# FACT SHEET

Banco ATLANTICO Europa  Maket *(Source: APB - Associação Portuguesa dos Bancos)*

## PRUDENTIAL RATIOS

| | ATLANTICO | MARKET (APB) | ATLANTICO | MARKET (APB) | |
|---|---|---|---|---|---|
| | 2025 | | 1ST QUARTER 2026 | | |
| Common Equity Tier 1 (CET1) | 27.0% | 18.0% | 25.3% | 18.0% | ● |
| Total Solvency Ratio | 27.0% | 20.7% | 25.3% | 20.7% | ● |
| Leverage Ratio | 8.7% | 7.5% | 7.9% | 7.6% | ● |
| Loan to deposits | 29.3% | 76.0% | 29.3% | 75.7% | ◒ |
| Liquidity Cover Ratio (LCR) | 238.2% | 259.9% | 200.8% | 245.9% | ◒ |
| Net Stable Funding Ratio (NSFR) | 197.5% | n.d. | 193.5% | n.d. | ● |

## PROFITABILITY RATIOS

| | ATLANTICO | MARKET (APB) | ATLANTICO | MARKET (APB) | |
|---|---|---|---|---|---|
| | 2025 | | 1ST QUARTER 2026 | | |
| Net Interest Margin / Total Revenues | 48.4% | 70.6% | 38.9% | 72.0% | ◒ |
| Cost-to-income | 68.5% | 41.8% | 64.0% | 44.0% | ◒ |
| Corporate Taxes (Net Profit vs. Profit before taxes) | 27.3% | 25.3% | 30.7% | 27.2% | ◒ |
| Return on Equity (Annualized ROE) | 9.7% | 14.5% | 10.6% | 13.6% | ◒ |
| Return on Assets (Annualized ROA) | 0.9% | 1.32% | 0.9% | 1.27% | ◒ |

## CREDIT QUALITY

| | ATLANTICO | MARKET (APB) | ATLANTICO | MARKET (APB) | |
|---|---|---|---|---|---|
| | 2025 | | 1ST QUARTER 2026 | | |
| NPL | 2.7% | 2.1% | 2.47% | 2.1% | ◒ |
| NPL (net) | 1.4% | 0.9% | 1.46% | 0.9% | ◒ |
| NPL Coverage Ratio | 39.3% | 55.8% | 39.3% | 55.4% | ◒ |

● Compares well with the market
○ Compares less well with the market