

PRUDENTIAL ECONOMIC FINANCIAL INDICATORS

Notice no. 16/GBM/2017

| Description | Formula | Period 30 th September 2023 |
|--------------------------------------|--|---|
| CAPITAL | | |
| Leverage Ratio | Equity Capital (i) /Total Assets | 43.49% |
| Solvency Ratio | Own Funds/Risk-Weighted Assets | 39.56% |
| Tier 1 Capital | Original Own Funds (ii) /Risk-Weighted Assets | 32.96% |
| ASSET QUALITY | | |
| Ratio of Loans Overdue up to 90 days | Loans Overdue up to 90 days/Total Loans | 22.35% |
| Non-Performing Loans Ratio (NPL) | Non-Performing Loans (Gross) (iii) /Total Loans (Gross) | 9.79% |
| NPL Coverage Ratio | Provisions for Non-Performing Loans/Non Performing Loans | 75.90% |
| MANAGEMENT | | |
| Organizational Expenses | Operating Costs (iv) /Banking Product | 32.58% |
| Running Cost | Administrative Costs (v) /Banking Product | 29.25% |
| Efficiency Ratio | Productive Assets (vi) /Number of Employees | 76,281.04 |
| RESULTS | | |
| Financial Margin Ratio | Financial Margin /Average Productive Assets | 13.22% |
| Return on Assets (ROA) | Net Result/Average Assets | 6.61% |
| Return on Equity (ROE) | Net Result/Average Equity | 14.33% |
| LIQUIDITY | | |
| Net Assets Ratio | Net Assets (vii) /Total Assets | 6.07% |
| Transformation Ratio | Total Loans/Total Deposits | 399.45% |
| Short-Term Liquidity Coverage Ratio | Net Assets/Short-Term Liabilities (viii) | 49.85% |

(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 + Securites.
(vii) See explanatory notes attached.
(viii) See explanatory notes attached."