



Grupo  CaixaBank

**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 informs that it has been notified by the Bank of Portugal on the implementation of a capital buffer for systemic risk in the residential real estate market in Portugal. It will be applicable to institutions using the internal ratings-based (IRB) approach and will correspond to 4% of the amount of risk-weighted exposures in the portfolio of loans to individuals secured by residential real estate in Portugal.

This buffer has to be met with Common Equity Tier 1 (CET1) capital by 1<sup>st</sup> October 2024 and will be reviewed at least every two years.

This sectoral systemic risk buffer translates, on a proforma basis for September 2023, into an estimated 78 basis points increase in capital requirements. Banco BPI complies by a significant margin with the minimum capital requirements, and after this measure implementation shows a 470 basis points MDA buffer - capital buffer without profit distribution limitations – as of September 2023 proforma.

22<sup>nd</sup> November 2023

Banco BPI, S.A.