

PRUDENTIAL ECONOMIC FINANCIAL INDICATORS

Notice no. 16/GBM/2017

Description	Formula	Period 31 st December 2023
CAPITAL		
Leverage Ratio	Equity Capital (i) /Total Assets	42.81%
Solvency Ratio	Own Funds/Risk-Weighted Assets	34.44%
Tier 1 Capital	Original Own Funds (ii) /Risk-Weighted Assets	28.69%
ASSET QUALITY		
Ratio of Loans Overdue up to 90 days	Loans Overdue up to 90 days/Total Loans	12.59%
Non-Performing Loans Ratio (NPL)	Non-Performing Loans (Gross) (iii) /Total Loans (Gross)	11.65%
NPL Coverage Ratio	Provisions for Non-Performing Loans/Non Performing Loans	73.33%
MANAGEMENT		
Organizational Expenses	Operating Costs (iv) /Banking Product	34.98%
Running Cost	Administrative Costs (v) /Banking Product	31.51%
Efficiency Ratio	Productive Assets (vi) /Number of Employees	84,918.16
RESULTS		
Financial Margin Ratio	Financial Margin /Average Productive Assets	17.33%
Return on Assets (ROA)	Net Result/Average Assets	6.96%
Return on Equity (ROE)	Net Result/Average Equity	15.24%
LIQUIDITY		
Net Assets Ratio	Net Assets (vii) /Total Assets	13.62%
Transformation Ratio	Total Loans/Total Deposits	455.53%
Short-Term Liquidity Coverage Ratio	Net Assets/Short-Term Liabilities (viii))	58.44%

(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."