

Description	30th June 2022	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	18,74%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	23,50%
Tier 1 Capital	Equity Base / Risk Weighted Assets	27,16%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	9,66%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	20,56%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	88,33%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	78,94%
Operating Costs	Administrative Costs / Banking Product	67,24%
Efficiency Ratio	Production Assets / No. of Workers	38,960
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	2,64%
Return on Assets (ROA)	Net Income / Average Assets	-0,29%
Return on Equity (ROE)	Net Income / Average Equity	-1,52%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	39,84%
Asset Transformation Ratio	Total Loan / Total Deposits	73,13%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	45,43%

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