

Description	30th June 2025	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	14,64%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	16,01%
Tier 1 Capital	Equity Base / Risk Weighted Assets	19,22%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	5,07%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	40,50%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	60,64%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	89,61%
Operating Costs	Administrative Costs / Banking Product	79,17%
Efficiency Ratio	Production Assets / No. of Workers	42 814
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	8,13%
Return on Assets (ROA)	Net Income / Average Assets	-0,47%
Return on Equity (ROE)	Net Income / Average Equity	-3,08%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	56,84%
Asset Transformation Ratio	Total Loan / Total Deposits	39,07%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	46,27%

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