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

MINIMUM PRUDENTIAL REQUIREMENTS FOR 2026

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 2026, following the outcome of the Supervisory Review and Evaluation Process (SREP).

According to the communication received, the Pillar 2 capital requirement (P2R) for Banco BPI was kept unchanged at 2%.

It is worth recalling that Bank of Portugal Notice 7/2024, published on 31st December 2024, set the countercyclical capital buffer at 0.75% of the total amount of risk exposures in Portugal, to be complied with from 1st January 2026. This will lead to an increase in minimum capital requirements compared to those currently in force.

Thus, from 1st January 2026, Banco BPI must comply with the following minimum prudential requirements: 10.1% for the Common Equity Tier 1 (CET1) capital ratio, 12.0% for the Tier 1 capital ratio, 14.5% for the total own funds ratio.

The Pillar 1 requirement for the leverage ratio was maintained at 3%.

As shown in the table below, in September 2025, BPI exceeded all requirements.

	Capital ratios 30.09.2025	Minimum requirements from 1st Jan. 2026			
		TOTAL	Of which:		
			Pillar 1	Pillar 2	Buffers[1]
CET1	**14.3%**	**10.1%**	4.5%	1.1%	4.5%
T1	**15.7%**	**12.0%**	6.0%	1.5%	4.5%
Total capital	**17.8%**	**14.5%**	8.0%	2.0%	4.5%
Leverage ratio	**7.4%**	**3.0%**	3.0%	0.0%	0.0%

31st October 2025

Banco BPI, S.A.

[1] Capital conservation buffer (2.5%), other systemically important institutions buffer (0.5%), countercyclical capital buffer (0.7% pro-forma as of 30 Sep. 2025; updated quarterly) and sectorial systemic risk buffer (0.8% with reference to exposure on 30 Sep. 2025).