

Description	31st March 2024	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	16,16%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	18,00%
Tier 1 Capital	Equity Base / Risk Weighted Assets	20,65%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	17,70%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	19,12%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	89,89%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	94,93%
Operating Costs	Administrative Costs / Banking Product	83,37%
Efficiency Ratio	Production Assets / No. of Workers	36 404
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	8,67%
Return on Assets (ROA)	Net Income / Average Assets	-0,32%
Return on Equity (ROE)	Net Income / Average Equity	-1,99%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	52,24%
Asset Transformation Ratio	Total Loan / Total Deposits	52,72%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	35,85%

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