Announcement

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Millennium bcp

3 November 2025

Banco Comercial Português, S.A. informs about minimum prudential requirements

Banco Comercial Português, S.A. ("BCP" or "Bank") hereby informs that, under the context of the Supervisory Review and Evaluation Process (SREP), it has been notified of the decision of the European Central Bank (ECB) regarding minimum prudential requirements to be fulfilled on a consolidated basis from January 1, 2026.

According to the information received, the Pillar 2 Requirement ("P2R") for BCP from January 1, 2026, is 2.15%, which represents a decrease of 10 bp, reflecting a more favourable assessment from the Supervisor on the Bank's global risk.

The decisions referred above establish the minimum own funds requirements determined based on the total value of risk-weighted assets (RWA):

	September 30, 2025*	**Minimum capital requirements**			
			Of which:		
BCP Consolidated	**Fully implemented**	**Capital requirements**	Pillar 1	Pillar 2	*Buffers* **
CET1	**15.9%**	**10.28%**	4.50%	1.21%	4.57%
Tier 1	**17.0%**	**12.18%**	6.00%	1.61%	4.57%
Total	**19.9%**	**14.72%**	8.00%	2.15%	4.57%

**The capital ratios of September 2025 are estimated, including 25% of the unaudited accumulated net income of the first nine months of 2025.*

*** Includes Capital Conservation buffer of 2.5%, O-SII buffer of 1.0%, CCyB of 0.80% (proforma in September 2025: weighted average of exposures by country by their respective countercyclical reserve, of which 0.75% for exposures in Portugal in accordance with Notice 7/2024 of the Bank of Portugal and 1% for exposures in Poland, recalculated quarterly) and Sectoral Systemic Risk buffer of 0.27% (variable value with reference to september 2025).*

BANCO COMERCIAL PORTUGUÊS, S.A.,
having its registered office at Praça D. João I, 28, Oporto,
registered at the Commercial Registry of Oporto, with the
single commercial and tax identification number 501 525 882
and the share capital of EUR 3,000,000,000.00.
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Buffers include the capital conservation buffer (2.5%), the buffer for other systemically important institutions (O-SII: 1.0%), Countercyclical Capital Buffer (CCyB: 0.80%; proforma in September 2025: weighted average of exposures by country by their respective countercyclical reserve, of which 0.75% for exposures in Portugal in accordance with Notice 7/2024 of the Bank of Portugal and 1% for exposures in Poland, recalculated quarterly) and the Sectoral Systemic Risk buffer of 0.27% (variable, corresponding to 4% on the amount of risk exposures on the retail portfolio of loans to individuals collateralized by residential properties located in Portugal, calculated in pursuant to paragraph 3 of article 92 of Regulation (EU) 575/2013, at the highest level of consolidation in Portugal, considering the applicable legal framework).

The estimated ratios as of September 30, 2025, on a consolidated basis, exceed the minimum required CET1, Tier 1 and total ratio by a wide margin, including all the reserves mentioned above, demonstrating the Bank's solid capitalization.

End of announcement
Banco Comercial Português, S.A.

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