

Description	31 December 2025	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	9.36%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	15.26%
Tier 1 Capital	Equity Base / Risk Weighted Assets	17.30%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	5.02%
*Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	29.21%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	38.85%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	83.52%
Operating Costs	Administrative Costs / Banking Product	71.51%
Efficiency Ratio	Production Assets / No. of Workers	42 074
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	8.51%
Return on Assets (ROA)	Net Income / Average Assets	-5.51%
Return on Equity (ROE)	Net Income / Average Equity	-45.19%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	40.33%
Asset Transformation Ratio	Total Loan / Total Deposits	28.05%
Short Term Liquidity Coverage Ratio	Total Loan / Total Deposits	48.74%

Information published under Notice No. 16 / GBM / 2017