

Description	30St September 2021	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	18,02%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	16,61%
Tier 1 Capital	Equity Base / Risk Weighted Assets	19,84%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	6,89%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	22,64%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	95,11%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	72,57%
Operating Costs	Administrative Costs / Banking Product	61,01%
Efficiency Ratio	Production Assets / No. of Workers	38.566
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	4,98%
Return on Assets (ROA)	Net Income / Average Assets	-0,03%
Return on Equity (ROE)	Net Income / Average Equity	-0,16%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	32,05%
Asset Transformation Ratio	Total Loan / Total Deposits	87,78%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	36,49%

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