

Description	30 September de 2024	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	16,07%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	18,04%
Tier 1 Capital	Equity Base / Risk Weighted Assets	20,69%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	19,46%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	23,69%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	83,74%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	90,18%
Operating Costs	Administrative Costs / Banking Product	79,81%
Efficiency Ratio	Production Assets / No. of Workers	36 924
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	12,83%
Return on Assets (ROA)	Net Income / Average Assets	0,05%
Return on Equity (ROE)	Net Income / Average Equity	0,30%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	53,10%
Asset Transformation Ratio	Total Loan / Total Deposits	46,43%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	34,07%

Information published under Notice No. 16 / GBM / 2017