

## DESCRIPTION

## INDICATOR

### CAPITAL

Gearing Ratio	16,83%
Solvency Ratio	28,80%
Tier 1 Capital	25,29%

### ASSET QUALITY

Overdue loans ratio (up to 90 days)	0,50%
NPL ratio	1,97%
NPL coverage ratio	93,77%

### MANAGEMENT

Overdraft Cost	58,98%
Operating Cost	51,28%
Efficiency Ratio	57668,96

### RESULTS

Net Interest Margin Ratio	7,46%
Return on Assets (ROA)	2,84%
Return on Equity (ROE)	15,27%

### LIQUIDITY

Net Assets Ratio	45,72%
Transformation Ratio	55,80%
Short Term Liquidity Coverage Ratio	58,13%

We declare that the information contained in this table is in accordance with the accounting records and other information media of this institution.

*Notice No. 16/GBM/2017, annex to Circular no. 02/EFI/2017*