

FINANCIAL INDICATORS



ene-21	feb-21
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1. CAPITAL

1.1	PATRIMONIAL ASSET COVERAGE	149,94%	150,22%
1.2	TECHNICAL EQUITY CONSTITUTED / ASSETS AND QUOTAS WEIGHTED BY RISK	14,13%	14,16%
1.3	SECONDARY TECHNICAL EQUITY/ PRIMARY TECHNICAL EQUITY	4,85%	4,81%

2. QUALITY OF ASSETS:

2.1	TOTAL GROSS LATE PAYMENT	3,98%	4,20%
2.2	COMMERCIAL PORTFOLIO LATE PAYMENT	0,44%	0,36%
2.3	CONSUMER PORTFOLIO LATE PAYMENT	4,31%	4,56%
2.4	HOUSING PORTFOLIO LATE PAYMENT	1,07%	1,19%
2.5	MICROENTERPRISE PORTFOLIO LATE PAYMENT	6,76%	7,09%
2.6	PROVISIONS/UNPRODUCTIVE CREDIT PORTFOLIO	102,65%	100,61%
2.7	COMMERCIAL PORTFOLIO COVERAGE	271,47%	315,89%
2.8	CONSUMER PORTFOLIO COVERAGE	84,97%	84,23%
2.9	HOUSING PORTFOLIO COVERAGE	109,59%	100,61%
2.10	MICROENTERPRISE PORTFOLIO COVERAGE	132,80%	130,05%

3. ADMINISTRATIVE MANAGEMENT

3.1	PRODUCTIVE ASSETS/LIABILITIES WITH COST	103,48%	103,25%
3.2	DEGREE OF ABSORPTION - Operation costs / financial margin	98,93%	100,85%
3.3	Staff costs / Average total asset	1,41%	1,41%
3.4	Operating costs/ Average total asset	3,88%	3,80%

4. PROFIT

4.1	OPERATIONAL RETURN ON ASSET	0,14%	0,10%
4.2	RETURN ON EQUITY	1,32%	0,94%

5. LIQUIDITY

5.1	AVAILABLE FUNDS / SHORT-TERM TOTAL DEPOSITS	31,05%	32,35%
5.2	FIRST LINE LIQUIDITY	50,39%	53,79%
5.3	SECOND LINE LIQUIDITY	33,63%	34,43%
5.4	25 LARGEST DEPOSITORS COVERAGE	523,71%	494,75%
5.5	100 LARGEST DEPOSITORS COVERAGE	366,00%	343,50%