

Prudential and Economic-financial indicators



Description	30 September 2026	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	9.00%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	15.64%
Tier 1 Capital	Equity Base / Risk Weighted Assets	18.46%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	3.38%
*Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	31.30%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	49.42%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	76.20%
Operating Costs	Administrative Costs / Banking Product	66.16%
Efficiency Ratio	Production Assets / No. of Workers	41197
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	6.53%
Return on Assets (ROA)	Net Income / Average Assets	0.52%
Return on Equity (ROE)	Net Income / Average Equity	6.12%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	41.21%
Asset Transformation Ratio	Total Loan / Total Deposits	25.14%
Short Term Liquidity Coverage Ratio	Total Loan / Total Deposits	46.96%

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