

PRUDENTIAL ECONOMIC FINANCIAL INDICATORS

Notice no. 16/GBM/2017

Description	Formula	Period 30 September 2022
CAPITAL		
Leverage Ratio	Equity Capital (i) /Total Assets	52.84%
Solvency Ratio	Own Funds/Risk-Weighted Assets	52.78%
Tier 1 Capital	Original Own Funds (ii) /Risk-Weighted Assets	52.97%
ASSET QUALITY		
Ratio of Loans Overdue up to 90 days	Loans Overdue up to 90 days/Total Loans	9.47%
Non-Performing Loans Ratio (NPL)	Non-Performing Loans (Gross) (iii) /Total Loans (Gross)	9.47%
NPL Coverage Ratio	Provisions for Non-Performing Loans/Non Performing Loans	77.32%
MANAGEMENT		
Organizational Expenses	Operating Costs (iv) /Banking Product	36.44%
Running Cost	Administrative Costs (v) /Banking Product	33.49%
Efficiency Ratio	Productive Assets (vi) /Number of Employees	60,057.53
RESULTS		
Financial Margin Ratio	Financial Margin /Average Productive Assets	14.71%
Return on Assets (ROA)	Net Result/Average Assets	6.00%
Return on Equity (ROE)	Net Result/Average Equity	11.24%
LIQUIDITY		
Net Assets Ratio	Net Assets (vii) /Total Assets	9.47%
Transformation Ratio	Total Loans/Total Deposits	368.70%
Short-Term Liquidity Coverage Ratio	Net Assets/Short-Term Liabilities (viii))	65.03%

(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."