



### Prudential and Economic-financial indicators

Description	Period 31 December de 2018	
	FORMULA	RESULT
<b>CAPITAL</b>		
Leverage Ratio	Capital / Total Assets	22,01%
Solvency Ratio	Equity / Risk Weighted Assets	21,87%
Tier 1 Capital	Equity Base / Risk Weighted Assets	25,90%
<b>QUALITY OF ASSETS</b>		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	8,18%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	23,26%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	94,91%
<b>MANAGEMENT</b>		
Cost of Structure	Operational Costs / Banking Product	110,84%
Operating Costs	Administrative Costs / Banking Product	95,49%
Efficiency Ratio	Production Assets / No. of Workers	44,928
<b>RESULT</b>		
Profit Margin Ratio	Profit Margin / Average Productive Assets	2,08%
Return on Assets (ROA)	Net Income / Average Assets	-3,99%
Return on Equity (ROE)	Net Income / Average Equity	-16,96%
<b>LIQUIDITY</b>		
Net Assets Ratio	Net Assets / Total Assets	36,20%
Asset Transformation Ratio	Total Loan / Total Deposits	83,32%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	49,92%