

Description	31 March 2026	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	8.75%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	14.82%
Tier 1 Capital	Equity Base / Risk Weighted Assets	17.05%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	8.73%
*Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	27.58%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	36.42%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	72.90%
Operating Costs	Administrative Costs / Banking Product	62.93%
Efficiency Ratio	Production Assets / No. of Workers	46 479
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	2.24%
Return on Assets (ROA)	Net Income / Average Assets	0.64%
Return on Equity (ROE)	Net Income / Average Equity	7.31%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	43.85%
Asset Transformation Ratio	Total Loan / Total Deposits	25.78%
Short Term Liquidity Coverage Ratio	Total Loan / Total Deposits	53.04%

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