

Description	31st December 2022	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	17,65%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	22,58%
Tier 1 Capital	Equity Base / Risk Weighted Assets	25,72%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	4,03%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	18,92%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	93,38%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	76,36%
Operating Costs	Administrative Costs / Banking Product	65,44%
Efficiency Ratio	Production Assets / No. of Workers	39.432
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	10,26%
Return on Assets (ROA)	Net Income / Average Assets	0,22%
Return on Equity (ROE)	Net Income / Average Equity	1,13%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	41,85%
Asset Transformation Ratio	Total Loan / Total Deposits	69,71%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	47,41%

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