

# 5.1. Summary of indicators

Indicators	2018	2017	Δ %
<b>Size</b>			
Loans and advances to customers (AOA thousand)	420,264,577	395,712,862	6%
Resources from customers and other loans (AOA thousand)	1,042,924,548	801,365,710	30%
Net assets (AOA thousand)	1,358,771,967	1,069,661,343	27%
Customers	1,336,096	1,117,610	20%
Employees	1,820	1,840	-1%
Service Points	136	139	-2%
<b>Financial Structure</b>			
Deposits repayable on demand/Total deposits (%)	35.9%	46.8%	-10.96 p.p.
Overdue loans ratio (%)	9.9%	7.2%	2.69 p.p.
Credit at risk (%)	15.6%	10.7%	4.91 p.p.
Credit at risk coverage ratio (%)	103.6%	96.9%	6.70 p.p.
Loan-to-Deposit ratio (%)	49.3%	55.0%	-5.73 p.p.
<b>Income and Profitability</b>			
Net income (AOA thousand)	27,225,087	23,828,500	14%
Total operating income (AOA thousand)	102,920	83,830	20%
Operating costs (AOA thousand)	44,036	39,542	11%
Cost-to-income (%)	42.3%	47.2%	-4.9 p.p.
Cost-to-income (%) <sup>1</sup>	48.6%	47.2%	1.4 p.p.
ROA (%)	2.1%	2.3%	-0.2 p.p.
ROE (%)	23.7%	22.1%	1.6 p.p.
<b>Regulatory</b>			
Capital adequacy ratio (%)	15.9%	12.1%	3.8 p.p.
Regulatory own funds (AOA thousand)	101,138,615	82,007,000	23%

<sup>1</sup> Cost-to-income - Excluding non-recurring events.