



Prudential and Economic-financial indicators

Description	Period 30 September de 2018	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	22,01%
Solvency Ratio	Equity / Risk Weighted Assets	15,43%
Tier 1 Capital	Equity Base / Risk Weighted Assets	13,83%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit in arrears up to 90 days / Total Credit	8,98%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	25,54%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	96,32%
MANAGEMENT		
Cost of Structure	Operational Costs / Total Revenue	107,85%
Operating Costs	Administrative Costs / Total Revenue	92,69%
Efficiency Ratio	Productive Assets / No. of Employees	39,523
PROFITABILITY		
Financial Margin Ratio	Net Interest Income / Average Productive Assets	1,22%
Return on Assets (ROA)	Net Income / Average Assets	-2,24%
Return on Equity (ROE)	Net Income / Average Equity	-9,45%
LIQUIDITY		
Liquid Assets Ratio	Liquid Assets / Total Assets	30,52%
Loans to Deposits Ratio	Total Loans / Total Deposits	93,32%
Short Term Liquidity Coverage Ratio	Liquid Assets / Short Term Liabilities	40,31%

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