



Grupo  CaixaBank

BANCO BPI, S.A.

Registered office: Avenida da Boavista, 1117, Porto

Registered at Commercial Registry of Porto under

registration number PTIRNMJ 501 214 534

Share capital: € 1 293 063 324.98

ANNOUNCEMENT

Issuance of 450 million euros senior non-preferred notes

1. Banco BPI, S.A. informs that it has issued senior non-preferred notes, under its Euro Medium Term Note Programme, in the amount of 450 million euros maturing in November 2029, with optional redemption in November 2028, which terms were set today. This issue will be solely subscribed by CaixaBank, S.A.
2. This issue is aimed at reinforcing liabilities eligible for MREL (Minimum Requirement for Own Funds and Eligible Liabilities).

At the end of September 2025 BPI had a MREL ratio as a percentage of RWA ("Risk Weighted Assets") of 27.3%, complying with the MREL requirement in place since 1 January 2025 of 25.23%. After the aforementioned issue, the pro forma MREL ratio in September 2025 is 29.5%.

3. The issue will have a floating rate coupon indexed to 6 month Euribor plus a spread of 0.70%.
4. The settlement of the issue is expected to take place on 27 November 2025.

Porto, 14 November 2025

Banco BPI, S.A.