



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 S.A. ("BPI") hereby reports that it was notified by the Bank of Portugal of its Minimum Requirements for Own Funds and Eligible Liabilities ("MREL"), as determined by the Single Resolution Board ("SRB"). These requirements replace the previous applicable requirements that were publicly disclosed on 5 April 2023.

As set out in the notification, BPI, on a sub-consolidated basis, must comply by 1 January 2024 with a minimum amount of own funds and eligible liabilities of:

- 19.23% of Risk-Weighted Assets ("RWA"), or 22.24% with the addition of the current Combined Buffer Requirement ("CBR")<sup>1</sup>;
- 5.91% of Leverage Ratio Exposure ("LRE").

As of 31 March 2024, BPI complies with MREL requirements, both as a percentage of RWA and as a percentage of LRE. Additionally, the long-term funding plan foresees that BPI continues to comply with MREL requirements in the future.

### **MREL requirements (including CBR) vs MREL ratios**

	<b>MREL requirements</b>		<b>Phasing-in ratios</b>
	<b>2024</b>	<b>2023</b>	<b>march 2024</b>
% RWA	22.24% <sup>(1)</sup>	22.43%	24.5%
% LRE	5.91%	5.91%	12.1%

Porto, 24 April 2024

Banco BPI, S.A.

<sup>1</sup> Considering the Combined Buffer Requirement (CBR) of 3.01% in December 2023. From October 2024, a buffer requirement for systemic risk in the residential real estate market in Portugal will be added, as communicated to the market on 20 November 2023, which is estimated close to 0.8%.