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Financial Health Index

From Brazil

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HEALTH INDEX

BRAZILIAN FINANCIAL

INSTRUMENT OVERVIEW AND INSTRUCTIONS FOR USE

The Brazilian Financial Health Index (I-SFB/FEBRABAN) is a tool for diagnosing people's general financial health, as well as the different dimensions that make it up. This document provides an overview of the instrument and explains its application step-by-step.

The **1st module** of the instrument is the QUESTIONNAIRE, made up of PART 1, PART 2 and an OPTIONAL block. The QUESTIONNAIRE contains the questions to be asked of the respondents for the diagnosis. PART 1 consists of questions covering the dimensions of SECURITY, BEHAVIOR, SKILLS AND FINANCIAL FREEDOM. PART 2 is made up of items that determine the FINANCIAL FOUNDATION. Overall financial health is determined by the totals of these two parts. The diagnosis of the dimensions is made from the corresponding subtotals. The questions can be read out to the respondent or answered via self-administration (e.g. online form).

All questions must be answered so that the overall and dimension I-SFB can be calculated.

The OPTIONAL block deals with FINANCIAL SELF-PERCEPTION – the awareness of what they do not know. It is not part of the overall I-SFB, so it does not need to be answered. If it is, it is scored and ranked separately.

The **2nd module** of the instrument is the TEMPLATE for the PART 1, PART 2 and OPTIONAL blocks. For each question, it shows the value of each choice. The subtotals are the sum of the value of the choice selected. The respondent should not have access to the templates - they should only be known to the interviewers.

The **3rd module** of the tool combines the SCORER and the CLASSIFIER. The SCORER contains correspondence tables between the summed values (subtotals, total Part 1 and total Part 2) and their corresponding index (which always ranges from 0 to 100). To find the index, simply take the sum value and locate in the corresponding column according to Part 2's total sum value - there's a column for those between 0 and 6 points and another for those between 7 and 12. The CLASSIFIER, in turn, links the index value with its respective classification bracket (from "bad" to "excellent"). There is a SCORER and a CLASSIFIER for the overall I-SFB and one for each dimension - including the OPTIONAL block. The respondent should not have access to the classifiers - they should only be known to the interviewers.

■ 1ST MODULE

QUESTIONNAIRE | Part 1

WHICH OF THE FOLLOWING STATEMENTS BEST DESCRIBES HOW YOUR HOUSEHOLD'S TOTAL INCOME COMPARED TO TOTAL SPENDING, OVER THE LAST 12 MONTHS?

	SPENDING WAS MUCH MORE THAN INCOME	SPENDING WAS A LITTLE MORE THAN INCOME	SPENDING WAS ABOUT EQUAL TO INCOME	SPENDING WAS A LITTLE LESS THAN INCOME	SPENDING WAS MUCH LESS THAN INCOME
Which of the following statements best describes how your household's total income compared to total spending, over the last 12 months?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

HOW WELL DOES THIS STATEMENT DESCRIBE YOU OR YOUR SITUATION?

Worries about expenses and financial commitments is a source of stress in my household.
Because of the financial commitments made, the standard of living in my household has been greatly reduced.
I am just getting by financially
I know how to make complex financial decisions
I am able to recognize a good financial investment
I am able to make good financial decisions
I know how to keep myself from spending too much
I know how to make myself save
I know how to get myself to follow through on my financial intentions
I'm securing my financial future
I can enjoy life because of the way I'm managing my money

NOT AT ALL	VERY LITTLE	SOMEWHAT	VERY WELL	COMPLETELY
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				
<input type="radio"/>				

■ 1st MODULE

QUESTIONNAIRE | Optional (not included in the index calculation)

HOW OFTEN DOES THIS STATEMENT APPLY TO YOU?	NEVER	RARELY	SOMETIMES	OFTEN	ALWAYS
I know when I do not have enough information to make a good decision involving my money	<input type="radio"/>				
I can tell when I'm not taking good care of my money.	<input type="radio"/>				
I can tell when my finances are getting out of hand	<input type="radio"/>				

■ 2nd MODULE

TEMPLATE | Part 1 | Financial Life

RELATIVE TO INCOME, SPENDING WAS:

	MUCH MORE	A LITTLE MORE THAN	ABOUT EQUAL	A LITTLE LESS	MUCH LESS	VALUE OF ANSWER
Which of the following statements best describes how your household's total income compared to total spending, over the last 12 months?	0	1	2	3	4	

HOW WELL DOES THIS STATEMENT DESCRIBE YOU OR YOUR SITUATION?	NOT AT ALL	VERY LITTLE	SOMEWHAT	VERY WELL	COMPLETELY	VALUE OF ANSWER
Worries about expenses and financial commitments is a source of stress in my household.	4	3	2	1	0	
Due to the financial commitments made, the standard of living in my household has been greatly reduced.	4	3	2	1	0	
I am just getting by financially	4	3	2	1	0	

Subtotal **Financial Security:** _____

I know how to make complex financial decisions	0	1	2	3	4	
I am able to recognize a good financial investment	0	1	2	3	4	
I am able to make good financial decisions	0	1	2	3	4	

Subtotal **Financial Security:** _____

I know how to keep myself from spending too much	0	1	2	3	4	
I know how to make myself save	0	1	2	3	4	
I know how to get myself to follow through on my financial intentions	0	1	2	3	4	

Subtotal **Financial Security:** _____

I'm securing my financial future	0	1	2	3	4	
I can enjoy life because of the way I'm managing my money	0	1	2	3	4	

Subtotal **Financial Security:** _____

TOTAL PART 1 (sum of the subtotals above): _____

■ 2nd MODULE

TEMPLATE | Part 2 | Financial Foundation

HOW MANY PRODUCTS DID YOU TICK IN THE PREVIOUS QUESTION?

NO PRODUCT	1 OR 2 PRODUCTS	BETWEEN 3 AND 5 PRODUCTS	BETWEEN 6 AND 8 PRODUCTS	9 PRODUCTS OR MORE	VALUE OF ANSWER
0	1	2	3	4	

COULD YOU TELL ME PLEASE WHAT IT IS, APPROXIMATELY, THE TOTAL INCOME PER MONTH INCLUDING ALL THE MEMBERS OF YOUR FAMILY?

UP TO R\$ 1.412	FROM R\$ 1,413 UP TO R\$ 2,420	FROM R\$ 2,421 UP TO R\$ 3.630	FROM R\$ 3,631 UP TO R\$ 6,050	FROM R\$ 6,051 UP TO R\$ 12,100	FROM R\$ 12,101 UP TO R\$ 24.200	MORE THAN R\$ 24.200	VALUE OF ANSWER
0	1	1	2	2	3	4	

WHAT IS YOUR LEVEL OF EDUCATION?

NO FORMAL EDUCATION/ INCOMPLETE ELEMENTARY SCHOOL	COMPLETED ELEMENTARY SCHOOL / INCOMPLETE MIDDLE SCHOOL	COMPLETED MIDDLE SCHOOL/ INCOMPLETE HIGH SCHOOL	COMPLETED HIGH SCHOOL/ INCOMPLETE HIGHER EDUCATION	COMPLETED HIGHER EDUCATION	COMPLETED POSTGRADUATE DEGREE	VALUE OF ANSWER
0	0	1	2	3	4	

TOTAL PART 2 (sum of the values of the answers above):

■ 2nd MODULE

TEMPLATE | Optional | Financial Self-Perception (not included in the index calculation)

HOW OFTEN DOES THIS STATEMENT APPLY TO YOU?	NEVER	RARELY	SOMETIMES	OFTEN	ALWAYS	VALUE OF ANSWER
I know when I do not have enough information to make a good decision involving my money	0	1	2	3	4	
I can tell when I'm not taking good care of my money.	0	1	2	3	4	
I can tell when my finances are getting out of hand	0	1	2	3	4	

TOTAL OPTIONAL (sum of the values of the answers above): _____

NOTE TO INTERVIEWER OR SURVEY EXECUTOR: each year the income brackets must be adjusted to the value of the minimum wage for that year. The data above is based on the minimum wage of May 1, 2024, whose base value is R\$1,412.00.

■ 3rd MODULE

SCORER | Financial Health Index

TOTAL PART 1	SUM PART 1	TOTAL PART 2 BETWEEN 0 AND 6	TOTAL PART 2 BETWEEN 7 AND 12	TOTAL PART 2
	0	8	0	
	1	11	1	
	2	14	2	
	3	16	3	
	4	18	4	
	5	20	5	
	6	22	6	
	7	24	7	
	8	26	9	
	9	28	10	
	10	30	12	
	11	32	13	
	12	34	15	
	13	36	17	
	14	38	19	
	15	39	21	
	16	41	23	
	17	43	25	
	18	45	27	
	19	47	29	
	20	49	31	
	21	51	35	
	22	52	37	
	23	54	40	
	24	56	42	
	25	58	44	
	26	60	46	
	27	62	48	
	28	63	50	
	29	65	53	
	30	68	55	
	31	70	57	
	32	72	59	
	33	74	61	
	34	76	64	
	35	78	67	
	36	80	69	
	37	82	71	
	38	83	73	
	39	85	75	
	40	87	77	
	41	89	79	
	42	91	81	
	43	92	84	
	44	94	86	
	45	95	88	
	46	97	90	
	47	98	93	
	48	100	96	

WHAT IS THE FINAL SCORE?

■ 3rd MODULE

CLASSIFIER | Financial Health Index

FINAL SCORE	HOW'S YOUR FINANCIAL HEALTH?	FINAL SCORE	HOW'S YOUR FINANCIAL HEALTH?
1	BAD	51	LOW
2	BAD	52	LOW
3	BAD	53	LOW
4	BAD	54	LOW
5	BAD	55	LOW
6	BAD	56	LOW
7	BAD	57	OK
8	BAD	58	OK
9	BAD	59	OK
10	BAD	60	OK
11	BAD	61	GOOD
12	BAD	62	GOOD
13	BAD	63	GOOD
14	BAD	64	GOOD
15	BAD	65	GOOD
16	BAD	66	GOOD
17	BAD	67	GOOD
18	BAD	68	GOOD
19	BAD	69	VERY GOOD
20	BAD	70	VERY GOOD
21	BAD	71	VERY GOOD
22	BAD	72	VERY GOOD
23	BAD	73	VERY GOOD
24	BAD	74	VERY GOOD
25	BAD	75	VERY GOOD
26	BAD	76	VERY GOOD
27	BAD	77	VERY GOOD
28	BAD	78	VERY GOOD
29	BAD	79	VERY GOOD
30	BAD	80	VERY GOOD
31	BAD	81	VERY GOOD
32	BAD	82	VERY GOOD
33	BAD	83	EXCELLENT
34	BAD	84	EXCELLENT
35	BAD	85	EXCELLENT
36	BAD	86	EXCELLENT
37	VERY LOW	87	EXCELLENT
38	VERY LOW	88	EXCELLENT
39	VERY LOW	89	EXCELLENT
40	VERY LOW	90	EXCELLENT
41	VERY LOW	91	EXCELLENT
42	VERY LOW	92	EXCELLENT
43	VERY LOW	93	EXCELLENT
44	VERY LOW	94	EXCELLENT
45	VERY LOW	95	EXCELLENT
46	VERY LOW	96	EXCELLENT
47	VERY LOW	97	EXCELLENT
48	VERY LOW	98	EXCELLENT
49	VERY LOW	99	EXCELLENT
50	LOW	100	EXCELLENT

■ 3rd MODULE

SCORER | Financial Security

SUBTOTAL FINANCIAL SECURITY	SUM PART 1	TOTAL PART 2 BETWEEN 0 AND 6	TOTAL PART 2 BETWEEN 7 AND 12	TOTAL PART 2
<div style="border: 1px solid black; width: 60px; height: 30px;"></div>	0	6	0	<div style="border: 1px solid black; width: 60px; height: 30px;"></div> WHAT IS THE FINANCIAL SECURITY SCORE?
	1	15	3	
	2	21	9	
	3	27	12	
	4	33	18	
	5	39	24	
	6	45	30	
	7	51	36	
	8	57	42	
	9	63	48	
	10	66	54	
	11	72	60	
	12	78	69	
	13	84	75	
	14	90	81	
	15	93	87	
	16	100	96	

■ 3rd MODULE

CLASSIFIER | Financial Security

FINAL SCORE	HOW'S YOUR FINANCIAL HEALTH?	FINAL SCORE	HOW'S YOUR FINANCIAL HEALTH?	FINAL SCORE	HOW'S YOUR FINANCIAL HEALTH?
1	BAD	35	VERY LOW	69	GOOD
2	BAD	36	VERY LOW	70	GOOD
3	BAD	37	VERY LOW	71	GOOD
4	BAD	38	VERY LOW	72	GOOD
5	BAD	39	VERY LOW	73	GOOD
6	BAD	40	VERY LOW	74	GOOD
7	BAD	41	VERY LOW	75	GOOD
8	BAD	42	LOW	76	GOOD
9	BAD	43	LOW	77	GOOD
10	BAD	44	LOW	78	VERY GOOD
11	BAD	45	LOW	79	VERY GOOD
12	BAD	46	LOW	80	VERY GOOD
13	BAD	47	LOW	81	VERY GOOD
14	BAD	48	LOW	82	VERY GOOD
15	BAD	49	LOW	83	VERY GOOD
16	BAD	50	LOW	84	VERY GOOD
17	BAD	51	LOW	85	VERY GOOD
18	BAD	52	LOW	86	VERY GOOD
19	BAD	53	LOW	87	VERY GOOD
20	BAD	54	OK	88	VERY GOOD
21	BAD	55	OK	89	VERY GOOD
22	BAD	56	OK	90	EXCELLENT
23	BAD	57	OK	91	EXCELLENT
24	VERY LOW	58	OK	92	EXCELLENT
25	VERY LOW	59	OK	93	EXCELLENT
26	VERY LOW	60	OK	94	EXCELLENT
27	VERY LOW	61	OK	95	EXCELLENT
28	VERY LOW	62	OK	96	EXCELLENT
29	VERY LOW	63	GOOD	97	EXCELLENT
30	VERY LOW	64	GOOD	98	EXCELLENT
31	VERY LOW	65	GOOD	99	EXCELLENT
32	VERY LOW	66	GOOD	100	EXCELLENT
33	VERY LOW	67	GOOD		
34	VERY LOW	68	GOOD		

■ 3rd MODULE

SCORER | Financial Ability

SUBTOTAL FINANCIAL SKILL	SUM PART 1	TOTAL PART 2 BETWEEN 0 AND 6	TOTAL PART 2 BETWEEN 7 AND 12	TOTAL PART 2
<input style="width: 100px; height: 30px;" type="text"/>	0	4	0	<input style="width: 100px; height: 30px;" type="text"/>
	1	16	8	
	2	24	12	
	3	32	20	
	4	40	28	
	5	48	36	
	6	56	44	
	7	64	52	
	8	72	60	
	9	80	68	
	10	84	76	
	11	92	88	
	12	100	96	

WHAT IS THE FINANCIAL SKILL SCORE?

■ 3rd MODULE

CLASSIFIER | Financial Ability

FINAL SCORE	HOW IS THE FINANCIAL SKILL?	FINAL SCORE	HOW IS THE FINANCIAL SKILL?	FINAL SCORE	HOW IS THE FINANCIAL SKILL?
1	BAD	35	LOW	69	GOOD
2	BAD	36	LOW	70	GOOD
3	BAD	37	LOW	71	GOOD
4	BAD	38	LOW	72	GOOD
5	BAD	39	LOW	73	GOOD
6	BAD	40	LOW	74	GOOD
7	BAD	41	LOW	75	GOOD
8	BAD	42	LOW	76	VERY GOOD
9	BAD	43	LOW	77	VERY GOOD
10	BAD	44	LOW	78	VERY GOOD
11	BAD	45	LOW	79	VERY GOOD
12	BAD	46	LOW	80	VERY GOOD
13	BAD	47	LOW	81	VERY GOOD
14	BAD	48	LOW	82	VERY GOOD
15	BAD	49	LOW	83	VERY GOOD
16	BAD	50	LOW	84	VERY GOOD
17	BAD	51	OK	85	VERY GOOD
18	BAD	52	OK	86	VERY GOOD
19	BAD	53	OK	87	VERY GOOD
20	VERY LOW	54	OK	88	VERY GOOD
21	VERY LOW	55	OK	89	VERY GOOD
22	VERY LOW	56	OK	90	VERY GOOD
23	VERY LOW	57	OK	91	VERY GOOD
24	VERY LOW	58	OK	92	EXCELLENT
25	VERY LOW	59	GOOD	93	EXCELLENT
26	VERY LOW	60	GOOD	94	EXCELLENT
27	VERY LOW	61	GOOD	95	EXCELLENT
28	VERY LOW	62	GOOD	96	EXCELLENT
29	VERY LOW	63	GOOD	97	EXCELLENT
30	VERY LOW	64	GOOD	98	EXCELLENT
31	VERY LOW	65	GOOD	99	EXCELLENT
32	VERY LOW	66	GOOD	100	EXCELLENT
33	VERY LOW	67	GOOD		
34	VERY LOW	68	GOOD		

■ 3rd MODULE

SCORER | Financial Behavior

SUBTOTAL FINANCIAL BEHAVIOR	SUM PART 1	TOTAL PART 2 BETWEEN 0 AND 6	TOTAL PART 2 BETWEEN 7 AND 12	TOTAL PART 2
<input style="width: 100px; height: 30px;" type="text"/>	0	4	0	<input style="width: 100px; height: 30px;" type="text"/> WHAT IS THE FINANCIAL BEHAVIOR SCORE?
	1	16	8	
	2	24	12	
	3	32	20	
	4	40	28	
	5	48	36	
	6	56	44	
	7	64	52	
	8	72	60	
	9	80	68	
	10	84	76	
	11	92	88	
	12	100	96	

■ 3rd MODULE

CLASSIFIER | Financial Behavior

FINAL SCORE	HOW IS THE FINANCIAL BEHAVIOR?	FINAL SCORE	HOW IS THE FINANCIAL BEHAVIOR?	FINAL SCORE	HOW IS THE FINANCIAL BEHAVIOR?
1	BAD	35	VERY LOW	69	OK
2	BAD	36	VERY LOW	70	OK
3	BAD	37	VERY LOW	71	OK
4	BAD	38	VERY LOW	72	GOOD
5	BAD	39	VERY LOW	73	GOOD
6	BAD	40	VERY LOW	74	GOOD
7	BAD	41	VERY LOW	75	GOOD
8	BAD	42	VERY LOW	76	GOOD
9	BAD	43	VERY LOW	77	GOOD
10	BAD	44	VERY LOW	78	GOOD
11	BAD	45	VERY LOW	79	GOOD
12	BAD	46	VERY LOW	80	GOOD
13	BAD	47	VERY LOW	81	GOOD
14	BAD	48	LOW	82	GOOD
15	BAD	49	LOW	83	GOOD
16	BAD	50	LOW	84	VERY GOOD
17	BAD	51	LOW	85	VERY GOOD
18	BAD	52	LOW	86	VERY GOOD
19	BAD	53	LOW	87	VERY GOOD
20	BAD	54	LOW	88	VERY GOOD
21	BAD	55	LOW	89	VERY GOOD
22	BAD	56	LOW	90	VERY GOOD
23	BAD	57	LOW	91	VERY GOOD
24	BAD	58	LOW	92	VERY GOOD
25	BAD	59	LOW	93	VERY GOOD
26	BAD	60	OK	94	VERY GOOD
27	BAD	61	OK	95	VERY GOOD
28	VERY LOW	62	OK	96	EXCELLENT
29	VERY LOW	63	OK	97	EXCELLENT
30	VERY LOW	64	OK	98	EXCELLENT
31	VERY LOW	65	OK	99	EXCELLENT
32	VERY LOW	66	OK	100	EXCELLENT
33	VERY LOW	67	OK		
34	VERY LOW	68	OK		

■ 3rd MODULE

SCORE | Financial Freedom

SUBTOTAL FINANCIAL FREEDOM	SUM PART 1	TOTAL PART 2 BETWEEN 0 AND 6	TOTAL PART 2 BETWEEN 7 AND 12	TOTAL PART 2
<div style="border: 1px solid black; width: 60px; height: 30px;"></div>	0	11	0	<div style="border: 1px solid black; width: 60px; height: 30px;"></div> WHAT IS THE FINANCIAL FREEDOM
	1	23	5	
	2	35	17	
	3	47	29	
	4	58	41	
	5	70	52	
	6	76	64	
	7	88	82	
	8	100	94	

■ 3RD MODULE

CLASSIFIER | Financial Freedom

FINAL SCORE	HOW IS THE FINANCIAL FREEDOM?	FINAL SCORE	HOW IS THE FINANCIAL FREEDOM?	FINAL SCORE	HOW IS THE FINANCIAL FREEDOM?
1	BAD	35	LOW	69	GOOD
2	BAD	36	LOW	70	GOOD
3	BAD	37	LOW	71	GOOD
4	BAD	38	LOW	72	GOOD
5	BAD	39	LOW	73	GOOD
6	BAD	40	LOW	74	GOOD
7	BAD	41	LOW	75	GOOD
8	BAD	42	LOW	76	VERY GOOD
9	BAD	43	LOW	77	VERY GOOD
10	BAD	44	LOW	78	VERY GOOD
11	BAD	45	LOW	79	VERY GOOD
12	BAD	46	LOW	80	VERY GOOD
13	BAD	47	LOW	81	VERY GOOD
14	BAD	48	OK	82	VERY GOOD
15	BAD	49	OK	83	VERY GOOD
16	BAD	50	OK	84	VERY GOOD
17	VERY LOW	51	OK	85	VERY GOOD
18	VERY LOW	52	OK	86	VERY GOOD
19	VERY LOW	53	OK	87	VERY GOOD
20	VERY LOW	54	OK	88	VERY GOOD
21	VERY LOW	55	OK	89	VERY GOOD
22	VERY LOW	56	OK	90	VERY GOOD
23	VERY LOW	57	OK	91	VERY GOOD
24	VERY LOW	58	OK	92	VERY GOOD
25	VERY LOW	59	OK	93	VERY GOOD
26	VERY LOW	60	OK	94	EXCELLENT
27	VERY LOW	61	OK	95	EXCELLENT
28	VERY LOW	62	OK	96	EXCELLENT
29	VERY LOW	63	OK	97	EXCELLENT
30	VERY LOW	64	GOOD	98	EXCELLENT
31	VERY LOW	65	GOOD	99	EXCELLENT
32	VERY LOW	66	GOOD	100	EXCELLENT
33	VERY LOW	67	GOOD		
34	VERY LOW	68	GOOD		

■ 3rd MODULE

SCORER | Financial Self-Perception

SUBTOTAL FINANCIAL SELF-PERCEPTION		SUM PART 1	TOTAL PART 2		TOTAL PART 2
			BETWEEN 0 AND 6	BETWEEN 7 AND 12	
<input type="text"/>		0	4	0	<input type="text"/>
		1	12	8	
		2	24	16	
		3	32	20	
		4	40	28	
		5	48	36	
		6	56	44	
		7	64	52	
		8	72	60	
		9	80	68	
		10	84	76	
		11	92	88	
		12	100	96	

WHAT IS THE FINANCIAL SELF-PERCEPTION SCORE?

■ 3rd MODULE

CLASSIFIER | Financial Self-Perception

FINAL SCORE	HOW IS THE FINANCIAL SELF-PERCEPTION?	FINAL SCORE	HOW IS THE FINANCIAL SELF-PERCEPTION??	FINAL SCORE	HOW IS THE FINANCIAL SELF-PERCEPTION??
1	BAD	35	VERY LOW	69	OK
2	BAD	36	VERY LOW	70	OK
3	BAD	37	VERY LOW	71	OK
4	BAD	38	VERY LOW	72	OK
5	BAD	39	VERY LOW	73	OK
6	BAD	40	VERY LOW	74	OK
7	BAD	41	VERY LOW	75	OK
8	BAD	42	VERY LOW	76	OK
9	BAD	43	VERY LOW	77	OK
10	BAD	44	VERY LOW	78	OK
11	BAD	45	VERY LOW	79	OK
12	BAD	46	VERY LOW	80	OK
13	BAD	47	VERY LOW	81	OK
14	BAD	48	VERY LOW	82	OK
15	BAD	49	VERY LOW	83	OK
16	BAD	50	VERY LOW	84	VERY GOOD
17	BAD	51	VERY LOW	85	VERY GOOD
18	BAD	52	LOW	86	VERY GOOD
19	BAD	53	LOW	87	VERY GOOD
20	BAD	54	LOW	88	VERY GOOD
21	BAD	55	LOW	89	VERY GOOD
22	BAD	56	LOW	90	VERY GOOD
23	BAD	57	LOW	91	VERY GOOD
24	BAD	58	LOW	92	VERY GOOD
25	BAD	59	LOW	93	VERY GOOD
26	BAD	60	LOW	94	VERY GOOD
27	BAD	61	LOW	95	VERY GOOD
28	VERY LOW	62	LOW	96	EXCELLENT
29	VERY LOW	63	LOW	97	EXCELLENT
30	VERY LOW	64	LOW	98	EXCELLENT
31	VERY LOW	65	LOW	99	EXCELLENT
32	VERY LOW	66	LOW	100	EXCELLENT
33	VERY LOW	67	LOW		
34	VERY LOW	68	OK		

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 **BANCO CENTRAL
DO BRASIL**

