



Prudential and Economic-financial indicators

Description	Period 30 Setembro de 2019	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	22,65%
Solvency Ratio	Equity / Risk Weighted Assets	13,80%
Tier 1 Capital	Equity Base / Risk Weighted Assets	15,85%
<b>QUALITY OF ASSETS</b>		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	14,16%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	26,58%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	95,45%
<b>MANAGEMENT</b>		
Cost of Structure	Operational Costs / Banking Product	90,39%
Operating Costs	Administrative Costs / Banking Product	78,52%
Efficiency Ratio	Production Assets / No. of Workers	35.757
<b>RESULT</b>		
Profit Margin Ratio	Profit Margin / Average Productive Assets	3,85%
Return on Assets (ROA)	Net Income / Average Assets	-1,27%
Return on Equity (ROE)	Net Income / Average Equity	-3,35%
<b>LIQUIDITY</b>		
Net Assets Ratio	Net Assets / Total Assets	27,98%
Asset Transformation Ratio	Total Loan / Total Deposits	96,81%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	36,82%