مصرف ليبيا المركزي

CENTRAL BANK OF LIBYA

Main Financial Data and Indicators of the Libyan Banks - 2025

Research and Statistics Department

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Report on the most important financial data and indicators for banks-2025

A summary of the banks' performance at the end of 2025:

At the end of 2025, the banks' financial performance showed a number of evolutions compared to their performance in 2024, these changes are as follows:

- The total assets of banks (excluding regular accounts) grew from 187.6 billion LYD at the end of 2024, to reach 245.7 billion LYD at the end of 2025, increasing by 58.1 billion LYD, with a growth rate of 30.9%. This increase is mainly attributed to the increase in deposit liabilities, and liquid assets, amounting to 189.4 billion LYD, constituting 77.1% of total assets.
- The total deposits of banks (demand deposits and certificates of deposit) with the Central Bank, including the required reserve, increased by 49.9% rising from 114.1 billion LYD at the end of 2024 to about 171.1 billion LYD at the end of 2025, with an increase of 57.0 billion LYD. This increase is attributed to the rise in deposit liabilities at banks and also as a result of currency deposits withdrawn from circulation by the Central Bank of Libya.
- The actual liquidity surplus balance at banks reached approximately 89.8 billion LYD by the end of 2025, compared to 66.8 billion LYD at the end of 2024, an increase of about 23.0 billion LYD or 34.4%.

  The required liquidity ratio against deposit liabilities has been raised to 35% instead of the previous ratio of 25%, in accordance with Publication No. (13) of 2025 issued by the Banking and Monetary Supervision Department.

  These surpluses held by banks are an indication of their weak investment in funds, and at the same time reflect the limited investment opportunities in the absence of a suitable

investment environment and a lack of sufficient guarantees that would encourage banks to invest their surplus liquidity.

- The surplus over the mandatory reserve required of banks to be held at the Central Bank at the end of 2025 reached approximately 83.8 billion LYD, compared to 51.8 billion LYD at the end of 2024. This represents an increase of 32.0 billion LYD. This increase is primarily attributed to a rise in deposits held at the Central Bank in local currency, despite the increase in the mandatory reserve ratio to 30%, up from the previous 20%.
- The balance of clearing accounts decreased by 553.8 million LYD, reaching approximately 2.9 billion LYD at the end of 2025, compared to 3.5 billion LYD at the end of 2024. This decrease is attributed to the improved performance of some banks in settling outstanding balances.
- The total balance of credit granted by banks increased from approximately 32.8 billion LYD at the end of 2024 to about 33.8 billion LYD at the end of 2025, an increase of 2.9%. This It is noted that this growth rate recorded a much lower percentage than the maximum rate set at 7.0%, which was stipulated in Publication No. (12) of 2025 issued by the Central Bank of Libya, which sets the maximum limit for expansion in the credit portfolio of banks for the fiscal year 2025.

  The Loans and credit facilities constituted 17.5% of total Deposit liabilities and 13.7% of total assets. Loans to the private sector at the end of 2025 amounted to 26.7 billion LYD, representing 79.2% of total loans and credit facilities. Loans to the public sector constituted the remaining 20.8%, amounting to approximately 7.0 billion LYD. Analysis of the loan portfolio reveals that the increase in total bank credit was primarily due to a rise in Murabaha loans to individuals, which increased by 709.9 million LYD compared to the end of 2024, as well as an increase of 407.0 million LYD in other loans, mostly corporate loans structured as Murabaha.

- Data on debt classification showed that the ratio of non-performing loans to total loans and credit facilities granted reached about 19.3% at the end of 2025, registering a slight

increase compared to 19.2% at the end of 2024. This increase is mainly attributed to the increase in the volume of non-performing loans during the current year 2025.

- Customer deposits (deposit liabilities) at banks increased significantly from 147.0 billion LYD at the end of 2024 to approximately 193.2 billion LYD at the end of 2025, an increase of 46.2 billion LYD or 31.5%.

Regarding This significant increase is primarily attributed to a rise in demand deposits, a natural consequence of increased public spending. A substantial portion of this increase also stems from measures taken by the Central Bank of Libya under Resolutions No. (25, 26, and 27) issued on June 16, 2025, concerning the withdrawal of certain currency denominations from circulation. Data indicates that approximately 30.3 billion LYD of the currency denominations mentioned in the aforementioned resolution were withdrawn and deposited into the accounts of various customer categories, including individuals, companies, and other entities. This directly contributed to the substantial increase in banks' outstanding deposit liabilities.

Regarding the distribution of these deposits by sector (private, public, and government), public and government deposits increased by 10.3 billion LYD at the end of 2025, reaching 64.4 billion LYD. Of this, 24 billion LYD were government deposits, comprising deposits from ministries, government agencies and institutions, as well as deposits from the Social Security Fund, the Economic and Social Development Fund, and the Libyan Fund for Development and Investment. This compares to 54.1 billion LYD in public and government sector deposits at the end of 2024.

As for private sector deposits with banks, they recorded a significant increase of 36 billion LYD, representing a growth rate of 38.7%. This increase is primarily attributed to the reasons mentioned previously, related to the Central Bank of Libya's decisions to withdraw certain currency denominations from circulation.

It is worth noting that approximately 59% of bank deposit liabilities are concentrated in the four major banks: Jumhouria, National Commercial Bank, Wahda, and Sahara.

- The total equity in banks increased from approximately 15.2 billion LYD at the end of 2024 to around 19.9 billion LYD at the end of 2025, registering a growth rate of 31.3%. This increase is attributed to the rise in paid-up capital of a number of banks, in line with the requirements set by the Central Bank of Libya to enhance the safety and soundness of the banking sector.
- Bank profits saw a significant increase of 7.7% in 2025, reaching 2.1 billion LYD, compared to 1.9 billion LYD in 2024.
- The interest margin as a percentage of total income at the end of 2025 was approximately 15.5%, having remained relatively stable at around 16% in recent years. This reflects the size of the profits generated from the banks' core business activities. Collectively, the banks generated revenues of approximately 626.2 million LYD from commissions on Murabaha services, in addition to interest on balances and deposits with correspondent banks abroad, which generated revenues of approximately 242.1 million LYD.
- The expense-to-total revenue ratio declined to 55.0% in 2025, compared to 59.8% in 2024.
- The number of banks included in this report reached 24 by the end of 2024 (including the Libyan Dinar Unit of the Libyan Foreign Bank). These banks operate through a network of 715 branches and agencies.

Below is a detailed breakdown of the report, which contains data on branches, density and banking concentration, in addition to a detailed analysis of the most important items that make up the consolidated balance sheet of banks on both the assets and liabilities sides. The report also contains a special chapter on financial soundness indicators for banks (2021 – 2025).

Research and Statistics Department

Main Financial Data of Banks

"Millions LYD"

Item	2024	2025-	Change Rate %
Total Budget (Assets + Statutory Accounts)	243,428.9	306,147.9	25.8
Total Assets	187,620.8	245,683.1	30.9
Total Cash in Bank Vaults	1,752.1	1,416.6	-19.1
Total Deposits with the Central Bank	114,110.8	171,088.8	49.9
Total Deposits with Banks	622.6	1,308.6	110.2
Total Deposits with the Libyan Foreign Bank	1,033.7	361.1	-65.1
Total Deposits with Correspondents Abroad	14,618.8	15,224.4	4.1
Total Clearing Accounts	3,478.1	2,924.3	-15.9
Total Loans, Advances and Facilities	32,815.0	33,769.1	2.9
Total Investments	2,990.6	3,080.5	3.0
Total Clients Deposits	146,988.4	193,217.8	31.5
Total Overdrafts with Correspondents Abroad	6.1	6.9	12.9
Total Equity	13,259.1	17,862.4	34.7
Total Provisions	9,905.7	10,587.2	6.9
Profit for the Period	1,913.8	2,061.6	7.7
Number of Branches and Agencies	685	715	4.4
Number of Employees	22,009	22,494	2.2
Financial indicators:			
Liquid Assets / Total Assets	70.4	77.1	-
Total Loans / Total Assets	17.5	13.7	-
Equity / Total Assets	7.1	7.3	-
Total Assets / Number of Branches (Millions LYD)	273.9	343.6	-
Total Assets / Number of Employees (Millions LYD)	8.5	11.3	-
Total Loans / Total Deposits	22.3	17.5	-
Total Profit/Assets %	1.0	0.8	-
Total Profit / Equity %	14.4	11.5	-

Deposits' Indicators of Banks

"Millions LYD"

Item	2024	2025	Change Rate %
1- Government and Public Sector Deposits	**54,145.6**	**64,410.4**	**19.0**
- Government Deposits (Ministries and Institutions financed from the General Budget)	16,764.9	24,056.5	43.5
- Public Sector Deposits	37,380.7	40,353.9	8.0
2- Private Sector Deposits	**92,842.8**	**128,807.4**	**38.7**
- Individual Deposits	43,900.1	58,423.0	33.1
- Corporate and other Entities deposits	48,942.7	70,384.4	43.8
Total Deposits	**146,988.4**	**193,217.8**	**31.5**
Demand Deposits	118,229.5	159,547.2	34.9
Times Deposits	28,483.4	33,402.2	17.3
Saving Deposits	275.5	268.4	-2.6
Demand Deposits / Total Deposits %	80.4	82.6	-
Time Deposits / Total Deposits %	19.4	17.3	-
Savings Deposits / Total Deposits %	0.2	0.1	-
Total Deposits / Total Liabilities %	78.3	78.6	-

Indicators of Credit Advanced by Banks

"Millions LYD"

Item	2024	2025	Change Rate %
1. Advanced Credit to the public sector	7,475.6	7,011.7	-6.2
2- Credit Advanced to the private sector	25,339.4	26,757.4	5.6
Total Credit	**32,815.0**	**33,769.1**	**2.9**
Advances and overdrafts	4,044.0	3,881.2	-4.0
Murabaha Loans (including social advance balance)	16,398.1	17,108.0	4.3
Loans Advanced to other Economic Activities	12,372.9	12,779.9	3.3
Murabaha Loans / Total Credit %	50.0	50.7	-
Advances and Overdrafts / Total Credit %	12.3	11.5	-
Loans Advanced to other Activities / Total Credit %	37.7	37.8	-
Total Credit / Total Assets %	17.5	13.7	-
Total Credit / Total Deposits %	22.3	17.5	-

Banks' Branching:

At the end of 2025, the number of banks operating in Libya and whose data are included in this report were 24 banks (including the Libyan Dinar unit at the Libyan Foreign Bank), these banks operate through 715 banking branches and agencies.

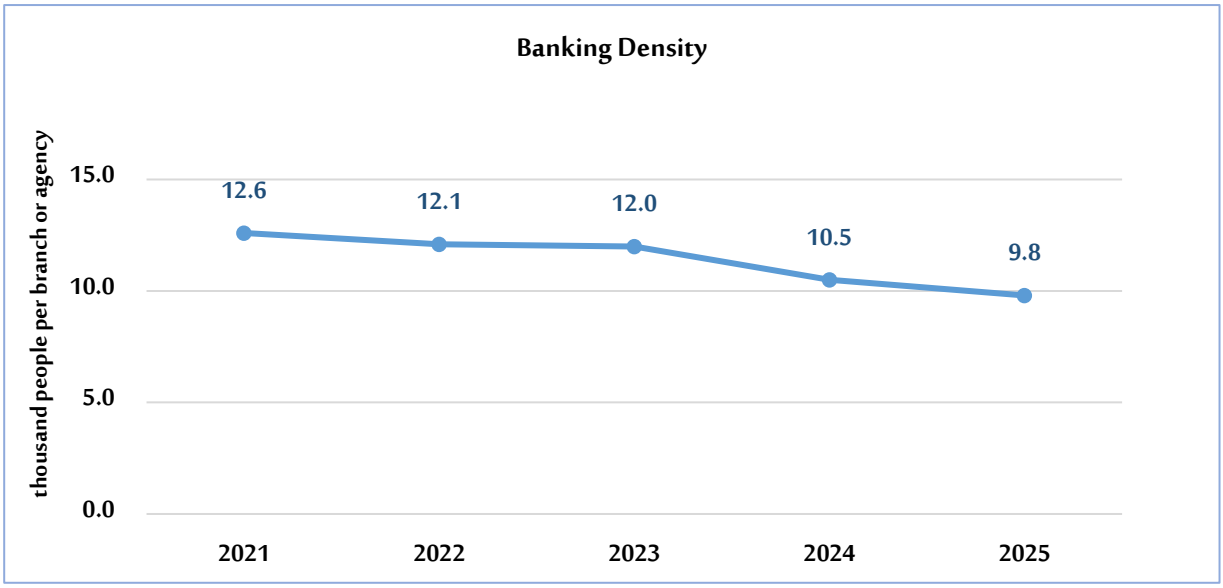
- Banking Density:

The banking density at the end of 2025 reached approximately 9.8 thousand people per branch or banking agency, which reflects the level of spread of banking services and regularity of access to them in various regions of the country.

Banking Density

" Per thousand people "

Years	For each Bank	For each branch and agency
2021	388.9	12.6
2022	350.0	12.1
2023	350.0	12.0
2024	333.0	10.5
2025	290.0	9.8



Banking Concentration:

The degree of banking concentration means that a small number of banks account for the largest proportion of banking activities, whether in terms of assets, deposits, credit, or in terms of the size of equities. Regarding the market share of banks in Libya, at the end of the third quarter of 2025, out of the 24 banks; the assets of the five major banks (Jumhouria, National Commercial Bank, Wahda, Sahara, and bank of commerce and development) were accounted for 66.5% of the total assets of the banking sector at the end of 2025, and the Jumhouria Bank accounted for 24.0% of the total assets of the banking sector.

The deposit liabilities of the four largest banks accounted for 69.2% of the total deposit liabilities of the banking sector, while the loans granted by these banks constituted approximately 87.9% of the total loans issued by the banking sector at the end of 2025.

Through the concentration data in the tables and graphs below, it is noted that there is a significant improvement in the concentration ratios of assets and deposit liabilities, as shown below.

Assets Concentration

"Percentages"

End of	2021	2022	2023	2024	2025
Largest bank	28.0	27.5	26.7	23.7	24.0
Largest three banks	62.0	61.7	59.4	57.0	50.6
Largest five banks	79.7	78.6	76.5	73.8	66.5

Credit Concentration

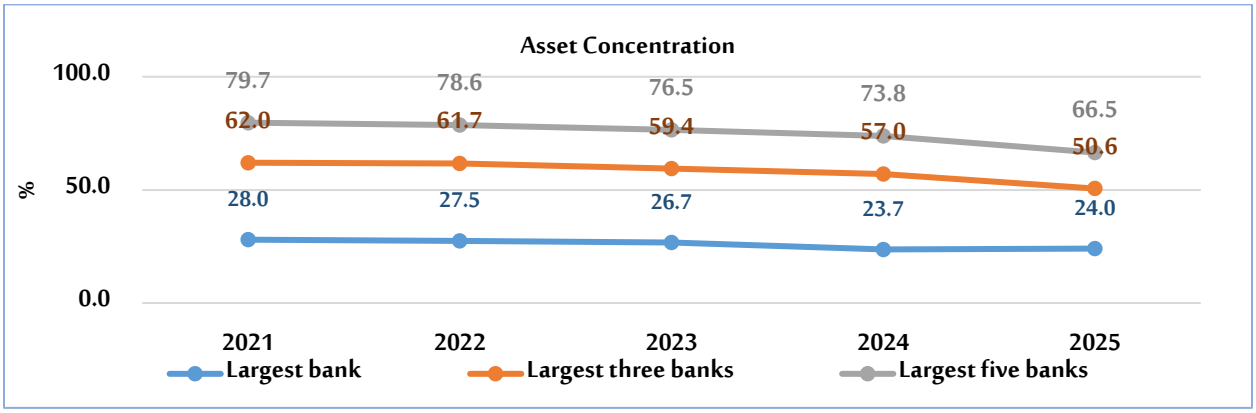
"Percentages"

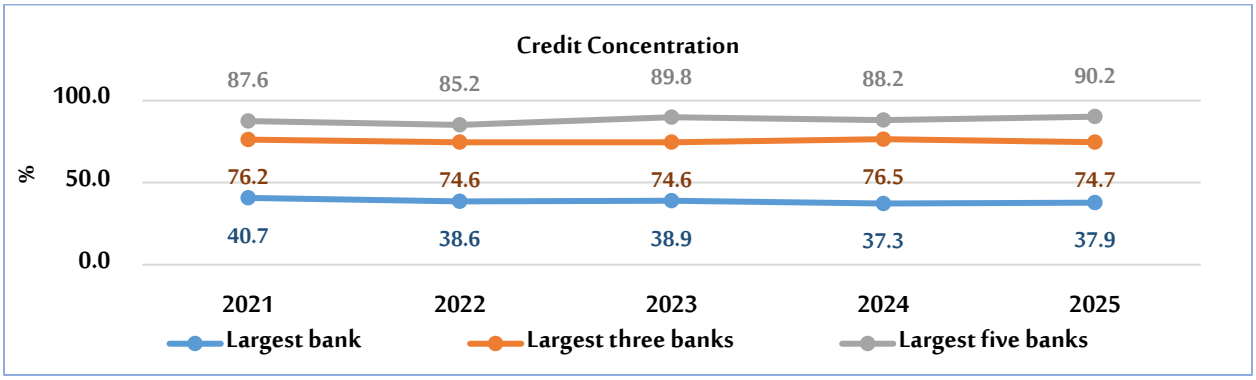
End of	2021	2022	2023	2024	2025
Largest bank	40.7	38.6	38.9	37.3	37.9
Largest three banks	76.2	74.6	76.9	76.5	74.7
Largest five banks	87.6	85.2	89.8	88.2	90.2

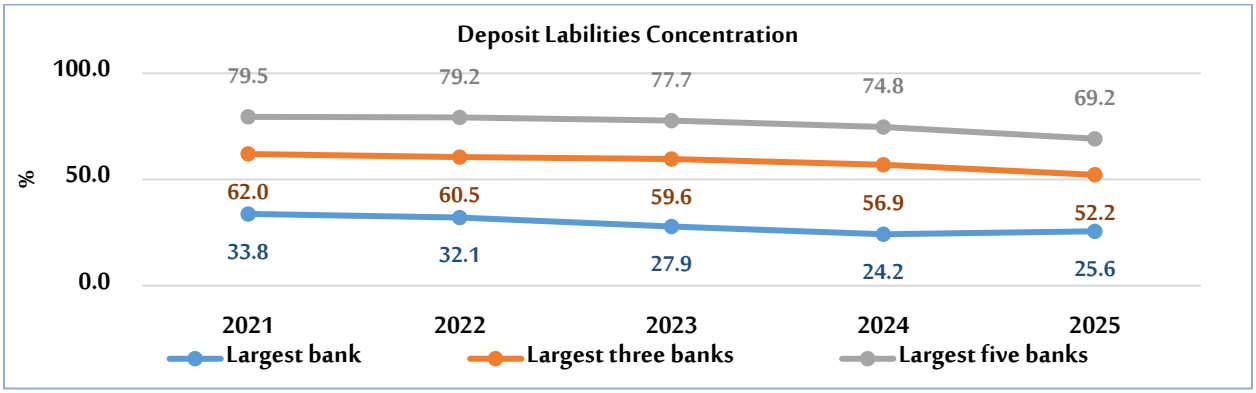
Deposit Labilities Concentration

"Percentages"

End of	2021	2022	2023	2024	2025
Largest bank	33.8	32.1	27.9	24.2	23.7
Largest three banks	62.0	60.5	59.6	56.9	51.8
Largest five banks	79.5	79.2	77.7	74.8	70.1







Banks' Consolidated Balance Sheet

The consolidated financial position of banks at the end of 2025 witnessed significant developments across all its items, on both the asset and liability sides. Total assets of all banks combined (excluding regulatory accounts) reached approximately 238,590.8 million LYD, compared to 187,620.8 million LYD at the end of 2024, registering an increase of 50,970.0 million LYD, or 27.2%. The following is a table summarizing the main items of the consolidated balance sheet of banks:

A summary of the consolidated banks' balance sheet

"Millions LYD"

Item	2024	2025	Amount Change	Change Rate %
Assets:				
1- Cash in Vaults	**1,752.1**	**1,416.6**	**-335.5**	**-19.2**
-Local currency	1,421.6	958.9	-462.7	-32.5
- Foreign currency	330.5	457.6	127.1	38.5
2- Clearing Accounts	**3,478.1**	**2,924.3**	**-553.8**	**-15.9**
-Interbank Clearing	1,761.0	1,599.2	-161.8	-9.2
-Clearing between branches	1,717.1	1,325.1	-392.0	-22.8
3- Deposits with other banks	**130,385.8**	**187,983.0**	**57,597.2**	**44.2**
A- Deposits with the Central Bank	**114,110.8**	**171,088.8**	**56,978.0**	**49.9**
- Demand Deposits	109,110.8	168,993.1	59,882.3	54.9
-Certificates of Deposit	5,000.0	2,095.7	-2,904.3	-58.1
B- Deposits with other local banks	**622.6**	**1,308.6**	**686.0**	**110.2**
-Demand Deposits	622.6	1,308.6	686.0	110.2
-Time Deposits	0.0	0.0	0.0	-
C- Deposits with the Libyan Foreign Bank	**1,033.7**	**361.1**	**-672.6**	**-65.1**
-Demand Deposits	1,033.7	361.1	-672.6	-65.1
-Time Deposits	0.0	0.0	0.0	-
D- Deposits with banks abroad	**14,618.8**	**15,224.4**	**605.6**	**4.1**
-Demand Deposits	9,354.5	11,213.1	1,858.6	19.9
-Time Deposits	5,264.2	4,011.3	-1,252.9	-23.8
4- Investments	**2,990.6**	**3,080.5**	**89.9**	**3.0**

5- Loans and facilities	**32,815.0**	**33,769.1**	**954.1**	**2.9**
Advances and overdrafts	4,044.0	3,881.2	-162.8	-4.0
Social advances (including Murabaha financing for individuals)	16,398.1	17,108.0	709.9	4.3
Loans for other economic activities	12,372.9	12,779.9	407.0	3.3
6- Fixed assets	**3,934.9**	**5,279.6**	**1,344.7**	**34.2**
7. Other assets	**12,264.2**	**11,230.0**	**-1,034.2**	**-8.4**
Total Assets	**187,620.8**	**245,683.1**	**58,062.3**	**30.9**
Counter Accounts	55,808.2	60,464.8	4,656.6	8.3
Assets Grand Total	**243,428.9**	**306,147.9**	**62,719.0**	**25.8**

"Millions LYD"

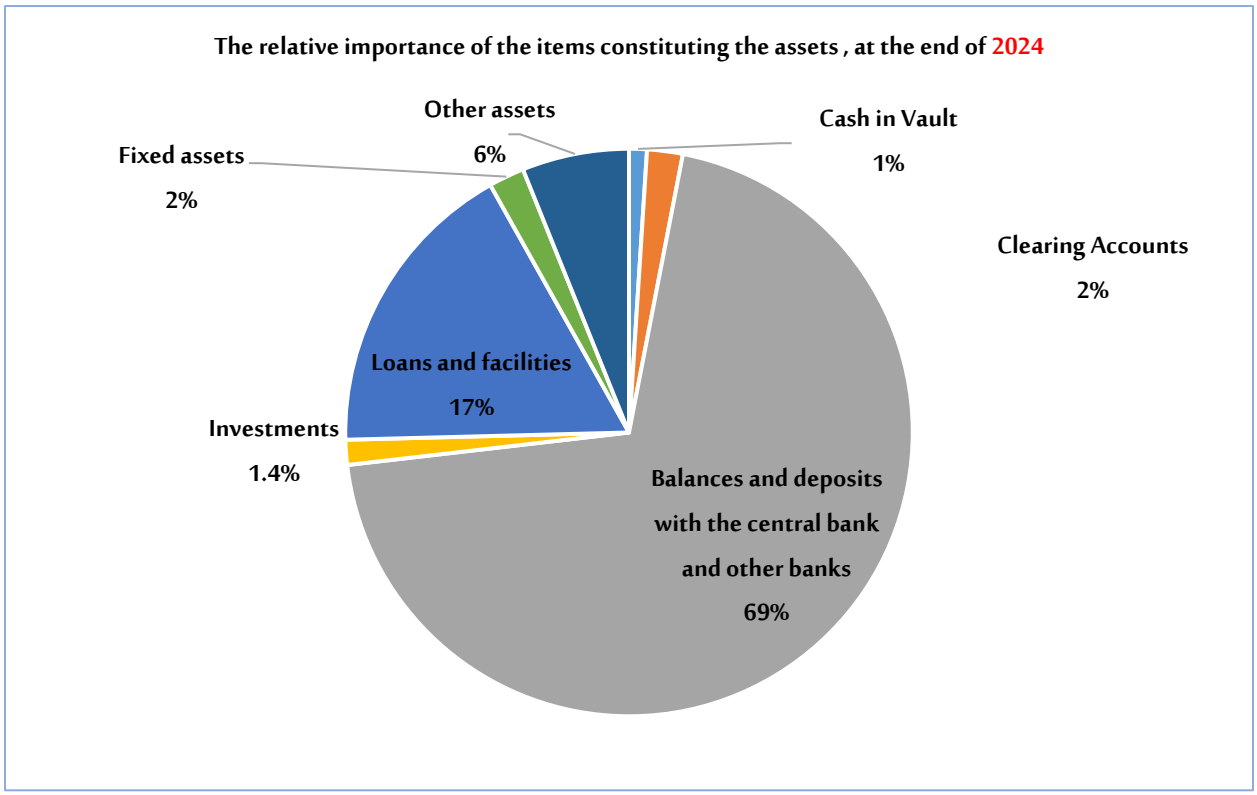
Item	2024	2025	Amount Change	Change Rate %
Liabilities:				
1- Deposits of others with banks	**146,988.4**	**193,217.8**	**46,229.4**	**31.5**
-Demand Deposits	115,755.1	157,045.8	41,290.7	35.7
-Time Deposits	1,224.2	1,218.3	-5.9	-0.5
-Saving Deposits	275.5	268.4	-7.1	-2.6
-Payment Orders	2,474.3	2,501.4	27.1	1.1
-Cash Insurance	27,259.3	32,183.9	4,924.6	18.1
2- Borrowing from the Central Bank	**30.0**	**30.0**	**0.0**	**0.0**
3- Accounts Overdrawn with Correspondents Banks	**6.1**	**6.9**	**0.8**	**12.6**
4- Equity	**15,172.9**	**19,924.1**	**4,751.2**	**31.3**
-Paid-up Capital	11,592.7	15,326.8	3,734.1	32.2
-Legal Reserve	1,277.3	1,485.8	208.5	16.3
-Unallocated reserves	220.5	811.8	591.3	268.2
-Profit of the Period	1,913.8	2,161.7	247.9	13.0
-Carried forward and Distributable Profits	168.7	138.0	-30.7	-18.2
5 - Provisions	**9,905.7**	**10,587.2**	**681.5**	**6.9**
6- Miscellaneous and other liabilities	**15,517.7**	**21,917.2**	**6,399.5**	**41.2**
Total Liabilities	**187,620.8**	**245,683.1**	**58,062.3**	**30.9**
Counter Accounts	55,808.2	60,464.8	4,656.6	8.3
Liabilities Grand Total	**243,428.9**	**306,147.9**	**62,719.0**	**25.8**

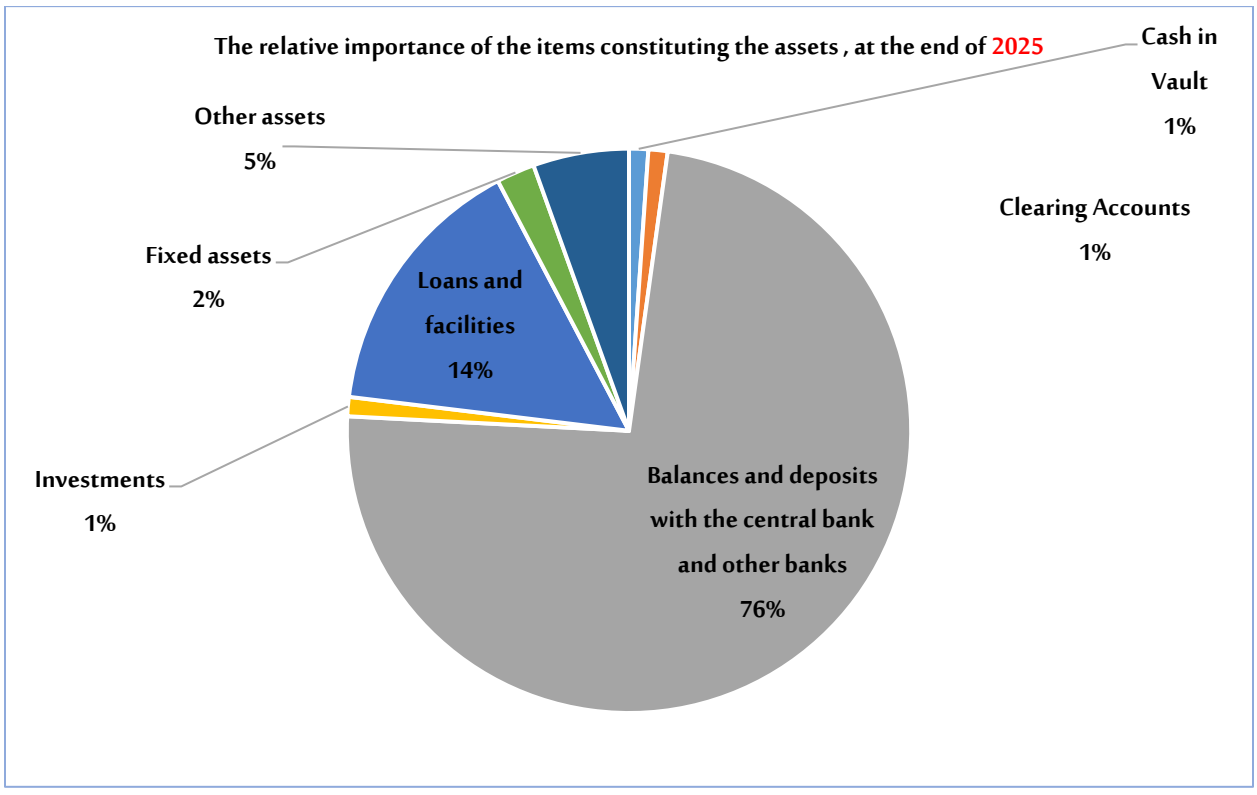
- **The structure of the items constituting the assets in the consolidated balance sheet of the banks:**

Banks' deposits and balances with the Central Bank, including the required reserve, continued to be the main component of the banking sector's assets, covering about 69.5% of the total assets at the end of 2025, while the share of the loans and credit facilities item in the asset structure decreased to 13.7% of the total assets, compared to 17.5% at the end of 2024. While the percentage of investments amounted to only 1.3%, which indicates that the income-generating assets are very low and reach almost 15.0% of the total asset base of the banking sector, which are still small percentages that reflect the weakness of the banks' use of their funds.

Asset Item Structure

Item	2024	2025
Assets:		
1- Cash in Vault	0.9%	0.6%
2- Clearing Accounts	1.9%	1.2%
3- Deposits with the Central Bank	60.8%	69.5%
4- Deposits with other local banks	0.3%	0.5%
5- Deposits with the Libyan Foreign Bank	0.6%	0.1%
6- Deposits with banks abroad	7.8%	6.2%
7- Investments	1.6%	1.3%
8- Loans and facilities	17.5%	13.7%
9- Fixed assets	2.1%	2.1%
10- Other assets	6.5%	4.6%


The relative importance of the items constituting the assets , at the end of 2024
Other assets
6%
Cash in Vault
1%
Fixed assets
2%
Clearing Accounts
2%
Loans and facilities
17%
Investments
1.4%
Balances and deposits with the central bank and other banks
69%

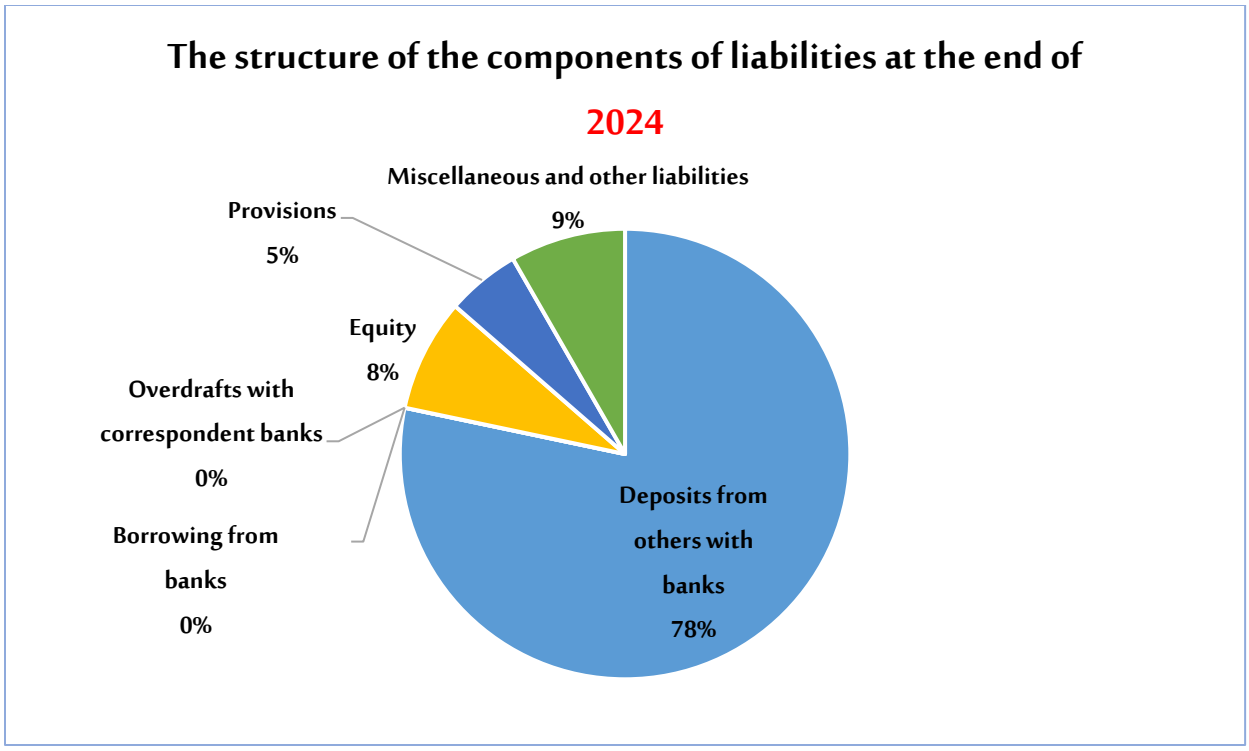

The relative importance of the items constituting the assets , at the end of 2025
Cash in Vault
1%
Other assets
5%
Clearing Accounts
1%
Fixed assets
2%
Loans and facilities
14%
Investments
1%
Balances and deposits with the central bank and other banks
76%

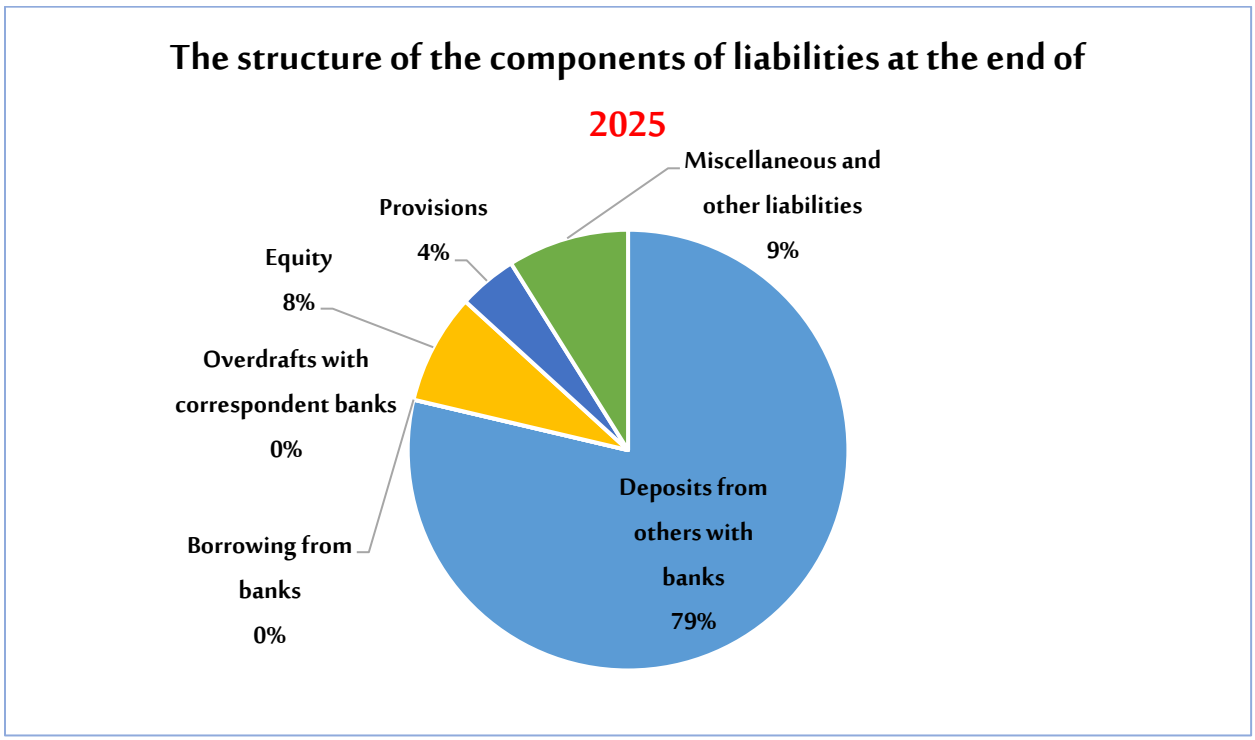
- The structure of the items constituting the liabilities in the consolidated budget of the banks:

The analysis of the structure of the items constituting liabilities in the consolidated balance sheets of banks at the end of 2025 shows that customer deposits represent the main source of financing, accounting for 78.6% of the total sources of bank funds, compared to 78.3% at the end of 2024. In contrast, equity accounted for approximately 8.1% of total bank funds, as illustrated in the following table and graphs.

Table of the Structure of the Items Constituting the Liabilities

Item	2024	2025
Liabilities:		
1- Deposits of third parties with the bank	78.3%	78.6%
2- Borrowing from banks	0.0%	0.0%
3- Accounts overdrawn with correspondents' banks	0.0%	0.0%
4- Equity	8.1%	8.1%
5- Provisions	5.3%	4.3%
6- Miscellaneous and other liabilities	8.3%	8.9%


The structure of the components of liabilities at the end of
2024
Miscellaneous and other liabilities
9%
Provisions
5%
Equity
8%
Overdrafts with correspondent banks
0%
Borrowing from banks
0%
Deposits from others with banks
78%


The structure of the components of liabilities at the end of
2025
Miscellaneous and other liabilities
9%
Provisions
4%
Equity
8%
Overdrafts with correspondent banks
0%
Borrowing from banks
0%
Deposits from others with banks
79%

Analysis of the most important components of the consolidated financial position of banks for 2025 compared to 2024

Firstly: Assets

1. Cash:

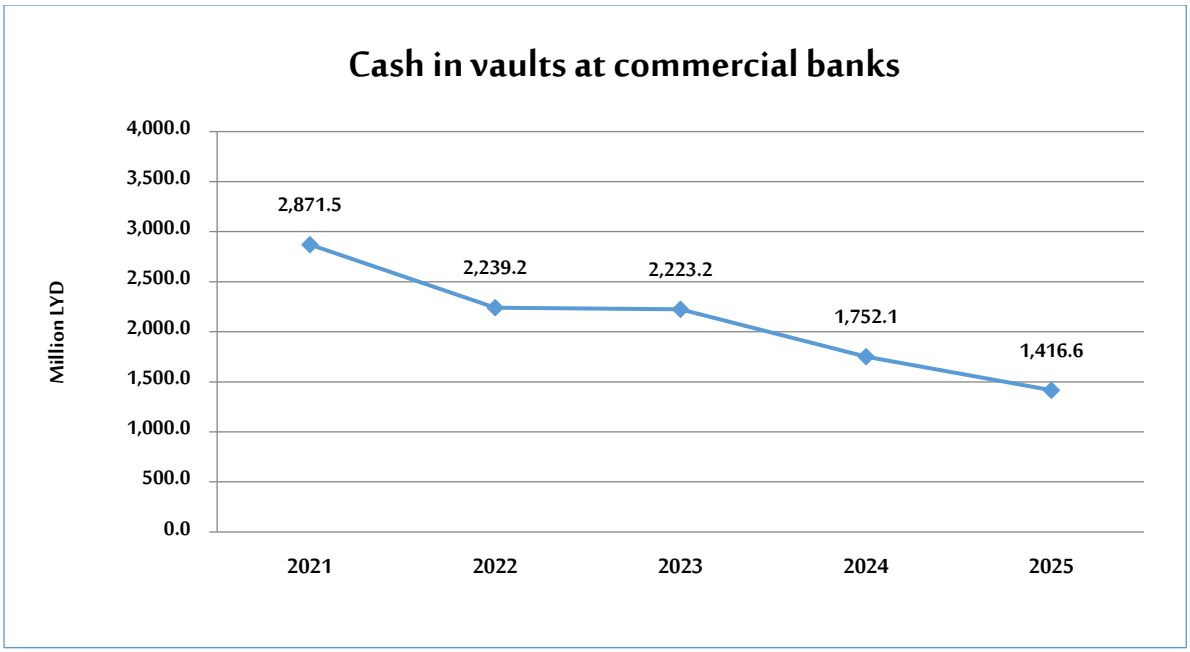
A- Cash in vaults and clearing accounts:

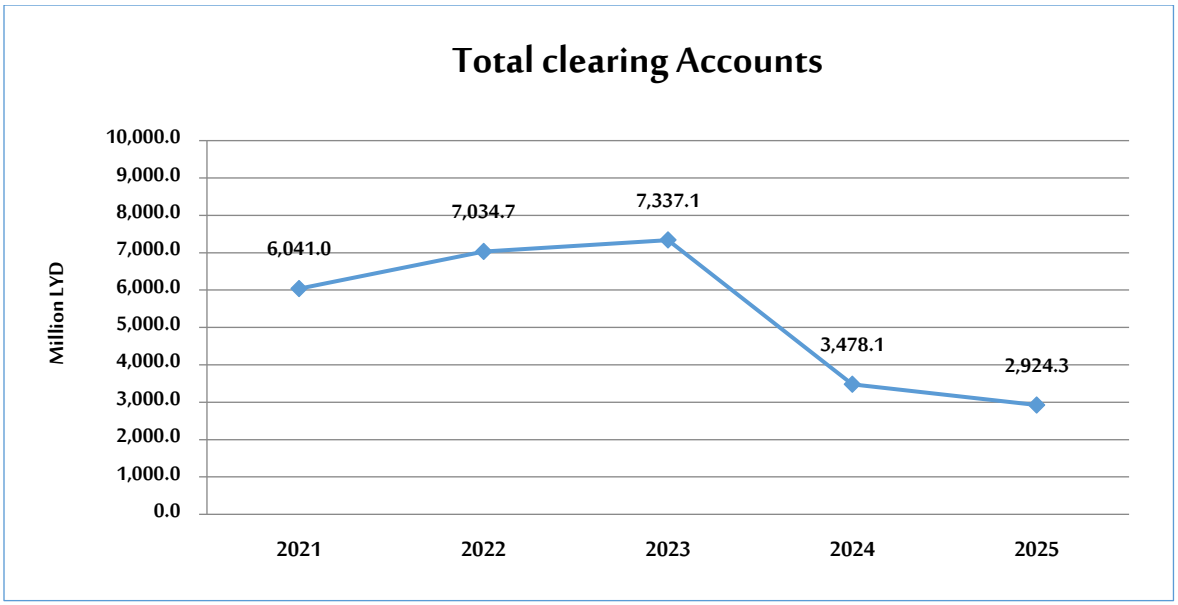
- **Cash in Bank Vaults:** The balance of cash in local currency in bank vaults decreased by 462.7 million LYD, or 32.5%, to reach approximately 958.9 million LYD at the end of 2025, compared to 1,421.6 million LYD at the end of 2024. Conversely, the balance of cash in foreign currency increased by 127.1 million LYD, or 38.5%, to reach approximately 457.6 million LYD at the end of 2025, compared to 330.5 million LYD at the end of 2024.
- **Clearing Accounts:** The balance of clearing accounts decreased by 553.8 million LYD, reaching 2,924.3 million LYD at the end of 2025, compared to 3,478.1 million LYD at the end of 2024. This decrease is attributed to the improved performance of some banks in settling outstanding balances.

The following table shows the changes in the cash item in bank vaults and clearing accounts:

"Millions LYD"

Items	2024	2025	Change in value	Change rate %
Cash in vaults:	**1,752.1**	**1,416.6**	**-335.5**	**-19.2**
Local currency	1,421.6	958.9	-462.7	-32.5
Foreign currency	330.5	457.6	127.1	38.5
Total clearing Accounts	**3,478.1**	**2,924.3**	**-553.8**	**-15.9**
Interbank clearing	1,761.0	1,599.2	-161.8	-9.2
Branch clearing	1,717.1	1,325.1	-392.0	-22.8
Total	**5,230.2**	**4,340.9**	**-889.3**	**-17.0**





B- Balances and deposits with the Central Bank and other banks:

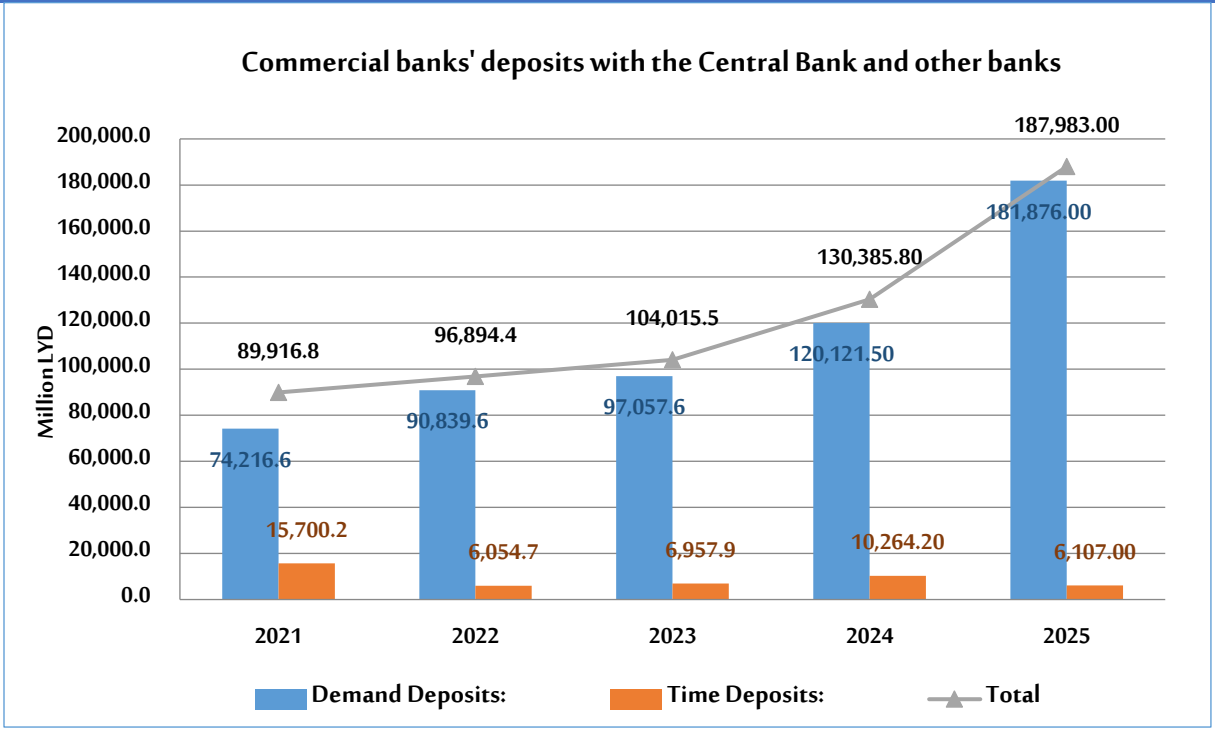
The balance of deposits and balances held by banks with the Central Bank, other local banks, and foreign banks reached approximately 187,983.0 million LYD at the end of 2025, compared to 130,385.8 million LYD at the end of 2024, registering an increase of 57,597.2 million LYD, representing a growth rate of 44.2%.

This increase is primarily attributed to a rise in balances and deposits with the Central Bank by 56,978.0 million LYD. Deposits and balances among local banks also increased by 686.0 million LYD, as did deposits and balances with correspondent banks abroad by 605.7 million LYD. Conversely, bank deposits with the Libyan Foreign Bank decreased., as shown in the following table:

Balances and Deposits with the Central Bank and Other Banks

"Millions LYD"

Items	2024	2025	Change in value	Change rate %
Demand Deposits:	**120,121.5**	**181,876.0**	**61,754.5**	**51.4**
Central bank	109,110.8	168,993.1	59,882.3	54.9
Local bank	622.6	1,308.6	686.0	110.2
Libyan foreign bank	1,033.7	361.1	-672.6	-65.1
Banks abroad	9,354.5	11,213.1	1,858.6	19.9
Time Deposits:	**10,264.2**	**6,107.0**	**-4,157.2**	**-40.5**
Central bank (certificates of deposit)	5,000.0	2,095.7	-2,904.3	-58.1
Local banks	0.0	0.0	0.0	-
Libyan foreign bank	0.0	0.0	0.0	-
Banks abroad	5,264.2	4,011.3	-1,252.9	-23.8
Total	**130,385.8**	**187,983.0**	**57,597.2**	**44.2**



Liquidity Status and Mandatory Reserves:

The liquidity surpluses and mandatory reserves at the Central Bank were affected by the publications issued by the Banking and Monetary Control Department, specifically Publication No. (11) of 2025, which stipulated amending the ratio of the "mandatory cash reserve" that commercial banks must maintain with the Central Bank of Libya against their deposit liabilities to be (30%), instead of the previous ratio (20%). Circular No. (13) of 2025, which stipulated amending the "liquidity required to be maintained" ratio against deposit liabilities to (35%), instead of the previous ratio (25%).

- **Excess over the required reserve**: The balance of excess over the required reserve that banks are required to maintain with the Central Bank at the end of 2025 amounted to approximately 83,774.8 million LYD, compared to 51,775.5 million LYD at the end of 2024. This balance recorded an increase of 31,999.3 million LYD. This increase is mainly due to the increase in deposits with the Central Bank in local currency, despite raising the required reserve ratio to (30%), instead of the previous ratio (20%).

  The following table shows the liquidity surplus at the end of 2025 compared to 2024:

Excess beyond the required legal liquidity (*)

"Millions LYD"

Items	2024	2025
Total Deposit Liabilities (Subjected to Required Reserves)	**157,428.5**	**203,513.2**
Required Reserves (*)	31,485.7	61,054.0
Deposits with the Central Bank (Local Currency)	83,261.2	144,828.8
Excess over Required Reserves	**51,775.5**	**83,774.8**

(*) The required reserve ratio has been amended to be 30% of total depositary liabilities since April 2025.

- **Liquidity Status:** The actual excess liquidity held by banks at the end of 2025 reached approximately 89,800.1 million LYD, compared to 66,836.2 million LYD at the end of 2024. This represents an increase of 22,963.9 million LYD. Despite the increase in the required legal liquidity rate to 35%, the surpluses held by banks remain substantial. This reflects the limited investment opportunities available to banks due to the absence of a suitable investment environment and the lack of sufficient guarantees to encourage them

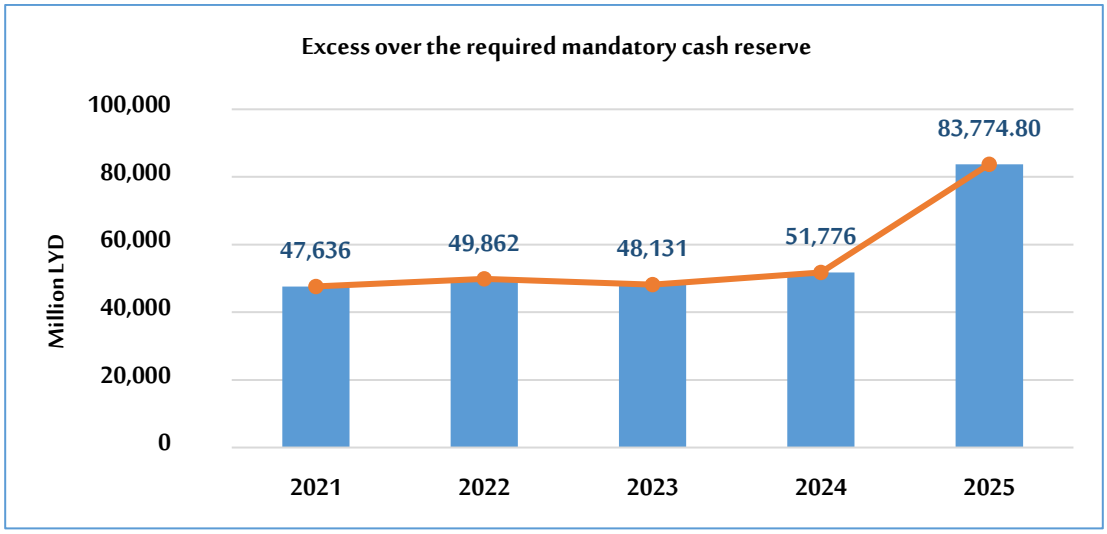
to invest their excess liquidity. The following table illustrates the excess liquidity at the end of 2025 compared to 2024:

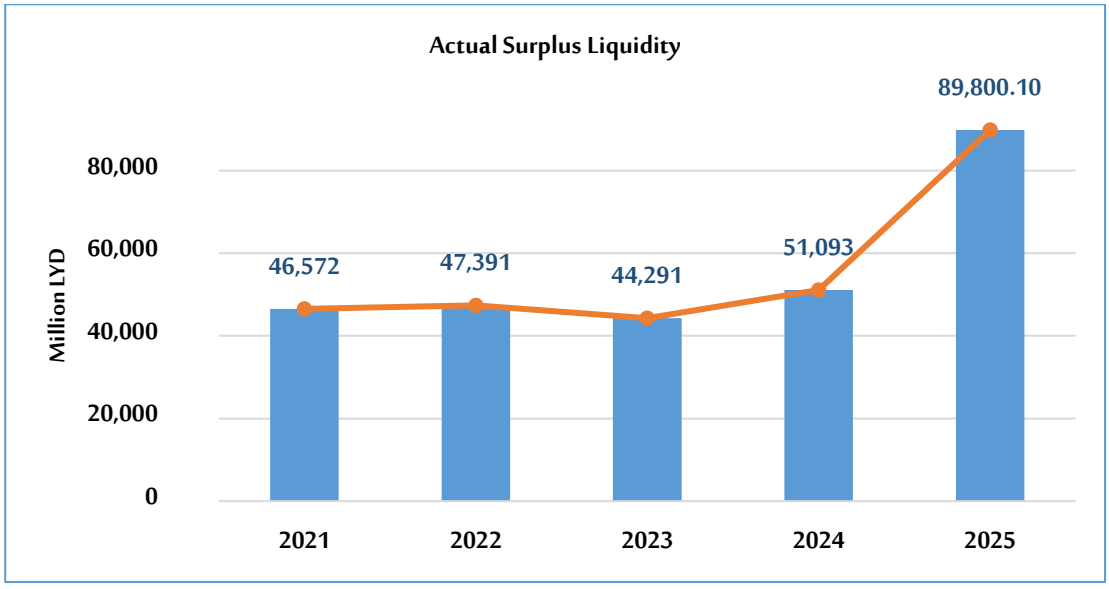
Excess over the required mandatory reserve

"Millions LYD"

Items	2024	2025
Total Depository Liabilities	**157,428.5**	**203,513.2**
Total Liquid Assets:	**106,193.3**	**161,029.7**
Required Liquid Asset Reserve	39,357.1	71,229.6
Actual Surplus Liquidity	**66,836.2**	**89,800.1**

(*) The statutory liquidity reserve ratio is 25% of total depository liabilities.



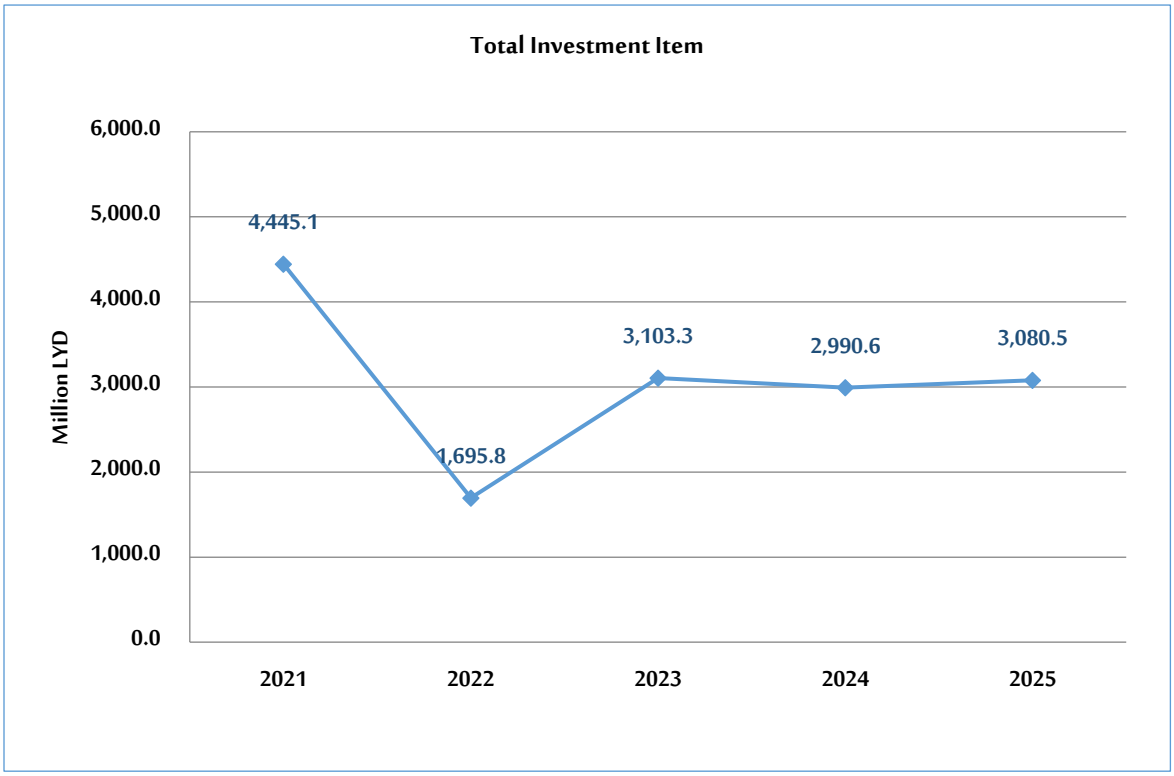


2- Investments:

The total balance of banks' investments in public and private joint-stock companies and other investments at the end of 2025 amounted to approximately 3,080.5 million LYD, compared to 2,990.6 million LYD at the end of 2024, an increase of 89.9 million LYD. This increase was due to the increase in the item of other investments, and the following table shows the details of this item.

"Millions LYD"

Items	2024	2025	Change in value	Change Rate %
Treasury Bonds and Bills	0.0	0.0	0.0	-
Investments in Public Companies	569.9	597.6	27.7	4.9
Investments in Private Joint-Stock Companies	1,265.6	824.5	-441.1	-34.9
Other Investments	1,155.1	1,658.4	503.3	43.6
Total	**2,990.6**	**3,080.5**	**89.9**	**3.0**



3- Loans and Credit Facilities:

The total balance of loans and credit facilities granted by banks increased from 32,815.0 million LYD at the end of 2024 to 33,769.1 million LYD at the end of 2025, by an amount of 954.1 million LYD, or a growth rate of 2.9%. It is noted that the growth rate fell below the maximum limit of 7% stipulated in Circular No. (12) of 2025 issued by the Central Bank of Libya, which sets the maximum expansion limit for banks' loan portfolios for the fiscal year 2025.

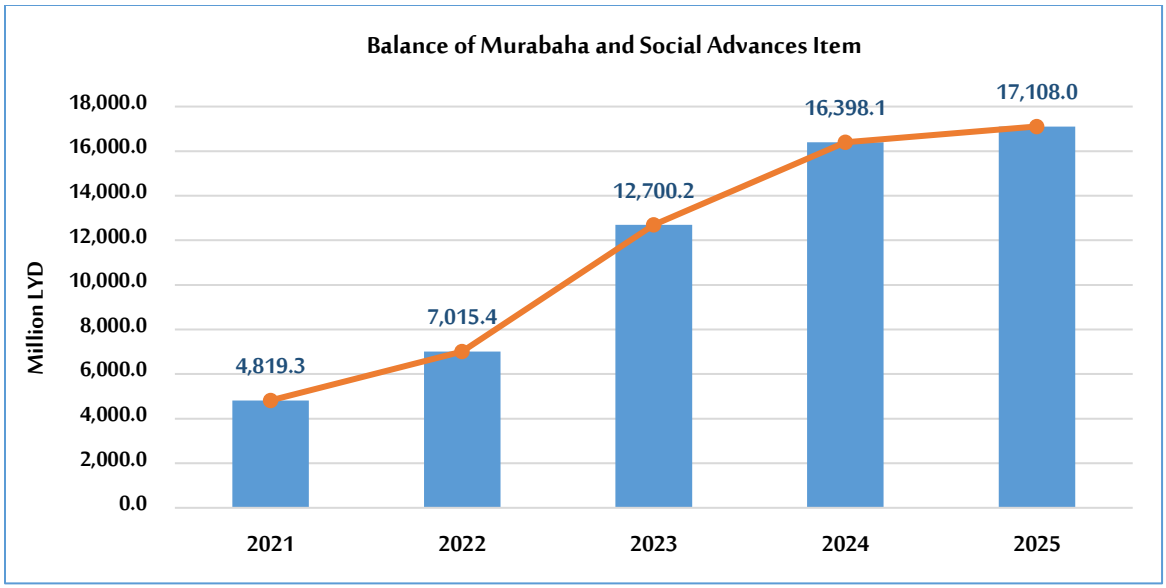
Loans and credit facilities granted constituted 17.5% of total liabilities and 13.7% of total assets. The outstanding balance of loans granted to the private sector at the end of 2025 amounted to 26,757.4 million LYD, representing 75.8% of total loans and credit facilities granted. Loans granted to the public sector constituted the remaining 24.2%, amounting to approximately 7,011.7 million LYD. Analyzing the components of the credit portfolio, the increase in the total credit balance granted by banks was due to the increase in the item of Murabaha loans to individuals, which recorded an increase of 709.9 million LYD compared to what it was at the end of 2024, as well as the increase of other loans by 407.0 million LYD, most of which are loans to companies in the various forms of Murabaha.

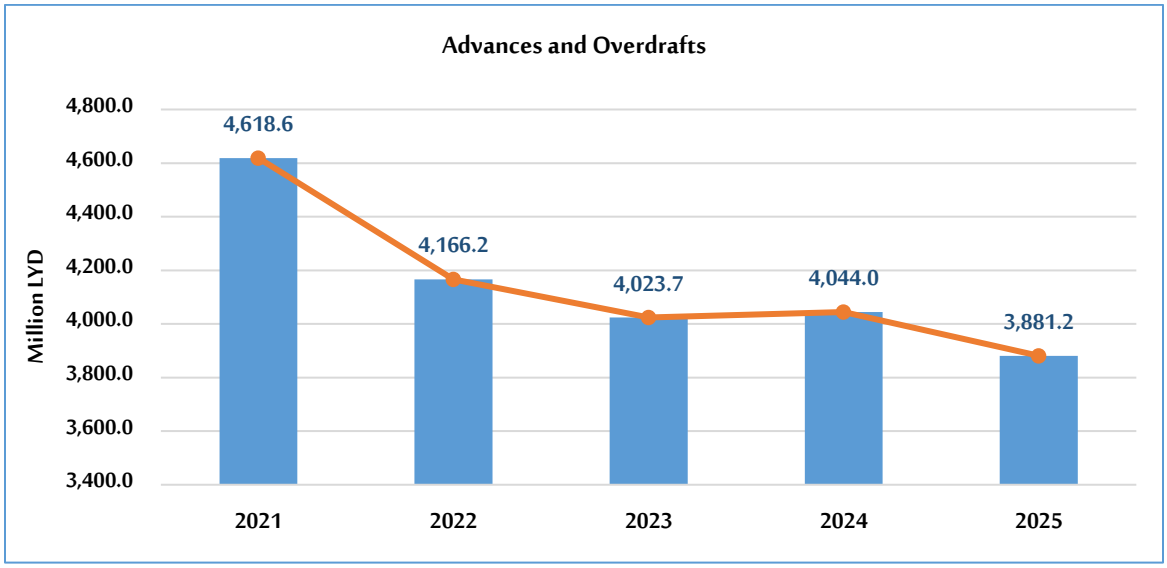
Balance of Loans and Credit Facilities Granted by Banks

"Millions LYD"

Item	2024	2025	Change in value	Change rate %
Overdrafts and Advances	4,044.0	3,881.2	-162.8	-4.0
Murabaha Loans to Individuals (*)	16,398.1	17,108.0	709.9	4.3
Other Loans	12,372.9	12,779.9	407.0	3.3
Total Loans and Facilities	**32,815.0**	**33,769.1**	**954.1**	**2.9**
Provision for Doubtful Debts	4,731.9	5,046.8	314.9	6.7
Net Loans and Facilities	**28,083.2**	**28,722.3**	**639.1**	**2.3**

(*) Includes the balance of social loans.

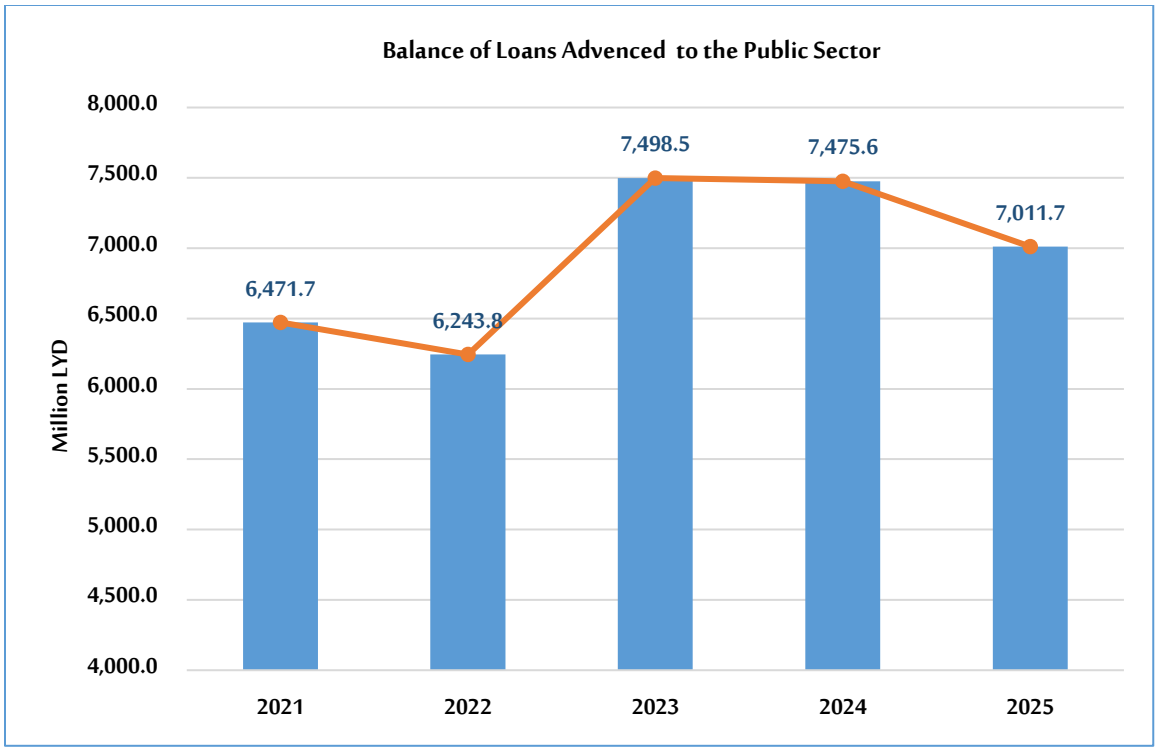


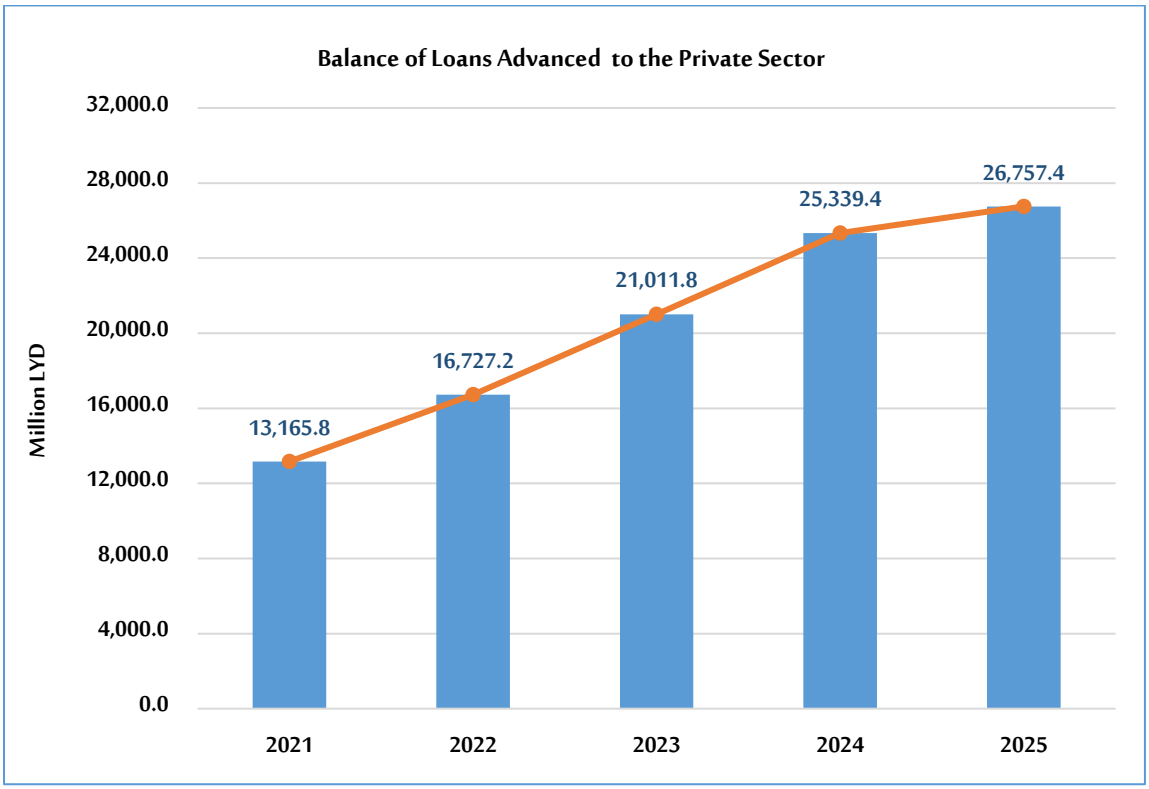


The Distribution of Loans Advanced by Banks by Sector (Private and Public)

"Millions LYD"

Item	2024	2025	Change in value	Change rate %
Loans Advanced to the Public Sector	7,475.6	7,011.7	-463.9	-6.2
Loans Advanced to the Private Sector	25,339.4	26,757.4	1,418.0	5.6
Total	**32,815.0**	**33,769.1**	**954.1**	**2.9**


Balance of Loans Advenced to the Public Sector
Million LYD
8,000.0
7,500.0
7,000.0
6,500.0
6,000.0
5,500.0
5,000.0
4,500.0
4,000.0
6,471.7
6,243.8
7,498.5
7,475.6
7,011.7
2021
2022
2023
2024
2025


Balance of Loans Advanced to the Private Sector
Million LYD
32,000.0
28,000.0
24,000.0
20,000.0
16,000.0
12,000.0
8,000.0
4,000.0
0.0
13,165.8
16,727.2
21,011.8
25,339.4
26,757.4
2021
2022
2023
2024
2025

Secondly: Liabilities

1- Customer deposits with banks:

Total Customer deposits at banks increased significantly by 46,229.4 million LYD, from 146,988.4 million LYD at the end of 2024 to 193,217.8 million LYD at the end of 2025, registering a growth rate of 31.5%.

This notable increase is primarily attributed to a rise in demand deposits, a natural consequence of increased public spending. A significant portion of this increase also stems from measures taken by the Central Bank of Libya under Resolutions No. (25, 26, and 27) issued on June 16, 2025, concerning the withdrawal of certain currency denominations from circulation.

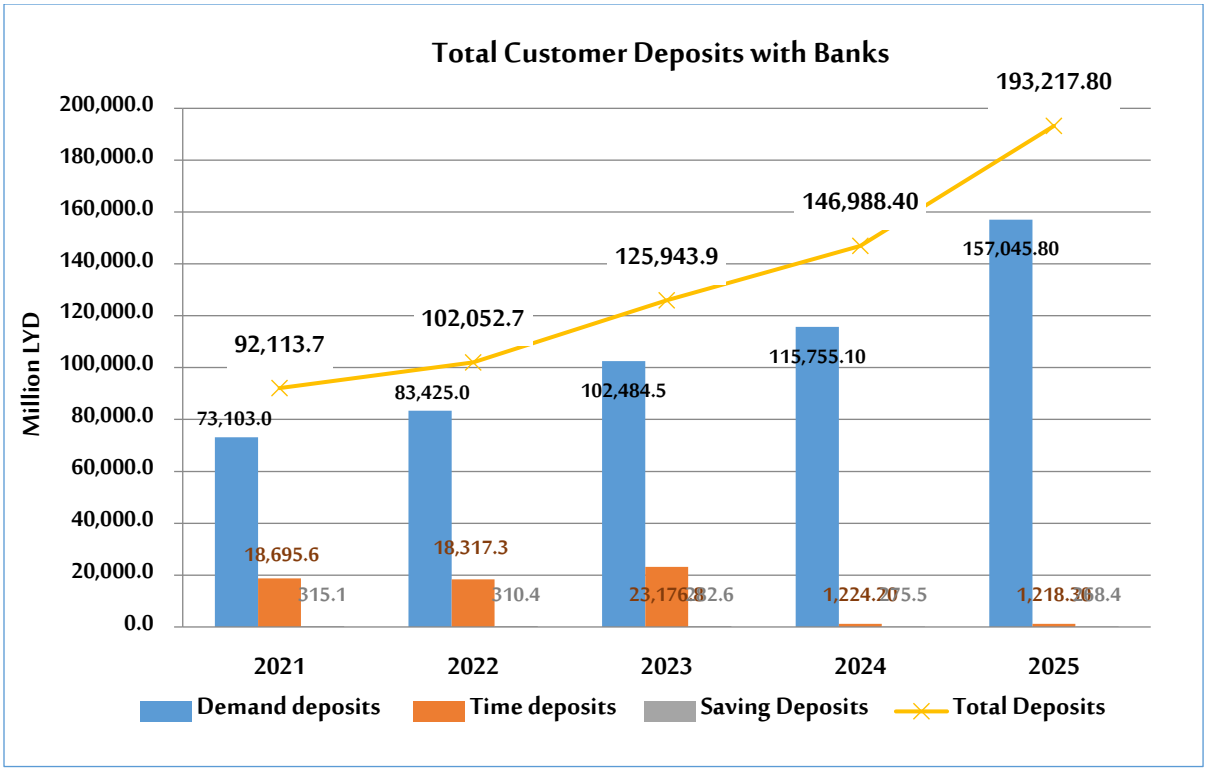
Data indicates that at the end of September, approximately 30,268 million LYD were withdrawn and deposited into customer accounts across various categories, including individuals, companies, and other entities, directly contributing to the substantial increase in bank deposits.

Customer Deposits (Deposit Liabilities)

"Millions LYD"

Item	2024	2025	Change in value	Change rate %
Demand deposits	115,755.1	157,045.80	41,290.7	35.7
Time deposits	1,224.2	1,218.30	-5.9	-0.5
Saving Deposits	275.5	268.40	-7.1	-2.6
Payments Orders	2,474.3	2,501.40	27.1	1.1
Cash Insurance	27,259.3	32,183.90	4,924.6	18.1
Total	**146,988.4**	**193,217.8**	**46,229.4**	**31.5**

- **Demand deposits and payment orders:** Demand deposits and payment orders increased significantly at the end of 2025 by 41,317.8 million LYD, reaching 159,547.2 million LYD, compared to 118,229.4 million LYD at the end of 2024.
- **Time deposits and cash insurances:** Time deposits and cash collateral increased at the end of 2025 by 4,918.7 million LYD, reaching 33,402.2 million LYD, compared to 28,483.5 million LYD at the end of 2024. This increase is due to the growth in cash collateral, which is mostly against letters of credit.



- **Savings deposits:** The balance of savings deposits decreased at the end of 2025 by 7.6 million LYD to record 268.4 million LYD, compared to 275.5 million LYD at the end of 2024.

With regard to the distribution of total customer deposits from banks (government, public, and private):

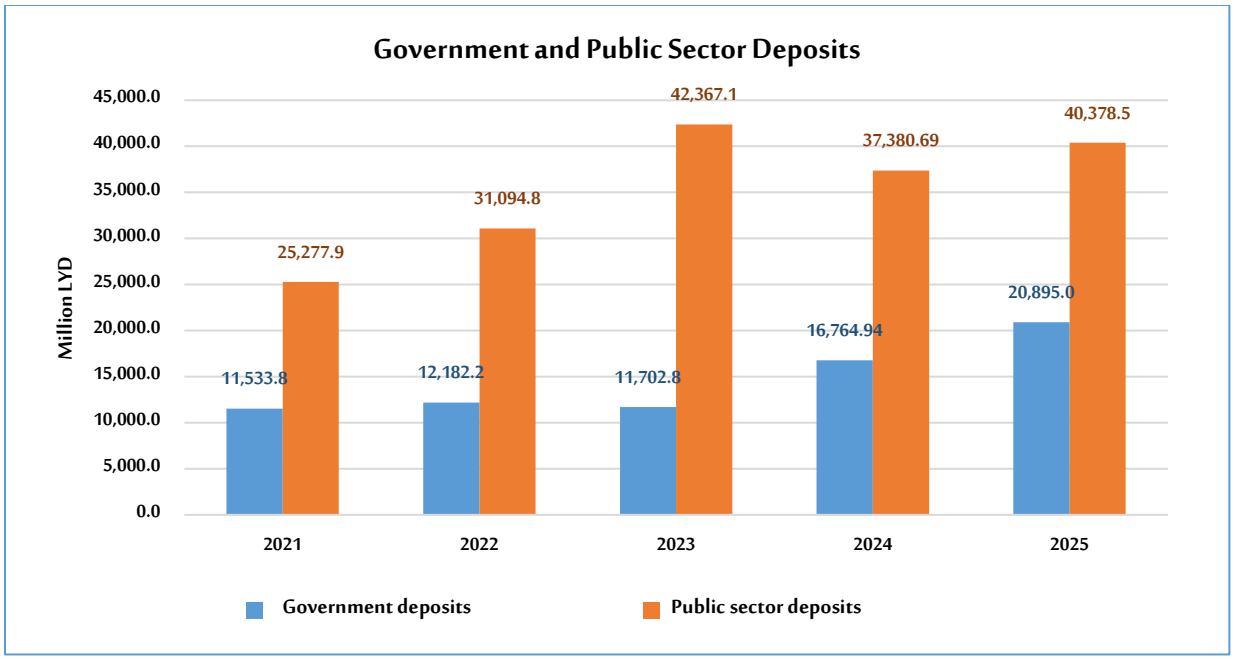
The Government and public sector deposits increased by 10,264.8 million LYD at the end of 2025, reaching 64,410.4 million LYD. Of this, 24,056.5 million LYD were government deposits, comprising deposits from ministries, government agencies and institutions, as well as deposits from the Development Fund, the Social Security Fund, the Economic and Social Development Fund, and the Libyan Development and Investment Fund. This compares to 54,145.6 million LYD in government and public sector deposits at the end of 2024.

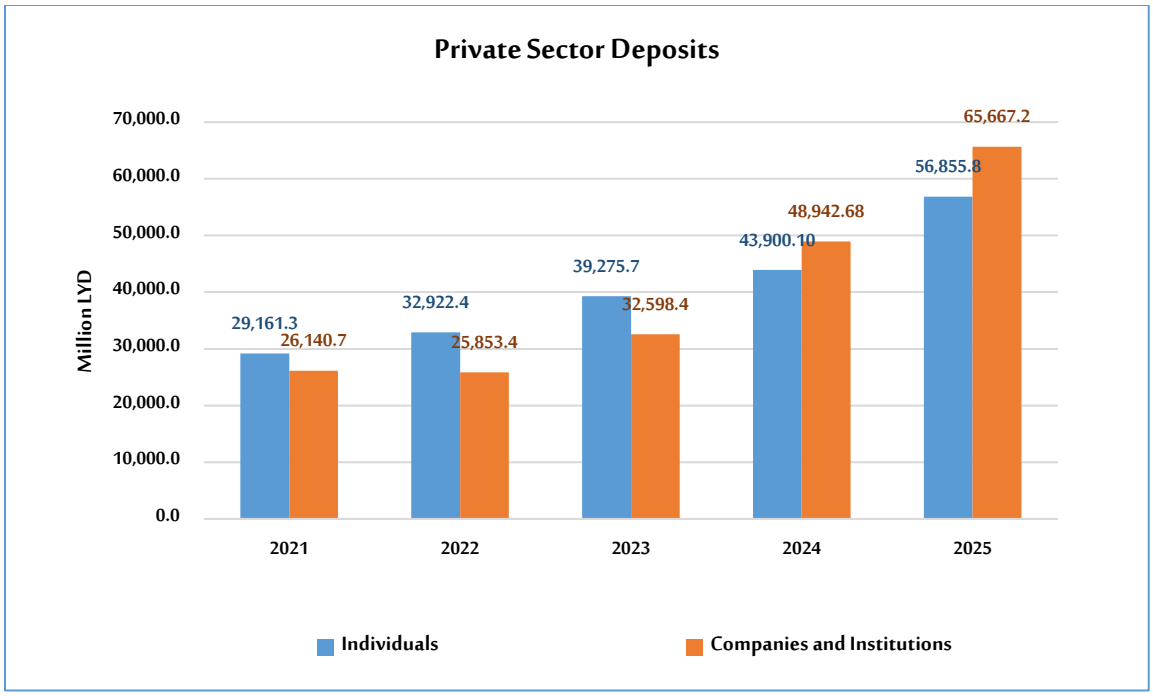
Private sector deposits with banks also saw a significant increase of 35,964.6 million LYD, representing a growth rate of 38.7%.

Distribution of Customer Deposits with Banks by Sector (Private, Public and Government)

"Millions LYD"

Item	2024	2025	Change in value	Change rate %
Government and public sector deposits	**54,145.6**	**64,410.4**	**10,264.8**	**19.0**
Government deposits	16,764.9	24,056.5	7,291.6	43.5
Public sector deposits	37,380.7	40,353.9	2,973.2	8.0
Private sector deposits	**92,842.8**	**128,807.4**	**35,964.6**	**38.7**
Individuals	43,900.1	58,423.0	14,522.9	33.1
Companies and Institutions	48,942.7	70,384.4	21,441.7	43.8
Total	**146,988.4**	**193,217.8**	**46,229.4**	**31.5**





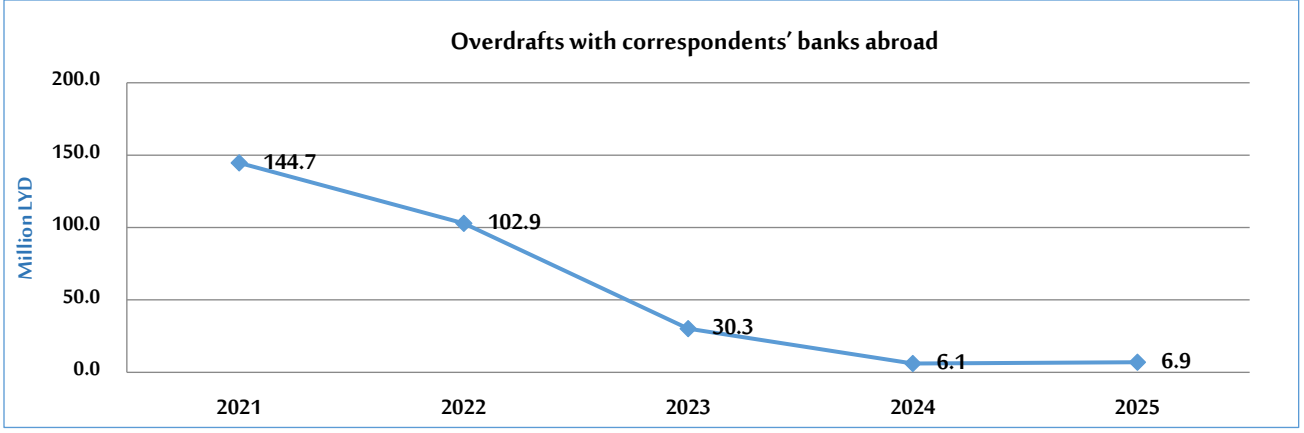
2- Accounts overdrawn with correspondents abroad:

The balance of exposed accounts with the correspondents abroad was 6.9 million LYD at the end of 2025, higher than it was at the end of 2024. These exposed accounts are only a result of the delay of some correspondent banks abroad in settling their accounts with local banks.

Table of overdrawn accounts held by correspondents abroad

"Millions LYD"

Item	2024	2025	Change in value	Change rate %
Overdrafts with correspondents' banks abroad	6.1	6.9	0.8	12.6



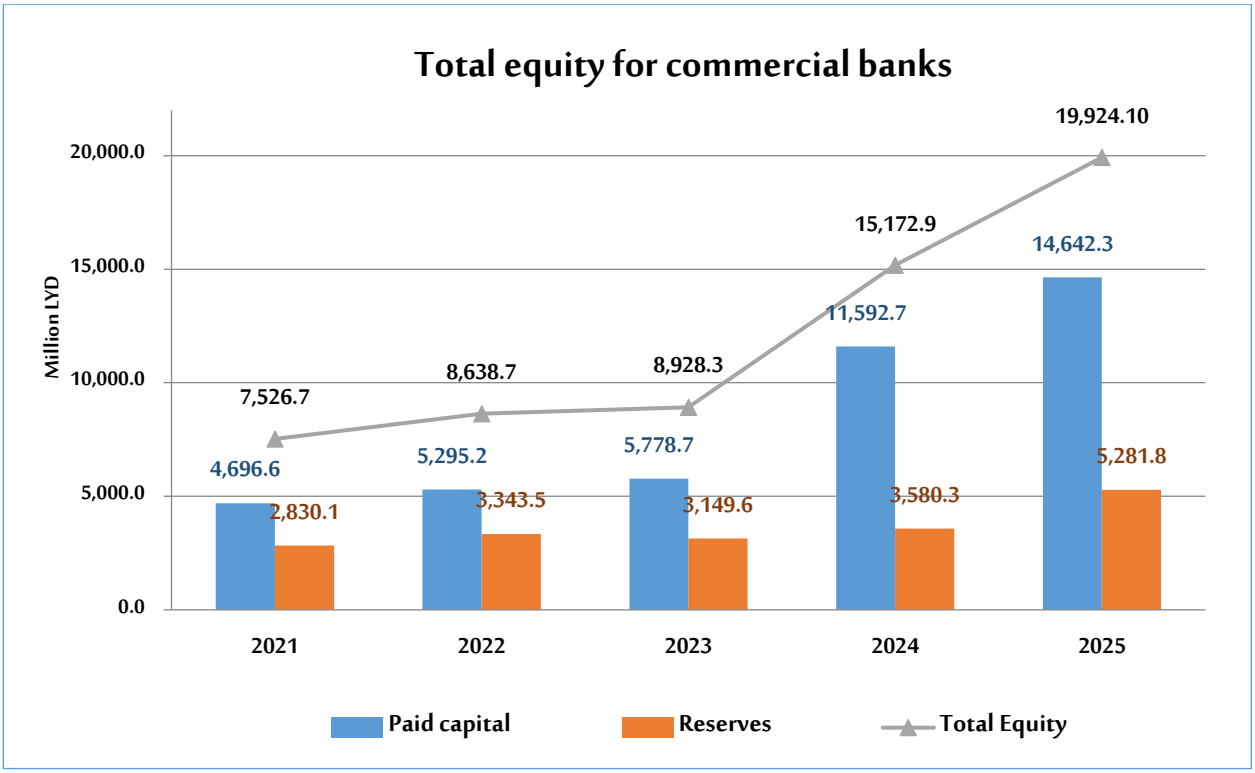
3- Equity:

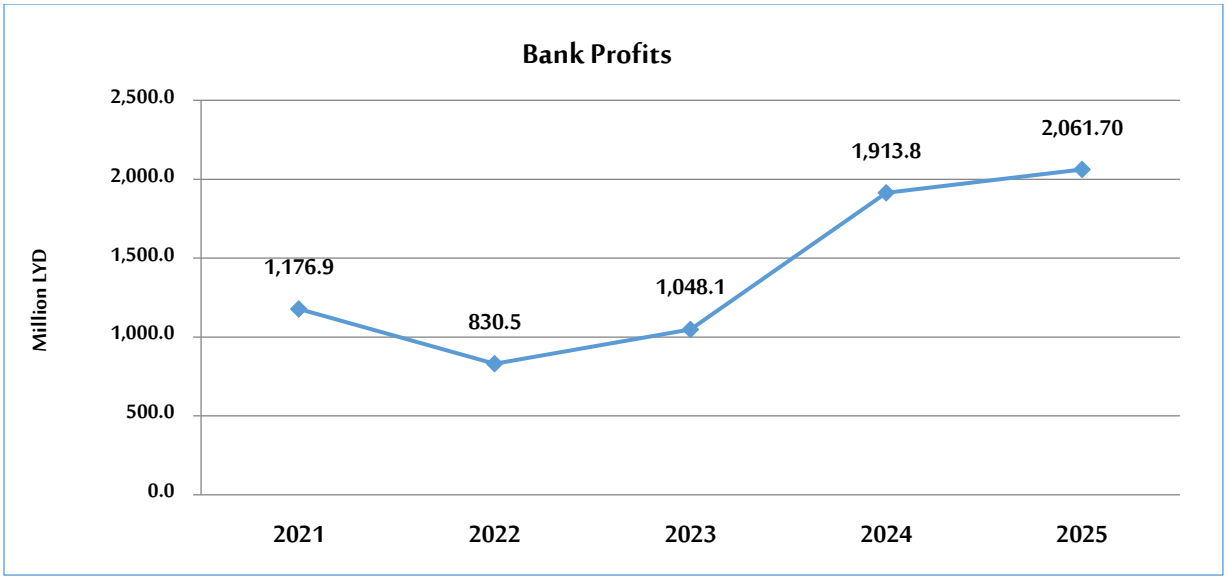
The Shareholders' equity in banks increased from 15,172.9 million LYD in 2024 to 19,924.1 million LYD at the end of 2025. This increase is attributed to the rise in paid-up capital of several banks, in addition to reserves and unallocated reserves. Meanwhile, bank profits in 2025 increased by 7.7% to reach approximately 2,061.7 million LYD, compared to approximately 1,913.8 million LYD in 2024.

Capital Accounts

"Millions LYD"

Items	2024	2025	Change in value	Change rate%
Paid capital	11,592.7	15,426.8	3,834.1	33.1
Legal Reserve	1,277.3	1,485.8	208.5	16.3
Unallocated reserves	220.5	811.8	591.3	268.2
Profit of the year	1,913.8	2,061.7	147.9	7.7
Retained earnings and distributable profits	168.7	138.0	-30.7	-18.2
Total	**15,172.9**	**19,924.1**	**4,751.2**	**31.3**





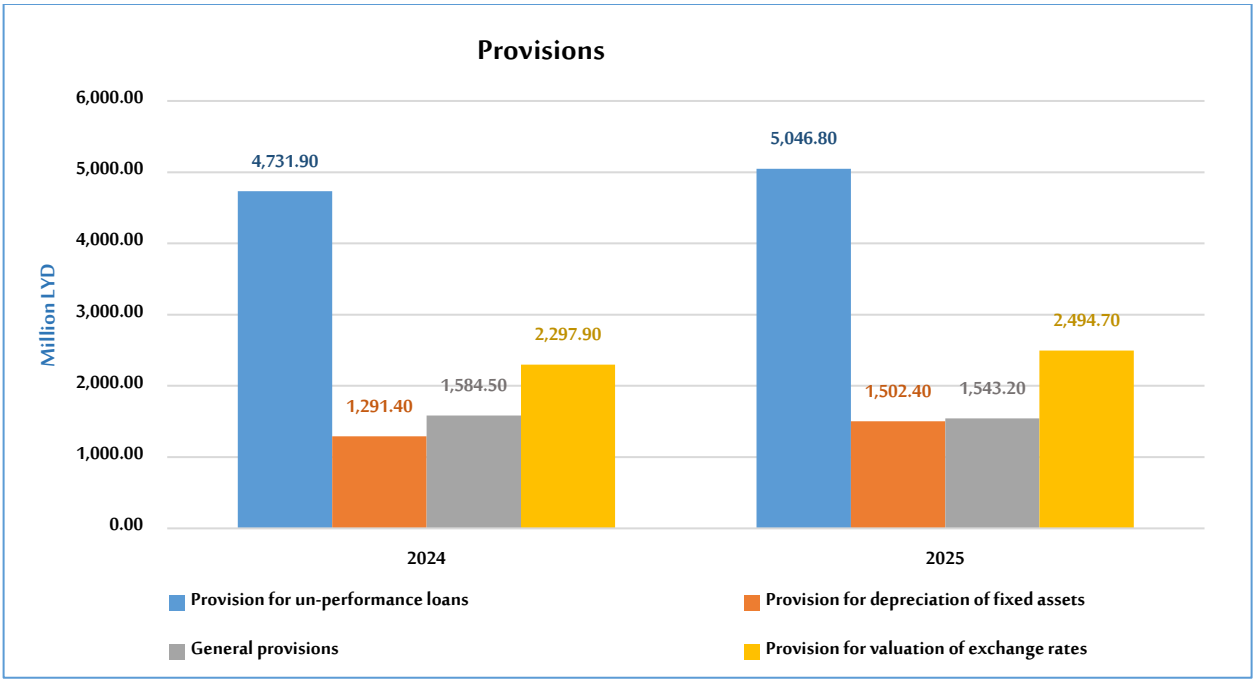
4- Provisions:

The balance of provisions increased by 681.5 million LYD at the end of 2025, reaching 10,587.2 million LYD, compared to 9,905.7 million LYD at the end of 2024. The increase was concentrated in the provision for doubtful debts, as well as in the provision for depreciation of fixed assets and general provisions, while the provision for exchange rate valuation decreased, as illustrated in the following table:

Provisions

"Millions LYD"

Items	2024	2025	Change in value	Change rate%
Provision for un-performance loans	4,731.9	5,046.8	314.9	6.7
Provision for depreciation of fixed assets	1,291.4	1,502.4	211.0	16.3
General provisions	1,584.5	1,543.2	-41.3	-2.6
Provision for valuation of exchange rates	2,297.9	2,494.7	196.8	8.6
Total	**9,905.7**	**10,587.2**	**681.5**	**6.9**



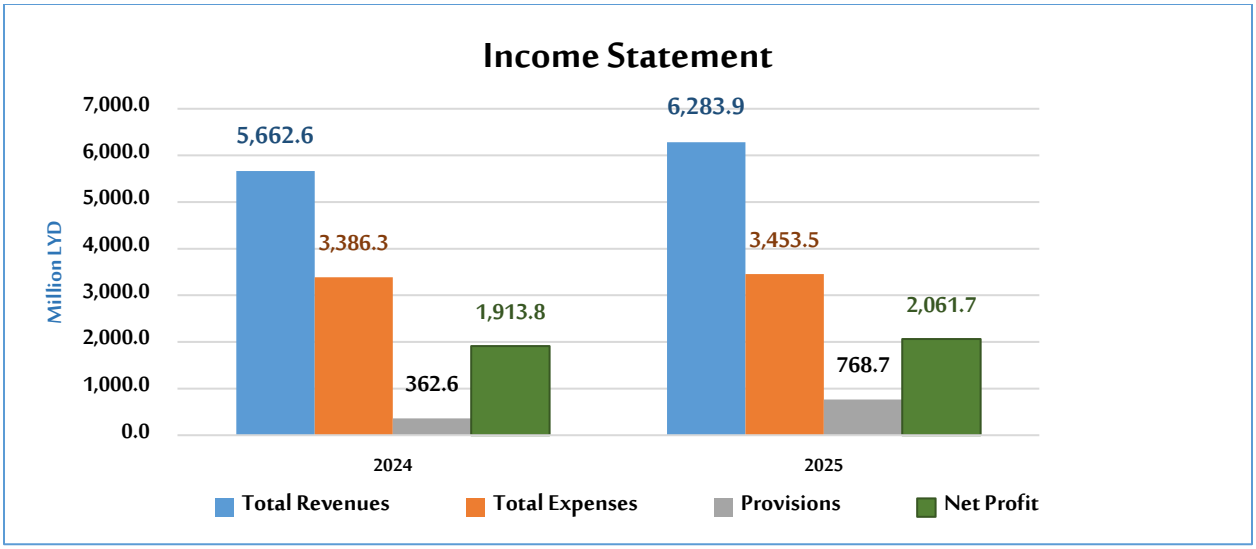
Analysis of the Consolidated Income Statement for Banks – 2025

The banks collectively achieved total revenues of approximately 6,283.9 million LYD in 2025, while expenses amounted to approximately 3,453.5 million LYD, and provisions totaled approximately 768.7 million LYD. Consequently, net profits reached approximately 2,061.7 million LYD, representing a 7.7% increase compared to the profits achieved in 2024, which amounted to 1,913.8 million LYD.

Summary of the Consolidated Income Statement for Banks

"Millions LYD"

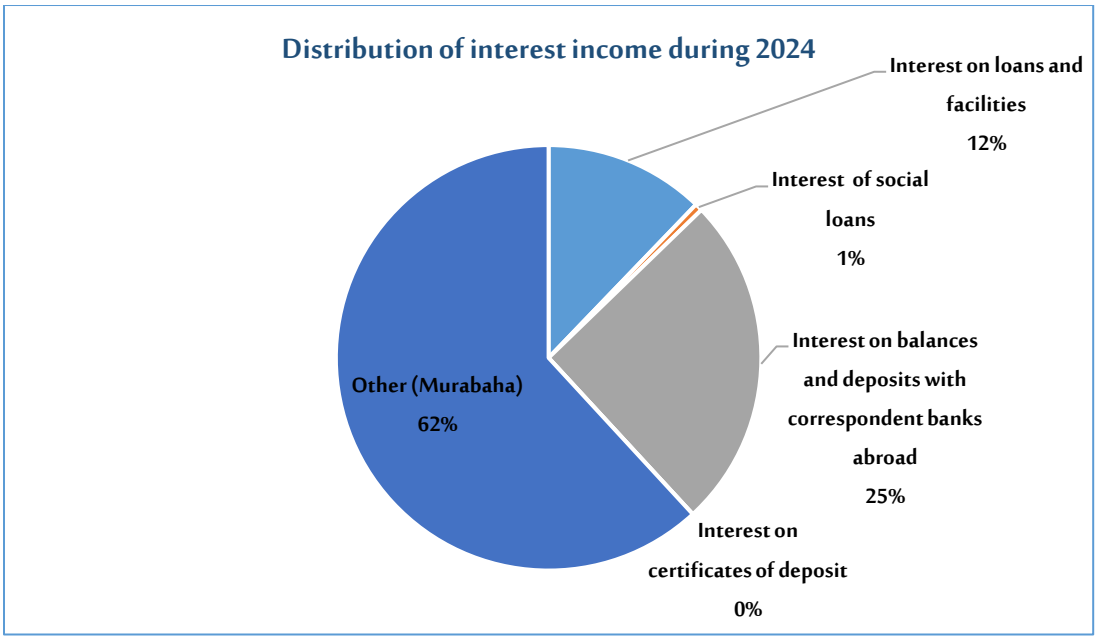
Item	2023	2024	Change in value	%Change rate
Total Revenues	5,662.6	6,283.9	621.3	11.0
Total Expenses	3,386.3	3,453.5	67.2	2.0
Profit Before Provisions	**2,276.3**	**2,830.4**	**554.1**	**24.3**
Provisions	362.6	768.7	406.2	112.0
Net Profit	**1,913.8**	**2,061.7**	**147.9**	**7.7**

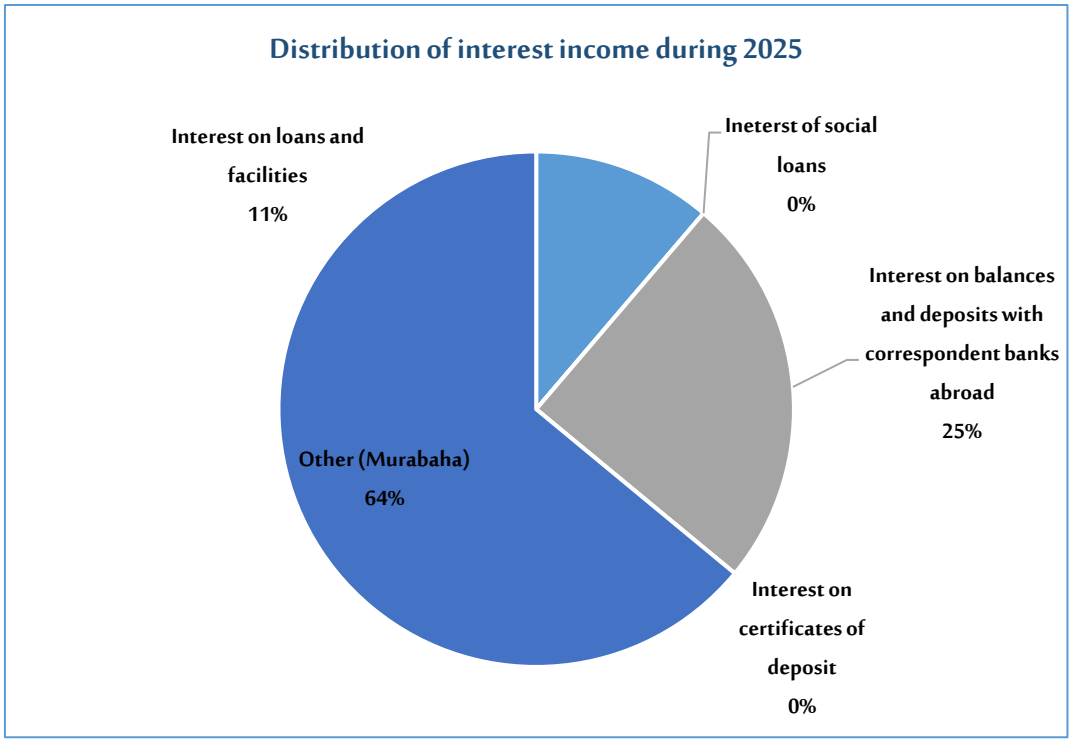


First: Revenues

The total revenues achieved by the banks collectively in 2025 saw a significant increase of 11.0%, reaching approximately 6,283.9 million LYD compared to 5,662.6 million LYD in 2024.

- **Interest Revenues:** The Interest income, including income from Murabaha services, increased slightly during 2025 by 3.8%, reaching approximately 978.4 million LYD compared to 942.3 million LYD during 2024. This increase is attributed to the increase in interest received from commissions generated from Murabaha transactions.

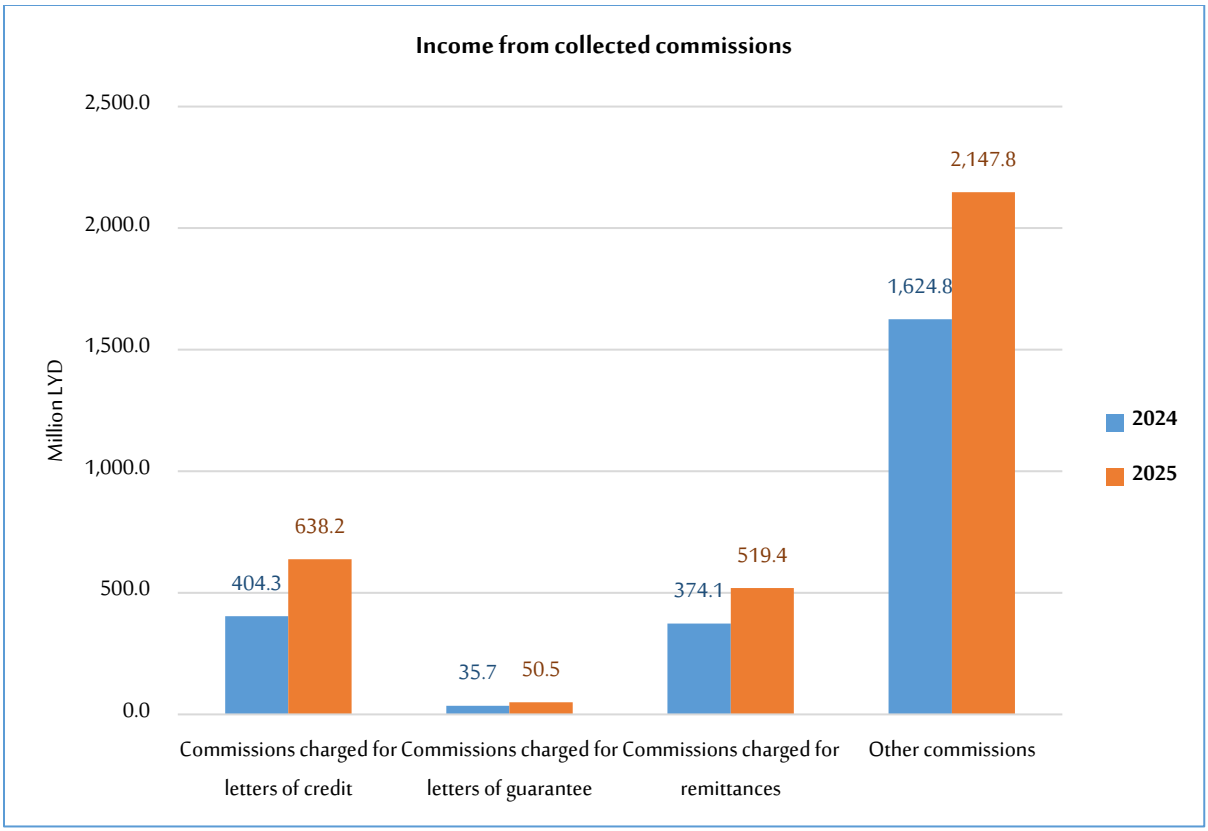


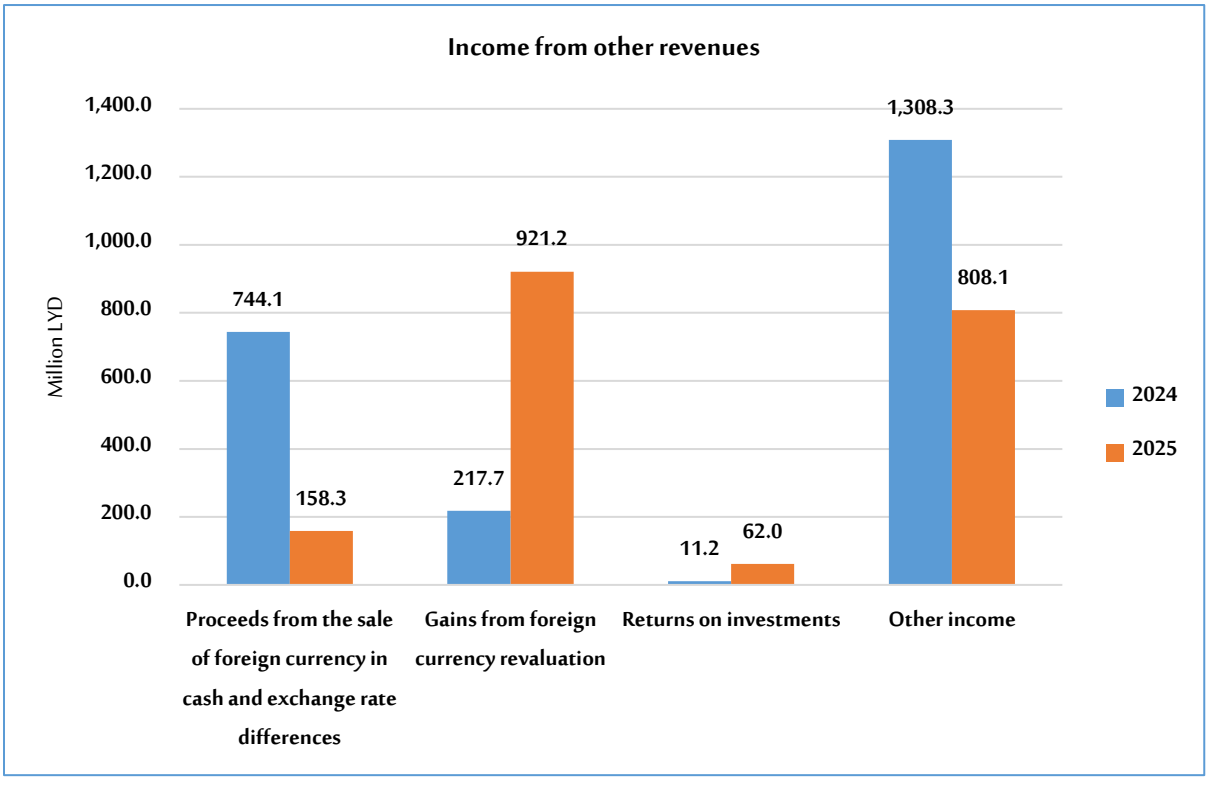


- **Non-Interest Revenues:**

The non-interest revenues achieved in 2025 increased by 12.4% compared to 2024. These revenues consist of:

- **Commission** received from letters of credit, letters of guarantees, Transfers remittances, and other commissions, which amounted to 3,355.9 million LYD during 2025, compared to 2,438.8 million LYD achieved during 2024.
- **Other revenues** including proceeds from the sale of foreign currency, exchange rate differences, revaluation, and investment returns amounted to approximately 1,949.6 million LYD during 2025, compared to 2,281.4 million LYD during 2024.


Income from collected commissions
2,500.0
2,000.0
1,500.0
1,000.0
500.0
0.0
Million LYD
404.3
638.2
35.7
50.5
374.1
519.4
1,624.8
2,147.8
Commissions charged for letters of credit
Commissions charged for letters of guarantee
Commissions charged for remittances
Other commissions
2024
2025


Income from other revenues
1,400.0
1,200.0
1,000.0
800.0
600.0
400.0
200.0
0.0
Million LYD
744.1
158.3
217.7
921.2
11.2
62.0
1,308.3
808.1
Proceeds from the sale of foreign currency in cash and exchange rate differences
Gains from foreign currency revaluation
Returns on investments
Other income
2024
2025

Revenues generated

"Million LYD"

Item	2025	2024
Interest Received		
- Interest on loans and facilities	110.1	114.9
- Interest on social advances	0.0	5.4
- Interest on balances and deposits with correspondent banks abroad	242.1	239.2
- Interest on deposits with the Central Bank of Libya	0.0	0.0
- Interest on deposits with local banks	0.0	0.0
- Interest on certificates of deposit	0.0	0.0
- Other interest received	626.2	582.9
Total interest received	**978.4**	**942.3**
Commissions received	0.0	0.0
- Commissions received for letters of credit	638.2	404.3
- Commissions received for letters of guarantee	50.5	35.7
- Commissions received for remittances	519.4	374.1
- Other commissions	2,147.8	1,624.8
Total commissions received	**3,355.9**	**2,438.8**
Other revenues	0.0	0.0
Revenues from the sale of foreign currency in cash and exchange rate differences	158.3	744.1
Gains on foreign currency revaluation	921.2	217.7
Returns on investments	62.0	11.2
Other revenues	808.1	1,308.3
Total other revenues	**1,949.6**	**2,281.4**
Total revenues	**6,283.9**	**5,662.6**

Second: Expenses:

The total expenses of all banks combined increased during 2025 by 2%, reaching approximately 3,453.5 million LYD, compared to 3,386.3 million LYD during 2024.

Expenses paid

"Million LYD"

	2025	2024
Interest Paid:		
- Interest paid on time deposits	0.0	0.0
- Interest paid on savings accounts	0.0	0.0
- Interest paid on overdrafts with local correspondents	0.0	0.0
- Interest paid on overdrafts with foreign correspondents	0.0	0.1
- Interest paid on certificates of deposit	0.0	0.0
- Other interest paid	1.8	0.7
Total interest paid	**1.8**	**0.8**
Administrative and General Expenses		
- Salaries, Wages, and Bonuses	1,273.0	1,022.4
- Other Employee Expenses (Medical and Insurance, etc.)	330.9	282.9
- Training Expenses	66.2	52.5
- Insurance Expenses	17.3	13.5
- Security Expenses	99.9	50.5
- Rent Expenses	67.4	59.0
- Maintenance Expenses (Buildings, Vehicles, etc.)	97.2	70.6
- Official Mission Expenses	39.5	30.0
- Board Member Expenses	33.3	24.6
- Foreign Currency Revaluation Losses	64.3	76.8
- Other Expenses	1,362.7	1,702.8
Total Administrative and General Expenses	**3,451.7**	**3,385.5**
Total Expenses	**3,453.5**	**3,386.3**

Financial Soundness Indicators for Banks (2021–2025)

Financial soundness indicators are essential analytical tools used to measure the strength and resilience of the financial sector in all its components, particularly the banking sector. These indicators play a pivotal role in macroprudential analysis, providing a precise quantitative assessment of the strengths and weaknesses of the financial system. This, in turn, enables supervisory authorities and policymakers to anticipate and effectively manage potential risks, thereby enhancing long-term financial stability.

In this context, this chapter presents an analysis of financial soundness indicators in the Libyan banking sector during the period 2021–2025. This analysis aims to examine developments in key indicators, such as capital adequacy, asset quality, liquidity, and profitability, thereby contributing to a comprehensive overview of the banking sector's status in Libya and its contribution to supporting economic and financial stability. It also helps identify areas requiring further reforms or strengthened regulatory frameworks in the future to ensure the sustainability of financial performance.

The following is an analysis of the financial soundness indicators of the Libyan banking sector during the period (2021-2025).

1- Capital ratios:

Capital Ratios

Indicator	2021	2022	2023	2024	2025
Total Capital Adequacy Ratio %	16.6	15.7	15.3	24.3	31.7
Core Capital Adequacy Ratio %	15.3	14.3	13.6	23.1	30.4
Paid-up Capital / Total Assets	3.5	3.5	3.9	6.2	6.3
Equity / Total Assets	4.7	5.2	6.1	7.1	7.3
Equity / Total Deposits	6.9	7.6	7.0	9.0	9.2

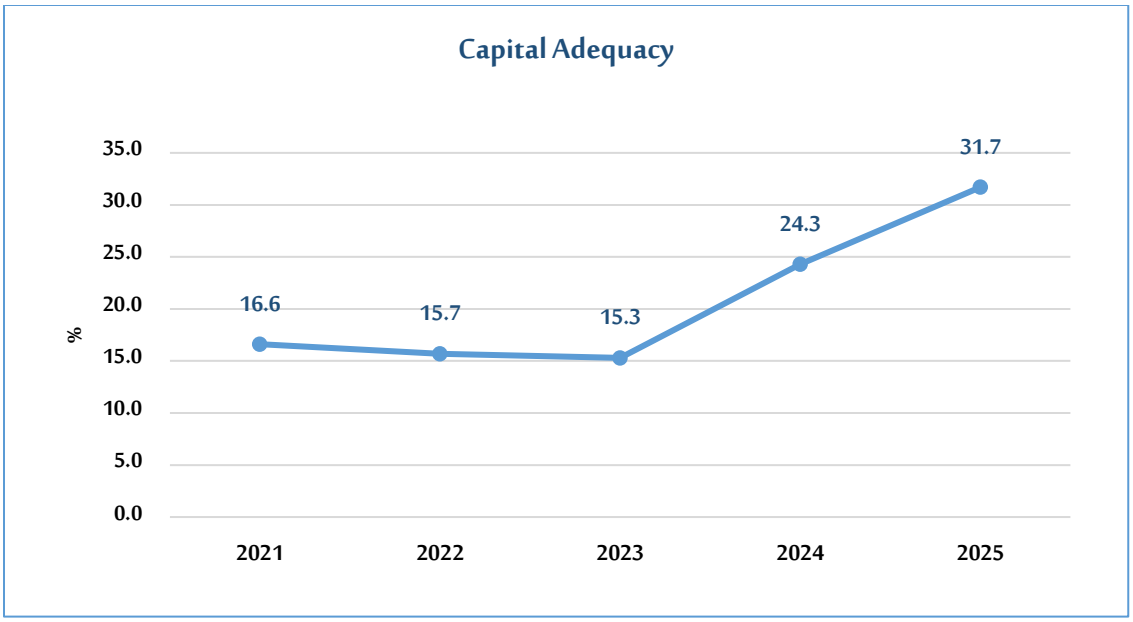
- Capital Adequacy Ratio

The capital adequacy ratio in the Libyan banking sector recorded a significant increase during 2025, reaching 31.7% compared to 24.3% at the end of 2024. This rise is attributed to the continued efforts of several banks to increase their paid-up capital in compliance with the requirements of the Central Bank of Libya, which have not yet been fully implemented. Additionally, the growth of the total loan portfolio slowed due to the imposition of a 7.0% ceiling on bank credit expansion during the 2025 fiscal year, as stipulated in Circular No. (12) of 2025 issued by the Central Bank of Libya.

These high levels of capital adequacy open up broader opportunities for banks to expand their operational activities. This necessitates that they seek effective investment strategies to deploy their funds and achieve rewarding returns commensurate with the substantial increase in their capital.

During the period (2021-2025), banks maintained capital adequacy ratios exceeding the minimum requirements set by the Central Bank of Libya and in accordance with the Basel Committee on Banking Supervision's requirements, reflecting a healthy level of solvency. However, these high levels place additional pressure on banks to generate profitable returns through the effective deployment of their capital.

To further enhance this stability, the Banking and Monetary Supervision Department adopted international best practices, issuing several regulatory circulars, including Circulars No. (11) and (13) of 2022, which provide guidance on calculating capital adequacy to ensure full compliance with international supervisory standards and strengthen the banking sector.

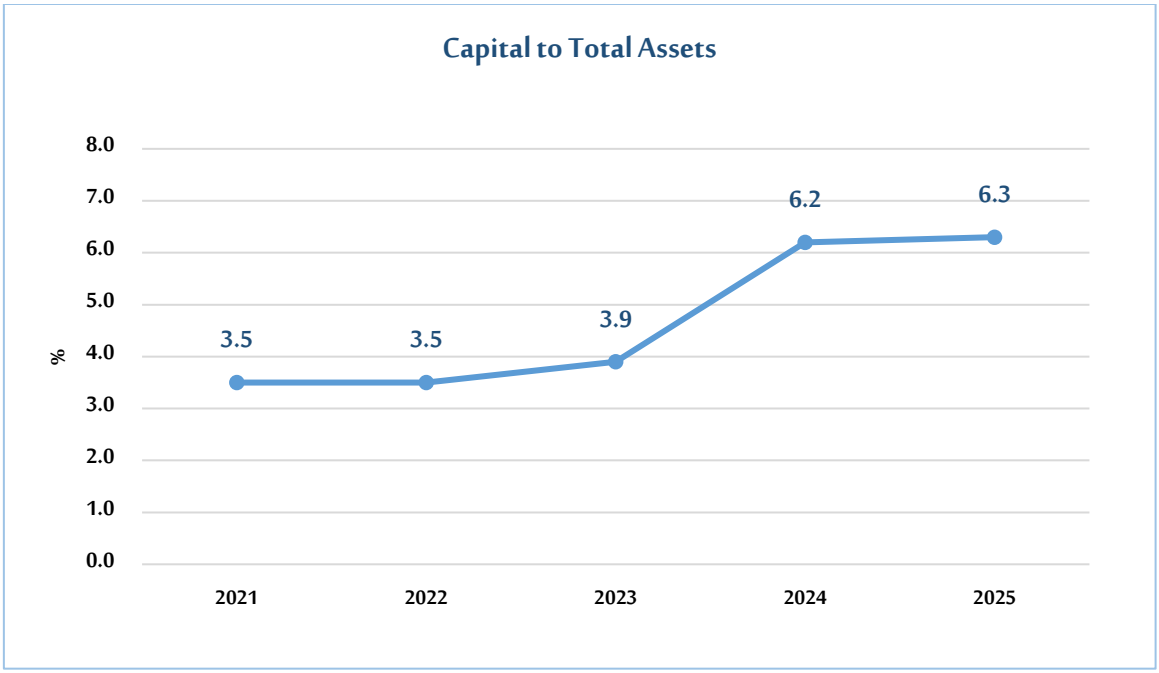


- **Capital to total assets:**

The capital-to-assets ratio is a key indicator for monitoring leverage levels in the banking sector, reflecting the extent to which banks rely on external funding to cover their assets. A higher ratio indicates a stronger capital base and lower leverage, thus enhancing banks' ability to withstand risks.

According to the Basel Committee on Banking Supervision's requirements, this ratio should not fall below 3% to ensure sufficient capital to cover the overall risk of assets.

During the period 2021-2025, the banking sector-maintained ratios exceeding this minimum, reflecting strong adherence to solvency standards. The ratios were 3.5% in 2021 and 2022, 3.9% in 2023, and then jumped to 6.2% in 2024 and 6.3% in 2025. This marked improvement since 2024 is attributed to increased paid-in capital, which strengthens banks' ability to withstand potential risks and supports their long-term financial stability.



2- Assets quality ratios:

By analyzing the structure of asset items at the end of 2025, it is noted that the ratio of loans and facilities to total assets remained low, constituting approximately 13.7%, while the ratio of investments was only 1.3%. This indicates that income-generating assets were low, not exceeding 15% of the total asset base of the banking sector. In contrast, cash in bank vaults and balances with the central bank constituted approximately 69.5% of the total asset base of the banking sector, reflecting the banks' weak utilization of their funds. The following are the most important asset quality indicators:

- Non-performing loans to total loans:

Data on non-performing loans in banks showed that the ratio of non-performing loans to total loans and credit facilities reached approximately 19.3% by the end of 2025, a slight increase compared to 2024 when the ratio was 19.2%. This increase is mainly attributed to a 3.9% rise in the volume of non-performing loans during 2025, compared to a 2.9% growth in total loans and credit facilities.

The continued rise in the volume of non-performing loans is an indicator that necessitates some banks strengthening oversight of their loan portfolios and improving the efficiency of their credit management departments. International standards recommend that the ratio of non-performing loans to total loans should not exceed 5% to ensure the quality of the loan portfolio and the sustainability of financial performance.

- **Debt provision coverage ratio to non-performing loans.**

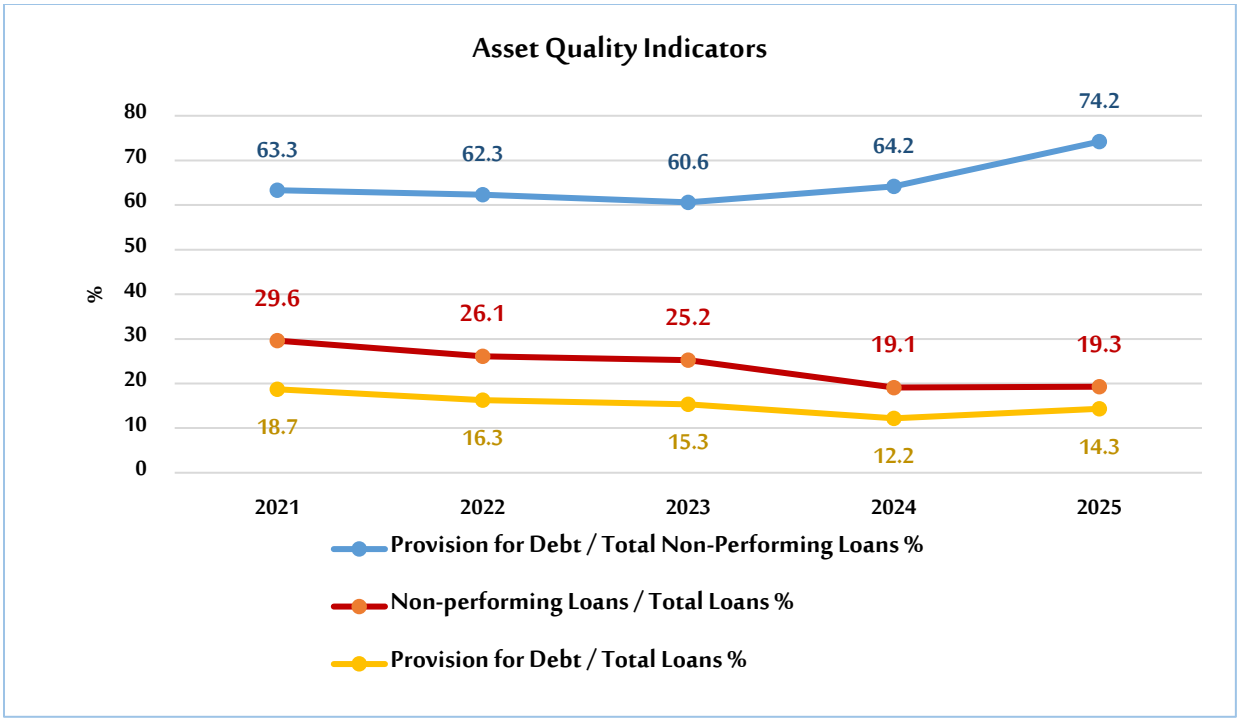
Regarding the loan loss provision coverage ratio, it reached approximately 74.2% at the end of 2025, compared to 62.4% at the end of 2024. During this period, the sector-wide coverage ratio for non-performing loans averaged around 63%.

Although some banks have increased their provisions, others still maintain low coverage ratios. This necessitates urgent precautionary measures to strengthen provisions and build sufficient reserves to cover any potential losses.

This is in line with the Central Bank's standards and directives for managing credit risks, ensuring the strengthening of financial positions and supporting the stability of the banking sector.

Asset Quality Ratios

Indicator	2021	2022	2023	2024	2025
Non-performing Loans / Total Assets %	4.3	4.0	4.5	3.3	2.6
Non-performing Loans / Total Loans %	29.6	26.1	25.2	19.1	19.3
Provision for Debt / Total Non-Performing Loans %	63.3	62.3	60.6	64.2	74.2
Provision for Debt / Total Loans %	18.7	16.3	15.3	12.2	14.3



3- Profitability ratio:

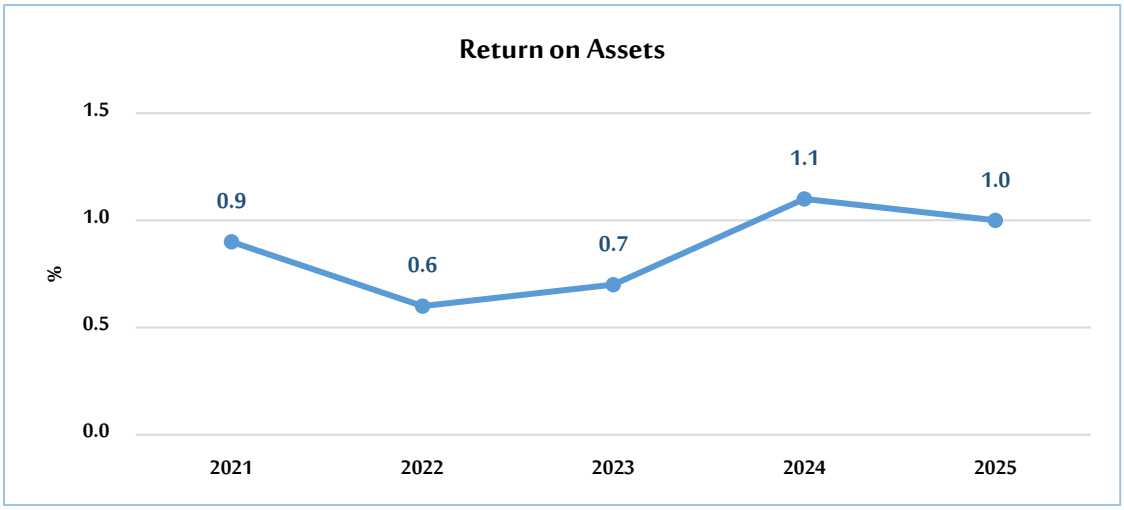
Profitability Ratios

Indicator	2021	2022	2023	2024	2025
Return / Assets %	0.9	0.6	0.7	1.1	1.2
Return / Equity %	18.5	10.7	12.4	16.2	15.3
Return / Deposit %	1.3	0.8	0.9	1.4	1.5
Interest margin to total income ratio %	12.1	16.1	16.5	16.6	15.5
Non-interest expenses to total income%	55.8	63.4	61.3	59.8	55.0

- **Return to assets:**

The return on total assets (ROA) is a key financial indicator reflecting banks' efficiency in utilizing their assets to generate profits. Data indicates that the ROA in 2025 was approximately 1.0%, compared to around 1.1% in 2024. Despite the economic challenges and unfavorable conditions facing banks, they are required to seek new strategies for deploying their assets and substantial available liquidity surpluses. Improving operational efficiency and increasing returns is a priority

to ensure the strengthening of banks' financial positions and support their active contribution to the national economy.



- **Return to equity:**

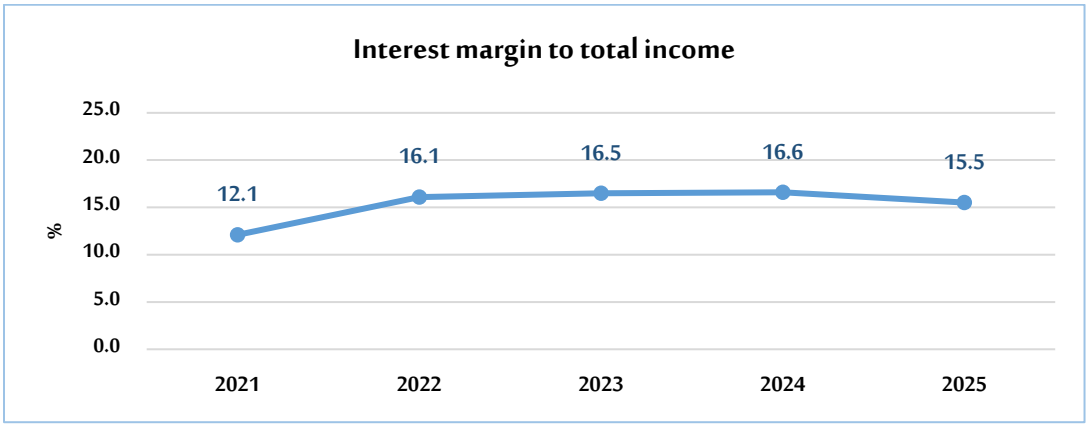
The return on equity (ROE) declined during 2025 to approximately 15.3%, compared to 16.2% at the end of 2024. This indicator is a crucial measure reflecting banks' efficiency in investing their capital to generate profits. Therefore, banks must optimize their capital utilization, especially after completing the capital increases mandated by the Central Bank of Libya, to enhance profitability and ensure its sustainability in the future.

- **Interest margin to total income ratio:**

The interest margin as a percentage of total income reached 15.5% in 2025. This ratio is an important tool for measuring the extent to which banks rely on their core business activities for revenue generation, as it reflects the difference between interest received and interest paid as a percentage of total income.

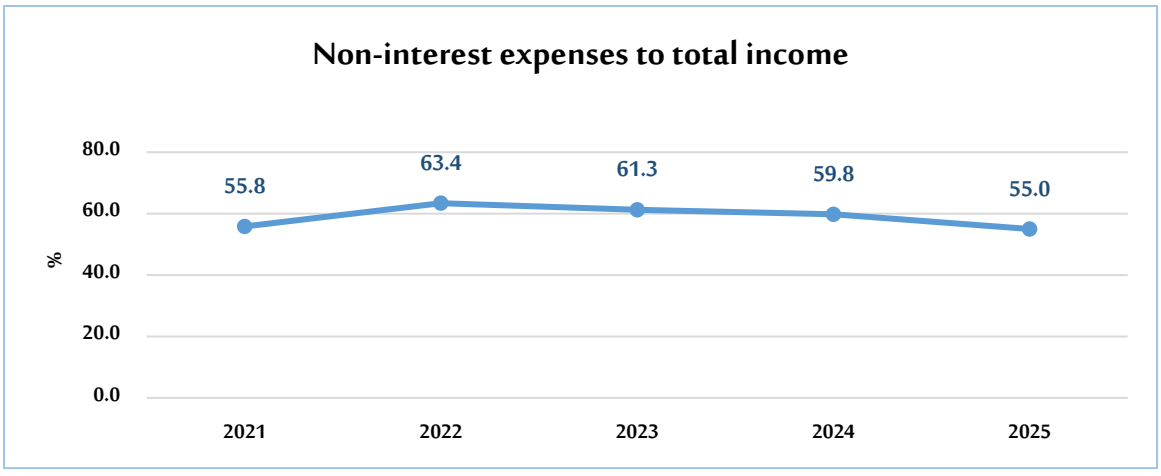
In recent years, the contribution of the interest margin to banks' total income has remained limited, stabilizing at around 16%. This indicates that banks are relying less on traditional lending revenues and are increasingly turning to other sources of income.

This performance is attributed to the fact that the majority of interest income comes from commissions on Murabaha transactions, which amounted to approximately 626.2 million LYD, in addition to interest generated from balances and deposits with correspondent banks abroad, which totaled around 242.1 million LYD.



- **Non-interest expenses to total income:**

This metric is a key indicator in measuring the ratio of administrative expenses to total income. It includes all expenses except interest payments, such as salaries and employee costs, training expenses, insurance, maintenance, and others. A high ratio typically indicates a direct negative impact on a bank's profitability. During 2025, the ratio of administrative expenses to total income decreased to approximately 55%, compared to 59.8% in 2024, reflecting an improvement in the efficiency of banks' operational cost management.



4- Liquidity ratio:

Liquidity indicators are key factors in assessing a bank's ability to meet both expected and unexpected cash demands, as well as its capacity to fulfill its short-term financial obligations without succumbing to liquidity risks. In the Libyan context, banks' liquidity levels remain remarkably high, reflecting the limited utilization of available financial resources, whether through expanding credit or stimulating investment. This excess liquidity coincides with a continuous growth in deposit liabilities, leading to an imbalance between the uses of funds and their sources.

This situation is linked to several key factors, most notably:

- Limited access to high-quality credit.

- A weak domestic investment environment.

- The conservative liquidity management policies adopted by banks.

Among the most prominent liquidity indicators used to measure this aspect are:

Liquid assets to total assets ratio: This measures the proportion of assets that can be quickly converted into cash out of the bank's total assets.

Liquid assets to short-term liabilities ratio: This is used to measure the bank's ability to meet its short-term obligations using its liquid assets.

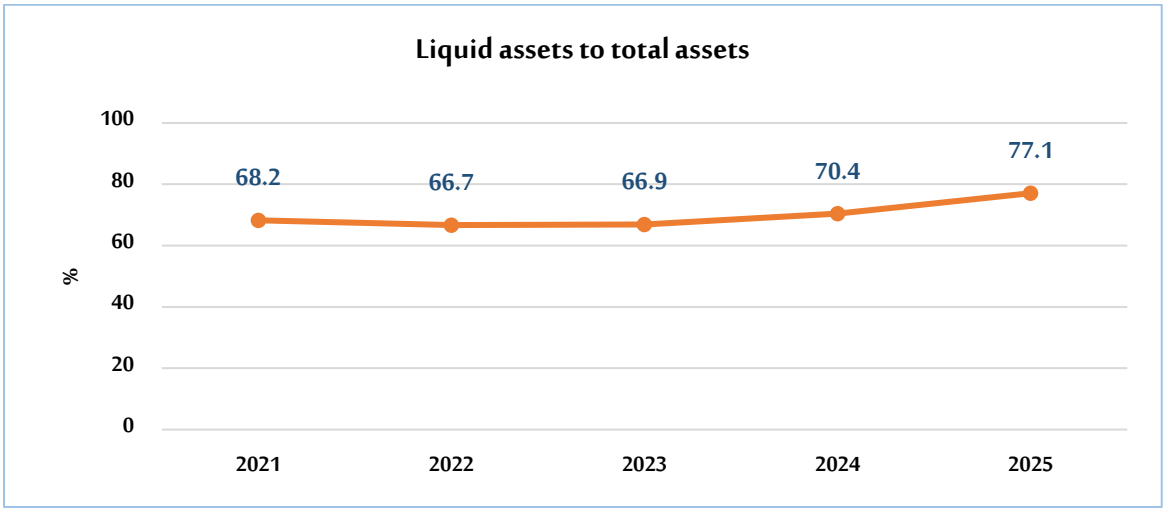
Liquidity Ratios

Indicator	2021	2022	2023	2024	2025
Liquid Assets / Total Assets (%)	68.2	66.7	66.9	70.4	77.1
High Liquid Assets / Short-Term Liabilities (%)	75.8	83.2	70.8	74.4	92.9
Total Loans / Total Deposits (%)	21.3	22.5	22.6	22.3	17.5

- **Liquid assets to total assets**:

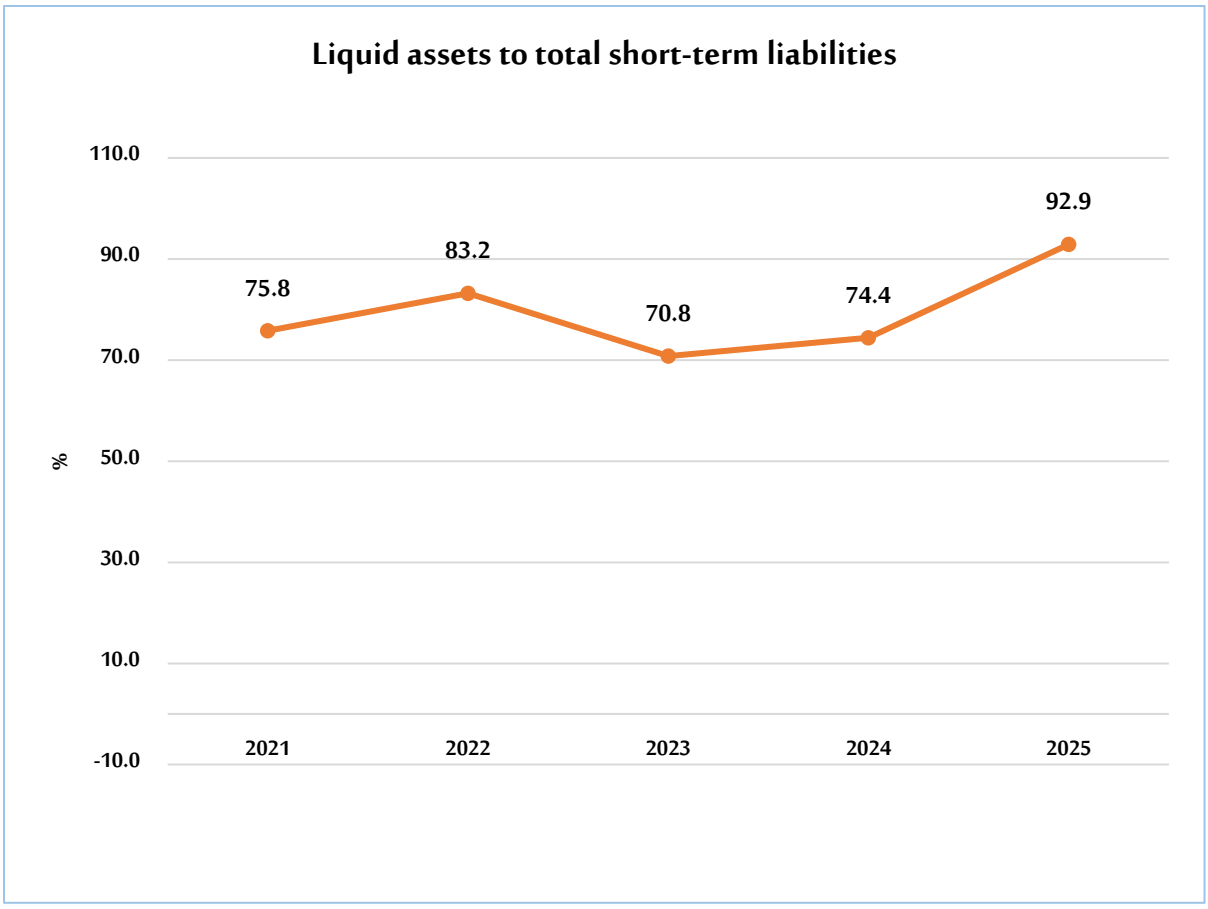
The ratio of liquid assets to total assets at banks reached approximately 77.1% at the end of 2025, a large portion of which consisted of deposits with the Central Bank of Libya (including demand deposits and required reserves). Compared to 70.4% at the end of 2024, these figures confirm the continued rise in the proportion of liquid assets within the overall asset structure of banks.

On the other hand, the volume of loans and credit facilities constitutes a low percentage compared to total deposit liabilities, with the loan-to-deposit liabilities ratio in the banking sector reaching approximately 17.5% at the end of 2025. This reflects the limited allocation of banks' resources to lending and investment activities.



- **Liquid assets to short-term Liabilities:**

This indicator is an important measure of the liquidity gap between assets and liabilities, reflecting banks' ability to meet short-term cash withdrawal requests without experiencing liquidity crises. The indicator registered 92.9% at the end of 2025, compared to 75.8%, 83.2%, 70.8%, and 74.4% respectively for the years 2021 to 2024.



Bank Performance Indicators

(2021 –2025)

Indicator	2021	2022	2023	2024	2025
Capital Indicators:					
Total Capital Adequacy Ratio %	16.6	15.7	15.3	24.3	31.7
Core Capital Adequacy Ratio %	15.3	14.3	13.6	23.1	30.4
Paid-up Capital / Total Assets %	3.5	3.5	3.9	6.2	6.3
Equity / Total Assets %	4.7	5.2	6.1	7.1	7.3
Equity / Total Deposit %	6.9	7.6	7.0	9.0	9.2
Asset Quality Indicators:					
Non-performing Loans (*)/ Total Assets %	4.3	4.0	4.5	3.3	2.6
Non-performing Loans (*) / Total Loans %	29.6	26.1	25.2	19.1	19.3
Provision for Debt / Total Non-Performing Loans (*) %	63.3	62.3	60.6	64.2	74.2
Provision for Debt / Total Loans %	18.7	16.3	15.3	12.2	14.3
Management efficiency indicators:					
Total Loans / Total Assets %	14.4	15.5	18.0	17.5	13.7
Total Assets / Number of Employees (Million LYD)	7.0	7.5	8.0	8.8	11.3
Total Assets / Number of Branches (Million LYD)	245.0	258.3	259.3	279.2	343.6
Profitability indicators:					
Return / Assets %	0.9	0.6	0.7	1.1	1.2
Return / Equity %	18.5	10.7	12.4	16.2	15.3
Return / Deposit %	1.3	0.8	0.9	1.4	1.5
Interest margin to total income ratio %	12.1	16.1	16.5	16.6	15.5
Non-interest expenses to total income%	55.8	63.4	61.3	59.8	55.0
Liquidity indicators:					
Liquid Assets / Total Assets (%)	68.2	66.7	66.9	70.4	77.1
High Liquid Assets / Short-Term Liabilities (%)	75.8	83.2	70.8	74.4	92.9
Total Loans / Total Deposits (%)	21.3	22.5	22.6	22.3	17.5

"End of report "