

Novo Banco, S.A. informs on minimum own funds requirements

Novo Banco, S.A. (“novobanco” or the “Bank”) was notified by the European Central Bank of its minimum prudential requirements applicable in 2026. The requirements to be observed are based on the results of the Supervisory Review and Evaluation Process (“SREP”), and calculated relative to the Total Risk Weighted Assets (“RWA”), in the following terms:

| Requirements | CET 1 | Tier 1 | Total |
|---|--------------|---------------|---------------|
| P1 - Pillar 1 | 4.50% | 6.00% | 8.00% |
| P2R - Pillar 2 Requirement | 1.41% | 1.88% | 2.50% |
| CCB - Capital Conservation Buffer | 2.50% | 2.50% | 2.50% |
| O-SII - Other Systemically Important Institution Buffer | 0.50% | 0.50% | 0.50% |
| CCyB ¹ - Countercyclical Capital Buffer | 0.77% | 0.77% | 0.77% |
| SyB ² - Systemic Risk Buffer | 0.29% | 0.29% | 0.29% |
| Overall Capital Requirement | 9.97% | 11.94% | 14.56% |

| | | | |
|---|--------------|--------------|--------------|
| Ratios as of 30-Sep-25³ | 16.9% | 16.9% | 19.9% |
|---|--------------|--------------|--------------|

The Pillar 2 requirement (“P2R”) for novobanco in 2026 is 2.50%, which represents an additional decrease of 20bps, reflecting an improved perception by the Supervisor of novobanco’s overall risk profile.

As of 30 September 2025, novobanco’s capital ratios exceed the new minimum requirements for CET 1, Tier 1 and Total Capital with significant margin (7.0pp, 5.0pp and 5.3pp, respectively), evidence of novobanco’s robust solvency.

This announcement is made in accordance and for the purpose of article of article 29-Q, No. 3 of the Portuguese Securities Code and the article 17 of Regulation (EU) No. 596/2014 of the European Parliament and of the Council.

Lisbon, 3 November 2025
Novo Banco, S.A.

¹ Not fixed amount; includes Countercyclical capital buffer of 0.75% in Portugal taking effect from 1-Jan-26

² Not fixed amount;

³ Includes 40% of 1H 2025 Net Income