

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 28 January 2025.

Banco BPI must comply, from the date of notification, with a minimum amount of own funds and eligible liabilities corresponding to 22.12% of total risk weighted assets ("RWA").

Accordingly, the MREL requirement, with the addition of the current combined buffer requirement ("CBR")¹ results in a requirement of 26.60% for 2026. Compared to the minimum requirements in force in 2025, this represents an increase of 1.4 p.p., essentially due to the inclusion of the sectoral systemic risk buffer in the Market Confidence Charge component and the entry into force of the countercyclical buffer on 1 January 2026. This increase is accommodated by the Bank's current ratios, as can be seen in the table below.

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 2025, BPI complied with the established MREL requirements for 2026, 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	Ratios
	2026	December 2025
% RWA	26.60%	29.1%
% LRE	5.91%	13.4%

Porto, 26 January 2026

Banco BPI, S.A.

¹ Capital conservation buffer (2.5%), other systemically important institutions (O-SII) buffer (0.5%), sectoral systemic risk buffer (0.75% based on exposure as of Dec. 2025) and institution-specific countercyclical buffer (0.73% pro forma Dec. 2025; updated quarterly).