

















FACT SHEET

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

	ATLANTICO	MARKET (APB)	ATLANTICO	MARKET (APB)	
	2024		2025		
	PRUDENTIAL RATIOS				
Common Equity Tier 1 (CET1)	22.4%	18.0%	27.0%	17.9%	
Total Solvency Ratio	22.4%	20.6%	27.0%	20.6%	
Leverage Ratio	9.6%	7.7%	8.7%	7.5%	
Loan to deposits	35.3%	75.0%	29.3%	76.0%	
Liquidity Cover Ratio (LCR)	202.8%	271.9%	238.2%	260.1%	
Net Stable Funding Ratio (NSFR)	179.0%	n.d.	197.5%	n.d.	
PROFITABILITY RATIOS					
	ATLANTICO	MARKET (APB)	ATLANTICO	MARKET (APB)	
	2024		2025		
Net Interest Margin / Total Revenues	58,0%	75.4%	48.4%	70.6%	
Cost-to-income	69.6%	40.8%	68.5%	41.7%	
Corporate Taxes (Net Profit vs. Profit before taxes)	34.9%	27.4%	27.3%	31.6%	
Return on Equity (Annualized ROE)	9.3%	15.1%	9.7%	14.5%	
Return on Assets (Annualized ROA)	1.0%	1.37%	0.9%	1.32%	
CREDIT QUALITY					
	ATLANTICO	MARKET (APB)	ATLANTICO	MARKET (APB)	
	2024		2025		
NPL	3.7%	2.4%	2.7%	2.1%	
NPL (net)	2.3%	1.1%	1.4%	0.9%	
NPL Coverage Ratio	38.0%	55.4%	39.3%	55.8%	

 Compares well with the market
 Compares less well with the market