

Description	30th June de 2020	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	15,99%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	17,96%
Tier 1 Capital	Equity Base / Risk Weighted Assets	20,45%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	4,44%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	28,02%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	86,93%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	123,69%
Operating Costs	Administrative Costs / Banking Product	101,96%
Efficiency Ratio	Production Assets / No. of Workers	37 999
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	2,93%
Return on Assets (ROA)	Net Income / Average Assets	-1,99%
Return on Equity (ROE)	Net Income / Average Equity	-11,78%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	31,35%
Asset Transformation Ratio	Total Loan / Total Deposits	88,42%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	36,09%

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