

**Banco Finantia Reports Net Profit of €29.4 Million
and Maintains Strong Capital Ratios**

Lisbon, June 2026

In 2025, against a backdrop of geopolitical tensions and a slowdown in global trade, the world economy maintained growth at around 3%, while capital markets delivered an overall positive performance.

Within this environment, Banco Finantia recorded growth across its three core business areas, capital markets and lending, financial advisory, and private banking resulting in an improved financial performance.

Operating income increased by 9% to €71 million, compared with about €66 million in 2024, while operating expenses amounted to €28 million, versus €26 million in the previous year.

Consolidated net profit reached €29.4 million, up from €25.3 million in 2024.

The fixed income and loan portfolio increased by 14% to €2.52 billion, while total assets grew by 10% to €2.74 billion. Customers deposits rose by 23% to €1.32 billion, reflecting the growth in private banking.

Despite this growth, the Bank maintained robust capital levels. The Common Equity Tier 1 (CET1) ratio and Total Capital ratio stood at 22.7%, while shareholders' equity amounted to €514 million, representing an increase of 6% compared with 2024.

These capital ratios incorporate the impact of the 2025 results and the dividend distribution of €22 million approved at the Annual General Meeting held on 29 May 2026.

Looking ahead to 2026, notwithstanding the continued geopolitical and economic uncertainties, the Bank remains positive about its prospects - continuing to develop its core business areas, with particular emphasis on less capital-intensive activities, namely fixed income capital markets, financial advisory, and private banking.

Financial Highlights

31 December, 2025

€ million

IFRS

CONSOLIDATED INCOME STATEMENT	31.12.2025	31.12.2024
Net interest income	48,2	28,5
Interest rate & FX hedging	3,3	17,8
Net interest income, net of hedging	51,5	46,3
Financial transactions, commissions and other income	19,7	19,2
Operating income	71,2	65,5
Impairments and provisions	(4,0)	(3,2)
Operating expenses	(28,2)	(25,9)
Profit before tax	39,0	36,4
Net profit	29,4	25,3
CONSOLIDATED BALANCE SHEET		
	31.12.2025	31.12.2024
Assets		
Cash and banks	123,1	160,8
Fixed income and loan portfolio	2 520,2	2 213,6
Other assets	92,9	108,2
Total assets	2 736,2	2 482,6
Liabilities		
Customers deposits	1 321,1	1 070,9
MM takings and Repos	862,9	878,1
Other liabilities	38,2	49,2
Total liabilities	2 222,2	1 998,2
Total shareholders' equity	514,0	484,4
Total liabilities and shareholders' equity	2 736,2	2 482,6
BASEL IV ^(a)		
	31.12.2025	31.12.2024
CET1 ratio	22,7%	22,7%
Total Capital ratio	22,7%	22,7%

^(a) exposure measure accordingly to Basel III for 2024 and Basel IV for 2025