

DESCRIPTION

INDICATOR

CAPITAL

Gearing Ratio	16.45%
Solvency Ratio	23.31%
Tier 1 Capital	20.43%

ASSET QUALITY

Overdue loans ratio (up to 90 days)	1.78%
NPL ratio	1.10%
NPL coverage ratio	146.87%

MANAGEMENT

Overdraft Cost	48.26%
Operating Cost	42.15%
Efficiency Ratio	56998.34

RESULTS

Net Interest Margin Ratio	8.01%
Return on Assets (ROA)	4.90%
Return on Equity (ROE)	28.00%

LIQUIDITY

Net Assets Ratio	30.38%
Transformation Ratio	71.48%
Short Term Liquidity Coverage Ratio	40.23%

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