## Microfinance Sector Financial Data and Indicators for 2025

| Item | 31/12/2025 |
|---|---|
| First: Financial Data (in millions of dinars) | |
| Total Assets | 307 |
| Total Loan/Financing Portfolio | 244 |
| Cash and Deposits in the banks | 45 |
| Borrowed Funds | 87 |
| Equity | 200 |
| Profit (Loss) Befor Tax | 10 |
| Net Profit (Loss) After Tax | 6 |
| Second: Profitability Ratios | |
| Return (after tax) on average assets (ROA) | 1.8% |
| Return (after tax) on average equity (ROE) | 3.0% |
| Third: Quality of the loan/financing portfolio | |
| Portfolio at Risk (PAR) over 30 days | 7.1% |
| Bad debts ratio | 7.6% |
| Risk coverage ratio | 83.9% |
| Fourth: Distribution of the loan/financing portfolio according to purpose | |
| Productive loans to total loan portfolio ratio | 59.1% |
| Consumption loans to total loan portfolio ratio | 40.9% |
| Fifth: Distribution of the loan/financing portfolio according to the client category | |
| Individual loans to total loan portfolio ratio | 80.3% |
| Microenterprise loans to total loan portfolio ratio | 10.5% |
| Small enterprise loans to total loan portfolio ratio | 9.2% |
| Sixth: Other indicators | |
| Number of borrowers (in thousands) | 330 |
| The percentage of females among borrowers | 73.0% |
| Average loan balance (in dinars) | 895 |