

Description	31st March 2022	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	19,12%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	22,88%
Tier 1 Capital	Equity Base / Risk Weighted Assets	26,26%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	8,44%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	19,11%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	90,30%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	77,47%
Operating Costs	Administrative Costs / Banking Product	66,01%
Efficiency Ratio	Production Assets / No. of Workers	38.634
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	2,56%
Return on Assets (ROA)	Net Income / Average Assets	-0,10%
Return on Equity (ROE)	Net Income / Average Equity	-0,50%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	38,15%
Asset Transformation Ratio	Total Loan / Total Deposits	76,67%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	41,74%

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