Prudential and Economic-financial indicators

Description	30 September 2025	
CAPITAL	**FORMULA**	**RESULT**
Leverage Ratio	Capital / Total Assets	13,70%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	15,26%
Tier 1 Capital	Equity Base / Risk Weighted Assets	17,34%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	16,41%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	41,40%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	60,90%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	88,75%
Operating Costs	Administrative Costs / Banking Product	78,19%
Efficiency Ratio	Production Assets / No. of Workers	45 777
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	12,07%
Return on Assets (ROA)	Net Income / Average Assets	-1,43%
Return on Equity (ROE)	Net Income / Average Equity	-9,63%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	60,16%
Asset Transformation Ratio	Total Loan / Total Deposits	34,91%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	47,00%

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