

Description	31st December 2019	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	18.51%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	23.81%
Tier 1 Capital	Equity Base / Risk Weighted Assets	24.51%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	5.00%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	22.05%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	87.87%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	95.92%
Operating Costs	Administrative Costs / Banking Product	74.95%
Efficiency Ratio	Production Assets / No. of Workers	36,640
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	5.64%
Return on Assets (ROA)	Net Income / Average Assets	-2.15%
Return on Equity (ROE)	Net Income / Average Equity	-8.96%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	27.73%
Asset Transformation Ratio	Total Loan / Total Deposits	93.85%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	34.60%

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