

BANCO BPI, S.A.

Registered office: Av. Boavista, 1117, Porto
Registered at Commercial Registry of Porto
under registration number PTIRNMJ 501 214 534
and tax identification number 501 214 534
Share capital: € 1 293 063 324.98

ANNOUNCEMENT

Banco BPI hereby reports that it has been notified of the decision of the European Central Bank regarding minimum capital requirements and leverage ratio for 2023, following the outcome of the Supervisory Review and Evaluation Process (SREP), which shows a reduction in the total Pillar 2 requirement ⁽¹⁾ from 2.0% applicable in 2022 to 1.9% in 2023.

Thus, from 1 January 2023, Banco BPI must comply with the minimum requirements of 8.57% for the Common Equity Tier 1 (CET1) capital ratio, which includes the Pillar 1 regulatory minimum (4.5%), the Pillar 2 requirement (1.07%) ⁽¹⁾, the capital conservation buffer (2.5%), the other systemically important institutions buffer (0.5%) ⁽¹⁾ and the Countercyclical buffer (0.00%)⁽²⁾.

Likewise, the minimum requirements for the Tier 1 capital ratio and the total capital ratio are 10.43% and 12.90%, respectively.

Finally, from 1 January 2023, Banco BPI must comply with a minimum requirement of 3% for the leverage ratio, which includes a 3% Pillar 1 regulatory minimum and a Pillar 2 requirement of 0%.

	Capital ratios 30.09.2022	Minimum requirements 2022				Minimum requirements 2023			
		TOTAL	Of which:			TOTAL	Of which:		
			Pillar 1	Pillar 2	Buffers		Pillar 1	Pillar 2	Buffers
CET1	13.5%	8.63%	4.50%	1.13%	3.00%	8.57%	4.50%	1.07%	3.00%
T1	14.9%	10.50%	6.00%	1.50%	3.00%	10.43%	6.00%	1.43%	3.00%
Total capital	17.1%	13.00%	8.00%	2.00%	3.00%	12.90%	8.00%	1.90%	3.00%
Leverage ratio	6.5%	3.00%	3.00%	0%	0%	3.00%	3.00%	0%	0%

16 December 2022

Banco BPI, S.A.

⁽¹⁾ Requirements applicable only to Banco BPI's ratios on a consolidated basis.

⁽²⁾ As of 30 September 2022. Updated quarterly, may differ between consolidated and individual.