

Description	30th September 2022	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	19,24%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	24,07%
Tier 1 Capital	Equity Base / Risk Weighted Assets	27,38%
<b>QUALITY OF ASSETS</b>		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	6,73%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	22,09%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	93,78%
<b>MANAGEMENT</b>		
Cost of Structure	Operational Costs / Banking Product	78,56%
Operating Costs	Administrative Costs / Banking Product	67,13%
Efficiency Ratio	Production Assets / No. of Workers	35.693
<b>RESULT</b>		
Profit Margin Ratio	Profit Margin / Average Productive Assets	7,61%
Return on Assets (ROA)	Net Income / Average Assets	-0,56%
Return on Equity (ROE)	Net Income / Average Equity	-2,91%
<b>LIQUIDITY</b>		
Net Assets Ratio	Net Assets / Total Assets	36,33%
Asset Transformation Ratio	Total Loan / Total Deposits	78,23%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	39,97%

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