



CTT – Correios de Portugal, S.A.
Avenida dos Combatentes, 43 – 14th floor
1643-001 LISBON
Lisbon commercial registry and
fiscal no. 500 077 568
Share Capital EUR 66,910,000.00

Announcement – Lisbon, 7 November 2025

Material information

CTT – Correios de Portugal, S.A. (“CTT” or “Company”) hereby informs that on this date Banco CTT S.A. (“Banco CTT”) has successfully priced a Senior Preferred Debt issuance in the amount of €45m. The issuance has a maturity of three years, includes an option for early redemption at the end of the second year, and was priced at 99.824%. The notes bear an annual coupon of 3.75% until the call date and will thereafter accrue interest on a quarterly basis at a rate equal to three-month Euribor plus a margin of 170 basis points. Settlement is expected to occur on 17 November 2025.

The issue was fully placed with more than 20 institutional investors, achieving an order book double the amount offered. International investors accounted for over 40% of demand, while allocations were distributed as follows: 51% to asset managers, 31% to insurance companies and 18% to banks.

This transaction aligns with the previously disclosed objective of meeting the MREL requirements set for June 2026, supporting Banco CTT’s business growth. The pro forma MREL-RW ratio as of September 2025, including this new issuance, stands at 27.9% — a comfortable level compared to the future minimum requirement of 24.7% (including a Combined Buffer Requirement of 3.25%) that will apply from June 2026.

This inaugural senior preferred issuance in the capital markets is a clear testament from institutional investors of Banco CTT’s strong financial position and strategic direction.

Banco Bilbao Vizcaya Argentaria, SA, acted as Sole Lead Manager and Vieira de Almeida & Associados as Legal Advisor.

This information to the market and the general public is made under the terms and for the purposes of article 29-Q of the Portuguese Securities Code and other legislation in force in Portugal. It is also available on CTT website at:

https://www.ctt.pt/grupo-ctt/investidores/comunicados/index?language_id=1.

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