

Description	31st December 2021	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	18,07%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	22,46%
Tier 1 Capital	Equity Base / Risk Weighted Assets	25,65%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	4,49%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	18,56%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	85,55%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	72,11%
Operating Costs	Administrative Costs / Banking Product	60,97%
Efficiency Ratio	Production Assets / No. of Workers	38,641
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	6,55%
Return on Assets (ROA)	Net Income / Average Assets	-2,00%
Return on Equity (ROE)	Net Income / Average Equity	-10,89%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	39,22%
Asset Transformation Ratio	Total Loan / Total Deposits	87,36%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	44,55%

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