

Description	31st March 2023	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	19,49%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	17,79%
Tier 1 Capital	Equity Base / Risk Weighted Assets	20,95%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	9,70%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	20,12%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	91,38%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	76,95%
Operating Costs	Administrative Costs / Banking Product	67,51%
Efficiency Ratio	Production Assets / No. of Workers	33.781
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	10,55%
Return on Assets (ROA)	Net Income / Average Assets	0,38%
Return on Equity (ROE)	Net Income / Average Equity	2,00%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	43,85%
Asset Transformation Ratio	Total Loan / Total Deposits	68,42%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	30,85%

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