

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 2025

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 2025, following the outcome of the Supervisory Review and Evaluation Process (SREP).

Thus, from 1st January 2025, Banco BPI must comply with the minimum requirements of 9.45% for the Common Equity Tier 1 (CET1) capital ratio, 11.32% for the Tier 1 capital ratio and 13.82% for the total capital ratio. Compared to the minimum requirements currently in force, there is an increase of 0.1%, reflecting the variation in the Pillar 2¹ requirement from 1.9% to 2%.

The Pillar 1 requirement of 3% for the leverage ratio is maintained.

In September 2024, as shown in the following table, BPI exceeded all requirements.

	Capital ratios 30.09.2024	Minimum requirements from 1 st Jan. 2025			
		TOTAL	Of which:		
			Pillar 1	Pillar 2 ¹	Buffers ²
CET1	13.9%	9.45%	4.50%	1.13%	3.82%
T1	15.3%	11.32%	6.00%	1.50%	3.82%
Total capital	17.5%	13.82%	8.00%	2.00%	3.82%
Leverage ratio	7.3%	3.00%	3.00%	0.00%	0.00%

The information disclosed by Banco de Portugal in the context of public consultation n^o 4/2024 considers a countercyclical reserve of 0.75% for 2026, applicable to risk-weighted credit exposure to the non-financial private sector in Portugal. If this proposal is formalised, it will represent an increase in Banco BPI's capital requirements of 0.71%, calculated on a proforma basis for September 2024.

13th December 2024

Banco BPI, S.A.

¹ Requirements applicable only on a consolidated basis.

² Capital conservation buffer (2.5%), other systemically important institutions buffer (0.5%, applicable only on a consolidated basis), countercyclical capital buffer (0.01% as of 30 sep. 2024; updated quarterly) and sectorial systemic risk buffer (0.81% with reference to exposure on 30 Sep 2024 and in force since 1 Oct 2024; updated quarterly).