

Capital Adequacy Ratio
For commercial banks in Libya
(2004 - Q3,2025)

Year	Tier I %	Tier II %
2004	9.8	10.4
2005	10.1	10.9
2006	10.8	11.6
2007	10.2	11.8
2008	10.4	12.2
2009	12.9	14.5
2010	12.5	13.8
2011	11.9	13.1
2012	9.5	10.7
2013	11.0	12.4
2014	12.6	13.9
2015	13.1	14.3
2016	13.4	14.6
2017	15.4	16.7
2018	16.5	17.8
2019	17.2	18.4
2020	17.9	19.2
2021	15.3	16.6
2022	14.3	15.7
2023	13.6	15.3
2024	23.1	24.3
Q1,2025	22.9	24.2
Q2,2025	26.3	27.5
Q3,2025	28.0	29.2