

Description	30 June 2024	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	16,14%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	17,67%
Tier 1 Capital	Equity Base / Risk Weighted Assets	20,21%
<b>QUALITY OF ASSETS</b>		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	9,43%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	18,86%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	91,22%
<b>MANAGEMENT</b>		
Cost of Structure	Operational Costs / Banking Product	90,13%
Operating Costs	Administrative Costs / Banking Product	79,45%
Efficiency Ratio	Production Assets / No. of Workers	36 630
<b>RESULT</b>		
Profit Margin Ratio	Profit Margin / Average Productive Assets	8,54%
Return on Assets (ROA)	Net Income / Average Assets	0,04%
Return on Equity (ROE)	Net Income / Average Equity	0,23%
<b>LIQUIDITY</b>		
Net Assets Ratio	Net Assets / Total Assets	51,18%
Asset Transformation Ratio	Total Loan / Total Deposits	50,83%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	30,83%

Information published under Notice No. 16 / GBM / 2017