

Modelo BB:

INAD_TOT =

```
163438.9384 * DATA-remapped +
  0.0641 * Lag_INAD_TOT-1 +
 -0.0266 * Lag_INAD_TOT-3 +
 -0.0012 * Lag_ATIV_TOT-1 +
  0.0027 * Lag_ATIV_TOT-4 +
  0.0037 * Lag_CC_CLASS-4 +
 -0.002 * Lag_CAPT-2 +
  0.0024 * Lag_CAPT-3 +
  0.0035 * Lag_CAPT-4 +
 -0.0115 * Lag_PATR_LIQ-1 +
 -0.0072 * Lag_PATR_LIQ-2 +
 -0.0167 * Lag_PATR_LIQ-3 +
 -0.0142 * Lag_PATR_LIQ-4 +
 -0.0357 * Lag_OPER_CRE_PROV-2 +
  0.001 * Lag_PASS_TOT-3 +
  0.0027 * Lag_PASS_TOT-4 +
 -0.0702 * Lag_DESP_PESS-1 +
  0.0307 * Lag_DESP_PESS-2 +
 -0.0282 * Lag_DESP_PESS-4 +
 -0.0679 * Lag_DESP_ADM-1 +
 -0.1321 * Lag_DESP_TRIB-1 +
 -0.2393 * Lag_DESP_TRIB-3 +
 -0.1469 * Lag_DESP_TRIB-4 +
 -0.0024 * Lag_TOT_CAR_PF-1 +
 -0.0025 * Lag_TOT_CAR_PF-4 +
  0.0018 * Lag_TOT_CAR_PJ-4 +
 -0.0028 * Lag_TOT_GER-3 +
  0.003 * Lag_TOT_GER-4 +
 -0.0051 * Lag_RISCO_AA-1 +
  0.0046 * Lag_RISCO_A-2 +
 -0.0046 * Lag_RISCO_A-3 +
  0.0063 * Lag_RISCO_A-4 +
 -0.0144 * Lag_RISCO_B-3 +
  0.0133 * Lag_RISCO_C-1 +
  0.0093 * Lag_RISCO_C-3 +
 -0.0179 * Lag_RISCO_D-1 +
  0.1165 * Lag_RISCO_D-3 +
  0.0439 * Lag_RISCO_E-1 +
  0.0285 * Lag_RISCO_E-2 +
  0.0938 * Lag_RISCO_E-3 +
  0.0393 * Lag_RISCO_F-1 +
 -0.0445 * Lag_RISCO_F-2 +
  0.3818 * Lag_RISCO_F-4 +
  0.0797 * Lag_RISCO_G-1 +
  0.0582 * Lag_RISCO_G-2 +
 -0.0589 * Lag_RISCO_G-3 +
  0.0848 * Lag_RISCO_G-4 +
 -0.0764 * Lag_RISCO_H-1 +
  0.1175 * Lag_RISCO_H-2 +
 -0.0533 * Lag_RISCO_H-4 +
  0.0054 * Lag_TOT_EXT-1 +
  0.0077 * Lag_TOT_EXT-2 +
 -0.0123 * Lag_TOT_EXT-3 +
4010.4718 * DATA-remapped^2 +
121.8956 * DATA-remapped^3 +
 -0.001 * DATA-remapped*Lag_INAD_TOT-3 +
 -0.0015 * DATA-remapped*Lag_INAD_TOT-4 +
 -0.0001 * DATA-remapped*Lag_PATR_LIQ-1 +
 -0.0001 * DATA-remapped*Lag_PATR_LIQ-2 +
 -0.0001 * DATA-remapped*Lag_PATR_LIQ-3 +
 -0.0002 * DATA-remapped*Lag_PATR_LIQ-4 +
  0.0004 * DATA-remapped*Lag_OPER_CRE_PROV-4 +
```

```

0.0015 * DATA-remapped*Lag_DESP_PESS-3 +
-0.0014 * DATA-remapped*Lag_DESP_PESS-4 +
-0.0016 * DATA-remapped*Lag_DESP_ADM-2 +
0.0014 * DATA-remapped*Lag_DESP_ADM-3 +
0.0049 * DATA-remapped*Lag_DESP_TRIB-1 +
-0.0053 * DATA-remapped*Lag_DESP_TRIB-4 +
-0.0001 * DATA-remapped*Lag_TOT_CAR_PJ-4 +
-0.0001 * DATA-remapped*Lag_RISCO_AA-1 +
-0.0001 * DATA-remapped*Lag_RISCO_AA-4 +
-0.0002 * DATA-remapped*Lag_RISCO_A-1 +
0.0002 * DATA-remapped*Lag_RISCO_A-2 +
-0.0004 * DATA-remapped*Lag_RISCO_A-3 +
0.0004 * DATA-remapped*Lag_RISCO_A-4 +
-0.0001 * DATA-remapped*Lag_RISCO_B-3 +
-0.0001 * DATA-remapped*Lag_RISCO_B-4 +
0.0002 * DATA-remapped*Lag_RISCO_C-1 +
-0.0002 * DATA-remapped*Lag_RISCO_C-4 +
-0.0012 * DATA-remapped*Lag_RISCO_D-1 +
-0.0009 * DATA-remapped*Lag_RISCO_D-2 +
0.0023 * DATA-remapped*Lag_RISCO_D-3 +
0.0011 * DATA-remapped*Lag_RISCO_E-1 +
-0.0011 * DATA-remapped*Lag_RISCO_E-4 +
-0.004 * DATA-remapped*Lag_RISCO_G-3 +
-0.0006 * DATA-remapped*Lag_RISCO_H-1 +
-0.0011 * DATA-remapped*Lag_RISCO_H-4 +
-0.0013 * DATA-remapped*Lag_TOT_EXT-3 +
-0.001 * DATA-remapped*Lag_TOT_EXT-4 +
-2692566.4343

```

Modelo BNDES:

INAD_TOT =

```

44911.5611 * DATA-remapped +
-0.0719 * Lag_INAD_TOT-1 +
-0.053 * Lag_INAD_TOT-2 +
-0.1019 * Lag_INAD_TOT-3 +
0.0008 * Lag_ATIV_TOT-3 +
0.002 * Lag_ATIV_TOT-4 +
0.0013 * Lag_CC_CLASS-2 +
0.0012 * Lag_CC_CLASS-4 +
0.0006 * Lag_CAPT-4 +
-0.0023 * Lag_PATR_LIQ-2 +
0.0088 * Lag_OPER_CRE_PROV-2 +
0.0008 * Lag_PASS_TOT-3 +
0.002 * Lag_PASS_TOT-4 +
-0.2192 * Lag_DESP_PESS-1 +
-0.277 * Lag_DESP_TRIB-2 +
-0.6374 * Lag_DESP_TRIB-4 +
137.7199 * Lag_TOT_CAR_PF-1 +
-211.8367 * Lag_TOT_CAR_PF-2 +
126.9095 * Lag_TOT_CAR_PF-3 +
0.0013 * Lag_TOT_CAR_PJ-2 +
0.0012 * Lag_TOT_CAR_PJ-4 +
0.0013 * Lag_TOT_GER-2 +
0.0012 * Lag_TOT_GER-4 +
0.0025 * Lag_RISCO_AA-1 +
0.0033 * Lag_RISCO_AA-2 +
-0.0016 * Lag_RISCO_AA-3 +
-0.0039 * Lag_RISCO_A-1 +
0.0039 * Lag_RISCO_A-3 +
-0.0021 * Lag_RISCO_A-4 +
0.0034 * Lag_RISCO_B-1 +
0.0015 * Lag_RISCO_B-2 +
-0.0018 * Lag_RISCO_B-3 +
0.0038 * Lag_RISCO_B-4 +

```

```

-0.0067 * Lag_RISCO_C-1 +
-0.0191 * Lag_RISCO_D-4 +
-0.0108 * Lag_RISCO_E-2 +
-0.0671 * Lag_RISCO_F-1 +
 0.1069 * Lag_RISCO_F-2 +
 0.0852 * Lag_RISCO_F-4 +
-0.0506 * Lag_RISCO_G-2 +
 0.069 * Lag_RISCO_G-3 +
-0.0112 * Lag_RISCO_H-2 +
-0.0105 * Lag_RISCO_H-3 +
1128.9096 * DATA-remapped^2 +
35.6158 * DATA-remapped^3 +
-0.0051 * DATA-remapped*Lag_INAD_TOT-2 +
-0.0001 * DATA-remapped*Lag_PATR_LIQ-2 +
 0.0004 * DATA-remapped*Lag_OPER_CRE_PROV-2 +
-0.0384 * DATA-remapped*Lag_DESP_TRIB-3 +
-0.0339 * DATA-remapped*Lag_DESP_TRIB-4 +
 4.6783 * DATA-remapped*Lag_TOT_CAR_PF-1 +
-12.5207 * DATA-remapped*Lag_TOT_CAR_PF-2 +
 8.1972 * DATA-remapped*Lag_TOT_CAR_PF-3 +
 0.0009 * DATA-remapped*Lag_RISCO_AA-1 +
-0.0004 * DATA-remapped*Lag_RISCO_AA-2 +
 0.0006 * DATA-remapped*Lag_RISCO_AA-3 +
-0.0001 * DATA-remapped*Lag_RISCO_A-1 +
-0.0001 * DATA-remapped*Lag_RISCO_A-2 +
 0.0003 * DATA-remapped*Lag_RISCO_A-3 +
-0.0001 * DATA-remapped*Lag_RISCO_A-4 +
 0.0001 * DATA-remapped*Lag_RISCO_B-1 +
 0.0001 * DATA-remapped*Lag_RISCO_B-4 +
-0.0002 * DATA-remapped*Lag_RISCO_C-1 +
-0.0002 * DATA-remapped*Lag_RISCO_C-2 +
 0.0002 * DATA-remapped*Lag_RISCO_C-3 +
-0.0006 * DATA-remapped*Lag_RISCO_E-2 +
 0.008 * DATA-remapped*Lag_RISCO_F-2 +
 0.0064 * DATA-remapped*Lag_RISCO_F-4 +
 0.0034 * DATA-remapped*Lag_RISCO_G-1 +
-0.0004 * DATA-remapped*Lag_RISCO_H-1 +
-0.0005 * DATA-remapped*Lag_RISCO_H-2 +
-0.0004 * DATA-remapped*Lag_RISCO_H-3 +
-9229562.9573

```

Modelo Bradesco:

INAD_TOT =

```

138329.2846 * DATA-remapped +
 0.1695 * Lag_INAD_TOT-1 +
 0.0686 * Lag_INAD_TOT-2 +
-0.0518 * Lag_INAD_TOT-4 +
-0.0011 * Lag_ATIV_TOT-4 +
-0.005 * Lag_CC_CLASS-3 +
-0.0015 * Lag_CAPT-2 +
-0.0029 * Lag_CAPT-3 +
-0.0025 * Lag_CAPT-4 +
-0.0011 * Lag_PASS_TOT-4 +
-0.175 * Lag_DESP_TRIB-3 +
-0.2091 * Lag_DESP_TRIB-4 +
-0.007 * Lag_TOT_CAR_PJ-2 +
 0.0164 * Lag_TOT_CAR_PJ-4 +
-0.0035 * Lag_TOT_GER-2 +
 0.0053 * Lag_TOT_GER-4 +
-0.0033 * Lag_RISCO_AA-4 +
-0.0169 * Lag_RISCO_A-2 +
-0.0199 * Lag_RISCO_A-3 +
 0.0087 * Lag_RISCO_B-4 +
-0.0316 * Lag_RISCO_C-1 +

```

```

0.0291 * Lag_RISCO_C-3 +
0.0232 * Lag_RISCO_C-4 +
0.0953 * Lag_RISCO_D-1 +
0.0643 * Lag_RISCO_D-2 +
-0.108 * Lag_RISCO_D-4 +
0.2028 * Lag_RISCO_E-1 +
-0.102 * Lag_RISCO_E-3 +
0.1361 * Lag_RISCO_F-3 +
-0.1313 * Lag_RISCO_F-4 +
0.1915 * Lag_RISCO_G-1 +
0.0445 * Lag_RISCO_H-1 +
-0.0353 * Lag_RISCO_H-3 +
-0.0387 * Lag_RISCO_H-4 +
-0.0139 * Lag_TOT_EXT-1 +
-0.0133 * Lag_TOT_EXT-2 +
0.0254 * Lag_TOT_EXT-4 +
3396.6178 * DATA-remapped^2 +
105.1974 * DATA-remapped^3 +
-0.0001 * DATA-remapped*Lag_PATR_LIQ-1 +
0.0023 * DATA-remapped*Lag_DESP_PESS-4 +
0.0023 * DATA-remapped*Lag_DESP_ADM-2 +
0.0018 * DATA-remapped*Lag_DESP_ADM-4 +
-0.0001 * DATA-remapped*Lag_TOT_CAR_PJ-1 +
-0.0001 * DATA-remapped*Lag_RISCO_A-1 +
0.0014 * DATA-remapped*Lag_RISCO_B-4 +
-0.0005 * DATA-remapped*Lag_RISCO_C-1 +
-0.0027 * DATA-remapped*Lag_RISCO_D-4 +
-0.0043 * DATA-remapped*Lag_RISCO_F-1 +
-0.0011 * DATA-remapped*Lag_RISCO_H-3 +
-0.0008 * DATA-remapped*Lag_RISCO_H-4 +
-0.0002 * DATA-remapped*Lag_TOT_EXT-1 +
0.0003 * DATA-remapped*Lag_TOT_EXT-4 +
16531492.7021

```

Modelo CEF:

INAD_TOT =

```

59576.3553 * DATA-remapped +
0.0677 * Lag_INAD_TOT-1 +
0.035 * Lag_INAD_TOT-2 +
0.0432 * Lag_INAD_TOT-3 +
-0.0004 * Lag_ATIV_TOT-1 +
0.001 * Lag_ATIV_TOT-2 +
-0.0004 * Lag_ATIV_TOT-3 +
-0.0007 * Lag_ATIV_TOT-4 +
-0.0016 * Lag_CC_CLASS-2 +
-0.0008 * Lag_CC_CLASS-3 +
0.0005 * Lag_CAPT-1 +
0.0031 * Lag_CAPT-2 +
-0.0008 * Lag_CAPT-3 +
-0.0013 * Lag_CAPT-4 +
-0.0029 * Lag_PATR_LIQ-1 +
0.007 * Lag_PATR_LIQ-4 +
-0.0451 * Lag_OPER_CRE_PROV-1 +
0.0309 * Lag_OPER_CRE_PROV-2 +
0.0261 * Lag_OPER_CRE_PROV-4 +
-0.0004 * Lag_PASS_TOT-1 +
0.001 * Lag_PASS_TOT-2 +
-0.0004 * Lag_PASS_TOT-3 +
-0.0007 * Lag_PASS_TOT-4 +
0.0301 * Lag_DESP_PESS-1 +
0.0285 * Lag_DESP_PESS-3 +
-0.0359 * Lag_DESP_ADM-2 +
0.0277 * Lag_DESP_ADM-3 +
0.1173 * Lag_DESP_TRIB-1 +

```

```

-0.132 * Lag_DESP_TRIB-2 +
0.0599 * Lag_DESP_TRIB-3 +
0.1343 * Lag_DESP_TRIB-4 +
-0.0008 * Lag_TOT_CAR_PF-1 +
-0.0012 * Lag_TOT_CAR_PF-2 +
-0.0006 * Lag_TOT_CAR_PF-3 +
0.0041 * Lag_TOT_CAR_PJ-1 +
0.003 * Lag_TOT_CAR_PJ-2 +
0.0012 * Lag_TOT_CAR_PJ-3 +
-0.0017 * Lag_TOT_CAR_PJ-4 +
-0.0006 * Lag_TOT_GER-2 +
-0.0037 * Lag_RISCO_AA-1 +
-0.0034 * Lag_RISCO_AA-4 +
0.0014 * Lag_RISCO_A-1 +
0.0029 * Lag_RISCO_A-4 +
0.0164 * Lag_RISCO_B-1 +
0.0022 * Lag_RISCO_B-2 +
-0.0032 * Lag_RISCO_B-3 +
0.0033 * Lag_RISCO_B-4 +
0.0116 * Lag_RISCO_C-1 +
-0.014 * Lag_RISCO_C-2 +
-0.0113 * Lag_RISCO_C-3 +
0.054 * Lag_RISCO_C-4 +
0.0271 * Lag_RISCO_D-1 +
0.0655 * Lag_RISCO_D-3 +
0.0156 * Lag_RISCO_D-4 +
-0.2113 * Lag_RISCO_E-1 +
0.0245 * Lag_RISCO_E-3 +
0.0345 * Lag_RISCO_E-4 +
0.0408 * Lag_RISCO_F-1 +
0.0258 * Lag_RISCO_F-2 +
-0.0292 * Lag_RISCO_F-3 +
0.0544 * Lag_RISCO_F-4 +
0.0547 * Lag_RISCO_G-1 +
0.331 * Lag_RISCO_G-2 +
0.493 * Lag_RISCO_G-3 +
-0.2513 * Lag_RISCO_G-4 +
0.1151 * Lag_RISCO_H-1 +
-0.1329 * Lag_RISCO_H-2 +
-0.0113 * Lag_RISCO_H-3 +
-0.2357 * Lag_RISCO_H-4 +
1489.1967 * DATA-remapped^2 +
48.4826 * DATA-remapped^3 +
0.0007 * DATA-remapped*Lag_INAD_TOT-1 +
-0.0008 * DATA-remapped*Lag_INAD_TOT-2 +
-0.0005 * DATA-remapped*Lag_INAD_TOT-3 +
-0.0013 * DATA-remapped*Lag_INAD_TOT-4 +
-0.0001 * DATA-remapped*Lag_PATR_LIQ-1 +
-0.0001 * DATA-remapped*Lag_PATR_LIQ-3 +
0.0004 * DATA-remapped*Lag_OPER_CRE_PROV-2 +
0.0003 * DATA-remapped*Lag_OPER_CRE_PROV-3 +
0.0003 * DATA-remapped*Lag_OPER_CRE_PROV-4 +
0.0018 * DATA-remapped*Lag_DESP_PESS-2 +
0.0017 * DATA-remapped*Lag_DESP_PESS-4 +
-0.0012 * DATA-remapped*Lag_DESP_ADM-1 +
0.003 * DATA-remapped*Lag_DESP_ADM-2 +
0.0036 * DATA-remapped*Lag_DESP_ADM-4 +
0.006 * DATA-remapped*Lag_DESP_TRIB-2 +
-0.0016 * DATA-remapped*Lag_DESP_TRIB-3 +
0.0123 * DATA-remapped*Lag_DESP_TRIB-4 +
-0.0001 * DATA-remapped*Lag_TOT_CAR_PJ-2 +
-0.0001 * DATA-remapped*Lag_TOT_CAR_PJ-3 +
-0.0001 * DATA-remapped*Lag_TOT_CAR_PJ-4 +
0.0001 * DATA-remapped*Lag_RISCO_A-1 +
-0.0001 * DATA-remapped*Lag_RISCO_A-2 +
-0.0002 * DATA-remapped*Lag_RISCO_A-3 +
0.0007 * DATA-remapped*Lag_RISCO_A-4 +

```

```

-0.0001 * DATA-remapped*Lag_RISCO_B-2 +
-0.0001 * DATA-remapped*Lag_RISCO_B-3 +
-0.0001 * DATA-remapped*Lag_RISCO_B-4 +
-0.0001 * DATA-remapped*Lag_RISCO_C-1 +
-0.0001 * DATA-remapped*Lag_RISCO_C-2 +
-0.0002 * DATA-remapped*Lag_RISCO_C-3 +
-0.0002 * DATA-remapped*Lag_RISCO_D-1 +
-0.0005 * DATA-remapped*Lag_RISCO_D-2 +
0.0001 * DATA-remapped*Lag_RISCO_D-3 +
-0.0001 * DATA-remapped*Lag_RISCO_D-4 +
-0.0024 * DATA-remapped*Lag_RISCO_E-1 +
-0.0009 * DATA-remapped*Lag_RISCO_E-2 +
-0.0017 * DATA-remapped*Lag_RISCO_E-4 +
0.0005 * DATA-remapped*Lag_RISCO_F-1 +
0.0002 * DATA-remapped*Lag_RISCO_F-2 +
-0.001 * DATA-remapped*Lag_RISCO_F-3 +
0.001 * DATA-remapped*Lag_RISCO_F-4 +
0.0028 * DATA-remapped*Lag_RISCO_G-1 +
0.0017 * DATA-remapped*Lag_RISCO_G-2 +
0.003 * DATA-remapped*Lag_RISCO_G-3 +
-0.0075 * DATA-remapped*Lag_RISCO_G-4 +
-0.0002 * DATA-remapped*Lag_RISCO_H-1 +
-0.0014 * DATA-remapped*Lag_RISCO_H-2 +
-0.0008 * DATA-remapped*Lag_RISCO_H-3 +
-0.0012 * DATA-remapped*Lag_RISCO_H-4 +
20635511.2127

```

Modelo Banco CSF:

INAD_TOT =

```

16178.6308 * DATA-remapped +
0.1145 * Lag_INAD_TOT-1 +
0.0644 * Lag_INAD_TOT-2 +
0.0506 * Lag_INAD_TOT-3 +
0.0529 * Lag_INAD_TOT-4 +
-0.0033 * Lag_ATIV_TOT-1 +
-0.0048 * Lag_ATIV_TOT-3 +
0.0043 * Lag_CC_CLASS-1 +
0.0053 * Lag_CC_CLASS-2 +
-0.0214 * Lag_CAPT-1 +
-0.0461 * Lag_CAPT-2 +
-0.0601 * Lag_CAPT-3 +
-0.0591 * Lag_PATR_LIQ-1 +
-0.0405 * Lag_PATR_LIQ-2 +
-0.0279 * Lag_PATR_LIQ-3 +
-0.0334 * Lag_PATR_LIQ-4 +
-0.094 * Lag_OPER_CRE_PROV-1 +
0.1804 * Lag_OPER_CRE_PROV-3 +
0.105 * Lag_OPER_CRE_PROV-4 +
-0.0033 * Lag_PASS_TOT-1 +
-0.0048 * Lag_PASS_TOT-3 +
0.6898 * Lag_DESP_PESS-1 +
0.498 * Lag_DESP_PESS-2 +
0.3945 * Lag_DESP_PESS-3 +
0.8204 * Lag_DESP_PESS-4 +
0.1462 * Lag_DESP_ADM-1 +
0.0739 * Lag_DESP_ADM-2 +
-0.1894 * Lag_DESP_TRIB-1 +
-0.2069 * Lag_DESP_TRIB-3 +
0.0043 * Lag_TOT_CAR_PF-1 +
0.0053 * Lag_TOT_CAR_PF-2 +
0.0043 * Lag_TOT_GER-1 +
0.0053 * Lag_TOT_GER-2 +
0.0048 * Lag_RISCO_A-1 +
0.0068 * Lag_RISCO_A-2 +

```

```

0.1669 * Lag_RISCO_B-1 +
0.4068 * Lag_RISCO_B-2 +
1.0491 * Lag_RISCO_B-3 +
0.8945 * Lag_RISCO_C-1 +
0.6773 * Lag_RISCO_C-2 +
0.4304 * Lag_RISCO_C-3 +
0.4195 * Lag_RISCO_C-4 +
0.2815 * Lag_RISCO_D-1 +
0.3453 * Lag_RISCO_D-4 +
-0.2367 * Lag_RISCO_E-1 +
-0.1819 * Lag_RISCO_E-2 +
-0.3203 * Lag_RISCO_E-3 +
-0.3517 * Lag_RISCO_E-4 +
-0.2899 * Lag_RISCO_F-2 +
-0.3142 * Lag_RISCO_F-3 +
0.7617 * Lag_RISCO_G-3 +
0.0831 * Lag_RISCO_H-1 +
441.4021 * DATA-remapped^2 +
16.0509 * DATA-remapped^3 +
0.0001 * DATA-remapped*Lag_CC_CLASS-4 +
-0.0005 * DATA-remapped*Lag_CAPT-2 +
-0.001 * DATA-remapped*Lag_CAPT-3 +
0.0014 * DATA-remapped*Lag_CAPT-4 +
-0.0007 * DATA-remapped*Lag_PATR_LIQ-1 +
-0.0005 * DATA-remapped*Lag_PATR_LIQ-2 +
0.0018 * DATA-remapped*Lag_OPER_CRE_PROV-3 +
0.0209 * DATA-remapped*Lag_DESP_PESS-1 +
0.0235 * DATA-remapped*Lag_DESP_PESS-2 +
0.019 * DATA-remapped*Lag_DESP_PESS-4 +
0.0035 * DATA-remapped*Lag_DESP_ADM-1 +
0.0026 * DATA-remapped*Lag_DESP_ADM-2 +
0.0101 * DATA-remapped*Lag_DESP_TRIB-2 +
0.0001 * DATA-remapped*Lag_TOT_CAR_PF-4 +
0.0001 * DATA-remapped*Lag_TOT_GER-4 +
0.0002 * DATA-remapped*Lag_RISCO_A-4 +
0.0107 * DATA-remapped*Lag_RISCO_B-3 +
-0.0033 * DATA-remapped*Lag_RISCO_E-1 +
0.0019 * DATA-remapped*Lag_RISCO_H-4 +
389671.3628

```

Modelo Itaú:

INAD_TOT =

```

62788.0702 * DATA-remapped +
-0.1025 * Lag_INAD_TOT-2 +
0.1073 * Lag_INAD_TOT-3 +
0.0568 * Lag_INAD_TOT-4 +
-0.0022 * Lag_CC_CLASS-1 +
-0.0099 * Lag_PATR_LIQ-3 +
-0.0079 * Lag_PATR_LIQ-4 +
-0.0322 * Lag_OPER_CRE_PROV-2 +
0.0491 * Lag_DESP_PESS-3 +
0.0417 * Lag_DESP_ADM-4 +
-0.2394 * Lag_DESP_TRIB-1 +
0.0899 * Lag_DESP_TRIB-2 +
0.1233 * Lag_DESP_TRIB-3 +
-0.0025 * Lag_TOT_CAR_PJ-1 +
0.0068 * Lag_TOT_CAR_PJ-3 +
-0.0018 * Lag_TOT_GER-1 +
0.0133 * Lag_RISCO_AA-2 +
0.0098 * Lag_RISCO_AA-3 +
0.0242 * Lag_RISCO_A-4 +
0.0223 * Lag_RISCO_B-1 +
0.0394 * Lag_RISCO_B-2 +
0.039 * Lag_RISCO_B-3 +

```

```

0.0284 * Lag_RISCO_B-4 +
0.057 * Lag_RISCO_C-1 +
0.0615 * Lag_RISCO_C-2 +
0.0876 * Lag_RISCO_C-4 +
0.1127 * Lag_RISCO_D-2 +
0.2072 * Lag_RISCO_D-4 +
-0.1461 * Lag_RISCO_E-2 +
-0.1645 * Lag_RISCO_E-4 +
0.2915 * Lag_RISCO_F-2 +
-0.2449 * Lag_RISCO_F-3 +
-0.0866 * Lag_RISCO_F-4 +
-0.2512 * Lag_RISCO_G-2 +
-0.2604 * Lag_RISCO_G-3 +
0.1207 * Lag_RISCO_H-1 +
-0.005 * Lag_TOT_EXT-1 +
-0.0089 * Lag_TOT_EXT-4 +
1629.5985 * DATA-remapped^2 +
54.2551 * DATA-remapped^3 +
0.0013 * DATA-remapped*Lag_INAD_TOT-4 +
0.0015 * DATA-remapped*Lag_DESP_PESS-3 +
-0.0056 * DATA-remapped*Lag_DESP_TRIB-1 +
0.0059 * DATA-remapped*Lag_DESP_TRIB-2 +
0.005 * DATA-remapped*Lag_DESP_TRIB-3 +
0.0002 * DATA-remapped*Lag_RISCO_AA-4 +
0.0001 * DATA-remapped*Lag_RISCO_A-4 +
0.0015 * DATA-remapped*Lag_RISCO_B-4 +
0.0019 * DATA-remapped*Lag_RISCO_D-4 +
-0.0031 * DATA-remapped*Lag_RISCO_E-4 +
-0.0045 * DATA-remapped*Lag_RISCO_F-1 +
-0.0037 * DATA-remapped*Lag_RISCO_F-3 +
-0.0016 * DATA-remapped*Lag_RISCO_H-3 +
2352670.9942

```

Modelo Nubank:

INAD_TOT =

```

38109.1388 * DATA-remapped +
-0.0678 * Lag_INAD_TOT-1 +
-0.0059 * Lag_CC_CLASS-1 +
-0.0047 * Lag_CAPT-1 +
-0.0601 * Lag_PATR_LIQ-1 +
-0.0348 * Lag_PATR_LIQ-4 +
-0.0143 * Lag_RISCO_A-3 +
-0.4453 * Lag_RISCO_B-2 +
-1.8502 * Lag_RISCO_E-4 +
1879.0636 * DATA-remapped^2 +
115.9801 * DATA-remapped^3 +
-0.0027 * DATA-remapped*Lag_INAD_TOT-1 +
-0.0002 * DATA-remapped*Lag_CC_CLASS-1 +
-0.0002 * DATA-remapped*Lag_CAPT-1 +
-0.0023 * DATA-remapped*Lag_PATR_LIQ-1 +
0.0664 * DATA-remapped*Lag_DESP_TRIB-4 +
235897.2825

```

Modelo Banco Pan:

INAD_TOT =

```

19929.5505 * DATA-remapped +
-0.0712 * Lag_INAD_TOT-1 +
0.0568 * Lag_INAD_TOT-3 +
-0.1075 * Lag_INAD_TOT-4 +
-0.0078 * Lag_ATIV_TOT-2 +
0.0157 * Lag_ATIV_TOT-4 +
-0.0149 * Lag_CC_CLASS-3 +

```



```

0.0081 * Lag_CAPT-1 +
-0.0586 * Lag_PATR_LIQ-2 +
-0.0592 * Lag_PATR_LIQ-4 +
0.0988 * Lag_OPER_CRE_PROV-3 +
0.0072 * Lag_PASS_TOT-3 +
0.0157 * Lag_PASS_TOT-4 +
-0.1565 * Lag_DESP_PESS-2 +
0.4582 * Lag_DESP_PESS-3 +
-0.0747 * Lag_DESP_ADM-1 +
-0.0582 * Lag_DESP_ADM-4 +
-0.8985 * Lag_DESP_TRIB-1 +
-0.0053 * Lag_TOT_CAR_PF-3 +
-0.0154 * Lag_TOT_GER-3 +
-0.0074 * Lag_RISCO_A-3 +
0.0447 * Lag_RISCO_C-2 +
0.0417 * Lag_RISCO_C-3 +
0.1642 * Lag_RISCO_D-3 +
0.0847 * Lag_RISCO_D-4 +
0.1692 * Lag_RISCO_E-1 +
0.3058 * Lag_RISCO_E-2 +
0.2852 * Lag_RISCO_F-1 +
0.1926 * Lag_RISCO_F-2 +
-0.7034 * Lag_RISCO_G-1 +
1.4687 * Lag_RISCO_G-2 +
-0.8161 * Lag_RISCO_G-4 +
-0.1633 * Lag_RISCO_H-3 +
499.0451 * DATA-remapped^2 +
15.5999 * DATA-remapped^3 +
-0.0018 * DATA-remapped*Lag_INAD_TOT-1 +
-0.002 * DATA-remapped*Lag_INAD_TOT-4 +
-0.0003 * DATA-remapped*Lag_PATR_LIQ-2 +
0.0141 * DATA-remapped*Lag_DESP_PESS-3 +
-0.0015 * DATA-remapped*Lag_DESP_ADM-1 +
-0.0026 * DATA-remapped*Lag_DESP_ADM-4 +
-0.0179 * DATA-remapped*Lag_DESP_TRIB-1 +
0.0211 * DATA-remapped*Lag_DESP_TRIB-2 +
0.0313 * DATA-remapped*Lag_DESP_TRIB-3 +
-0.0171 * DATA-remapped*Lag_DESP_TRIB-4 +
0.0016 * DATA-remapped*Lag_TOT_CAR_PJ-1 +
0.0047 * DATA-remapped*Lag_RISCO_B-4 +
0.0075 * DATA-remapped*Lag_RISCO_C-3 +
0.0064 * DATA-remapped*Lag_RISCO_C-4 +
-0.0053 * DATA-remapped*Lag_RISCO_D-1 +
0.0054 * DATA-remapped*Lag_RISCO_D-3 +
-0.0093 * DATA-remapped*Lag_RISCO_G-1 +
0.0065 * DATA-remapped*Lag_RISCO_G-2 +
-0.009 * DATA-remapped*Lag_RISCO_G-4 +
216372.7035

```

Modelo Santander:

INAD_TOT =

```

23677.3395 * DATA-remapped +
-0.0365 * Lag_INAD_TOT-2 +
-0.1057 * Lag_INAD_TOT-4 +
0.0005 * Lag_ATIV_TOT-1 +
0.0003 * Lag_ATIV_TOT-2 +
0.0007 * Lag_CC_CLASS-1 +
0.0009 * Lag_CAPT-1 +
0.0009 * Lag_CAPT-2 +
0.0005 * Lag_CAPT-4 +
0.0048 * Lag_PATR_LIQ-2 +
-0.0098 * Lag_PATR_LIQ-4 +
-0.0309 * Lag_OPER_CRE_PROV-1 +
-0.0293 * Lag_OPER_CRE_PROV-2 +

```

```

0.0538 * Lag_OPER_CRE_PROV-3 +
-0.0261 * Lag_OPER_CRE_PROV-4 +
0.0005 * Lag_PASS_TOT-1 +
0.0003 * Lag_PASS_TOT-2 +
0.0806 * Lag_DESP_TRIB-1 +
0.1957 * Lag_DESP_TRIB-2 +
-0.0916 * Lag_DESP_TRIB-3 +
0.0025 * Lag_TOT_CAR_PJ-1 +
0.0063 * Lag_TOT_CAR_PJ-2 +
-0.0072 * Lag_TOT_CAR_PJ-4 +
0.0007 * Lag_TOT_GER-1 +
0.0037 * Lag_RISCO_AA-1 +
-0.0049 * Lag_RISCO_A-1 +
0.0053 * Lag_RISCO_A-2 +
0.0044 * Lag_RISCO_A-4 +
0.0078 * Lag_RISCO_C-1 +
-0.009 * Lag_RISCO_C-4 +
0.0309 * Lag_RISCO_D-1 +
0.0527 * Lag_RISCO_D-3 +
-0.0249 * Lag_RISCO_D-4 +
0.0566 * Lag_RISCO_E-1 +
0.0754 * Lag_RISCO_E-2 +
-0.1798 * Lag_RISCO_E-3 +
0.0681 * Lag_RISCO_E-4 +
-0.0974 * Lag_RISCO_F-1 +
-0.0509 * Lag_RISCO_F-2 +
-0.2112 * Lag_RISCO_F-4 +
-0.3767 * Lag_RISCO_G-2 +
0.3063 * Lag_RISCO_G-3 +
0.6254 * Lag_RISCO_G-4 +
0.0576 * Lag_RISCO_H-3 +
0.01 * Lag_TOT_EXT-1 +
0.0054 * Lag_TOT_EXT-2 +
607.5076 * DATA-remapped^2 +
18.8 * DATA-remapped^3 +
-0.0018 * DATA-remapped*Lag_DESP_PESS-2 +
-0.0021 * DATA-remapped*Lag_DESP_PESS-4 +
-0.0011 * DATA-remapped*Lag_DESP_ADM-2 +
0.0011 * DATA-remapped*Lag_DESP_ADM-3 +
-0.0011 * DATA-remapped*Lag_DESP_ADM-4 +
0.0019 * DATA-remapped*Lag_DESP_TRIB-1 +
0.002 * DATA-remapped*Lag_DESP_TRIB-2 +
0.0001 * DATA-remapped*Lag_RISCO_C-1 +
-0.0002 * DATA-remapped*Lag_RISCO_C-4 +
0.0004 * DATA-remapped*Lag_RISCO_D-1 +
0.0004 * DATA-remapped*Lag_RISCO_D-3 +
0.0009 * DATA-remapped*Lag_RISCO_E-2 +
-0.0007 * DATA-remapped*Lag_RISCO_E-3 +
0.0004 * DATA-remapped*Lag_RISCO_H-2 +
0.0002 * DATA-remapped*Lag_TOT_EXT-1 +
2509920.3427

```

Modelo Banco Votorantim:

INAD_TOT =

```

-30823.9805 * DATA-remapped +
0.0525 * Lag_INAD_TOT-2 +
-0.0738 * Lag_INAD_TOT-4 +
0.0028 * Lag_ATIV_TOT-2 +
0.0024 * Lag_ATIV_TOT-3 +
0.0035 * Lag_CC_CLASS-1 +
0.0073 * Lag_CC_CLASS-2 +
0.0057 * Lag_CC_CLASS-3 +
-0.0027 * Lag_CAPT-1 +
0.005 * Lag_CAPT-2 +

```

```

0.0046 * Lag_CAPT-3 +
0.0102 * Lag_PATR_LIQ-1 +
0.0143 * Lag_PATR_LIQ-3 +
-0.0765 * Lag_OPER_CRE_PROV-2 +
0.0819 * Lag_OPER_CRE_PROV-4 +
0.0028 * Lag_PASS_TOT-2 +
0.0024 * Lag_PASS_TOT-3 +
-0.1284 * Lag_DESP_PESS-2 +
-0.0749 * Lag_DESP_ADM-4 +
0.0064 * Lag_TOT_CAR_PF-1 +
0.0062 * Lag_TOT_CAR_PF-2 +
0.0069 * Lag_TOT_CAR_PF-3 +
0.0108 * Lag_TOT_CAR_PF-4 +
0.0035 * Lag_TOT_GER-1 +
0.0067 * Lag_TOT_GER-2 +
0.0033 * Lag_TOT_GER-3 +
-0.0283 * Lag_RISCO_AA-1 +
0.0292 * Lag_RISCO_AA-3 +
-0.0356 * Lag_RISCO_AA-4 +
0.012 * Lag_RISCO_A-1 +
0.0126 * Lag_RISCO_A-2 +
0.0054 * Lag_RISCO_A-4 +
0.0148 * Lag_RISCO_B-1 +
-0.0211 * Lag_RISCO_C-1 +
-0.0358 * Lag_RISCO_C-2 +
0.0149 * Lag_RISCO_C-3 +
0.0278 * Lag_RISCO_C-4 +
-0.0474 * Lag_RISCO_D-1 +
-0.0703 * Lag_RISCO_D-4 +
-0.1521 * Lag_RISCO_E-1 +
0.1948 * Lag_RISCO_E-2 +
-0.3086 * Lag_RISCO_E-3 +
-0.1559 * Lag_RISCO_E-4 +
0.4066 * Lag_RISCO_F-2 +
0.1723 * Lag_RISCO_F-3 +
-0.1749 * Lag_RISCO_F-4 +
0.0499 * Lag_RISCO_G-2 +
-0.1074 * Lag_RISCO_H-1 +
-0.0834 * Lag_RISCO_H-2 +
0.1189 * Lag_RISCO_H-4 +
0.0133 * Lag_TOT_EXT-3 +
-0.0243 * Lag_TOT_EXT-4 +
-769.5589 * DATA-remapped^2 +
-23.5338 * DATA-remapped^3 +
0.0025 * DATA-remapped*Lag_INAD_TOT-2 +
0.0029 * DATA-remapped*Lag_INAD_TOT-3 +
-0.007 * DATA-remapped*Lag_INAD_TOT-4 +
0.0001 * DATA-remapped*Lag_CC_CLASS-3 +
0.0002 * DATA-remapped*Lag_PATR_LIQ-3 +
-0.001 * DATA-remapped*Lag_OPER_CRE_PROV-3 +
-0.0033 * DATA-remapped*Lag_DESP_PESS-2 +
-0.003 * DATA-remapped*Lag_DESP_PESS-3 +
-0.0027 * DATA-remapped*Lag_DESP_ADM-3 +
-0.0123 * DATA-remapped*Lag_DESP_TRIB-3 +
0.0001 * DATA-remapped*Lag_TOT_CAR_PF-3 +
0.0003 * DATA-remapped*Lag_TOT_CAR_PJ-3 +
0.0001 * DATA-remapped*Lag_TOT_GER-3 +
-0.0005 * DATA-remapped*Lag_RISCO_AA-1 +
0.0004 * DATA-remapped*Lag_RISCO_AA-3 +
0.0001 * DATA-remapped*Lag_RISCO_A-3 +
0.0003 * DATA-remapped*Lag_RISCO_B-3 +
0.0003 * DATA-remapped*Lag_RISCO_C-3 +
0.0015 * DATA-remapped*Lag_RISCO_D-3 +
0.0048 * DATA-remapped*Lag_RISCO_F-3 +
0.0009 * DATA-remapped*Lag_RISCO_G-2 +
0.002 * DATA-remapped*Lag_RISCO_G-3 +
0.0013 * DATA-remapped*Lag_RISCO_G-4 +

```

```
0.002 * DATA-remapped*Lag_RISCO_H-3 +  
-0.0041 * DATA-remapped*Lag_TOT_EXT-1 +  
0.0072 * DATA-remapped*Lag_TOT_EXT-3 +  
-0.0039 * DATA-remapped*Lag_TOT_EXT-4 +  
-3068035.5008
```