Banco Montepio

Consolidated Earnings Presentation
H1 2026

Banco Montepio

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Executive Summary

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Robust growth and recurrent profitability in H1 2026 while preserving strong capital, liquidity and asset quality

PROFITABILITY

- **Recurring profitability continues to strengthen despite lower interest rates**
  - ✓ **Consolidated net income reached €58.4 million**
  - ✓ **Operating profit before impairments amounted to €88.0 million (+ €5.1 million; +6.1% YoY)**, reflecting stronger recurring earnings generation
  - ✓ **Return on equity stood at 6.6%**, supported by resilient revenues and contained cost of risk

CAPITAL

- **Capital generation supports growth and maintains sound solvency levels, comfortably above regulatory requirements**
  - ✓ **CET1 ratio of 16.1%** and **Total Capital ratio of 19.0%**
  - ✓ **MREL ratio (%RWA) of 30.0%**

BUSINESS

- **Business growth supported by a strong capital position and a solid deposit franchise**
  - ✓ **Gross loans to customers amounted to €13.7 billion (+€1,201 million; +9.6% YoY)**, driven by **strong growth in strategic segments**, particularly mortgages (+15% YoY)
  - ✓ **Customer deposits increased to €16.6 billion (+€973 million; +6.2% YoY)**, a new all-time high, reinforcing a structurally sound funding profile
  - ✓ **Continued growth in digital engagement**, with 68% of customers using digital channels and 49% active on mobile

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Strong liquidity and high-quality assets support balance-sheet resilience

LIQUIDITY

- **Very strong liquidity with no reliance on central bank funding**
  - ✓ **Liquidity buffer of €5.9 billion**, reflecting a highly comfortable liquidity position
  - ✓ **LCR of 182.3% and NSFR of 142.8%,** both well above regulatory requirements
  - ✓ **No structural reliance on ECB funding**, following full TLTRO repayment in Q1 2024

ASSET QUALITY

- **High asset quality, reflected in a historically low cost of risk**
  - ✓ **Cost of credit risk at 2 bps**, showing the high quality of the portfolio and the cautious lending criteria
  - ✓ **NPE reduced to €220 million (-€16 million; -6.8% YoY)**, with an **NPE ratio of 1.6%**, unchanged from year-end and among the lowest in the Portuguese banking sector
  - ✓ **NPE ratio net of total impairments for credit risk at 0.3%**
- **Robust coverage and preservation of a prudent balance sheet risk profile**
  - ✓ **NPE coverage by specific impairments of 50.1%; 80.4% when considering total impairments for credit risk**
  - ✓ **109.6% including collateral and financial guarantees**
  - ✓ **Foreclosed assets reduced to €108 million (-€48 million; -31% YoY)**, representing just **0.5% of total assets and 6.5% of own funds**

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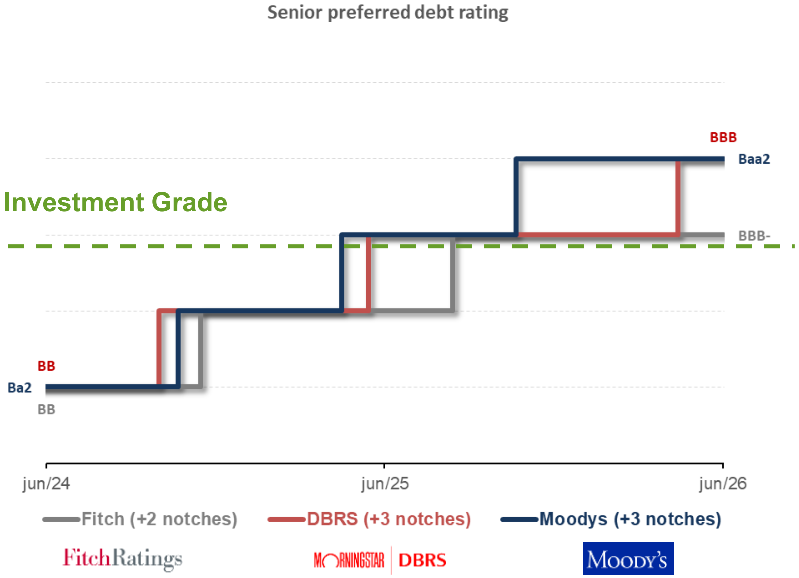
Transition to Investment Grade successfully completed

RATING



Strong and sustained rating upgrade momentum

- **Moody's**
  - Senior Unsecured debt upgraded to **Baa2** and Subordinated debt to **Baa3**, both Investment Grade, with Stable Outlook
  - Long-Term Deposits upgraded to **A3**
  - **Three-notch upgrade over the last two years**
  - **Covered Bonds rated Aaa**
- **Fitch**
  - Senior Preferred debt upgraded to **BBB-**, reaching Investment Grade
  - Long-Term Deposits upgraded to **BBB+**; Issuer Default Rating to **BBB-**, all with **Stable Outlook**
  - **Two-notch upgrade over the last two years**
  - **Covered Bonds rated AAA**
- **DBRS**
  - Long-Term Issuer Rating and Senior Debt upgraded to **BBB**, Investment Grade
  - Trend revised to **Positive**
  - **Three-notch upgrade over the last two years**

✓ **Recent upgrades reflect sustained improvements in profitability, asset quality, capital and liquidity metrics**

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Profitability

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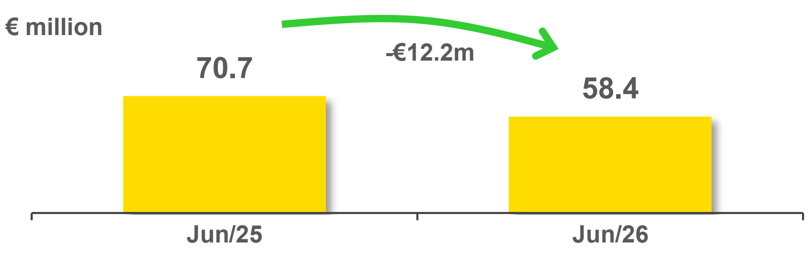
Recurring earnings remain robust despite the less favourable interest-rate environment

(€ million)	Jun-25	Jun-26	Change YoY €m	Change YoY %
Net interest income	167.2	171.6	4.5	2.7%
Net commissions	65.8	69.1	3.3	5.1%
Other	(7.0)	(6.4)	0.6	8.9%
OPERATING INCOME	**226.0**	**234.4**	**8.4**	**3.7%**
Staff Costs	79.8	82.0	2.1	2.7%
General and administrative expenses	37.7	38.8	1.1	2.8%
Depreciation and amortization	25.4	25.6	0.2	0.8%
OPERATING COSTS	**143.0**	**146.4**	**3.4**	**2.4%**
OPERATING PROFIT BEFORE IMPAIRMENTS	**83.0**	**88.0**	**5.1**	**6.1%**
Loan impairments	(8.0)	1.0	9.0	>100%
Other impairments & provisions	5.4	4.1	(1.3)	(24.0%)
Share of profit of associates under the equity method	(0.3)	(0.4)	(0.1)	(16.2%)
NET INCOME BEFORE TAX	**85.2**	**82.5**	**(2.7)**	**(3.2%)**
Tax	14.5	24.0	9.5	65.7%
CONSOLIDATED NET INCOME	**70.7**	**58.4**	**(12.2)**	**(17.3%)**

Net income



✓ **Underlying profitability improved despite lower reported earnings**

- Net interest income +2.7% YoY
- Net commissions +5.1% YoY, driven by higher volumes and commercial momentum, with no material pricing changes
- Operating income increased to €234.4 million (+3.7% YoY)
- **Operating profit before impairments increased by €5.1 million (+6.1% YoY)**
- Higher impairment and tax charges compared with the particularly favourable levels recorded in H1 2025 offset the operating improvement, resulting in net income of €58.4 million

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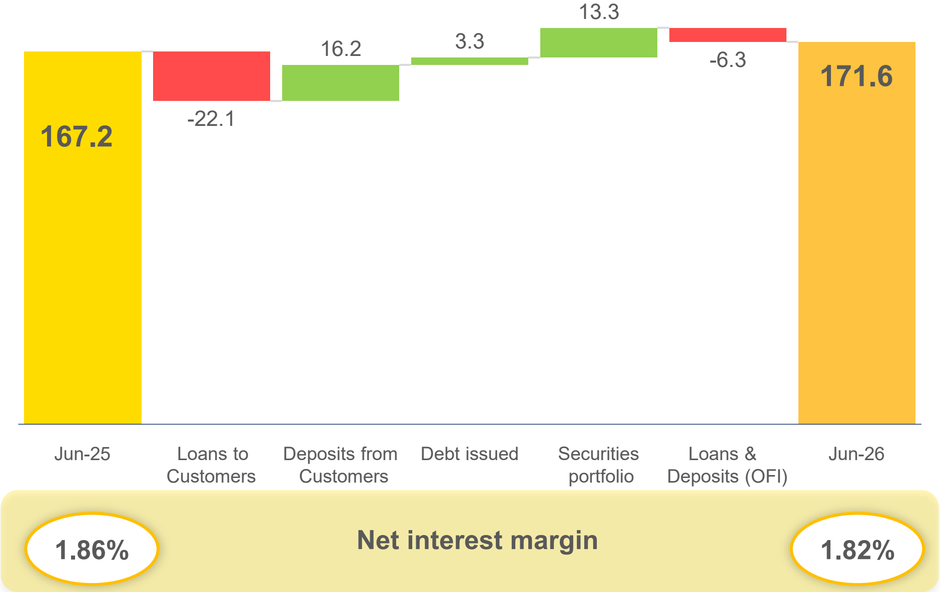
Commercial growth mitigates the impact of rate normalisation on NII

- ✓ Resilient NII performance in a declining rate environment
- ✓ Active balance-sheet and liquidity management mitigated downward pressure on NII

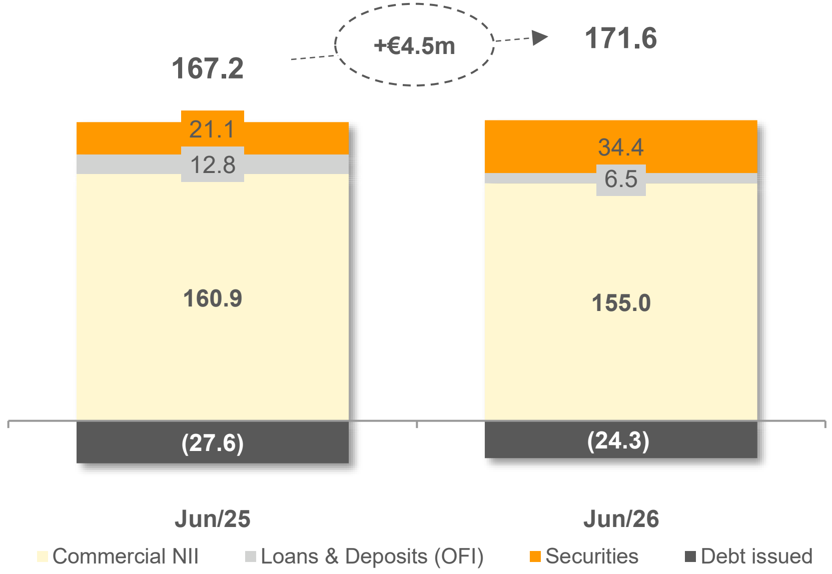
Net interest income (change YoY)

(€ million)



Net interest income breakdown

(€ million)



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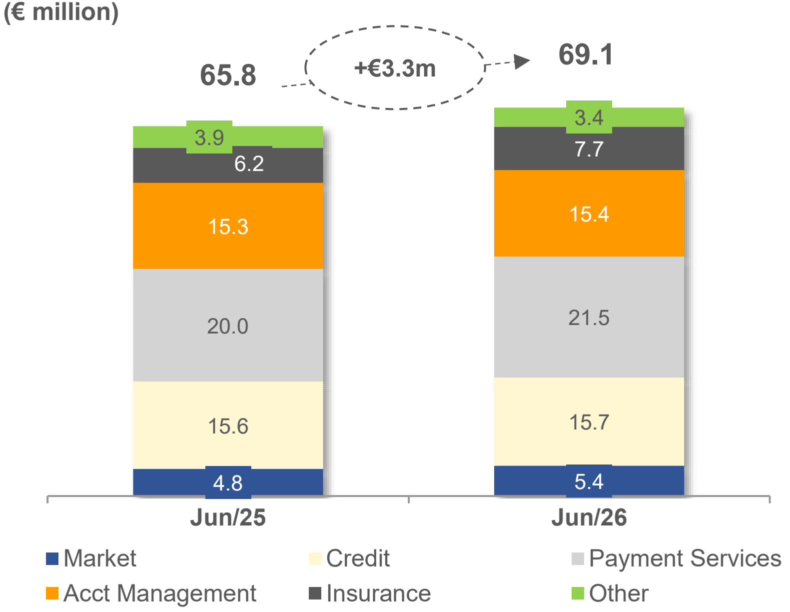
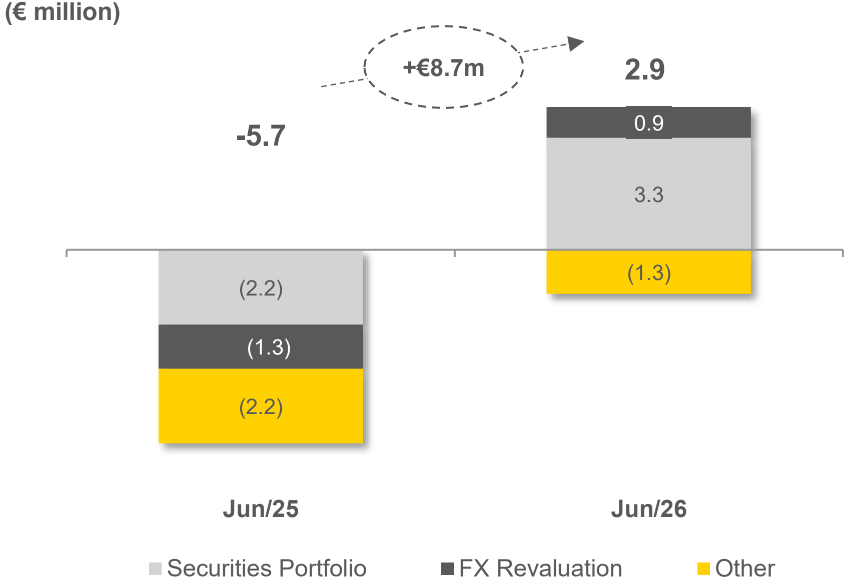
Growing fee income supports a more balanced revenue mix

- ✓ Net commissions grew 5.1% YoY, supported by higher business volumes
- ✓ Results from financial operations returned to positive territory

Net commissions



Results from financial operations



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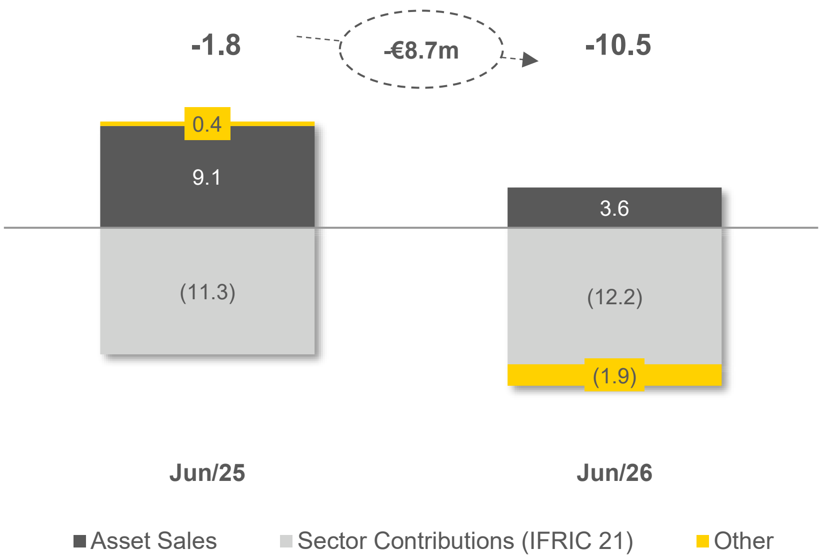
Other results and cost of credit risk reflect a more normalised environment

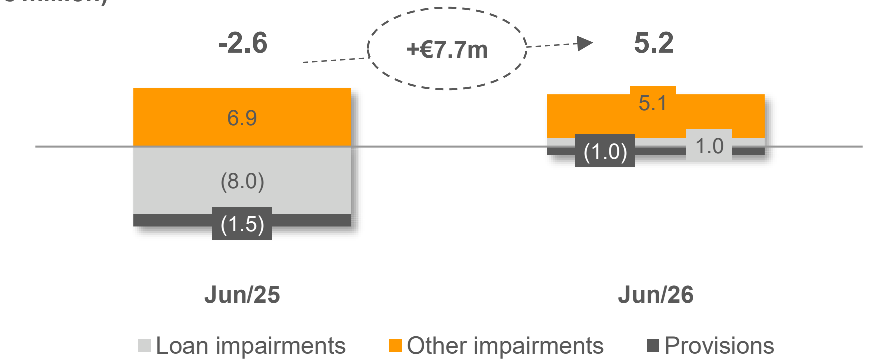
Other results

(€ million)



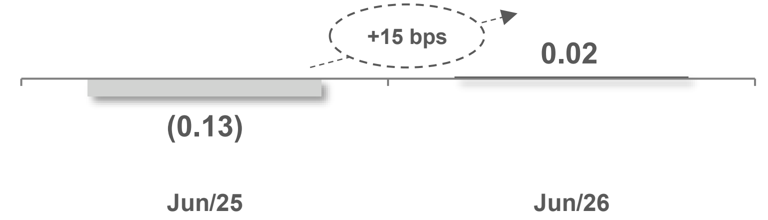
Impairments and provisions

(€ million)



Cost of credit risk remained exceptionally low at 2 bps

(%)



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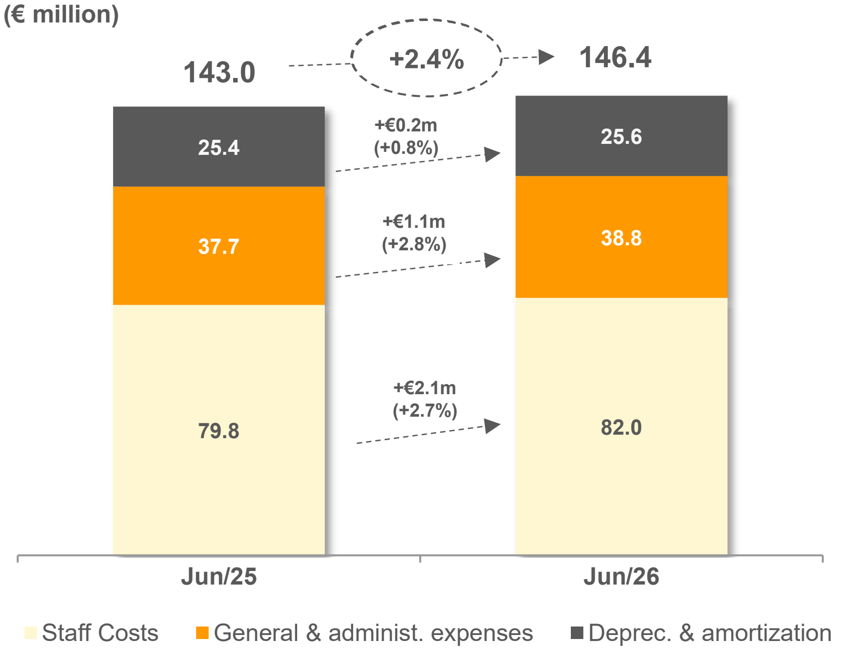
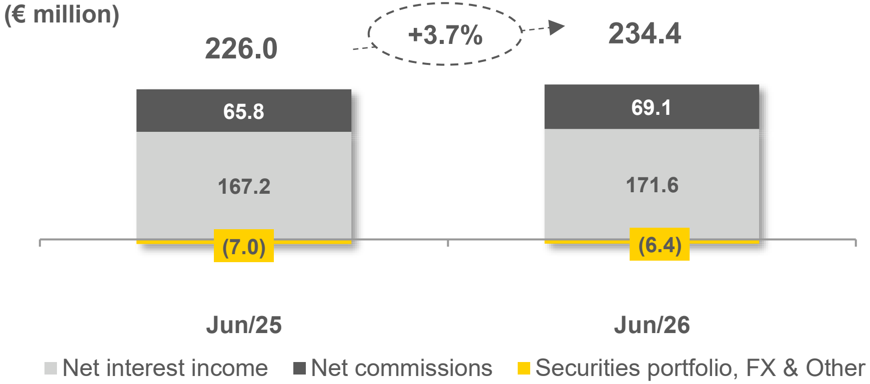
Revenue growth outpaced cost inflation, improving efficiency

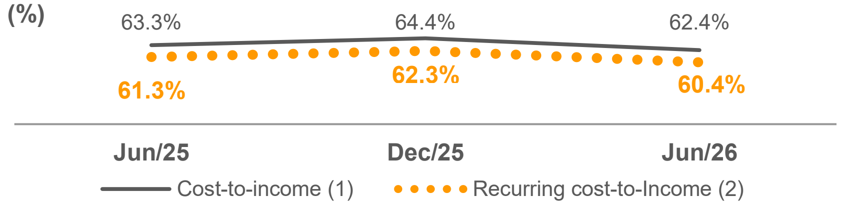
Operating costs



Operating income



Cost-to-income ratio



(1) Measured by the ratio between operating costs and operating income. (2) Measured by the ratio between operating costs and operating income, excluding the results from financial operations, the other results and the non-recurring staff costs.

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Activity overview

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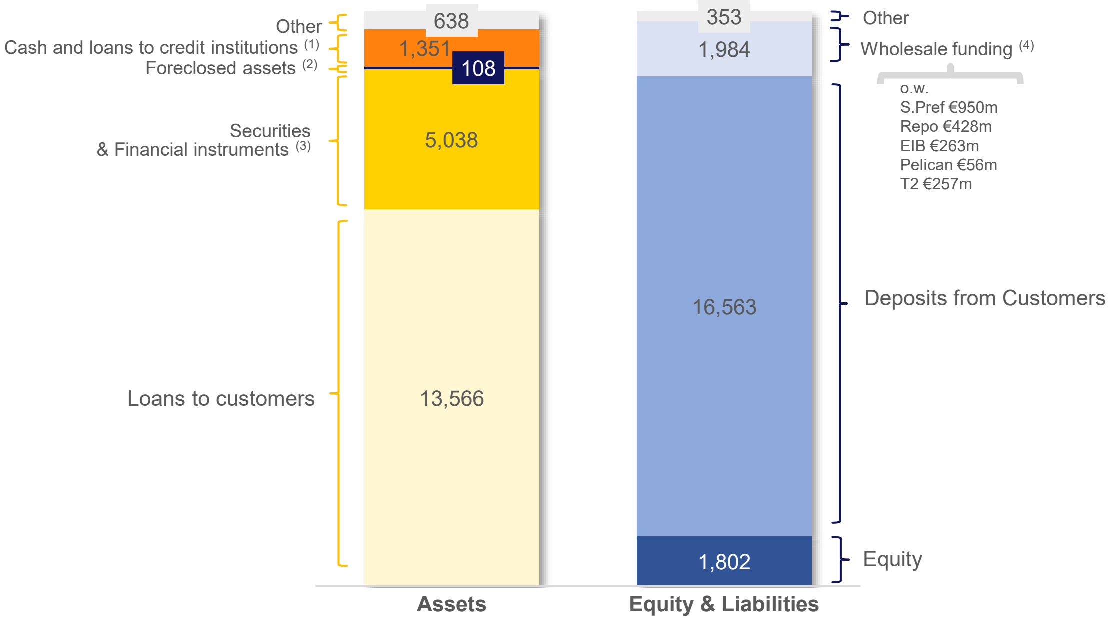
Domestic banking franchise with a solid balance-sheet structure

Balance sheet overview

(as of 30.Jun.2026)

7th largest bank in Portugal by total assets

€20,700m

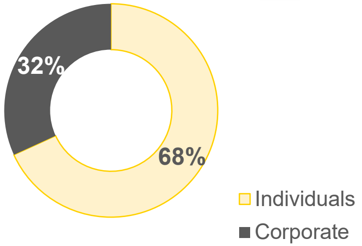


Loans & Deposits

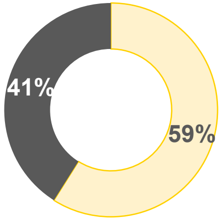
- 5.16% market share in loans and deposits supported by a strong customer franchise

LTD(5): 81.9%

Deposits from Customers



Gross loans to Customers



(1) Cash and loans to credit institutions = Cash and deposits at central banks + Loans and advances to credit institutions repayable on demand + Other loans and advances to credit institutions. (2) Foreclosed assets = Real Estate Owned. (3) Securities & Financial instruments = Financial assets held for trading + Financial assets at fair value through profit or loss (FVPL) + Financial assets at fair value through other comprehensive income (FVOCI) + Other financial assets at amortised cost.(4) Wholesale funding = Deposits from other financial institutions + Debt securities issued + Other subordinated debt. (5) Loans and advances to customers / Deposits from customers

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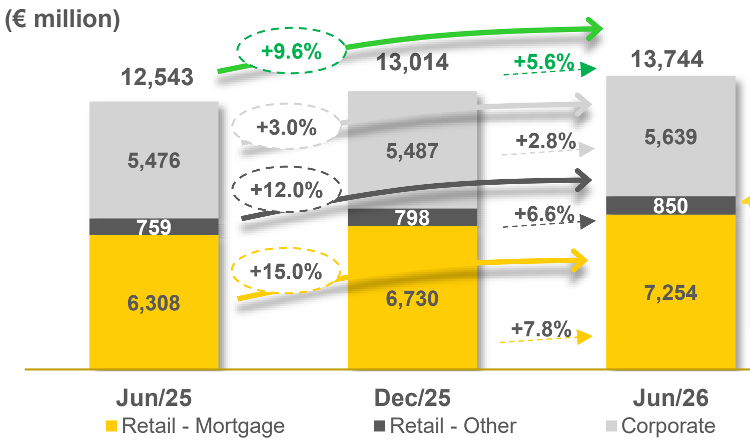
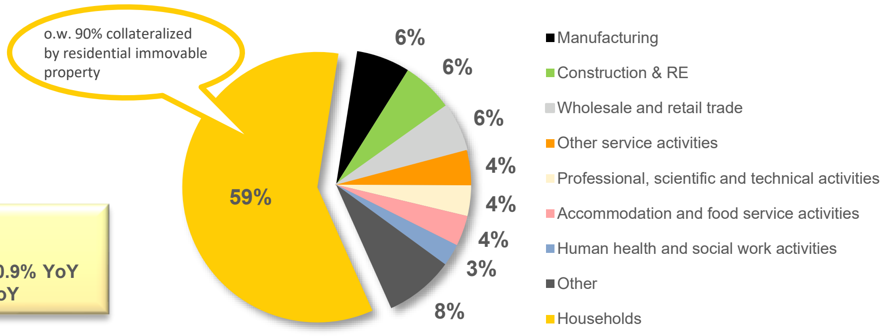
Disciplined loan growth supports portfolio diversification while preserving strong credit quality

Gross loans to customers by segment

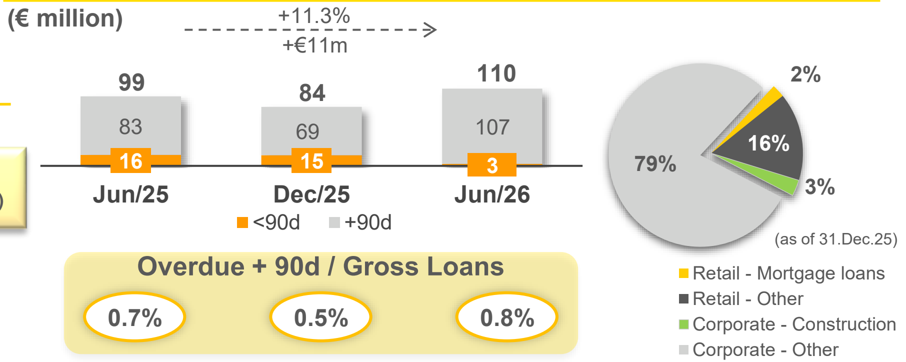


Sector
- **Loans +8.1% YoY**
- **Mortgage loans +10.9% YoY**
- **Corporate +4.6% YoY**

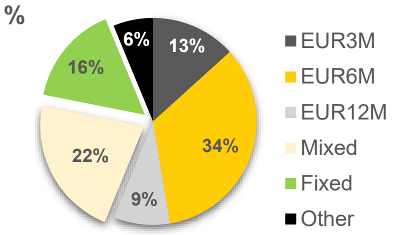
Gross loans to customers by sector (€13.7Bn)



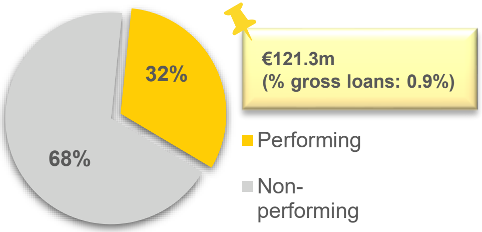
Overdue credit and interest



… by interest rate type



Low forborne exposures



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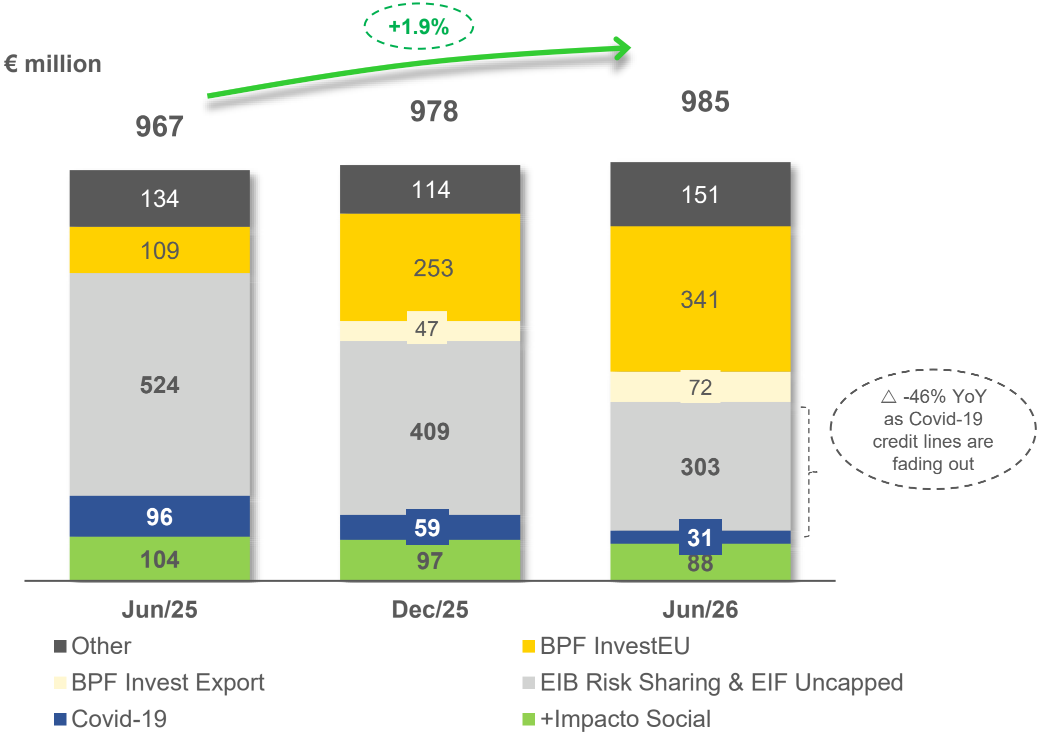
Public guarantee schemes support credit growth with low capital requirements and lower risk



✓ **Supporting investment and business growth in the Portuguese economy**

✓ **Public guarantee schemes as a structural credit risk mitigant**

- Public guarantee and risk-sharing schemes represent **c.17% of gross corporate loans**
- These schemes support **capital-efficient growth**, reduce credit risk and enhance lending capacity
- Active participation in national and European programmes aimed at **supporting investment, exports and sustainable growth**

✓ **Orderly run-off of legacy emergency programmes**

- Exposure to Covid-19 credit lines continues to decline (-46% YoY), following the normal amortisation of these programmes
- New origination is focused on structural investment and growth-oriented financing, rather than emergency liquidity support

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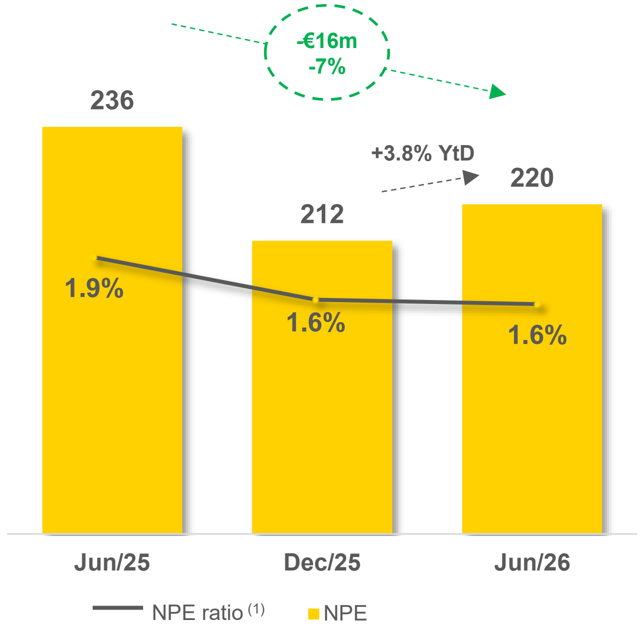
NPE ratio at historical low levels with robust coverage

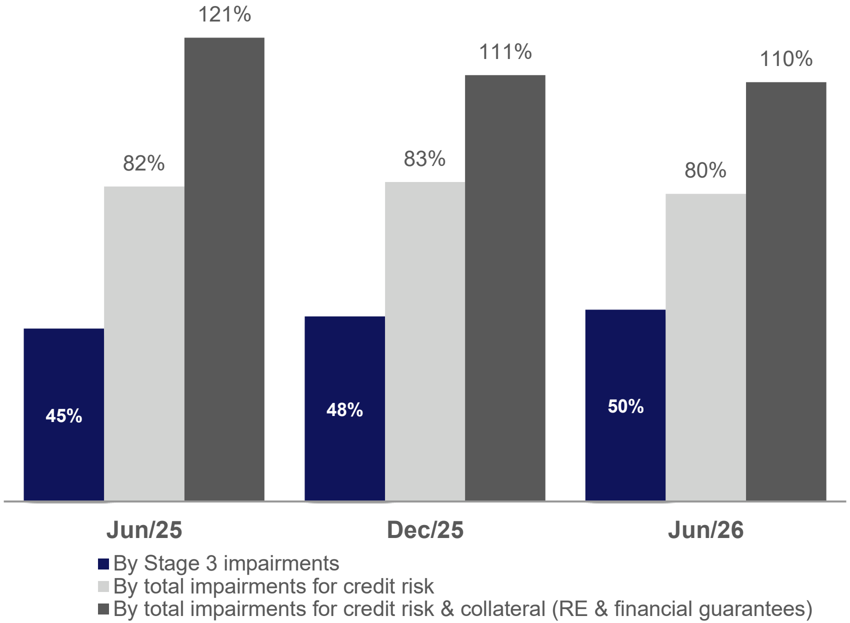
NPE stock remains low despite modest YTD increase

(€ million)



NPE coverage

(%)



(1) NPE ratio = NPE (as per EBA definition) / Gross Loans

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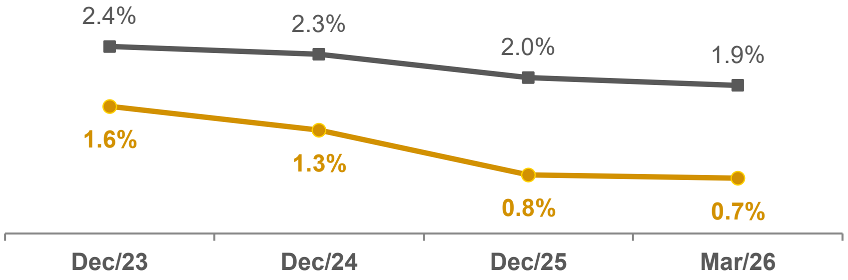
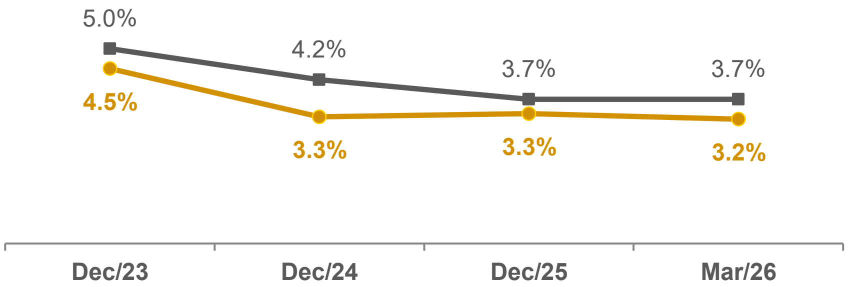
Banco Montepio's NPL ratios outperform the sector across all segments

Banco Montepio Sector

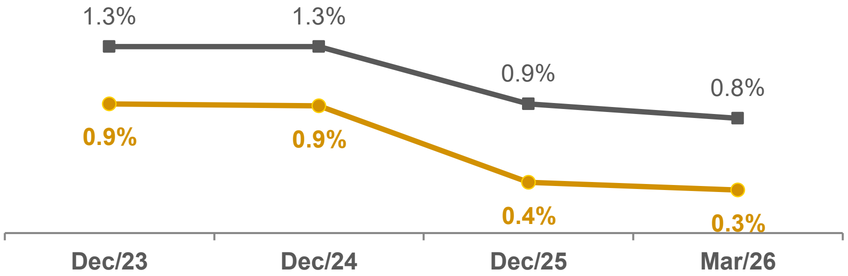
Households (1)



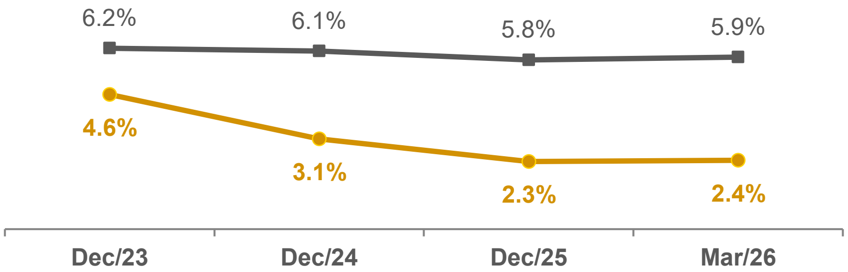
Non-financial corporations



Housing (2)



Consumption & other purposes (3)



Source: Banco de Portugal. (1) Individuals or groups of individuals acting as consumers or as producers not classified as non-financial corporations, including non-profit institutions serving households (NPISH). (2) Loans granted to households for the acquisition, construction, or improvement of residential properties (mortgages) (FINREP). (3) Loans granted to households for purposes other than housing, including consumer credit, personal loans, and other non-mortgage lending. (FINREP).

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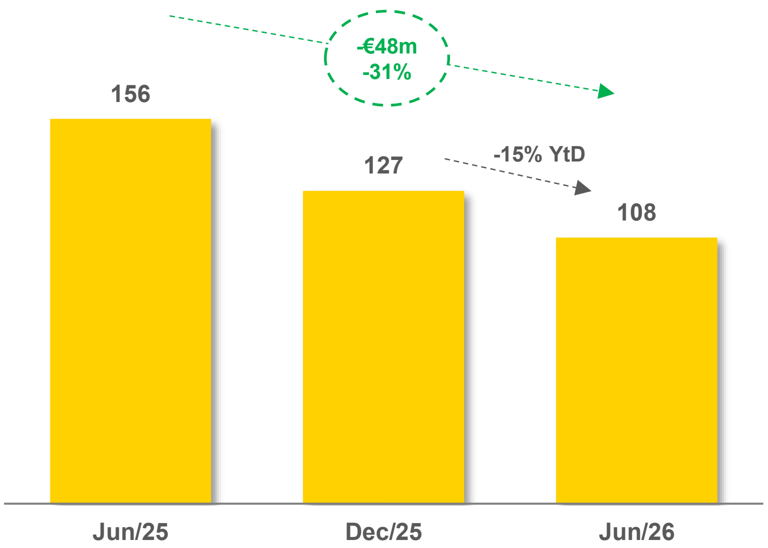
Foreclosed assets at low levels following active portfolio management

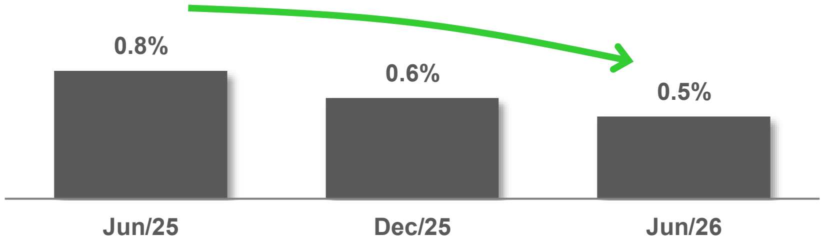
Foreclosed assets

(€ million)

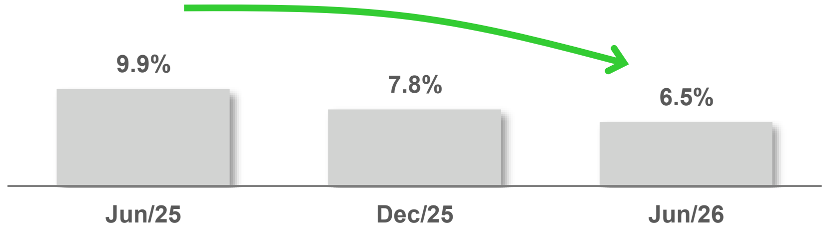


Foreclosed assets (% of total assets and own funds)

(% of total assets)



(% of own funds)



✓ Real-estate exposures acquired through recovery processes remain immaterial to the balance sheet

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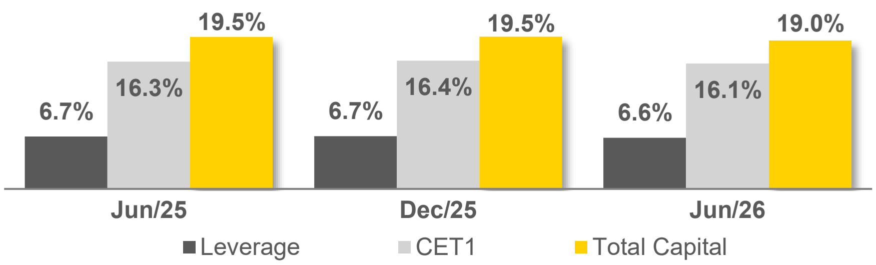
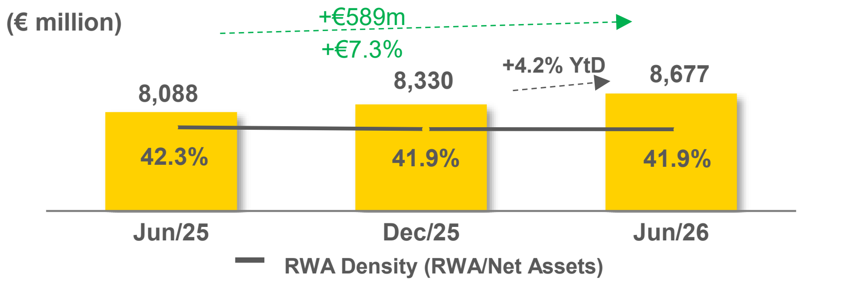
The sound capital position provides support for business growth whilst maintaining high levels of solvency

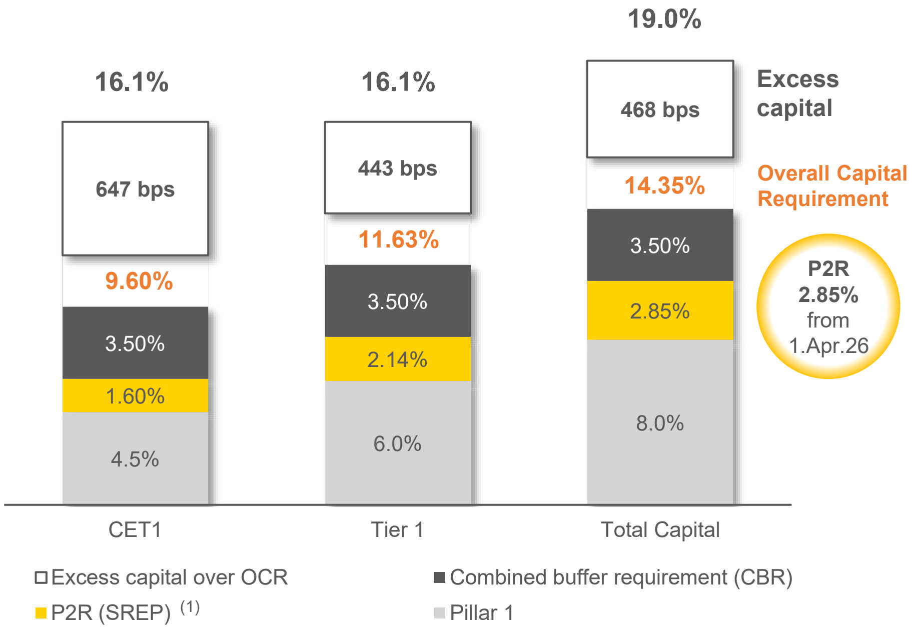
Capital ratios



RWA (Risk-weighted Assets)



Capital ratios: requirements + excess (30 June 2026)



(1) **As of 1 April 2026**, Banco Montepio's Pillar 2 Requirement (**P2R**) **was reduced to 2.85%** (from 3.10% on 1 April 2025), **marking the second consecutive annual reduction**. This reflects a favourable supervisory assessment of the Institution's risk profile and underscores the effectiveness of strategic measures implemented in recent years. The SREP assessment follows EBA guidelines and SSM methodologies. Pro forma ratios include accumulated net income for the period, net of estimated profit distributions.

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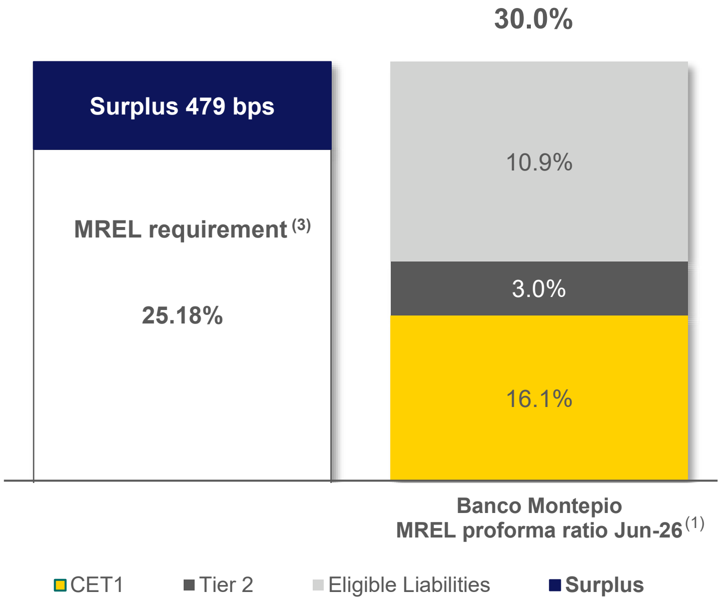
MREL requirements met with comfortable surplus

	Jun-25 [(1)]	Dec-25	Jun-26 [(1)]
Total Own Funds (€ million)	1,573	1,624	1,651
MREL Eligible Liabilities (€ million)	600	600	950
Total Own Funds & Eligible Liabilities (€ million)	**2,173**	**2,224**	**2,601**
Total RWA (€ million)	8,088	8,330	8,677
MREL ratio (%RWA)	**26.9%**	**26.7%**	**30.0%**
Minimum requirement [(2)]	23.54%	24.46%	25.18%
MREL ratio (%LRE)	**11.1%**	**11.0%**	**12.2%**
Minimum requirement	5.33%	5.30%	5.30%



- ✓ **Banco Montepio is not subject to any subordination requirements**
- ✓ MREL requirements are fully met using a balanced capital and funding structure
- ✓ **Stable MREL position** supported by **organic capital generation**, prudent issuance and balance-sheet optimisation
- ✓ Current headroom provides **flexibility to support future growth** while maintaining an adequate surplus

(1) Proforma ratios calculated including accumulated net income for the period, less estimated dividend payment. With reference to 30 June 2026, the ratios excluding the net income of the period less estimated dividend payment were: MREL (%RWA) of 29.5% and MREL (%LRE) of 12.0%. (2) Includes the combined buffer requirement of 2.77 p.p. as at 30 June 2025, 2.78 p.p. as at 31 December 2025 and 3.50 p.p. as at 30 June 2026. (3) As determined by Banco de Portugal, the MREL requirement to be permanently met from 30 September 2025 onwards is 21.68% of the Total Risk Exposure Amount (TREA). Taking into account the combined buffer requirement (3.50% as of 30 June 2026), the total requirement on a TREA basis totals 25.18%.

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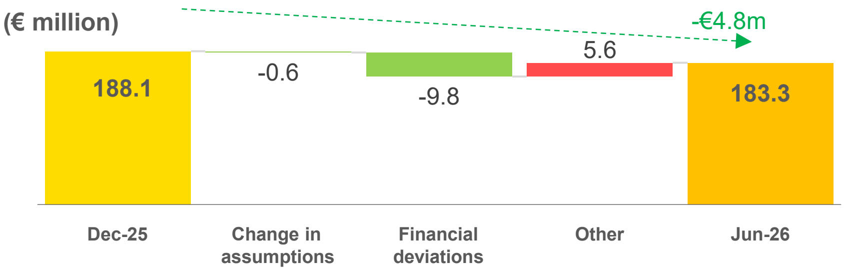
Pension fund fully funded with 111% coverage ratio

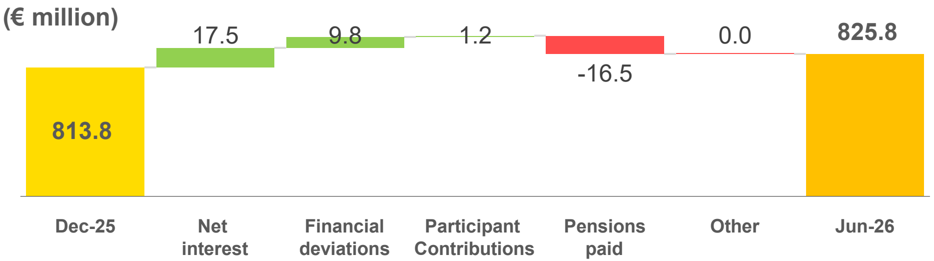
✓ The income from investments and participants' contributions fully offset the payments, maintaining the Fund's sound financial position

Negative actuarial deviations

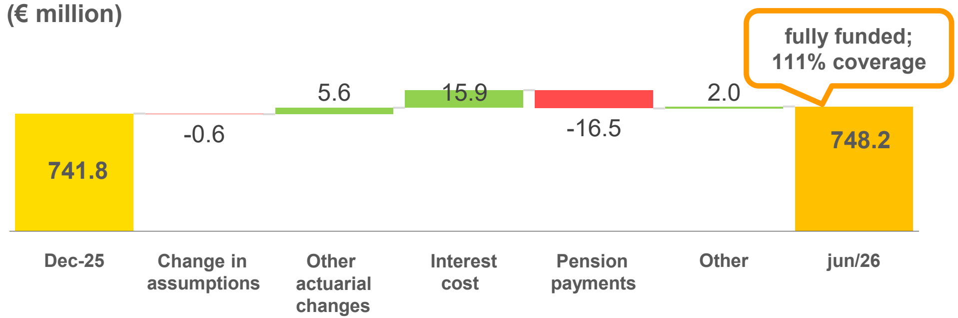


Actuarial Assumptions	Dec-25	Jun-26
Discount rate	4.30%	4.30%
Salary growth rate	2.5% 2026; 2.0% 2027; 1.25% following	2.5% 2026; 2.0% 2027; 1.25% following
Pension growth rate	2.0% 2026; 1.5% 2027; 0.75% following	2.0% 2026; 1.5% 2027; 0.75% following
Fund's rate of return	4.30%	4.30%
Mortality table	TV 88/90-1Y (Men) TV 99/01-2Y (Women)	

Evolution of Pension Fund's Assets



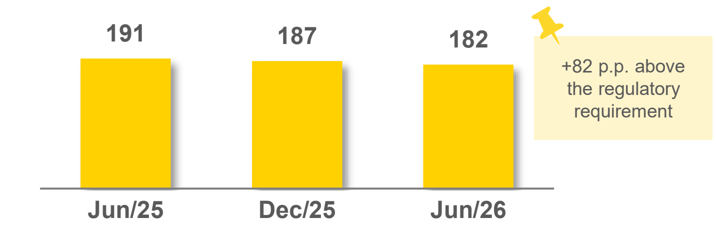
Evolution of Pension Fund's Liabilities



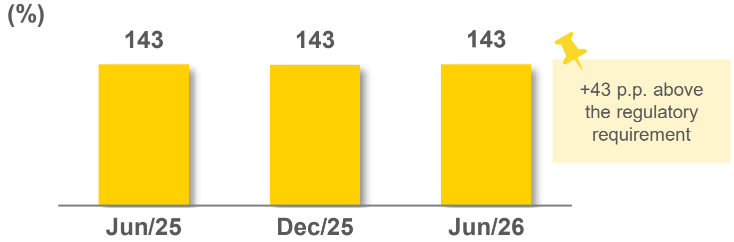
Banco Montepio

Robust liquidity position supported by a strong customer deposit base, representing c.88% of total liabilities

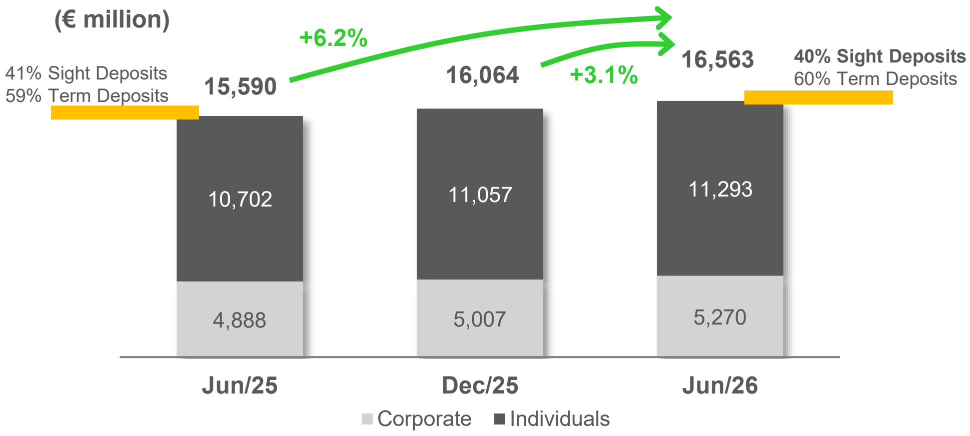
Liquidity Coverage Ratio (LCR)



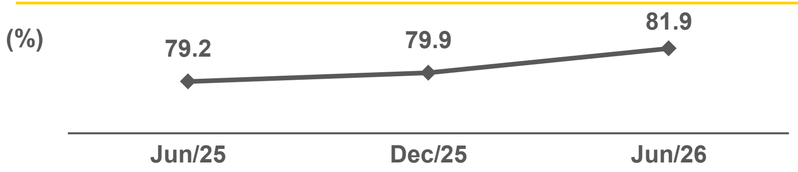
Net Stable Funding Ratio (NSFR)



Deposits from Customers



LTD[1]



(1) Loans and advances to customers / Deposits from customers

Banco Montepio

Well-diversified funding maturity profile with limited refinancing risk

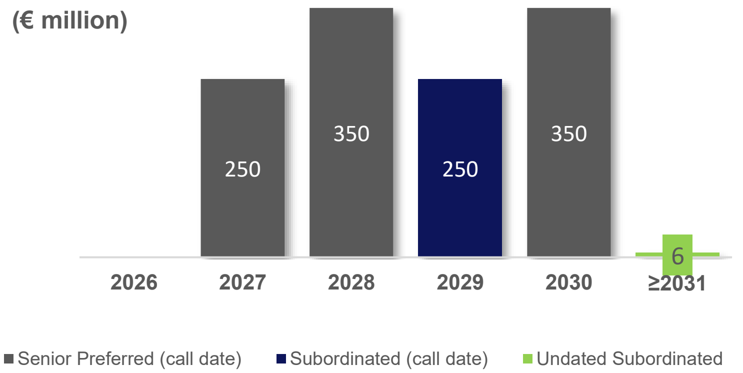
Outstanding debt (*retained covered bonds highlighted in grey*)

ISIN	Issue	Maturity	Amount € million	Coupon	Type[1]	Stock Exchange
PTCMGFOE0033[2]	*16/Dec/2016*	*16/Dec/2026*	*1,250*	*EUR3M + 0.9%*	*CB*	*Euronext Lx*
PTCMKAOM0008	29/May/2024	29/May/2028 (call @29/May/2027)	250	Y1-Y3: 5.625% *(Y4 EUR3M + 2.6%)*	SP	Lux SE
PTCMGAOM0046	25/Jun/2025	25/Jun/2029 (call @25/Jun/2028)	350	Y1-Y3: 3.5% *(Y4 EUR3M + 1.48%)*	SP	Lux SE
PTCMG3OM0038	12/Mar/2024	12/Jun/2034 (call @12/Jun/2029)	250	8.5% (Swap 5Y+5.815%)	T2	Lux SE
PTCMGBOM0045	22/Jun/2026	22/Jun/2031 (call @22/Jun/2030)	350	Y1-Y4: 3.625% *(Y5 EUR3M + 0.92%)*	SP	Lux SE
PTFNI1OM0011	02/Feb/2010	Undated	6.3	Max (5% ; EUR6M +2.75%)	T2	Euronext Lx
	Total wholesale funding		**2,456**			
	o.w. Bonds held by Investors		**1,206**			

[1] "CB" – *Covered Bonds*; "SP" – *Senior Preferred debt*; "T2" – Tier 2 (Subordinated debt). [2] Retained on Balance sheet to strengthen ECB eligible assets. €500m issued on 16/Dec/2016 with €750m tap on 29/Nov/2022.

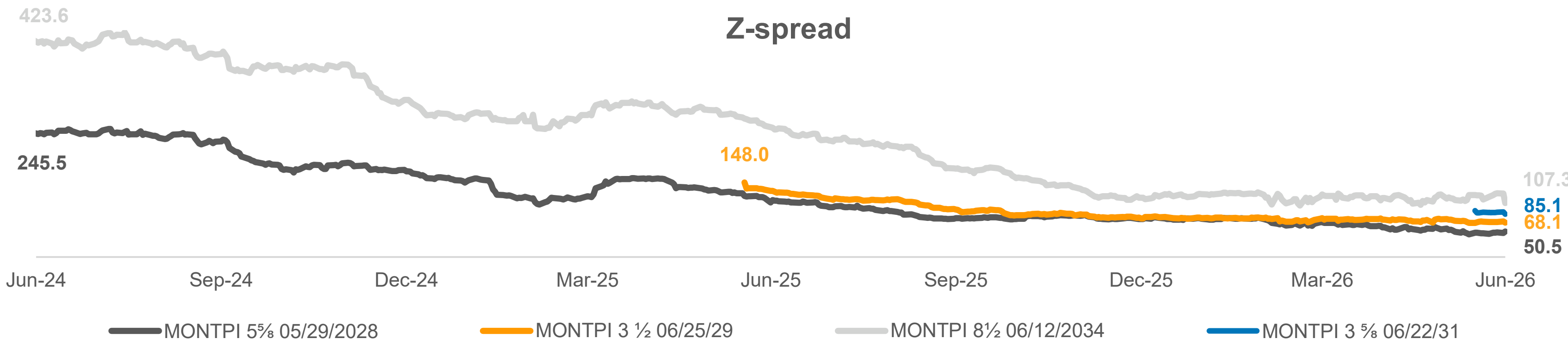
Retained Covered Bonds

Senior preferred & T2



Banco Montepio

Strong capital markets access and solid secondary market performance



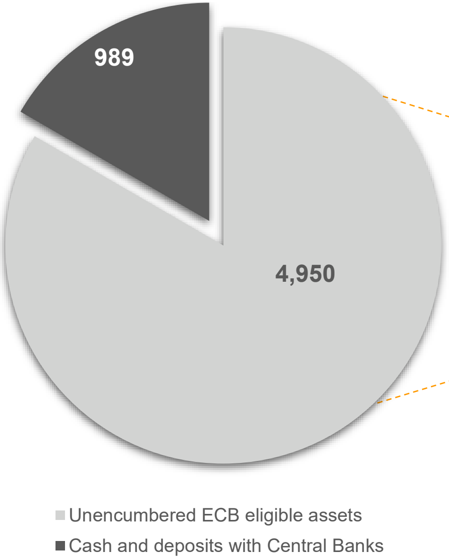
ISIN	Issue	Maturity	Amount € million	IPT	Coupon	Type	Subscription at re-offer	# Investors	Investor type	Geographical breakdown
MONTPI 8½ 06/12/2034 (PTCMG3OM0038)	12/Mar/2024	12/06/2034 (10.25NC5.25)	250	9% area	8.5% *(Swap 5Y+5.815%)*	T2	4x	+80	Asset Managers 41% Banks & PBs 30% Hedge Funds 25% Other 4%	Iberia 32%; UK & Ireland 30% France 13%; US offshore 9% Italy 5%; Other 11%
MONTPI 5⅝ 05/29/2028 (PTCMKAOM0008)	29/May/2024	29/05/2028 (4NC3)	250	MS+300 area	Y1-Y3: 5.625% *(Y4 Euribor 3M + 2.6%)*	SP (MREL elig.)	6x	+120	Asset Managers 69% Banks & PBs 25% Insurance & PF 4% Other 2%	UK & Ireland 40%; Iberia 27% France 10%; Italy 8%; Germany 5%; Other 10%
MONTPI 3 ½ 06/25/29 (PTCMGAOM0046)	25/Jun/2025	25/Jun/2029 (4NC3)	350	MS+185 area	Y1-Y3: 3.5% *(Y4 Euribor 3M + 1.48%)*	SP (MREL elig.)	7x	+130	Asset Managers 61% Banks & PBs 23% Hedge Funds 6% CBOIs 5%; Other 5%	UK & Ireland 22%; France 21% Iberia 20%; Italy 17%; Benelux 11%; Other 9%
MONTPI 3 ⅝ 06/22/31 (PTCMGBOM0045)	22/Jun/2026	22/Jun/2031 (5NC4)	350	MS +120/125 área	Y1-Y4: 3.625% *(Y5 Euribor 3M + 0.92%)*	SP (MREL elig.)	4x	+77	Asset Managers 66% Banks & PBs 16% Hedge Funds 5% CBOIs 12%; Other 1%	UK & Ireland 19%; France 15% Iberia 17%; Italy 16%; DACH/CEE 19%; Other 14%

Banco Montepio

Comfortable liquidity buffer supported by high-quality ECB-eligible assets

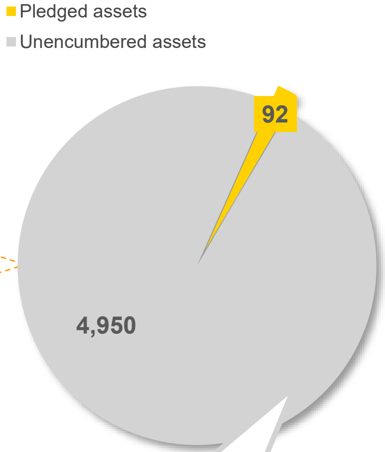
Liquidity buffer (€5.9Bn)

(€ million)



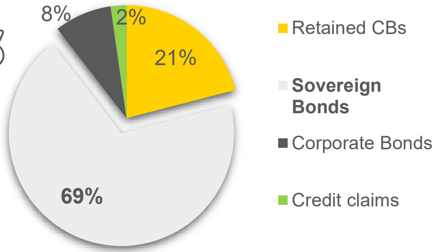
ECB-eligible assets (€5.0Bn)

(€ million)



98% liquid debt instruments valued at market prices less ECB valuation haircuts

ECB eligible assets portfolio

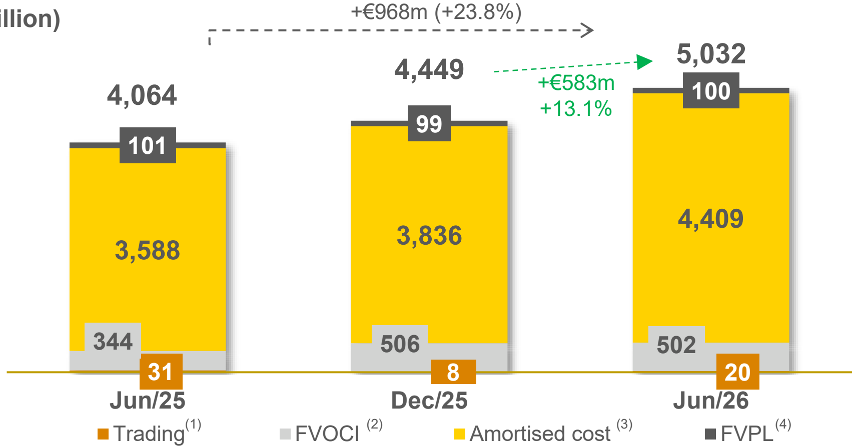


Banco Montepio

High-quality and liquid securities portfolio supporting balance-sheet resilience

By portfolio

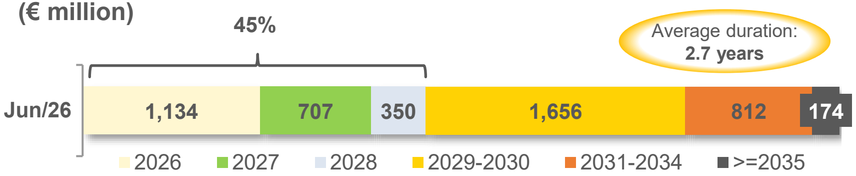
(€ million)



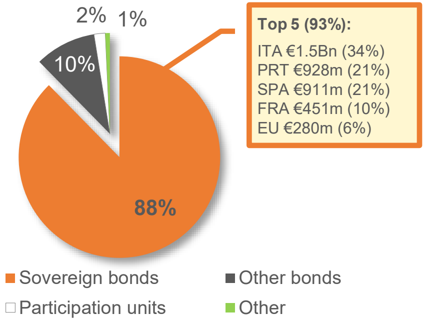
(1) Financial assets and liabilities held for trading. (2) Financial assets at fair value through other comprehensive income. (3) Other financial assets at amortised cost. (4) Financial assets at fair value through profit or loss (FVPL).

Bond portfolio maturities

(€ million)

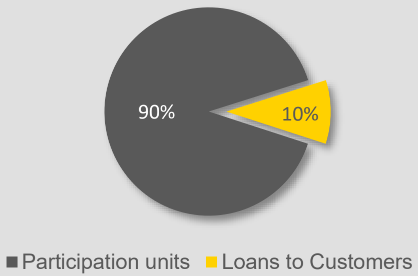


By instrument type

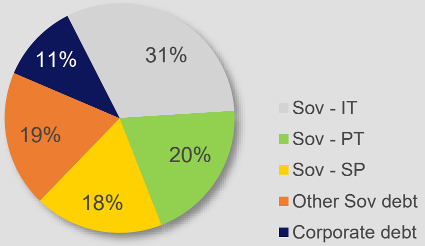


By portfolio

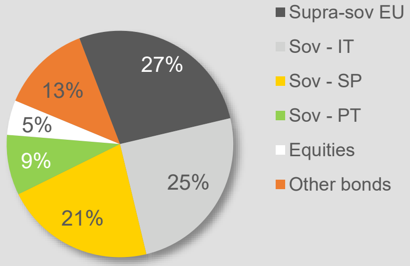
FVPL (€100m)



Amortised cost (€4,409m)



FVOCI (€502m)



4

Banco Montepio Group

Banco Montepio

With a mutual heritage spanning more than 180 years, Banco Montepio has built a simpler, more profitable and more resilient business model, providing a strong foundation for a new phase of sustainable growth

1840

The majority shareholder, Montepio Geral Associação Mutualista (MGAM), was founded

1844

MONTE-PIO GERAL

Establishment of Caixa Económica Montepio Geral, now Banco Montepio

1846

BANCO DE PORTUGAL
EUROSISTEMA

1919

SEGURANÇA SOCIAL

Social Security (*Segurança Social*) was established in Portugal, marking a new phase in the social protection

1979

Banco Montepio authorised to operate as a "**universal bank**" (in accordance with DL no. 136/79, amended by DL no. 319/97)

1990

37 Branches

1997

1st Rep Office (Paris)

183 Branches

2010

329 Branches

2011

Acquisition of 100% Finibanco-Holding, SGPS, S.A.

499 Branches

2017

While remaining under the supervision of Banco de Portugal, **Banco Montepio** changed its legal status to a savings bank (*caixa económica bancária*), incorporated as a public limited liability company (*sociedade anónima*), with **share capital represented by shares**.

324 Branches

2020

Restructuring and strategic execution resulted in a **simpler operating model, lower NPAs and stronger capital and profitability**

2025

Banco Montepio entered a sustainable growth cycle driven by the Triple A Program and its five strategic pillars, focused on building a more Ambitious, Authentic, and Agile bank

222 Branches

2026

The Pelican symbol reflects Banco Montepio's mutual heritage and longstanding commitment to its communities

Banco Montepio

A focused domestic banking group with a simple and transparent structure

Banco Montepio Group

- **1.3 million Customers**
  - 1.1 million Individuals
  - 169 thousand Companies

Banco Montepio

Subsidiary companies

- 100% **Montepio Holding SGPS, S.A.** (Assets:€347m; Equity:€239m)
  - 100% **Montepio Crédito** (Assets:€873m; Equity:€106m) ***(specialised credit)***
  - 100% **BEM Banco Empresas Montepio** (Assets:€39m; Equity:€39m)
  - 100% **SSAGIncentive** (Assets:€54m; Equity:€54m) ***(real estate)***
- 80.0% **Montepio Serviços, ACE** [(1)] (Assets:€2.8m) ***(procurement)***
- 18.0% **Cesource, ACE**[(2)] ***(IT specialised services)***

Business focus

Retail

Individuals, Entrepreneurs, Micro-Companies and SME with a turnover of up to €4m

Corporate

Companies with a turnover of more than €4m, Institutional and Central Public Administration

Social Economy & Public Sector

Third sector entities and the regional public sector

- **Individuals**
- **Corporate (focus on SME)**
- **Investment Banking**
- **Social Economy**

Banco Montepio Group - Subsidiaries in the consolidation perimeter (% of capital held). Assets & Equity as of 30 June 2026.

(1) Montepio Serviços, ACE – a Complementary Company Group (*Agrupamento Complementar de Empresas*) created with the aim of providing support services (such as procurement, logistics and resources) to group entities.

(2) CESource, ACE – a Complementary Company Group (*Agrupamento Complementar de Empresas*) established to provide IT specialized services to group entities.

Banco Montepio

Strong nationwide distribution network anchored in proximity banking and increasing digital engagement

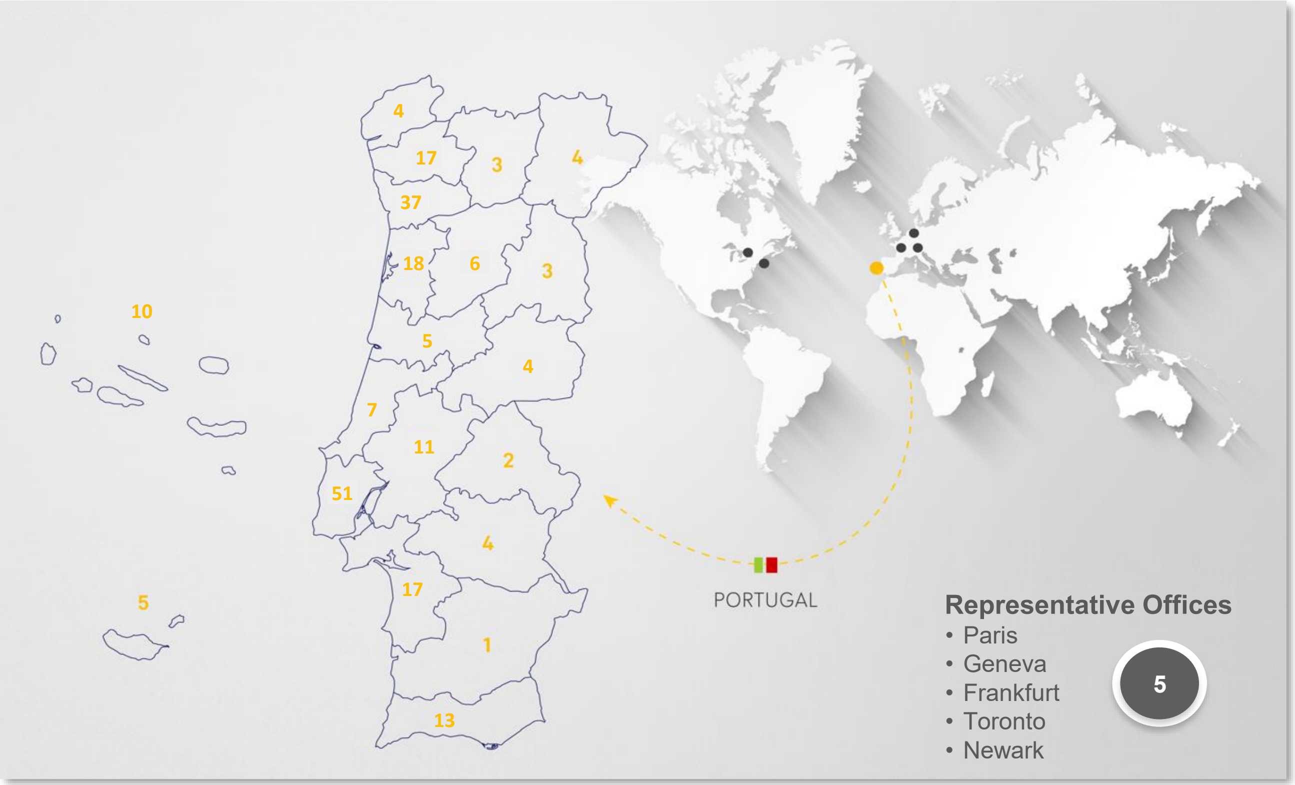
As of Jun-26

222 **RETAIL BRANCHES**

13 **CORPORATE CENTRES**

68% of customers using digital channels and 49% active on mobile

- ✓ **Branches in all districts and autonomous regions** ensure proximity to households, SMEs and social economy organisations
- ✓ **International presence** supports Portuguese communities abroad



Representative Offices
- Paris
- Geneva
- Frankfurt
- Toronto
- Newark

5

Continuity and strengthening of governance for the 2026–2029 term of office

4-year term 2026-2029

- **The Board of Directors for the 2026-2029 term** comprises **12 members**, of whom **6 are continuing and 6 are new directors**, ensuring a balance between renewal and continuity in the governance model and institutional knowledge;
- **The continuity of the management team** was ensured by the extension of the term of office of the Chairman of the Board of Directors and the reappointment of key executives, including the CFO, CRO and CBO. **The appointment of José Azevedo Pereira as CEO** further strengthens the Board through extensive banking and public-sector experience;
- **No change in strategic direction or risk appetite.** The governance transition reflects a planned and orderly succession process, supporting continued focus on **sustainable profitability, prudent risk management, capital discipline and long-term value creation.**

General Meeting Board

Chairperson: António Manuel Lopes Tavares
Secretary: António Manuel Freitas Alexandre

Statutory Auditor[1]

Board of Directors

Chairperson:	Manuel Ferreira Teixeira
Chief Executive Officer:	José António de Azevedo Pereira (CEO)
Executive Members:	Ângela Isabel Sancho Barros (CRO)
	Isabel Cristina dos Santos Pereira da Silva (CBO)
	José Carlos Sequeira Mateus (CFO)
	Manuel Luís Pires Domingues (CTO)
	Nuno Miguel Sousa Figueiredo Carvalho (CPO)

Non-executive Members:

	Audit Committee
Laura Abrantes Pinheiro da Silva Chaves	(Chairperson)
Maria Alexandra de Matos Sequeira Thadeu	(Member)
Maria Lúcia Ramos Bica	(Member)
Sara Eusébio da Fonseca	(Member)
Eugénio Luis Correia Martins Baptista	

[1] PricewaterhouseCoopers & Associados – Sociedade de Revisores Oficiais de Contas, Lda, registered at CMVM with the number 20161485, was reappointed for the mandate 2026-2028 in the General meeting held on 21 March 2025.

Banco Montepio

Triple A Program supports sustainable growth, efficiency and value creation

Ambitious	Authentic	Agile
Sustainable growth in strategic segments, whilst simultaneously improving business productivity and profitability	**A distinctive Portuguese brand**, built on a strong mutualist heritage and close relationship with customers and communities	**Simplify the operating model and increase the ability to adapt** to customer needs and market changes

✓ Triple A Program combines commercial growth, brand differentiation and organisational agility to support long-term value creation

Banco Montepio

Strategy 2025–2027: five strategic priorities to deliver sustainable growth

01 Growth in business and market share

- Expand the base of active customers and strengthen our presence in strategic growth segments, particularly mortgage lending, consumer credit and SMEs
- Maintain a key role as a distribution channel for the Montepio Group companies
- Develop partnerships that generate business and complementary revenue
- Integrate ESG principles into the business model and growth initiatives

02 Digitalisation of the business model

- Improve the customer experience by integrating physical and digital channels
- Automate customer journeys and key processes
- Widen the use of Artificial Intelligence and Generative AI solutions in business processes

03 Converge towards average profitability levels in the Portuguese banking sector

- Increase productivity and efficiency by combining simplicity and digitalisation
- Promoting a culture of continuously identifying and realising efficiency gains

04 Simplifying the Bank and the customer experience

- Accelerate the process of front-to-back simplification and digitalisation
- Promote focus and pragmatism at all levels of the organisation, aligned with business priorities
- Develop an agile IT culture with greater delivery capability and a higher degree of integration with the business units

05 Enhance brand, reputation and talent

- Strengthen the brand’s relevance amongst families, SMEs and social economy organisations
- Improve external recognition by independent stakeholders
- Promote the renewal, attraction, development and retention of talent in critical roles

5

Appendix

- Recent milestones and external recognition
- Ratings
- Key Indicators
- Consolidated Income Statement
- Balance Sheet
- Glossary

Banco Montepio

Banco Montepio recognised for excellence in mortgage loans

- ✓ Awarded **Consumer Choice 2026 in Mortgage Loans for the 5th consecutive year**, based on Portuguese consumers' evaluations
- ✓ Recognition reflects **consistent value proposition**, highlighting transparency, security, efficient credit assessment and reduced bureaucracy
- ✓ Distinction reinforces Banco Montepio's **strong customer experience and proximity**, reinforcing its position as a leading institution in the Portuguese mortgage market

Banco Montepio strengthens sustainable funding platform

Banco Montepio

Green Senior Preferred
EUR 350mn 5NC4
3.625% Fixed Rate

June 2026

- ✓ **Published a Sustainable Bond Framework** aligned with ICMA Green Bond Principles, Social Bond Principles and Sustainability Bond Guidelines, supported by a **DNV Second Party Opinion**
- ✓ **Successfully completed the inaugural €350m Green Bond issuance**, diversifying funding sources while strengthening loss-absorbing capacity and the buffer above MREL requirements
- ✓ **Reinforces Banco Montepio's commitment to sustainable finance**, supporting environmental and social projects and creating a platform for future sustainable issuances aligned with ESG objectives

Banco Montepio recognised for sustainability excellence

- ✓ Awarded the **Five Stars Award 2026 in Banking – Sustainability for the 4th consecutive year**, based on consumer assessment
- ✓ Recognition reflects **strong ESG integration**, ethical and inclusive banking practices, with a 7.74 overall score
- ✓ Performance stands out in **customer satisfaction, trust, recommendation and innovation**, reinforcing Banco Montepio's reference position in sustainable banking

Banco Montepio was the main sponsor of ESG WEEK 2026

- ✓ **Joined the 5th edition of ESG WEEK**, reinforcing its commitment to sustainable and inclusive economic development
- ✓ **Hosted discussions on the social economy**, just transition and energy transition, supporting the advancement of ESG best practices
- ✓ **Reaffirmed its role as a leading advocate of sustainability best practices**, contributing to the debate on the financial sector's role in building a more sustainable and inclusive economy

Banco Montepio

Banco Montepio publishes its first Social Impact Report

- ✓ **Published the first Social Impact Report in 2025**, reinforcing transparency and impact measurement practices
- ✓ Highlights the Bank's contribution to the **Social Economy, Housing, Microcredit and Education**
- ✓ **Represents a new milestone in Banco Montepio's ESG strategy, impact measurement framework and disclosure practices**, supporting a broader assessment of value creation for Customers, communities and other stakeholders

Banco Montepio hosts WSBI-ESBG Statutory Meetings

- ✓ **Hosted the WSBI-ESBG Statutory Meetings in Lisbon**, bringing together representatives and senior executives from savings and retail banking institutions from several countries
- ✓ **Reinforced its position within the international savings and retail banking community**, highlighting its active participation in WSBI-ESBG committees and working groups, particularly in sustainability, sustainable finance and financial inclusion
- ✓ **Strengthened its role in shaping discussions on key financial sector challenges**, reflecting Banco Montepio’s recognition as a leading proximity banking institution

Banco Montepio supports Pirilampo Mágico 2026

- ✓ **Renewed its support for the Pirilampo Mágico Campaign**, in partnership with FENACERCI since 2017
- ✓ **Reinforced its commitment to social inclusion and equal opportunities** for people with intellectual and/or multiple disabilities
- ✓ **Supported awareness and fundraising initiatives** benefiting CERCI organisations and related entities

Banco Montepio strengthens accessibility through Portuguese Sign Language service

- ✓ **Launched a Portuguese Sign Language (LGP) video interpretation service**, available through its branch network and Customer service channels
- ✓ **Developed in partnership with SERViiN**, enabling deaf Customers to communicate with the Bank in real time and improving access to financial services
- ✓ **Reinforces Banco Montepio's accessibility and inclusion strategy**, promoting more autonomous, equitable and barrier-free banking experiences for all Customers

Banco Montepio

Banco Montepio recognised as a Superbrand for the 17th time

- Awarded the **Superbrands distinction for the 17th consecutive year**, highlighting the relevance, consistency and strength of the Banco Montepio brand
- Recognition combines **consumer perception and independent expert assessment**, reinforcing the Bank's position among Portugal's leading financial brands
- Reflects the **trust-based relationship with Customers, employees and stakeholders** and the consistency of the Bank's long-term value creation strategy

Banco Montepio reinforces its role in the social economy and financial inclusion

- Promoted several initiatives in the areas of **social economy, volunteering, entrepreneurship and social innovation** during the first half of 2026
- Corporate volunteering programme with **Comunidade Vida e Paz** involved around **40 employees**, supporting approximately **500 homeless people**
- Participated in key sector initiatives, including **EPIS, União das Misericórdias Portuguesas and Social Economy forums**, reinforcing its role in supporting social inclusion and sustainable community development

"Concurso Bem Bom" recognised at national marketing awards

- Awarded **Bronze at the Branded Content Awards 2026** in the "TV Programs / Power of Storytelling TV Shows" category
- Also recognised at the **SAPO Awards 2026** in the Content Marketing Campaign category
- Distinctions highlight Banco Montepio's ability to deliver **impactful communication initiatives** that strengthen brand awareness and customer engagement

Banco Montepio strengthens brand reputation

- **Brand reputation indicators continued to improve**, as measured through SCOPEN's Brand Score, supported by communication campaigns achieving **53% total recall**
- The personal loan campaign "Só Tem a Ganhar em Não Espalhar" recorded **high levels of consumer awareness and appreciation**
- Brand Image reached **65%** and Brand Equity increased to **53%**, reinforcing associations with **trust, proximity, solidity, ethics and simplicity**

Banco Montepio

Moody's	Last review in November 2025
Baseline Credit Assessment (BCA)	baa2
Adjusted Baseline Credit Assessment (BCA)	baa2
Senior Unsecured Debt Outlook	Baa2 Stable
Subordinated Debt	Baa3
Long Term Bank Deposits Outlook	A3 Stable
Short Term Bank Deposit Rating	P-2
Long Term Counterparty Risk	A2
Covered Bonds	Aaa

DBRS	Last review in May 2026
Intrinsic Assessment (IA)	BBB
Long-Term Issuer Rating Trend	BBB Positive
Short-Term Issuer Rating Trend	R-2 (high) Positive
Long-Term Senior Debt Trend	BBB Positive
Short-Term Debt Trend	R-2 (high) Positive
Subordinated Debt Trend	BB (high) Positive
Long-Term Deposits Trend	BBB (high) Positive
Short-Term Deposits Trend	R-1 (low) Stable

Fitch Ratings	Last review in May 2026
Viability Rating (VR)	bbb-
Long Term Issuer Default Rating (LT-IDR) Outlook	BBB- Stable
Short Term Issuer Default Rating (ST-IDR)	F3
Government Support	No Support
Long-term Senior Preferred Debt Rating	BBB-
Short-term Senior Preferred Debt Rating	F3
Long-Term Senior Non-Preferred Debt Rating	BB+
Long-Term Deposits Rating	BBB+
Short-Term Deposits Rating	F2
Covered Bonds Outlook	AAA Stable

Banco Montepio

Key Indicators

	Jun-25	Dec-25	Jun-26	Change YoY
ACTIVITY AND RESULTS (€ million)				
Total assets	19,235	19,859	20,701	7.6%
Gross Loans to Customers	12,543	13,014	13,744	9.6%
Deposits from Customers	15,590	16,064	16,563	6.2%
Equity	1,742	1,776	1,802	3.4%
Net income	70.7	103.8	58.4	(17.3%)
SOLVENCY [(a)]				
Common Equity Tier 1 ratio	16.3%	16.4%	16.1%	(0.2 p.p.)
Tier 1 ratio	16.3%	16.4%	16.1%	(0.2 p.p.)
Total Capital ratio	19.5%	19.5%	19.0%	(0.5 p.p.)
Leverage ratio	6.7%	6.7%	6.6%	(0.1 p.p.)
Risk weighted assets (€ million)	8,088	8,330	8,677	7.3%
LIQUIDITY RATIOS				
Loans to Customers (net) / Deposits from Customers	79.2%	79.9%	81.9%	2.7 p.p.
Loans and advances to non-financial corporations and households / Deposits from non-financial corporations and households [(b)]	80.4%	79.6%	82.3%	1.9 p.p.
LCR	191.0%	187.3%	182.3%	(8.7 p.p.)
NSFR	142.7%	142.6%	142.8%	0.1 p.p.
ASSET QUALITY				
Cost of credit risk	(0.1%)	0.0%	0.0%	0.2 p.p.
NPE Ratio – EBA definition (includes securities and off-balance-sheet items)	1.3%	1.1%	1.1%	(0.2 p.p.)
NPE Ratio (NPE [(c)] / Gross Loans to Customers)	1.9%	1.6%	1.6%	(0.3 p.p.)
NPE Ratio (net) (NPE [(c)] net of total impairments for credit risk / Gross Loans to Customers)	0.3%	0.3%	0.3%	0.0 p.p.
NPE [(c)] coverage by specific impairments	45.2%	48.3%	50.1%	4.9 p.p.
NPE [(c)] coverage by total impairments for credit risk	82.1%	83.4%	80.4%	(1.7 p.p.)
NPE [(c)] coverage by total impairments for credit risk and associated collaterals and financial guarantees	121.0%	111.3%	109.6%	(11.4 p.p.)
PROFITABILITY AND EFFICIENCY				
Total operating income / Total assets [(b)]	2.5%	2.4%	2.4%	(0.1 p.p.)
Net income / Total assets [(b)]	0.8%	0.5%	0.6%	(0.2 p.p.)
Net income / Total equity [(b)]	8.3%	6.0%	6.6%	(1.7 p.p.)
Cost-to-income [(b)]	60.9%	62.0%	60.8%	(0.1 p.p.)
Cost-to-Income excluding specific impacts [(d)]	61.3%	62.3%	60.4%	(0.9 p.p.)
Staff costs / Total operating income [(b)]	34.0%	34.5%	34.1%	0.1 p.p.
EMPLOYEES AND DISTRIBUTION NETWORK (Number)				
Employees				
Banco Montepio Group	2,999	3,031	3,045	1.5%
Banco Montepio	2,871	2,897	2,888	0.6%
Branches - Banco Montepio				
Domestic network	224	222	222	(0.9%)
Representative offices	5	5	5	0.0%

(a) In accordance with CRD IV / CRR. The ratios include net income for the period.
(b) Calculated in accordance with the version of Banco de Portugal Instruction No. 16/2004 currently in force.
(c) EBA definition (includes securities and off-balance-sheet items). .
(d) Excluding Results from financial operations, Other results, and non-recurring costs related to staff adjustment.

Banco Montepio

Consolidated Income Statement

(Euro million)	Jun-25	Jun-26	Change YoY €m	Change YoY %
Interest and similar income	300.6	283.3	(17.4)	(5.8%)
Interest and similar expense	133.4	111.6	(21.8)	(16.3%)
NET INTEREST INCOME	**167.2**	**171.6**	**4.5**	**2.7%**
Dividends from equity instruments	0.6	1.2	0.7	>100%
Net commissions	65.8	69.1	3.3	5.1%
Results from financial operations	(5.7)	2.9	8.7	>100%
Other results	(1.8)	(10.5)	(8.7)	<(100%)
OPERATING INCOME	**226.0**	**234.4**	**8.4**	**3.7%**
Staff Costs	79.8	82.0	2.1	2.7%
General and administrative expenses	37.7	38.8	1.1	2.8%
Depreciation and amortization	25.4	25.6	0.2	0.8%
OPERATING COSTS	**143.0**	**146.4**	**3.4**	**2.4%**
Loan impairments	(8.0)	1.0	9.0	>100%
Other financial assets impairments	0.1	0.5	0.4	>100%
Other assets impairments	6.8	4.6	(2.2)	(32.2%)
Provisions net of reversals and annulments	(1.5)	(1.0)	0.5	31.7%
Share of profit of associates under the equity method	(0.3)	(0.4)	(0.1)	(16.2%)
NET INCOME BEFORE TAX	**85.2**	**82.5**	**(2.7)**	**(3.2%)**
Tax	14.5	24.0	9.5	65.7%
CONSOLIDATED NET INCOME	**70.7**	**58.4**	**(12.2)**	**(17.3%)**

Banco Montepio

Balance Sheet

(Euro million)	Jun-25	Dec-25	Jun-26	Change YtD €m	Change YtD %
Cash and deposits with Central Banks	1,691.2	1,256.0	988.7	(267.3)	(21.3%)
Loans and advances to credit institutions repayable on demand	59.0	59.4	65.1	5.7	9.6%
Other loans and advances to credit institutions	199.8	463.1	297.3	(165.8)	(35.8%)
Loans and advances to Customers	12,348.8	12,836.8	13,566.5	729.7	5.7%
Financial assets held for trading	38.2	13.9	26.4	12.5	90.5%
Financial assets at fair value through profit or loss (FVPL)	101.0	99.1	99.8	0.7	0.7%
Financial assets at fair value through other comprehensive income (FVOCI)	344.2	505.6	502.4	(3.2)	(0.6%)
Hedging derivatives	10.7	23.4	1.2	(22.2)	(94.8%)
Other financial assets at amortised cost	3,587.8	3,835.9	4,409.1	573.2	14.9%
Investments in associates	4.2	5.2	0.0	(5.2)	(100.0%)
Non-current assets held for sale	0.0	0.0	0.3	0.3	>100%
Investment properties	38.3	32.8	28.6	(4.2)	(12.8%)
Property and equipment	192.3	194.7	193.0	(1.7)	(0.9%)
Intangible assets	66.5	68.5	68.6	0.1	0.1%
Current tax assets	0.6	0.8	0.5	(0.3)	(32.0%)
Deferred tax assets	306.8	261.6	245.7	(15.9)	(6.1%)
Other Assets	245.8	202.3	207.6	5.3	2.6%
TOTAL ASSETS	**19,235.0**	**19,859.1**	**20,700.8**	**841.7**	**4.2%**
Deposits from other financial institutions	587.6	756.6	720.3	(36.3)	(4.8%)
Deposits from Customers	15,589.9	16,063.8	16,562.6	498.8	3.1%
Debt securities issued	710.3	688.4	1,005.9	317.5	46.1%
Financial liabilities held for trading	7.0	5.9	5.9	0.0	1.1%
Provisions	28.3	12.9	11.8	(1.1)	(8.2%)
Current tax liabilities	1.1	1.4	7.7	6.3	>100%
Hedging derivatives	30.5	28.0	32.0	4.0	14.0%
Other subordinated debt	261.8	270.1	257.3	(12.8)	(4.7%)
Other liabilities	276.2	256.2	295.6	39.4	15.4%
TOTAL LIABILITIES	**17,492.7**	**18,083.3**	**18,899.1**	**815.8**	**4.5%**
Share Capital	1,210.0	1,214.8	1,214.8	0.0	0.0%
Reserves and retained earnings	461.6	457.3	528.4	71.1	15.6%
Consolidated net income	70.7	103.8	58.4	(45.4)	(43.7%)
TOTAL EQUITY	1,742.3	**1,775.9**	**1,801.6**	**25.7**	**1.5%**
TOTAL LIABILITIES AND EQUITY	**19,235.0**	**19,859.1**	**20,700.8**	**841.7**	**4.2%**

CET1 - Common Equity Tier 1.
Cost of Credit Risk - Indicator that measures the cost recognized in the period and recorded as credit impairment in the income statement to cover the risk of default in the loans and advances to customer's portfolio. It results from dividing the Loan impairments (annualized) by the average balance of Gross loans to customers.
Cost-to-income - Operational efficiency ratio measured through the portion of Operating income that is absorbed by Operating costs, given dividing Operating costs by Operating income.
DBRS or Morningstar DBRS - DBRS Ratings GmbH.
Debt issued - Sum of balance sheet items "Debt securities issued" and "Other subordinated debt".
EBA - European Banking Authority. European Banking Authority.
Fitch - Fitch Ratings.
Investment Grade – Credit rating category indicating adequate credit quality and a sound capacity to meet financial obligations.
LCR - Liquidity Coverage Ratio.
Liquidity buffer - Sum of the aggregate amount of the balance sheet item "Cash and deposits with central banks" and the market value. net of haircuts applied by the ECB. of eligible and uncommitted assets for liquidity-providing operations under the Eurosystem's monetary policy.
Moody's - Moody's Investors Service.
MREL – Minimum Requirement for Own Funds and Eligible Liabilities, the minimum requirement for own funds and eligible liabilities established by Banco de Portugal.
Net commissions - Corresponds to the item in the income statement "Net fee and commission income".
NPE - Non-Performing Exposures according to the EBA definition.
NPE coverage by specific impairments - ratio that measures the proportion of impairment for credit risks of non-performing exposures. in relation to the balance of non-performing exposures.
NPE coverage by total impairments for credit risk - ratio that measures the proportion of impairment for credit risks accumulated on the balance sheet in relation to the balance of non-performing exposures.
NPE coverage by total impairments for credit risk. collateral and associated financial guarantees - ratio that measures the proportion of the sum of the impairment for credit risks accumulated on the balance sheet and the value of the associated collateral and financial guarantees. in relation to the balance of non-performing exposures.
NPE ratio - Ratio given by the division of NPE calculated in accordance with the EBA definition by Gross loans to customers.
NSFR - Net Stable Funding Ratio
Off-balance sheet resources - Disintermediation resources managed by third parties (assets under management), excluding securities and real estate investment funds recorded in the own portfolio.
Operating costs - Sum of the Income Statement headings "Staff costs". "General and administrative expenses" and "Depreciation and amortisation".
Operating income - Corresponds to the sum of the Income Statement items "Net interest income". "Dividends from equity instruments". "Net fee and commission income". "Results from financial operations" and "Other results".
Operating profit before impairments – Indicator corresponding to Operating income less Operating costs, reflecting the operating capacity to generate earnings before impairments and provisions.
Other results - Corresponds to the sum of the Income Statement headings "Net gains/(losses) arising from sale of other financial assets" and "Other operating income/(expense)".
Performing loans - Corresponds to the Gross loans to customers less the Non-performing loans.
Proforma ratios (Common Equity Tier 1 (CET1). Tier I Capital. Total Capital) - calculated including accumulated net income for the period. less estimated dividend payment.
Recurring Cost-to-income ratio - corresponds to the portion of Operating income that is absorbed by Operating costs, excluding Results from financial operations, Other results and non-recurring costs related to staff adjustment.
Results from financial operations - Sum of the headings in the income statement "Net gains/(losses) arising from financial assets and liabilities at fair value through profit or loss", "Net gains/(losses) arising from financial assets at fair value through other comprehensive income" and "Net gains/(losses) arising from exchange differences".
RWA - Risk-Weighted Assets.
Securities portfolio - Total of the balance sheet asset items "Financial assets held for trading". "Financial assets at fair value through profit or loss". "Financial assets at fair value through other comprehensive income". "Hedging derivatives". "Other financial assets at amortized cost". less the balance sheet liability items "Financial liabilities held for trading" and "Hedging derivatives".
Total Customer resources - Sum of balance sheet item "Deposits from customers" and Off-balance sheet resources.
YoY - Year-on-year. change compared to the same period of the previous year.
YtD - Year-to-date, change compared to the end of the previous year.

Thank you

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