

Description	30 June 2023	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	17,25%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	15,66%
Tier 1 Capital	Equity Base / Risk Weighted Assets	18,45%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	12,65%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	26,53%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	87,29%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	82,35%
Operating Costs	Administrative Costs / Banking Product	71,85%
Efficiency Ratio	Production Assets / No. of Workers	34 468
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	9,82%
Return on Assets (ROA)	Net Income / Average Assets	-0,22%
Return on Equity (ROE)	Net Income / Average Equity	-1,17%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	47,84%
Asset Transformation Ratio	Total Loan / Total Deposits	67,06%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	27,55%

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