

## PRUDENTIAL ECONOMIC FINANCIAL INDICATORS

Notice no. 16/GBM/2017

Description	Formula	Period 31 December 2017
<b>CAPITAL</b>		
Leverage Ratio	Equity Capital (i) /Total Assets	66%
Solvency Ratio	Own Funds/Risk-Weighted Assets	27%
Tier 1 Capital	Original Own Funds (ii) /Risk-Weighted Assets	24%
<b>ASSET QUALITY</b>		
Ratio of Loans Overdue up to 90 days	Loans Overdue up to 90 days/Total Loans	4%
Non-Performing Loans Ratio (NPL)	Non-Performing Loans (Gross) (iii) /Total Loans (Gross)	4%
NPL Coverage Ratio	Provisions for Non-Performing Loans/Non Performing Loans	84%
<b>MANAGEMENT</b>		
Organisational Expenses	Operating Costs (iv) /Banking Product	0.41%
Running Cost	Administrative Costs (v) /Banking Product	0.40%
Efficiency Ratio	Productive Assets (vi) /Number of Employees	38,05%
<b>RESULTS</b>		
Financial Margin Ratio	Financial Margin /Average Productive Assets	15.30%
Return on Assets (ROA)	Net Result/Average Assets	4.20%
Return on Equity (ROE)	Net Result/Average Equity	6.20%
<b>LIQUIDITY</b>		
Net Assets Ratio	Net Assets (vii) /Total Assets	3.70%
Transformation Ratio	Total Loans/Total Deposits	84.30%
Short-Term Liquidity Coverage Ratio	Net Assets/Short-Term Liabilities (viii))	32.78%

  
  
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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."