

Description	31st December 2020	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	16,67%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	14,56%
Tier 1 Capital	Equity Base / Risk Weighted Assets	18,83%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	2,94%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	26,54%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	95,42%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	109,49%
Operating Costs	Administrative Costs / Banking Product	90,13%
Efficiency Ratio	Production Assets / No. of Workers	41.913
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	5,64%
Return on Assets (ROA)	Net Income / Average Assets	0,47%
Return on Equity (ROE)	Net Income / Average Equity	2,82%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	35,24%
Asset Transformation Ratio	Total Loan / Total Deposits	81,04%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	42,53%

Information published under Notice No. 16 / GBM / 2017 in conjunction with Circular No. 02 / EFI / 2017