

Description	31st December 2024	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	14,98%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	15,60%
Tier 1 Capital	Equity Base / Risk Weighted Assets	18,22%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	8,90%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	34,24%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	59,83%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	91,46%
Operating Costs	Administrative Costs / Banking Product	81,13%
Efficiency Ratio	Production Assets / No. of Workers	37 358
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	16,74%
Return on Assets (ROA)	Net Income / Average Assets	-0,52%
Return on Equity (ROE)	Net Income / Average Equity	-3,45%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	55,19%
Asset Transformation Ratio	Total Loan / Total Deposits	43,74%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	37,14%

Information published under Notice No. 16 / GBM / 2017