

Description	31st March de 2020	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	16,94%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	20,18%
Tier 1 Capital	Equity Base / Risk Weighted Assets	20,99%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	9,98%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	23,13%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	90,49%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	176,85%
Operating Costs	Administrative Costs / Banking Product	145,58%
Efficiency Ratio	Production Assets / No. of Workers	36,861
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	1,58%
Return on Assets (ROA)	Net Income / Average Assets	-1,89%
Return on Equity (ROE)	Net Income / Average Equity	-9,52%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	26,02%
Asset Transformation Ratio	Total Loan / Total Deposits	96,85%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	28,9%

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