

1 August 2025

## Banco Comercial Português, S.A. informs about 2025 EU-Wide Stress Test Results

Banco Comercial Português, S.A. was subject to the 2025 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Banco de Portugal (BdP), the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

Banco Comercial Português, S.A. notes the announcements made today by the EBA on the EU-wide stress test and fully acknowledges the outcomes of this exercise, comprising 64 banks that together represent around 75% of total banking assets in the European Union.

The 2025 EU-wide stress test does not contain a pass-fail threshold and instead is designed to be used as an important source of information for the purposes of the Supervisory Review and Evaluation Process (SREP). The results will assist competent authorities in assessing Banco Comercial Português, S.A. ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025-2027). The stress test has been carried out applying a static balance sheet assumption as of December 2024, and therefore does not take into account future business strategies and management actions. It is not a forecast of Banco Comercial Português, S.A. financial evolution.

Considering the results of Banco Comercial Português, S.A. in the stress test, it should be highlighted the following:

- the application of the adverse scenario resulted in a reduction of 230 b.p. at the end of 2025, 154 b.p. at the end of 2026 and of 102 b.p. at the end of 2027 compared to the CET1 fully loaded restated

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# Announcement

Reuters>bcp.ls · Exchange>BCP · Bloomberg>bcp pl  
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(CRR3) capital ratio of 2024, which compares with an average reduction in the universe of the 64 banks submitted to this exercise, of 313 b.p. at the end of 2025, 339 b.p. at the end of 2026 and 370 b.p. at the end of 2027.

- the application of the baseline scenario resulted in an increase of 130 b.p in the fully loaded CET1 capital ratio at the end of 2025, 255 b.p. at the end of 2026 and of 280 b.p. at the end of 2027 compared to the CET1 fully loaded restated (CRR3) capital ratio of 2024, which compares with an average increase in the universe of the 64 banks submitted to this exercise, of 62 b.p at the end of 2025, 108 b.p. at the end of 2026 and 118 b.p. at the end of 2027.

Detailed information on the results of Banco Comercial Português, S.A. in the stress test is available on the EBA website ([www.eba.europa.eu](http://www.eba.europa.eu)).

## End of announcement

**Banco Comercial Português, S.A.**

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.  
LEI: JU1U6SODG9YLT7N8ZV32

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