

Description	31 March 2025	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	15,43%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	15,40%
Tier 1 Capital	Equity Base / Risk Weighted Assets	18,12%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	15,11%
*Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	36,58%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	64,82%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	87,82%
Operating Costs	Administrative Costs / Banking Product	77,90%
Efficiency Ratio	Production Assets / No. of Workers	41849
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	4,08%
Return on Assets (ROA)	Net Income / Average Assets	0,01%
Return on Equity (ROE)	Net Income / Average Equity	0,09%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	54,82%
Asset Transformation Ratio	Total Loan / Total Deposits	42,51%
Short Term Liquidity Coverage Ratio	Total Loan / Total Deposits	43,23%

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***Regulatory guidance, combined with a challenging macroeconomic environment, resulted in a regulatory non-performing loan (NPL) ratio of 36.58% in March 2025. However, observing the NPL calculation guidelines according to the European Banking Authority (EBA), this indicator stood at 14.03%.**