

PRUDENTIAL ECONOMIC FINANCIAL INDICATORS

Notice no. 16/GBM/2017

Description	Formula	Period June 2017
CAPITAL		
Leverage Ratio	Equity Capital (i) /Total Assets	69%
Solvency Ratio	Own Funds/Risk-Weighted Assets	32%
Tier 1 Capital	Original Own Funds (ii) /Risk-Weighted Assets	23%
ASSET QUALITY		
Ratio of Loans Overdue up to 90 days	Loans Overdue up to 90 days/Total Loans	18%
Non-Performing Loans Ratio (NPL)	Non-Performing Loans (Gross) (iii) /Total Loans (Gross)	3%
NPL Coverage Ratio	Provisions for Non-Performing Loans/Non Performing Loans	76%
MANAGEMENT		
Organisational Expenses	Operating Costs (iv) /Banking Product	427%
Running Cost	Administrative Costs (v) /Banking Product	415%
Efficiency Ratio	Productive Assets (vi) /Number of Employees	36,323
RESULTS		
Financial Margin Ratio	Financial Margin /Average Productive Assets	8.1%
Return on Assets (ROA)	Net Result/Average Assets	1.5%
Return on Equity (ROE)	Net Result/Average Equity	2.0%
LIQUIDITY		
Net Assets Ratio	Net Assets (vii) /Total Assets	3.3%
Transformation Ratio	Total Loans/Total Deposits	15587%
Short-Term Liquidity Coverage Ratio	Net Assets/Short-Term Liabilities (viii))	30.03%

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Administrador Delegado

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Data: ____ / ____ / 20__

- (i) Equity = Capital + Share premium + Other equity instruments + Own shares + revaluation reserves + Other reserves and retained earnings + Prepaid dividends + Minority interests + Net profit for the year.
- (ii) Original own funds calculated in accordance with Notice no. 8/GBM/2017, of 2 June.
- (iii) Non performing loans determined in accordance with Notice no. 16/GBM/2013, of 31 December.
- (iv) Operating Costs = personnel costs + supplies and third party services + amortization excluding profits on financial operations.
- (v) Administrative costs (Cost-to-Income) = personnel costs + supplies and services.
- (vi) Deposits with CI + Loans + Securities.
- (vii) See explanatory notes attached.
- (viii) See explanatory notes attached."