

Description	31st March 2021	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	17,02%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	16,24%
Tier 1 Capital	Equity Base / Risk Weighted Assets	18,48%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	4,07%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	27,17%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	96,84%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	70,17%
Operating Costs	Administrative Costs / Banking Product	58,09%
Efficiency Ratio	Production Assets / No. of Workers	40,480
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	1,35%
Return on Assets (ROA)	Net Income / Average Assets	0,44%
Return on Equity (ROE)	Net Income / Average Equity	2,59%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	37,50%
Asset Transformation Ratio	Total Loan / Total Deposits	78,94%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	43,34%

Information published under Notice No. 16 / GBM / 2017 in conjunction with Circular No. 02 / EFI / 2017