

**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

**MINIMUM PRUDENTIAL REQUIREMENTS FOR 2024**

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 2024, following the outcome of the Supervisory Review and Evaluation Process (SREP), with the total Pillar 2 requirement<sup>1</sup> remaining unchanged at 1.9%.

Thus, from 1<sup>st</sup> January 2024, Banco BPI must comply with the minimum requirements of 8.58% for the Common Equity Tier 1 (CET1) capital ratio, which includes the Pillar 1 regulatory minimum (4.5%), the Pillar 2 requirement (1.07%)<sup>1</sup>, the capital conservation buffer (2.5%), the other systemically important institutions buffer (0.5%)<sup>1</sup> and the Countercyclical buffer (0.01%)<sup>2</sup>.

Likewise, the minimum requirements for the Tier 1 capital ratio and the total capital ratio are 10.43% and 12.91%, respectively.

Finally, from 1<sup>st</sup> January 2024, 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%.

In September 2023, as shown in the following table, BPI comfortably exceeded all requirements.

	Capital ratios 30.09.2023	Minimum requirements from 1 <sup>st</sup> Jan. 2024			
		TOTAL	Of which:		
			Pillar 1	Pillar 2	Buffers <sup>3</sup>
<b>CET1</b>	<b>14.5%</b>	<b>8.58%</b>	4.50%	1.07%	3.01%
<b>T1</b>	<b>16.0%</b>	<b>10.43%</b>	6.00%	1.43%	3.01%
<b>Total capital</b>	<b>18.4%</b>	<b>12.91%</b>	8.00%	1.90%	3.01%
<b>Leverage ratio</b>	<b>7.3%</b>	<b>3.00%</b>	3.00%	0.00%	0.00%

As communicated to the market on 22<sup>nd</sup> November 2023, in addition to the requirements described above, from the 1<sup>st</sup> October 2024 Banco BPI will have to comply, through Common Equity Tier 1 capital (CET1), with an additional capital requirement for systemic risk in the residential real estate market in Portugal. This sectoral systemic risk buffer translates, on a proforma basis for September 2023, into an estimated 78 basis points increase in capital requirements.

5<sup>th</sup> December 2023

Banco BPI, S.A.

<sup>1</sup> Requirements applicable only on a consolidated basis.

<sup>2</sup> As of 30 September 2023. Updated quarterly, may differ between consolidated and individual basis.

<sup>3</sup> Capital conservation buffer (2.5%), other systemically important institutions buffer (0.5%) and countercyclical buffer (0.01%).