

Description	31st December 2023	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	16,43%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	19,97%
Tier 1 Capital	Equity Base / Risk Weighted Assets	22,72%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	8,69%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	17,20%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	92,69%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	88,71%
Operating Costs	Administrative Costs / Banking Product	78,04%
Efficiency Ratio	Production Assets / No. of Workers	38 803
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	9,19%
Return on Assets (ROA)	Net Income / Average Assets	0,19%
Return on Equity (ROE)	Net Income / Average Equity	1,07%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	52,20%
Asset Transformation Ratio	Total Loan / Total Deposits	57,69%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	38,86%

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