

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL
informs on MREL Requirements as from 30 September 2025

12 September 2025

Under the terms of Article 17 of Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16th April 2014, Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL hereby informs that Grupo Crédito Agrícola has been notified by Bank of Portugal as to its Minimum Requirement for Own Funds and Eligible Liabilities ("MREL"), in force as from 30th September 2025, determined by the Single Resolution Board, as follows:

MREL TREA (Total Risk Exposure Amount) Requirement	
TREA	22,49%
Combined Buffer Requirement:	2,75%
CCB - Capital Conservation Buffer	2,50%
O-SII - Other Systemically Important Institution Buffer	0,25%
MREL TREA + CBR Requirement	25,24%
MREL TREA as of 30th June 2025 (including Net Income for the period)	29,20%
MREL TREA as of 30th June 2025 (not including Net Income for the period)	27,81%
MREL – LRE (Leverage Ratio Exposure) Requirement	
MREL LRE Requirement	5,91%
MREL LRE as of 30th June 2025 (including Net Income for the period)	12,28%
MREL LRE as of 30th June 2025 (not including Net Income for the period)	11,70%

Considering accounts as of 30th June 2025, Crédito Agrícola complied with the requirements which will come into force as from 30th September 2025 with a margin of comfort of 3.96 p.p. in the case of MREL TREA and of 6.37 p.p. in the case of MREL LRE (both including Net Income for the period). The Group's funding and capital strategy aims to ensure that the Group will continue to comply with all its requirements.

Lisbon, 12 September 2025

Grupo Crédito Agrícola

Caixa Central de Crédito Agrícola Mútuo, C.R.L.

Rua Castilho 233-233A. 1099-004 Lisboa, Portugal

Tax number: 501 464 301

Share Capital: 331 744 155.00 Euros

Contacts:

Investor Relations: investor.relations@creditoagricola.pt / Tel. +351 213 809 900

Communication Department: comunicacao@creditoagricola.pt / Tel. +351 213 805 532