquid assets to assets and to deposits showed a decrease during 2025 driven by the increase of average assets and deposits respectively.**

Safwa .. Supplementary Financials

Summary Income Statement (Mn JDs)	Q3.25	Q2.25	QoQ	QoQ%	YTD, Q3.25	YoY	YoY%
Direct Revenues, Net of Cost of Deposits	24.1	23.3	0.8	4%	69.3	11.8	21%
Other Revenues	5.3	4.7	0.5	11%	14.0	0.5	3%
Net Revenues	29.4	28.0	1.4	5%	83.3	12.3	17%
Impairment Charges	(6.8)	(7.3)	0.5	7%	(22.8)	1.4	6%
G & A Expenses	(10.4)	(10.2)	(0.3)	3%	(30.5)	(5.4)	22%
Net Income Before Tax	12.2	10.6	1.6	15%	30.0	8.3	38%
Taxes	(4.7)	(4.1)	(0.6)	15%	(11.5)	(3.2)	38%
Net Income	7.5	6.5	1.0	15%	18.5	5.1	38%

Summary Balance Sheet (Mn JDs)	Q3.25	Q2.25	QoQ	QoQ%	EOY, Q4.24	YoY	YoY%
Financing	2,743	2,574	169	7%	2,383	360	15%
Investments	978	924	54	6%	863	115	13%
Deposits & Cash Collaterals	3,664	3,358	306	9%	3,183	480	15%
Total Assets	4,051	3,744	307	8%	3,535	516	15%
Total Equity	229	221	8	4%	210	20	9%



03

Banking Sector

CBJ, Islamic Banks

Banking Sector, CBJ Supervision Role

Objectives

- Verify the safety of the financial positions of banks
- Monitor, and supervise the banks to ensure the soundness of their financial situations
- Protecting the rights of depositors and shareholders in accordance with corporate governance set by CBJ
- Works on the rules and regulations necessary to deal with customers fairly
- Contribute in protecting the banks from the reputation risk
- Ensure banks' positive contribution to the sustained economic development of the national economy
- The preparation of plans and programs necessary to achieve its tasks

Tasks

- Regulate credit and credit risks resulting from concentrations for bank's customers
- Study banks licensing and branching requests inside and outside the Kingdom
- Control the information and its accompanying technology in the banks
- Prepare statistical and analytical studies and reports relating to the business of banks
- Monitor the performance of banks , organize and evaluate their business
- Analyze and follow- up banking and financial stability of banks
- Study the related laws, regulations, and instructions
- Modernize and develop methods of control and inspection

Banking Sector, Basic info and indicators

Working Banks In Jordan

Local Islamic Banks
- Safwa Islamic Bank
- Jordan Islamic Bank
- Islamic International Arab Bank

Foreign Islamic Banks
- Al-Rajhi Bank

Local Commercial Banks
- Arab Bank
- Housing Bank
- Cairo Amman Bank
- Ahli Bank
- Al Etihad Bank
- Commercial Bank
- Capital Bank
- Bank of Jordan
- Jordan Kuwait Bank
- Jordanian Arabic Investment Bank
- Invest Bank
- ABC Bank

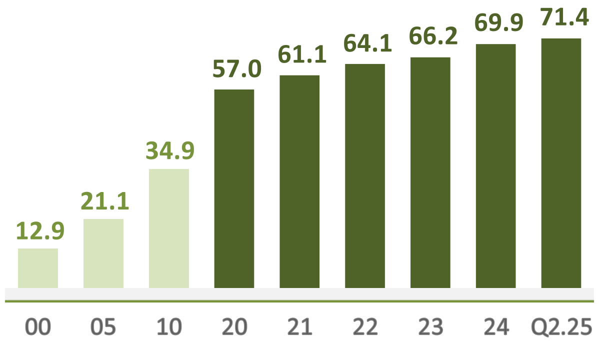
Foreign Commercial Banks
- BLOM Bank
- Egyptian Arab Land
- Citibank
- Rafidain Bank

Financial Soundness Indictors (CBJ 06.2025)

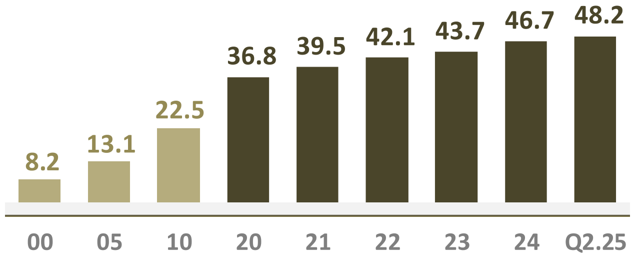
Capital Adequacy	18%
Regulatory Liquidity	142%
NPL Ratio	5.8%
ROA	1.3%
ROE	11.5%

Sector Figures (bn JDs)

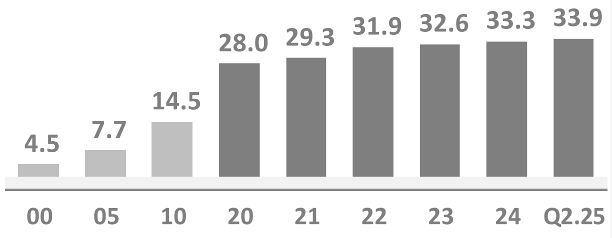
Assets



Deposits

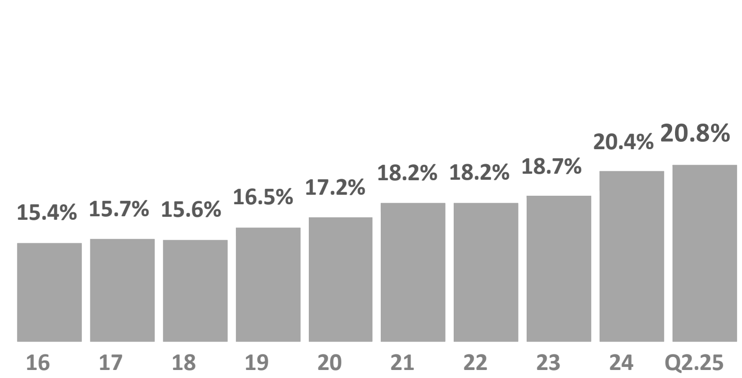


Financing

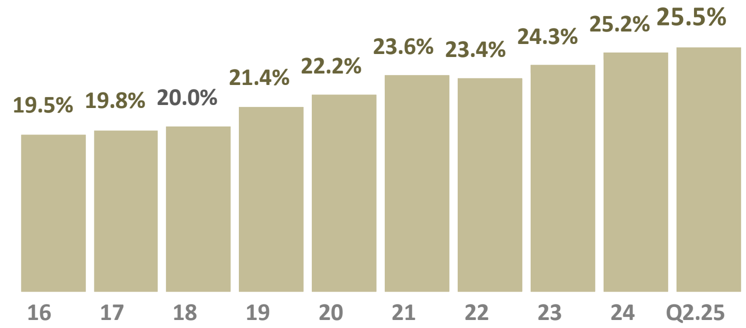


Banking Sector, Islamic Banks’ Market Share

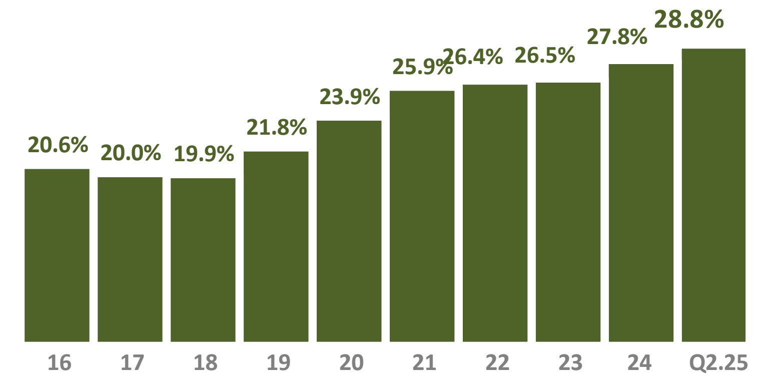
Assets



Deposits



Facilities



	16	17	18	19	20	21	22	23	24	Q2.25	CAGR
Assets											
Islamic Banks (JD bn)	7.4	7.7	7.9	8.8	9.8	11.1	11.7	12.4	14.2	14.9	8%
Banking Sector (JD bn)	48.4	49.1	50.9	53.6	57.0	61.1	64.1	66.2	69.9	71.4	5%
Deposits											
Islamic Banks (JD bn)	6.4	6.6	6.8	7.5	8.2	9.3	9.8	10.6	11.7	12.3	8%
Banking Sector (JD bn)	32.9	33.2	33.8	35.3	36.8	39.5	42.1	43.7	46.7	48.2	4%
Facilities											
Islamic Banks (JD bn)	4.7	4.9	5.2	5.8	6.7	7.6	8.4	8.6	9.2	9.8	9%
Banking Sector (JD bn)	22.9	24.7	26.1	26.6	28.0	29.3	31.9	32.6	33.3	33.9	5%

Highlights

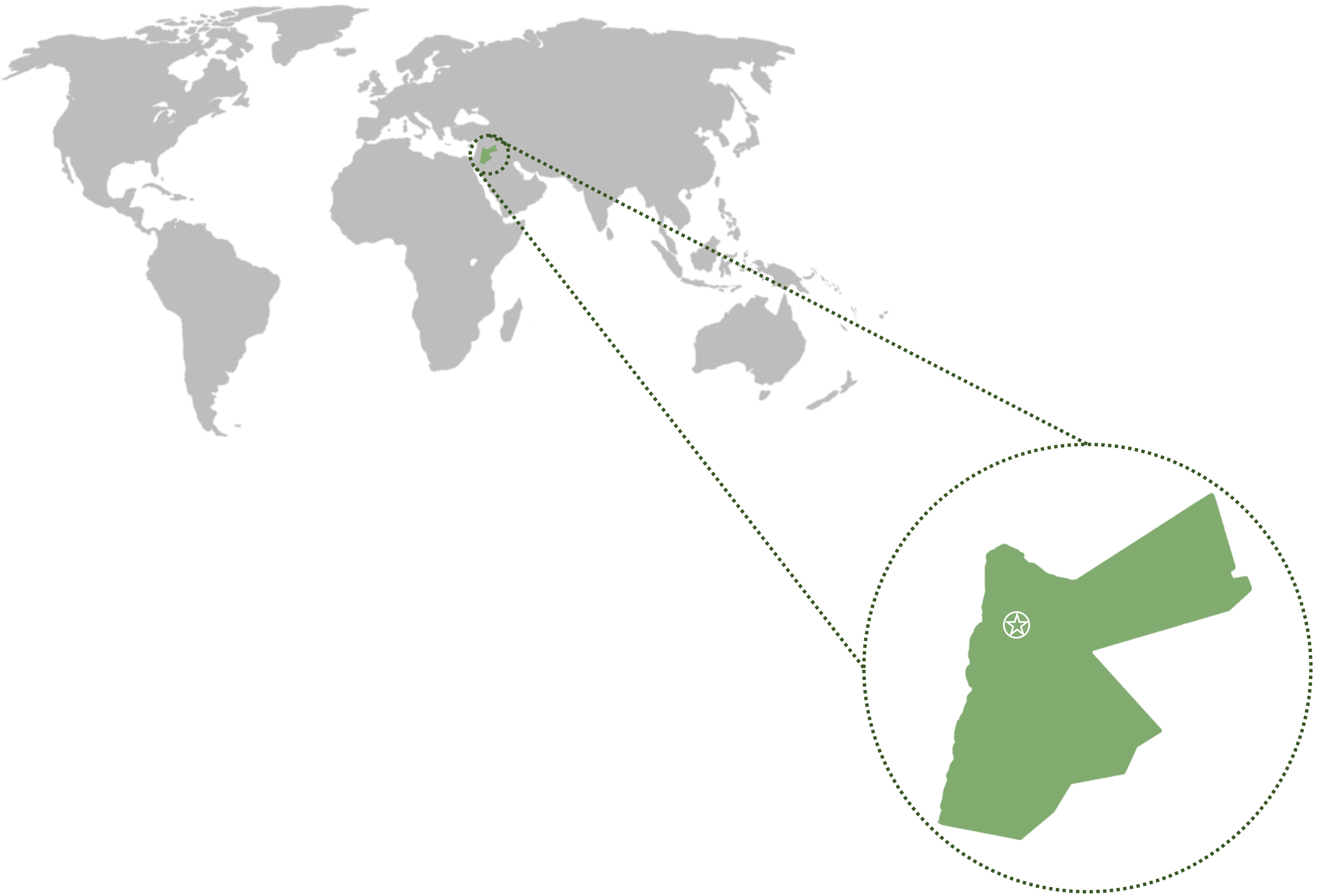
- Islamic banks’ market share shows upward trend reflecting the increasing needs of Jordanian society for Sharia compliant products and services
- The CAGR growth ratios for Islamic banks since 2016 witnessed better ratios than banking sector, the assets’ CAGR during this period was 8% for Islamic banks and 5% for the banking sector
- During 2025, the market share for Jordanian Islamic Banks in the banking sector showed increase in assets, deposits and facilities market share to reach (20.8%, 25.5% and 28.8%) respectively.
- The increasing facilities trend was abrupted in the year 2018 were Islamic Banks showed a decrease in facilities

04

Jordan

Facts and Economy

Jordan



Area : 89.3 thousand km^2

Population : 11.9 million

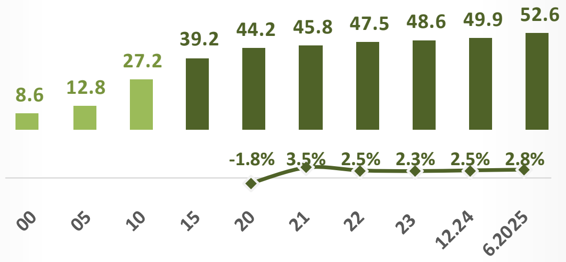
Capital : Amman

Religion : Islam (95%)

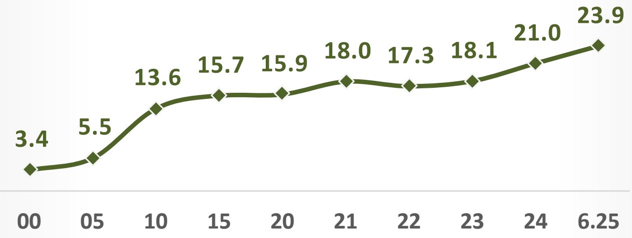
GDP : USD 52.6 billion

GDP Per Capita : USD 4,417

GDP (Bn USD)



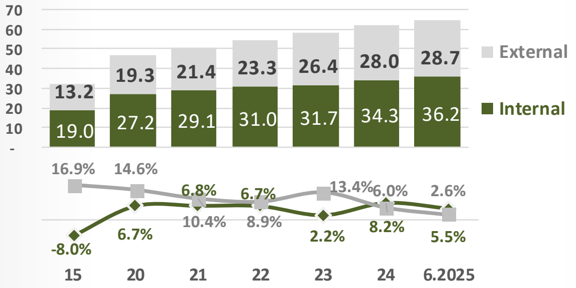
Foreign Reserves (Bn USD)



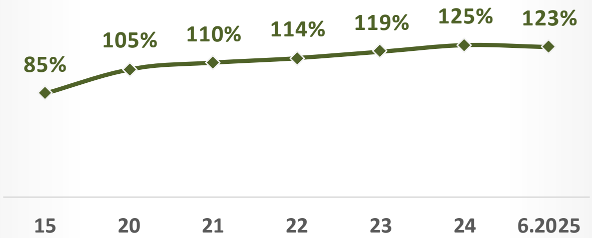
Highlights

- GDP showed slight increase over the last year, GDP growth in 06.2025 reached 2.8%.
- Foreign reserves increased at the end of Q2 2025 reaching JD 23.9 bn (JD 21 bn at the beginning of the year); these reserves cover the imports needs for 8 months.
- Jordanian Dinar is pegged against USD since 1994 (USD 1 = JOD 0.709).
- Current public debt to GDP decreased to reach 123% at the end of Q2.2025.
- Unemployment rate had a minimal decreased to reach 21.3%
- The inflation rate Increased in Q2.2025 to 1.9%.

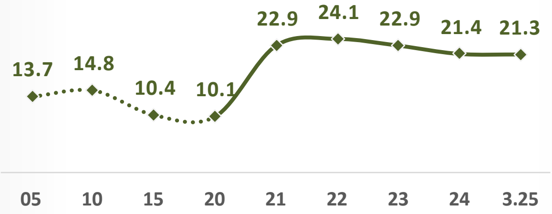
Public Debt (USD bn)



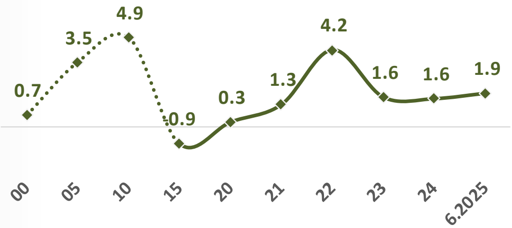
Public Debt / GDP



Unemployment Rate (%)



Inflation (%)



Source: CBJ & MoF

Why to Invest in Jordan ?

Security and stability

Investment incentives, tax exemptions, and ability to repatriate capital/profits

Growing tourism sector

Regionally advanced indicators for competitiveness and corruption indexes

Competitive Human Resources

Strong Financial Sector

Keys to Understand Safwa's Financial Statement

Facilities (Financing)

Facilities appears in the Safwa Islamic Bank's financial statements (financial position) as the sum of:

- Deferred sales receivables and other receivables-net (excluding international Murabaha)
- Ijarah muntahia bittamleek assets-net.
- Qard Hasan

Money Market Instruments

Safwa Islamic Bank invests the extra funds in money market instruments, these instruments mainly consists of

- international Murabaha (appeared within "Deferred sales receivables and other receivables-net")
- international wakala

Cost of Deposits

The cost of deposits expense in Safwa's statement of income includes the following items:-

- Share of unrestricted investment accounts holders'
- Deposit Insurance corporation fees, jointly financed
- Deposit Insurance corporation fees, self financed
- Changes in PER (Profit equalizer reserve)

Impairment Charges

The concept of this provision includes the sum of :-

- Expected credit loss on jointly items
- Expected credit losses provision for facilities - self financed

Direct Income

The concept of direct revenues in Safwa's statement of income includes the following items:-

- Differed sales revenues
- Ijara muntahia bittamleek assets revenue
- Gains from International wakala investments
- Gains from all financial assets
- Share of Joint Funds from Profits of associate company
- Bank's self financed revenue
- Depreciation of Ijara muntahia bittamleek assets- self financed

acronyms

ATM	Automated Teller Machine
ASE	Amman Stock Exchange
CAGR	Compound Annual Growth Rate
CAR	Capital Adequacy Ratio
CASA	Current Accounts and Saving Accounts
CBJ	Central Bank of Jordan
CDM	Cash Deposit Management
CET	Common Equity Tier
COSO	Corporate Service Office
COD	Cost of Deposits
CTI	Cost to Income Ratio
G&A	General and Administrative Expenses
GDP	Gross Domestic Products
MM	Money Market Instruments
MoF	Ministry of Finance
JD	Jordanian Dinar
NI	Net Income
NPL	Non Performing Financing
NPM	Net Profit Margin
PB %	Price to Book Ratio
PE %	Price to Earnings Ratio
ROAA	Return on Average Assets
ROAE	Return on Average Equity
RWA	Risk Weighted Assets

Definitions

Advances to Deposits	**AD%**	The average of facilities divided by average sum of deposits and cash collaterals.
Capital Adequacy Ratio	**CAR%**	A measurement of a bank's available capital expressed as a percentage of a bank's risk weighted assets (RWA) exposures
Current and Saving Accounts %	**CASA%**	Sum of current and saving accounts divided by total deposits and cash collaterals
Compound Annual Growth Rate	**CAGR**	The mean annual growth rate of an financial figure over a specified period of time longer than one year
Cost of Deposits	**COD**	Annualizes profit expenses divided by deposits average (CASA and term deposits, and margins)
Cost to Income Ratio	**CTI**	G&A divided by (Gross Income + Non-funded Income)
Coverage Ratio		Sum of allowance of expected credit loss provisions and suspended profits divided by non performing financing
Liquid Assets		High liquid assets that can be converted to cash within reasonable cost and short time
Net Profit Margin (NPM)	**NPM**	The Direct Income of earning assets minus the cost of deposits
Non-Performing Financing		Financing that is in default or close to being in default, due to the fact that they have not made the scheduled payments for a specified period, most financing become non-performing after being default for 90 days
Payout Ratio		Proportion of earnings a company pays shareholders in the form of cash dividends
Per Capita Income		GDP divided by population
Price to Book Ratio	**PB**	Market value of outstanding shares to total equity
Price to Earnings Ratio	**PE**	Closing price to the annualized earning per share
Return on Average Assets	**ROAA**	Annualized net income after tax divided by average assets
Return on Average Equity	**ROAE**	Annualized net income after tax divided by average equity
Risk Weighted Assets	**RWA**	The banks' assets or off balance sheet exposures weighted according to risk used in deterring capital adequacy
Spread		Difference between return on earning assets and cost of deposits

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