Table 1

**Variables used to elaborate de model**

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| **Variable** | **Identification** | **Meaning** |
| **Number of Staff** | Input | Labor, people who provide the services |
| **Operating Expenses (excluding interest)** | Input | Expenses with banking operations, excluding financial intermediation expenses |
| **Fixed Assets** | Input | Capital, assets used to provide services such as real estate, equipment and machinery |
| **Total deposits** | Output | Deposit accounts |
| **Revenue not related to interest** | Output | Revenue obtained from providing services, such as bank fees and revenue from services |

Source: Designed by the authors