

Description	30 September de 2023	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	16,95%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	16,40%
Tier 1 Capital	Equity Base / Risk Weighted Assets	19,22%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	27,19%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	23,92%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	94,75%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	87,77%
Operating Costs	Administrative Costs / Banking Product	76,84%
Efficiency Ratio	Production Assets / No. of Workers	35 345
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	9,28%
Return on Assets (ROA)	Net Income / Average Assets	-0,92%
Return on Equity (ROE)	Net Income / Average Equity	-5,03%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	47,63%
Asset Transformation Ratio	Total Loan / Total Deposits	72,42%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	27,76%

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