

Profitability.

$$\overline{\text{BPM}} = \frac{(23,109.000 - 20,186.500)}{23,109.000} = \frac{2,922,500}{23,109.000} = 0,12 \rightarrow 12\%$$

$$\text{NPM} = \frac{322.500}{23,109.000} = 0,01 \rightarrow 1\%$$

$$\text{ROA} = \frac{322.500}{43.060.500} = 0,007 \rightarrow 0,7\%$$

$$\text{ROE} = \frac{322.500}{43.060.500} \rightarrow 0,007 \rightarrow 0,7\%$$