



**Summary of the bank's management
report as of June 30th, 2025**

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I-BANKING ACTIVITY

I1-RESOURCE COLLECTION

I.1.1-Dinar Resources

As of end-June 2025, customer resources in Dinar showed a 3% increase compared to 2024, reaching 1,794,281 million DA (1,737,807 million DA in 2024). Additional resource collection stood at 56,474 million DA, representing 45% of the 2025 target. This growth particularly concerned sight deposits, which increased by 56,166 million DA, including 7,707 million DA collected through Islamic finance activities. These sight deposits rose from 1,377,105 million DA at end 2024 to 1,433,271 million DA at end June 2025, representing a growth rate of 4%.

Regarding time deposits, and after the decrease recorded in 2024, relative stability was observed during 1st September 2025. Their outstanding amount increased by 307 million DA, maintaining at 361,009 million DA, compared to 360,702 million DA at end 2024. In line with the historical tendency, the public sector remains dominant in the structure of time deposits, representing 66%, with an outstanding amount of 238,275 million DA (245,916 million DA in 2024).

As for savings account deposits, their growth appears dynamic, marked by an increase of 27,094 million DA, including 6,169 million DA from Islamic finance activities. Their volume grew by 6% compared to 2024 to reach 465,945 million DA (438,851 million DA in 2024).

Regarding current accounts of public corporations, their outstanding amount decreased by 2%, with a negative flow of more than 9,227 million DA. Their volume decreased from 406,845 million DA in 2024 to 397,618 million DA at end June 2025.

Current accounts of private enterprises maintained their upward curve, closing in 1st September 2025 with a 2% increase (representing 4,266 million DA), to stand at 281,753 million DA (277,487 million DA in 2024).

1.1.2-Foreign Currency Deposits

Characterized by differentiated fluctuations in exchange rates of major foreign currencies compared to the national currency, customer deposits denominated in foreign currencies (expressed in Dinar equivalent) recorded an 18% increase as of end-June 2025, to stand at 215,314 million DA, compared to 182,010 million DA in 2024.

This progression mainly results from the US Dollar currency, which, despite a depreciation of its value with respect to the national currency (from 135.5 in 2024 to 129.4 at end-June 2025), showed a growing volume effect of approximately 34%, reaching 659.8 million USD, compared to 493.5 million USD in the previous financial year.

I.2- CREDIT DISTRIBUTION

I.2.1- Gross Direct Credits

Gross direct credits (including discounts) recorded an increase of 25,742 million DA, rising from 1,222,159 million DA in 2024 to nearly 1,247,901 million DA in June 2025.

By credit type, the situation is as follows:

I.2.1.1- Operating Credits:

As of the end of June 2025, operating credits maintained a positive growth rate, standing at 173,472 million DA, with an increase of 15,754 million DA, representing a growth rate of 10% compared to the 2024 financial year.

This dynamic in operating credits is largely attributable to available overdrafts, which constitute the main component of operating credits granted by the Bank. Their volume reached 92,894 million DA, representing a growth of 9% compared to the previous financial year, followed by overdrafts in public and private sector current accounts, whose volumes, in turn, showed respective increases of 40% and 28%.

I.2.1.2- Investment Credits

As of the end of June 2025, investment credits showed a relatively stable tendency. Their outstanding amount stood at nearly 757,243 million DA (excluding discounts), compared to 752,328 million DA in 2024, thus marking a net additional flow of 4,915 million DA.

Financing granted to the public sector, with a net additional flow of 2,476 million DA, stands at 282,416 million DA, compared to 279,940 in 2024. The Bank's support primarily concerned Large Enterprises (Small and Medium Enterprises/ Small and Medium Industries) /SMEs/SMIs.

As for credits allocated to private companies, their volume shows a moderate decrease. The mobilized credits reached 354,857 million DA against 359,596 million DA at the end of 2024, a decline of 1.3%.

Regarding real estate loans granted to individuals (acquisition, extension, works...), the results shown at the end of June 2025 are satisfactory. The growth rate, initiated in recent years, is maintained and stood at 5%. This dynamic increased the outstanding amount of mobilized credits from 109,528 million DA to 115,432, representing a net flow of approximately 5,904 million DA, of which 1,866 million DA concerned Islamic financing (Mourabaha/Ijara).

Regarding consumer goods financing, the level of achievements for the first half of 2025 is promising and resulted in a growth rate of 39%. Their outstanding amount stands at 4,538 million DA, of which nearly 24% comes from Islamic financing.

I.2.1.3- outstanding receivables

As of 30th/06/2025, the outstanding amount of receivables stands at 322,035 million DA (316,961 million DA in 2024), representing a net increase of 5,074 million DA, or a growth rate of 2%.

This increase concerned receivables from the private sector, which increased by 8,682 million (+3%), rising from 253,967 million DA in 2024 to 262,649 million DA as of 30th/06/2025.

I.2.1.4- receivables Classification and Provisioning

As of 30th/06/2025, the volume of provisions set aside for risky customer receivables (On-Balance Sheet and Off-Balance Sheet) recorded an increase of nearly 2%, standing at 171,766 million DA, compared to 168,453 million DA in 2024. This level of provisioning covers 38% of gross commitments classified as risky and 74% of net commitments classified as risky.

I.2.2- commitment by signature

I.2.2.1- Commitments given related to International Institutions

The "international guarantees" activity concluded on 2025 on 1st Semester of 2025 a relatively stable tendency, showing a moderate increase of 1.3%, standing at 392,722 million DA, compared to 387,656 million DA in 2024. However, this activity was particularly dynamic in the railway transport and port infrastructure development sectors, in connection with the significant large-scale projects launched by the public authorities in recent years.

I.2.2.2- Guarantees on behalf of Clients

As of the end of June 2025, guarantees issued on behalf of customers showed a slight decrease, settling at 209,139 million DA compared to 211,805 million DA in 2024. This decline is largely attributable to the decrease in documentary letters of credit opened for foreign trade, which fell by 3,370 million DA.

In contrast, the activity volume in terms of issuing surety bonds increased by 705 million DA, standing at 146,841 million DA, compared to 146,136 million DA in 2024.

I.2.2.3- Funding Commitments in favour of Customers

Regarding funding commitments in favour of customers, their outstanding amount decreased by 2%, maintaining a level of 48,030 million DA in June 2025, compared to 48,771 million DA at the end of 2024. This situation can be explained by the use of cash credit financing commitments.

I.3- DEVELOPMENT OF BANKING SERVICES

I.3.1- Account Openings

As part of its "customer proximity" strategy, the efforts in banking SERVICES, demonstrated during the first half of 2025, maintain a positive tendency. The situation resulted in the opening of 91,094 new accounts (82,662 net new accounts opened), of all types combined (including over 9,000 Islamic accounts).

The banking services efforts displayed during the period under review represents, on one hand, an increase of 109% compared to the total accounts opened at the end of June 2024 (75,542 new accounts) and, on the other hand, 53% of the budget forecasts (156,800 new accounts). This brings the Bank's portfolio to 3,225,077 accounts as of June 30, 2025, compared to 3,142,415 at the end of 2024, representing an increase of nearly 3%.

I.3.2- Network Expansion

The Bank continues its strategy of growth and expansion of its operational network, aiming for better efficiency, transparency, and customer proximity, thereby enabling accessibility and the deployment of various banking products and services across the entire national network.

In this context, during 1st Semester of 2025, the Bank commissioned three (03) new branches, namely: Sidi Chahmi '461' and two branches dedicated to Islamic finance (Maraval '512' and El Achour '511').

I.4- TREASURY ACTIVITY

Similar to the 2024 financial year, the Bank continued its policy of strengthening its treasury and consolidating its position as a lender in the money market.

During the first half of 2025, the Bank's treasury was characterized by (i) comfortable liquidity, (ii) placement opportunities with fellow professionals, (iii) the smooth constitution of the mandatory reserve, and (iv) the full repayment of the fifth and last operation bid under the Special Refinancing Program (PSR) - *Programme Spécial de Refinancement*) with the Bank of Algeria.

I.5- MARKET ACTIVITY

During the 1st half of 2025, the value of securities held in the portfolio, of all types combined (Treasury bills, corporate bonds, and shares), recorded an increase of 2%. The total outstanding amount stands at 828,095 million DA, compared to 815,380 million DA in the previous financial year.

However, the key points of the Bank's activity during the first half of 2025 were (i) the participation in the capital increase of BDL and its stock market listing, (ii) the acquisition of BDL shares, and (iii) the subscription to the ALC bond issue.

As of 30th/06/2025, the Bank's activity in the capital markets resulted in a 5% increase in turnover, settling at 18,021 million DA (net), compared to 17,138 million DA at the end of June 2024. This volume represents 53% of the revenue generated in 2024 and 46% of the 2025 target.

I.6- INTERNATIONAL ACTIVITY

The international activity for the first half of 2025 is presented, by segment, as follows:

I.6.1- External Debt

The repayment of installments for the external debt, consisting exclusively of the first line of credit contracted from the French Development Agency (AFD - *Agence Française de Développement*), continued during the 1st half of 2025

Indeed, the principal repayment as of end-June 2025 amounts to nearly 66.02 million DA (equivalent to 0.441 million €). Its accounting outstanding balance stands at 200 million DA (1.323 million euros) compared to 249 million DA (1.764 million euros) in 2024, representing a decrease of 20%.

I.6.2 Foreign Trade

As of June 30th, 2025, the international business volume entrusted by our clients recorded a growth of approximately 8%, manifested by an increase of 159 million USD, reaching over 2,166 million USD compared to 2,008 million USD during the same period of the previous fiscal year. This result represents 53% of the fixed annual target.

This dynamic is primarily explained by the increase in import operations, which grew by 8% compared to June 2024, rising from 1,448 million USD to approximately 1,562 million USD by end-June 2025.

Regarding exports, which continue to be encouraged by public authorities as part of economic revenue diversification strategy, their volume reached 604 million USD compared to 560 million USD in June 2024, representing an increase of 8%.

I.7- MONETARY ACTIVITY AND PAYMENT METHODS

I.7.1- Electronic banking activities

I.7.1.1 - Electronic banking Offers

The Bank's efforts during 1st semester of 2025 resulted in:

- A significant increase in the number of cards in circulation, specifically:
 - 7% for domestic cards (classic/gold)
 - 12% for domestic corporate cards
 - 13% for international VISA cards
 - 51% for MasterCard
- Production of 58,479 new domestic and international cards distributed as follows:
 - 50,566 CIB cards, including 10,238 CIB Corporate cards and 4,948 C-pay cards, bringing the total domestic cards in circulation to 632,119 - a 7.6% increase compared to end-2024 (587,016 cards)
 - 7,913 international VISA cards, including 1,705 Mastercard, reaching 52,262 cards in circulation - a 15.8% increase compared to end-2024 (45,096 cards)
- The affiliation of eleven (11) new Web Merchants, bringing their total to 109
- The continuation of efforts to renovate and increase the density of the network of automated machines throughout the country.
 - 11,764 operational payment terminals, including 689 dedicated to the international.
 - 78 operational ATMs, including 32 multi-function machines
 - 153 operational Cash Dispensers, including 31 multi-function machines
- Achievement of 149,886 subscribers to the SMS CARDS (CIB/VISA) service

In terms of results, the efforts made by the Bank, as of the end of June 2025, resulted in the following indicators:

- the production of the new deferred debit card (4,948 cards issued);
- regarding domestic transactions, the "online payment" activity proved more dynamic than the "POS terminal payment" activity, with a progression of 132% over the first six (06) months of the year under review, against 84% for POS payments;
- regarding the withdrawal activity on ATMs (DAB), this remained on an upward trend with a progression of 29%, strongly characterised by (i) the use of the Bank's terminals by cardholders from other banks (interoperability agreement), particularly those of AADL, as well as (ii) the extension of the Bank's terminal network;
- an improvement in international activity, noticeable through both the increase in transactional volume (withdrawal/payment) (+30%) as well as the amount of operations (+29%);
- a 49% evolution in revenue from payment card activity, rising from 292 million DA in June 2024 to nearly 436 million DA at the end of June 2025.

The revenue generated by the electronic banking activity stands at 437 million DA (of which 103 million DA from domestic activity and 334 million DA from international activity) against 292 million DA at the end of June 2024, representing growth of 50% and a 47% achievement rate of the target set for the 2025 period.

This performance comes essentially from the "international issuance" activity, which recorded an increase of 120 million DA, to stand at 273 million (152 million in June 2024), following the efforts made by the Bank in this area (distribution of VISA and Mastercard Platinum cards, communication campaign, celerity in handling customer claims, responsiveness of the call center...).

I.7.2 e-Banking Service

I.7.2.1 e-Banking Service Subscription Contract

Thanks to the efforts made by the Bank to improve the quality of its services, adoption of the e-Banking service remains on a positive trend, with convincing results shown at the end of June 2025. This dynamism resulted in the subscription of 40,225 new subscribers, representing 79% of the total additional subscribers recorded during the same period of the previous year (22,497 subscribers) and 80% of the 2025 target.

These results enabled the generation of revenue of around 45.6 million DA, compared to 40.3 million DA at the end of June 2024. Their volume represents 51% of the budget forecasts for 2025.

I.7.2.2 Bulk Payment Orders Service via EDI (Electronic Data Exchange)

In terms of numerical achievements, the Bank closed the 1st half of 2025 with 1,534,611 bulk transfers processed (of which 70% were interbank), representing 54% of the 2025 target, for a total exchange amount estimated at 86,003 million DA. Compared to the same previous period, this activity level represents an increase both in volume (+9%) and in number (+10%).

As of the end of June 2025, the revenue generated by this product decreased by 17%, settling at 27.3 million DA, compared to 33.7 million DA as of 30/06/2024. This level of commissions comes essentially from operations processed interbank, to the tune of 78%, or 21.3 million DA.

I.7.2.3- Remote Single Payment Orders service via the Internet

The results recorded since the launch of this service are promising. Thus, as of 30/06/2025, the Bank executed 28,292 transfers, representing growth of 42% compared to the same period of the previous year (19,900 transfers). The related amounts stood at 4,216 million DA, compared to 2,942 million DA at the end of June 2024.

As of 30th/06/2025, the revenue generated by this service stands at 0.62 million DA, an increase of 46% compared to the same period of the previous year (0.42 million DA). The majority of this revenue comes from the "Professional" category, with 62% of the total.

I.7.2.4- " CPA Mobile " Service

The results recorded since the launch of this product are satisfactory. They represent 98% of the targets set for 2025, standing at 218,346 subscribers as of 30/06/2025, compared to 147,606 subscriptions to this product at the end of June 2024, representing an increase of 48%, with the majority of subscribers concerning individuals (excluding CPA staff), accounting for 81% of the total subscribers.

I.8-BANK INSURANCE ACTIVITY

The Bank Insurance activity continues to maintain an upward growth rhythm. Thus, the results, as of the end of June 2025, culminated in the subscription of 9,704 new contracts, an increase of 59% compared to the activity recorded in the same period of 2024 (6,087 contracts) and represents 70% of the contracts subscribed for the entire year 2024 (13,833 contracts) and 59% of the targets set for 2025 (16,400 contracts).

For the first half of 2025, this improvement comes mainly from the increase in the number of contracts subscribed for Travel Insurance Abroad (AVE), which records the strongest growth dynamic, with 7,496 contracts subscribed (3,367 contracts at the end of June 2024).

In terms of revenue, the volume accounted for in the Bank's books, as of the end of June 2025, stands at nearly 24 million DA, compared to 11 million DA at the end of June 2024.

I.9- PORTFOLIO ACTIVITY AND EQUITY HOLDINGS

Composed of 36 shareholdings (29 in Algeria and 7 abroad), the gross value of the Bank's "Subsidiaries and Associates" portfolio stands, as of 30/06/2025, at nearly 24,086 million DA, compared to 24,194 million DA in 2024.

As of 30th/06/2025, only one (01) operation was finalized by the Bank, which had a balance sheet impact on the value of the "Subsidiaries and Associates» portfolio, namely: Participation in the increase of the share capital of the Algerian Fund for Insurance and Export Guarantee "CAGEX".

This operation follows the one in 2024, which resulted in the Bank disbursing an amount of 210 million DA out of a total share of 420 million DA to be released over 02 years.

As of the end of June 2025, the amount of dividends received by the Bank, for its various shareholdings, amounts to 5.4 million DA (3.4 million DA in June 2024).

I.10-ISLAMIC FINANCE ACTIVITY

As part of the continuation of its commercial strategy aimed at developing Islamic finance activity, the efforts made by the Bank have enabled it to create added value and even ensure a leverage effect on its performance, through (i) the diversification of the range of products and services offered to customers, (ii) the extension of the marketing perimeter for Islamic products to 109 counters and 03 branches dedicated entirely to this activity, and (iii) the increase in its capacity to finance the economy by mobilizing funds collected from its banking activity.

II-HUMAN RESOURCE MANAGEMENT AND TRAINING

II.1-Staff

At the end of the 1st semester 2025, the Bank's staff stands at 4,671 employees, across all socio-professional categories. This represents a slight increase of 1.08%, a net flow of 82 agents compared to the 2024 situation (4,589 agents). Thus, and due to the approach adopted by the Bank aimed at progressively improving the professional development system, the "Executive" category continues to represent the majority of the Bank's workforce, bringing the management rate to about 86%, composed mainly, 76% being university graduates (3,538 agents). The Bank's workforce remains mostly deployed (76%) at the operational headquarters.

Regarding the satisfaction of staffing needs, during the first half of 2025, the Bank recruited 163 new employees (125 entries at the end of June 2024), of which 81% were university graduates, primarily directed towards operational networks (52%) and the rest to central structures.

II.2-Training

In quantitative terms, the training program delivered during the 1st half of 2025 was marked by the organization of 95 actions, representing 2,186 participations (including 199 registered for degree-granting training), representing 39% of the 2025 forecasts, as well as the support, under the apprenticeship law, of 316 apprentices enrolled in various professional specialties and distributed across the Bank's central structures and operational groups at 11% and 89% respectively.

The management of this vast training program required the mobilization of an amount of 143.94 million DA, representing 3.2% of the wage bill (2.54% in June 2024).

III. BUDGET EXECUTION

III.1 Operating Budget

As of the end of June 2025, general operating expenses represent 46% of the budget envelope allocated for the 2025 financial year (20,601 million DA). Their volume amounts to over 9,555 million DA, showing a slight decrease of 54 million DA (0.6%) compared to the same period in 2024 (9,609 million DA).

III.2 Investment Budget

As of the end of June 2025, investment expenditures reached a level of 878 million DA, representing a utilization rate of the budget envelope of 19%. This situation is explained by delays encountered in the execution of investment projects under the centralized budgets.

IV. FINANCIAL PERFORMANCE AND INCOME STATEMENTS

The Bank closed its corporate accounts for the first half of 2025 with a Net Banking Income (NBI) showing a slight increase of 87 million DA compared to the same period of the previous financial year, standing at over 33,803 million DA against 33,716 million DA as of 30th/06/2024.

The level of NBI achieved as of 30th/06/2025 is the result of (i) a appreciable increase in interest on customer loans, which rose by 18%, (ii) sustained improvement in income from financial market operations, translating into a 10% increase, (iii) an increase in interest on off-balance sheet items (+8%), and (iv) improved income from treasury placements, which increased by 51%.

These positive results allowed for the coverage of the debit foreign exchange position (exchange loss) recorded as of 30th/06/2025, amounting to approximately 8,179 million DA, whereas as of 30/06/2024, the Bank had benefited from a credit foreign exchange position of 1,329 million DA.

Regarding the income statement as of the end of June 2025, the situation is as follows:

POFIT AND LOSS (P&L) STATEMENT

(Income Statement) as of end of June 2025

U : Million DZA

Rubrics	Achievement		Fiscal year 2025			Evolution	
	2024	June 2024	Target	June-25	Achievement Rate	Amount	%
(+) Interest and similar income	99 336	46 438	110 400	53 782	49	7 344	16
(-) Interest and similar charges	-36 494	-18 979	-37 900	-16 349	43	2 629	-14
(+) Commissions (income)	6 327	3 881	6 400	3 501	55	-380	-10
(-) Commissions (expense)	-581	-281	-560	-268	48	13	-5
(+/-) Net gains or losses on financial assets held for trading	1405	1 250	1500	633	42	-618	-49
(+/-) Net gains or losses on available-for-sale financial assets	97	77	100	671	671	594	771
(+) Other operating income	4 284	1 332	1 750	12	1	-1 320	-99
(-) Other operating expenses	-3	-3	-90	-8 179	9 087	-8 176	
Net Banking Income	74 417	33 716	81 600	33 802	41	87	0
(-) General operating expenses	-24 012	-9 609	-20 601	-9 555	46	54	-1
(-) Depreciation and impairment charges on tangible and intangible assets	-1 264	-572	-1 300	-477	37	94	-17
GROSS OPERATING PROFIT	49 141	23 536	59 699	23 771	40	235	1
(-) Provisions, impairment losses and bad debt expenses	-22 916	-9 061	-18 500	-12 273	66	- 3 212	35
(+) reversals of provisions, impairment losses and recoveries on impaired receivables	19 131	1 316	5 200	4 713	91	3 397	258
Operating income	45 356	15 791	46 399	16 210	35	419	3
(+/-) Net gains or losses on other assets	1		1		0	0	
(+) Extraordinary items (income)							
(-) Extraordinary items (expenses)							
Earnings before tax (EBT)	45 357	15 791	46 405	16 210	35	419	3
(-) Income taxes and similar charges	-3 423	-537	-6 705	-883	13	-345	64
Net income for the financial year	41 934	15 253	39 700	15 327	39	74	0

Note: Result determined after recording the foreign exchange result (foreign exchange loss) amounting to **8,178.5785 billion DZD**.

As of June 30, 2025, the Bank posted a net profit after tax of 15,327 million DZD, a slight increase of 74 million DZD compared to the same period of the previous fiscal year (15,253 million DZD).

This level of profit has allowed the Bank to strengthen its financial solidity, reflected in an improved return on equity ratio. Thus, the financial profitability increased by 0.6 percentage points. The rate stands at **9.68% as of June 30, 2025**, compared to **9.07% at the end of June 2024**, despite a 3% increase in the level of accounting equity between the periods under review. In turn, the return on assets (ROA) reached **0.47% compared to 0.42% in June 2024**.

Given the evolution of the main management indicators, the net interest margin as of the end of June 2025 stands at approximately **3%, compared to 2.06% on June 30, 2024**, representing an increase of 0.94 percentage points. This is mainly due to the improvement in the cost of credit risk, which decreased from **0.91% in June 2024 to 0.86% at the end of June 2025**. This is primarily attributable to the net charge for on-balance-sheet credit risk provisioning, which improved to **4,504 million DZD**, compared to **6,694 million DZD at the end of June 2024**.

As of 30th/06/2025, the calculated solvency ratio stands at 22.36%, compared to 22.56% observed in 2024. This ratio is thus well above the standard required by the aforementioned Bank of Algeria Regulation (i.e., 9.5%).

Regarding risk distribution:

- The Bank's portfolio does not contain customer commitments exceeding the required standard (25% of regulatory capital);
- Two (02) clients, including one of public status, exceed the threshold of 10% of the Bank's regulatory capital (large exposures):
- As for net commitments by signature granted under import operations, evaluated at 29,443 million DZD (62,737 million DZD gross), they represent 10.52% of the Bank's regulatory capital and remain well below the threshold set by Bank of Algeria Instruction No. 02-15 of July 22th, 2015 (must not under any circumstances exceed one (1) time the regulatory capital).

Regarding liquidity risks, the short-term liquidity ratio (LCR), which measures potential liquidity shortfall over one month, shows an improvement compared to the previous fiscal year. It stands at 167%, compared to 157% in 2024, and remains above the minimum threshold set by the regulatory requirements in force (100%).

Concerning the Net Stable Funding Ratio (NSFR), the latter, despite its relative stability, showed a rate above the required regulatory threshold of 60%. However, it stands at 75.68% (76.83% in 2024).