



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 previously applicable requirements that were publicly disclosed on 24 April 2024.

Banco BPI must comply, on a consolidated basis, from the date of notification, with a minimum amount of own funds and eligible liabilities corresponding to 21.42% of total risk-weighted assets ("RWA"), which would equate to 25.20% with the addition of the current combined buffer requirement ("CBR")¹. Compared to the minimum requirements in force at the end of 2024, there is an increase of 2.2 p.p. due to the inclusion of the Market Confidence Charge ("MCC"), following the amendment to MREL regulations which now provides for this requirement for Other Systemically Important Institutions ("O-SII").

The minimum amount of own funds and eligible liabilities as a percentage of total leverage ratio exposure ("LRE") remained at 5.91%.

As of 31 December 2024, BPI already complied with the established MREL requirements, both as a percentage of RWA and as a percentage of LRE. Furthermore, in the long-term financing plan, BPI continues to comfortably comply with the MREL requirements in the future.

MREL requirements (including CBR) vs MREL ratios

	MREL requirements 2025	Actual ratios at December 2024
% RWA	25.20%	27.7%
% LRE	5.91%	13.0%

Porto, 28 January 2025

Banco BPI, S.A.

¹ The Combined Buffer Requirement (CBR) was 3.78% in December 2024. As of 1 January 2026, the countercyclical capital reserve will be set in Portugal at 0.75% of the total amount of the national banking sector's credit exposure to the non-financial private sector (risk-weighted).