

novobanco

FIXED INCOME INVESTOR PRESENTATION

DECEMBER 2024



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By their nature, forward-looking statements are inherently predictive, speculative, and involve risk and uncertainty. There are many factors that can lead to results and developments that differ materially from those expressed or implied in forward-looking statements. These factors include, but are not limited to, changes in economic conditions in countries where the novobanco group has operations, tax or other policies adopted by various governments or regulatory entities in Portugal and in other jurisdictions, levels of competition from other Banks or financial entities, and future exchange rates and interest rate levels.

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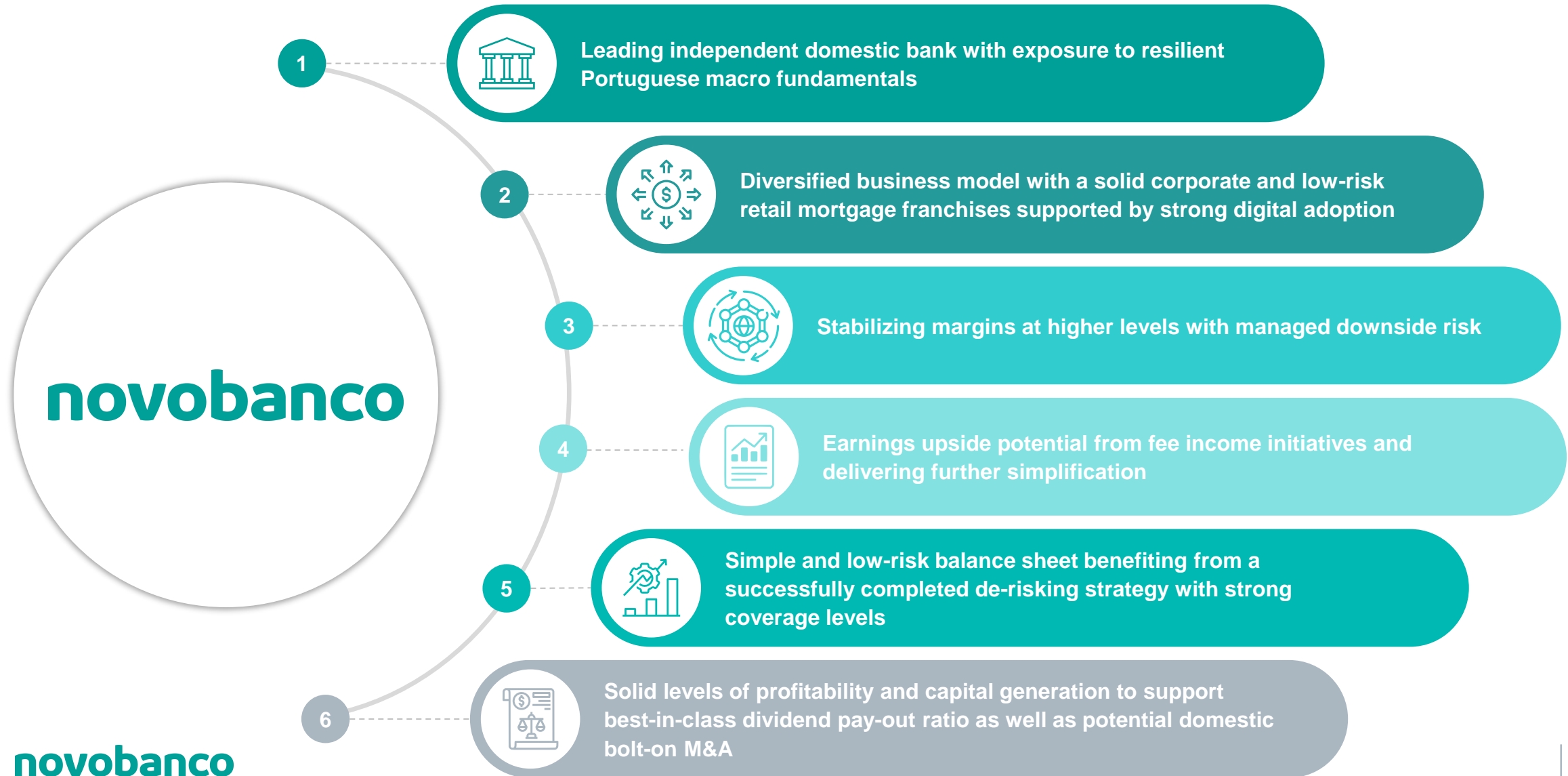
This document includes unaudited financial information.

*Novo Banco, SA | Campus do novobanco | Av. Doutor Mário Soares - Edifício 1, Piso 1, Ala A, 2740-119 Porto Salvo | Portugal
Share Capital: 3 345 000 000.30 Euros represented by 500 000 000 shares
NIPC: 513 204 016 | LEI: 5493009W2E2YDCXY6S81*

Agenda

- 01. Macro environment**
- 02. Business overview**
- 03. Financial performance**
- 04. Final remarks**

novobanco is well-positioned to deliver superior and sustainable profitability



novobanco, a solid domestic champion with best-in-class credit metrics

novobanco

Supportive Operating Environment

- Improved **Portugal sovereign** environment, with rating upgrades in L12M (+2 notches *Moody's*, +1 *S&P* and *Fitch*)
- GDP growth rate above Euro Area** (1.6-1.9% vs. 1.0% in FY24E)⁵
- Structural improvement of Portuguese banking sector: **NPL stock declining by 67% from €25.9bn in 4Q'18 to €8.5bn in 2Q'24**³

S&P:
A- (Pos)

Moody's:
A3

Fitch:
A-

Solid Capitalization & Liquidity

- Capital adequacy substantially above peers'**
- Solid capital generation**
- Robust funding profile
- Demonstrated access to debt capital markets

YTD ΔCET1
255bps

CET1:
20.7%

LtD:
80.7%

Strong Company Profile

- 4th largest bank in Portugal** with diversified business model, with profitable operations
- Pure-play universal bank, strong product offering** with €17.0bn in corporate lending, €9.9bn in mortgage lending and €1.8bn in personal loans across 291 branches and serving 1.6m clients

Loan Mk Share¹:
10.1%

Total Assets:
€45.6bn

Improving Asset Quality Robust Risk Appetite

- Simple and low-risk balance sheet** benefiting from reduced NPL balance
- Continuous **NPL coverage** improvement, **above Iberian standards**
- Ability to accelerate sale of NPL assets covered by CCA agreement** (*Gross NPL ratio excluding CCA assets at 2.8%; CCA termination signed on Dec-24*)

Gross NPL²:
~3.5%

Net NPL :
~0.4%⁴

Best-in-class Profitability

- Top 2 most profitable bank in Portugal**
- Increasing profitability backed by consistent strategic execution and positioned to take advantage of the current interest rates environment
- Cost optimisation resulting in **one of the lowest cost-to income ratios in Europe**

RoTA:
1.8%

RoTE:
18.9%

CIR:
32.5%

Experienced Management

- Experienced and qualified management team** with longstanding experience in the financial sector
- Strong understanding of novobanco **having led the restructuring of novobanco and its path to profitability**

Date as of 9M24

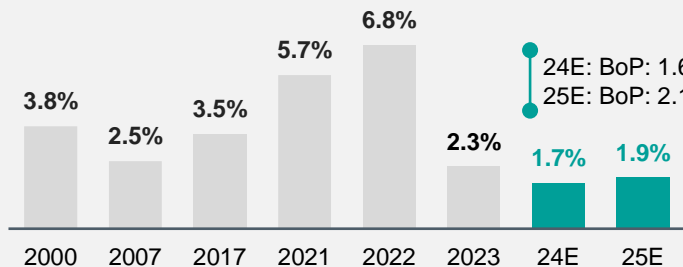
01.

Macro environment

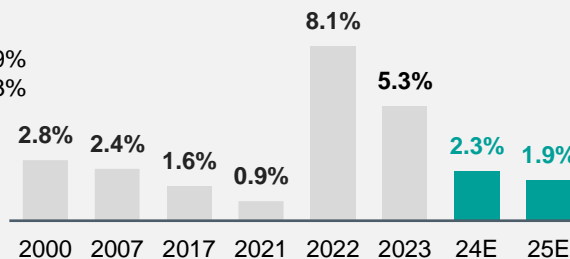
Portugal is one of the strongest economies in the EU, benefitting from structurally low unemployment and competitive labour costs



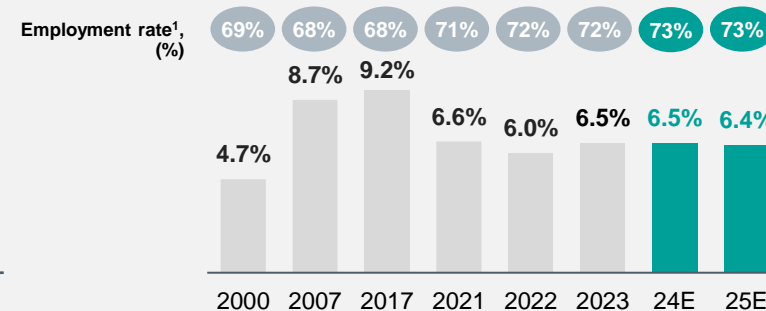
Portugal poised to grow...
(PT Real GDP Growth)



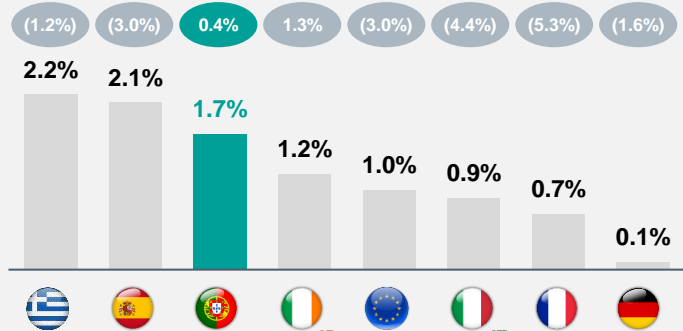
Inflation under control...
(PT Inflation, %)



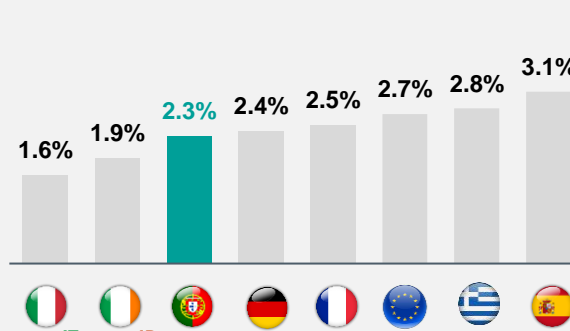
Unemployment near historic lows...
(PT Unemployment rate, %)



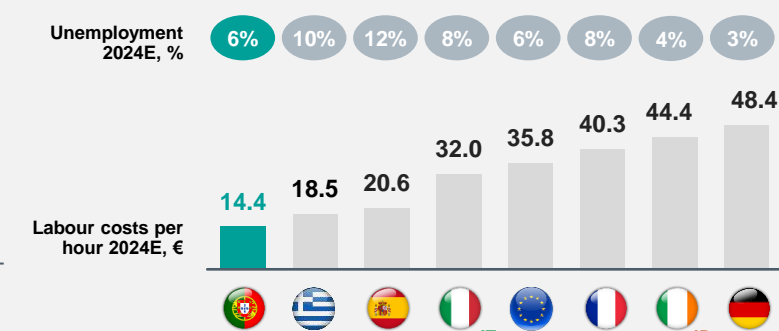
...above European peers
(Real GDP Growth, 2024E; Budget Surplus 24E in bubbles)



...and below European peers
(Inflation, 2024E)



...with competitive labour costs
(Unemployment rate & Labour costs per hour €)

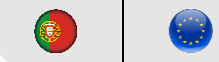


Portugal benefits from a highly resilient housing...

Multiple factors driving pricing dynamics

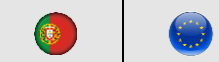
Consistent population growth driven by strong net migration
(Population growth 2023 vs. 2018)

+3.0% | +0.6%



Low new housing supply
(per 1,000 inhabitants)

2.3 | 4.9



Shortage of supply vs. demand
(apartment for sale)⁵

>300k¹
(just in Lisbon)

Rising housing construction cost

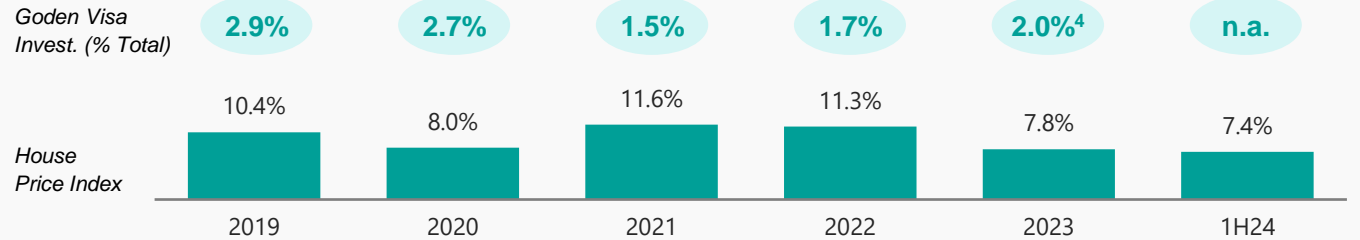
>26%²
(since 2021)

Attractiveness of Portugal for foreigners and digital nomads

>€15bn³
(invested in houses since 2019)

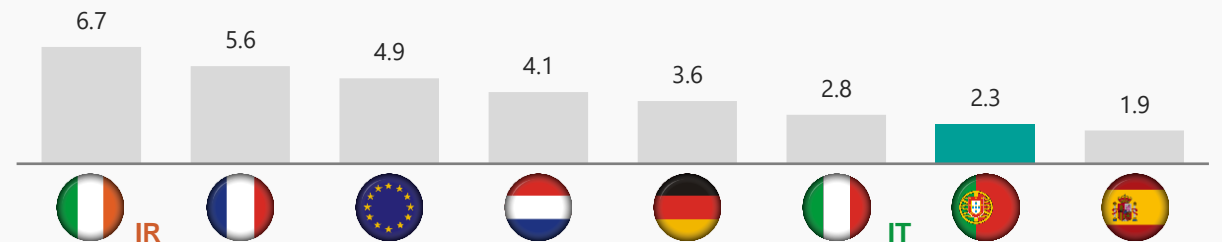
Portuguese house price index evolution

Golden Visa investment is residual as a % of total real estate investment in Portugal



New housing completions (per 1,000 inhabitants)

As of FY23

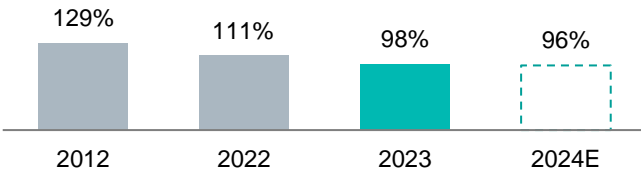


Resilient Portuguese housing sector with increasing prices driven by strong demand and low new housing supply compared to European average

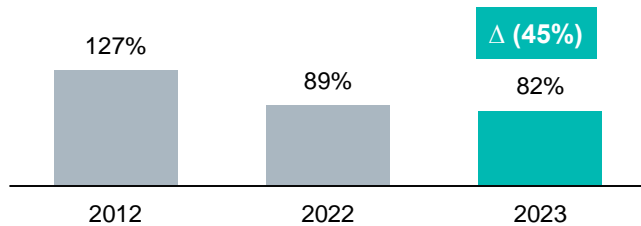
1 LEADING INDEPENDENT DOMESTIC BANK WITH EXPOSURE TO STRONG PORTUGUESE MACRO FUNDAMENTALS

...and a strong de-leverage with expected loan growth momentum

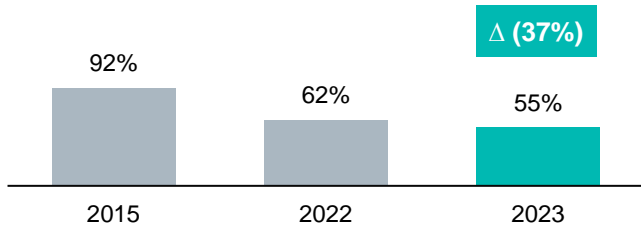
Political stability and strong fiscal discipline (% Public Debt to GDP)



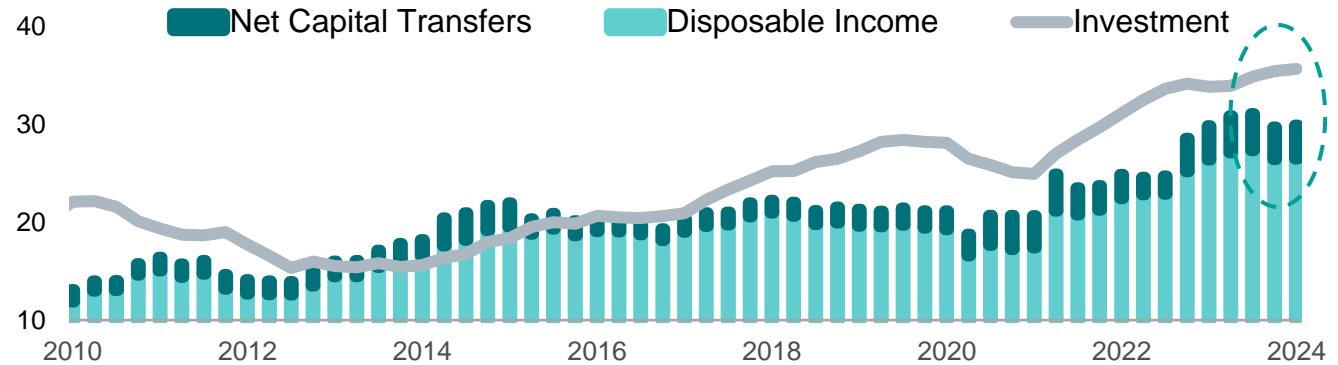
Corporate have also significantly deleveraged (Non-financial corporations indebtedness ratio, % GDP)



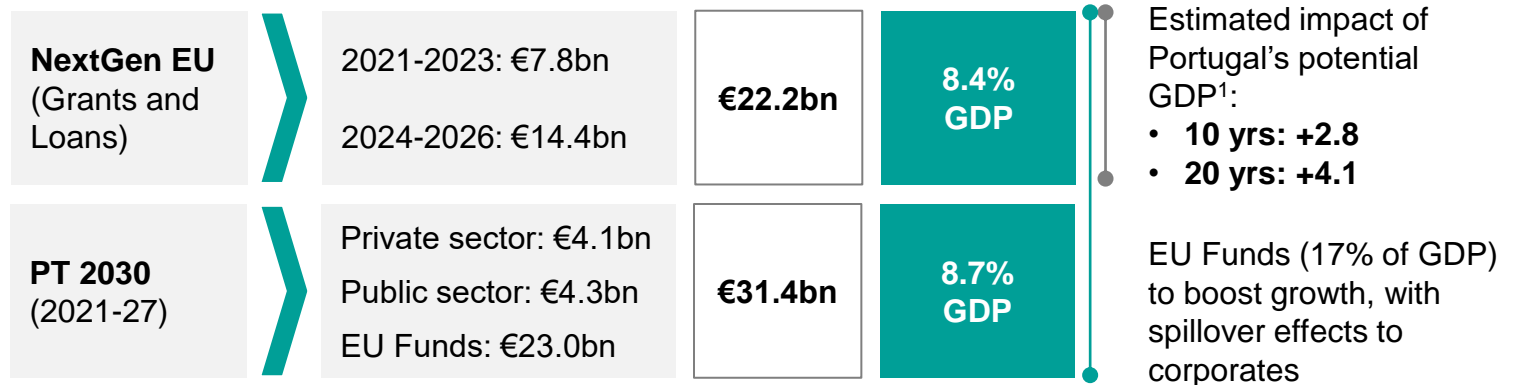
Households financial discipline (Household debt as % of GDP)



Non-Fin. Corporations financing needs: Disposable income + Capital transfers – Investment (€bn)



NextGen EU Funds and PT 2030 (€bn; % GDP)



1 LEADING INDEPENDENT DOMESTIC BANK WITH EXPOSURE TO STRONG PORTUGUESE MACRO FUNDAMENTALS

Portugal's banking system with strong profitability and balance sheet strength..

RoTE vs peers¹

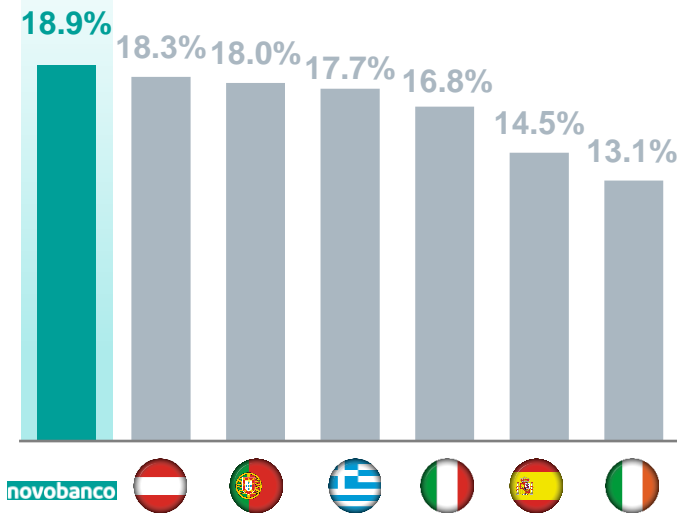
(9M'24, %)

● Δ CET1 9M'24 vs. FY'23 (bps)

+502bps in FY'23

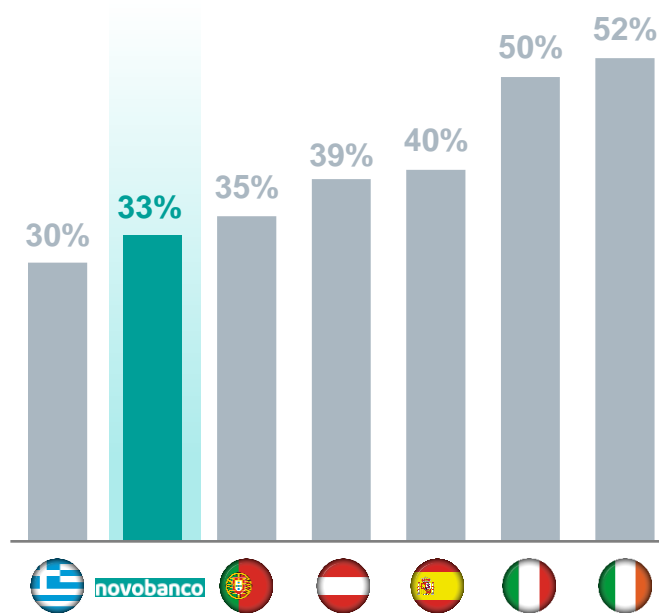
255 17 74 124 121 66 45

>20% Adj. RoTE at normalized capital position



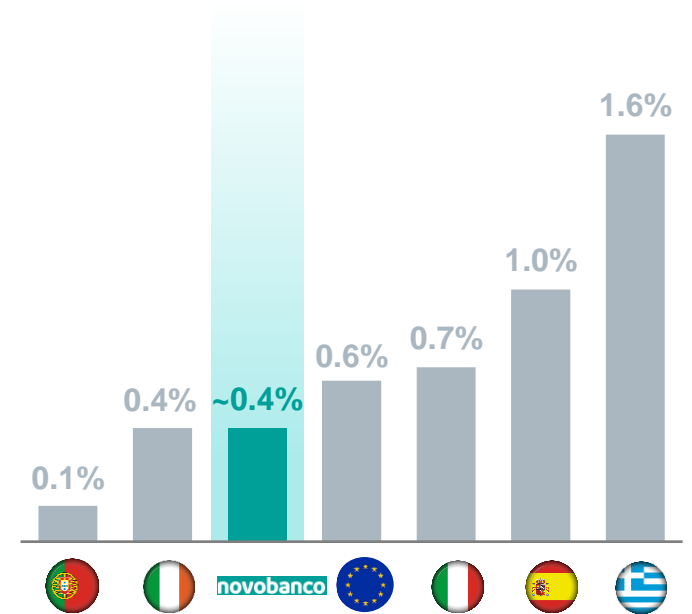
C/I vs peers¹

(9M'24, %)



Clean balance sheet

(Net NPL ratios², %)

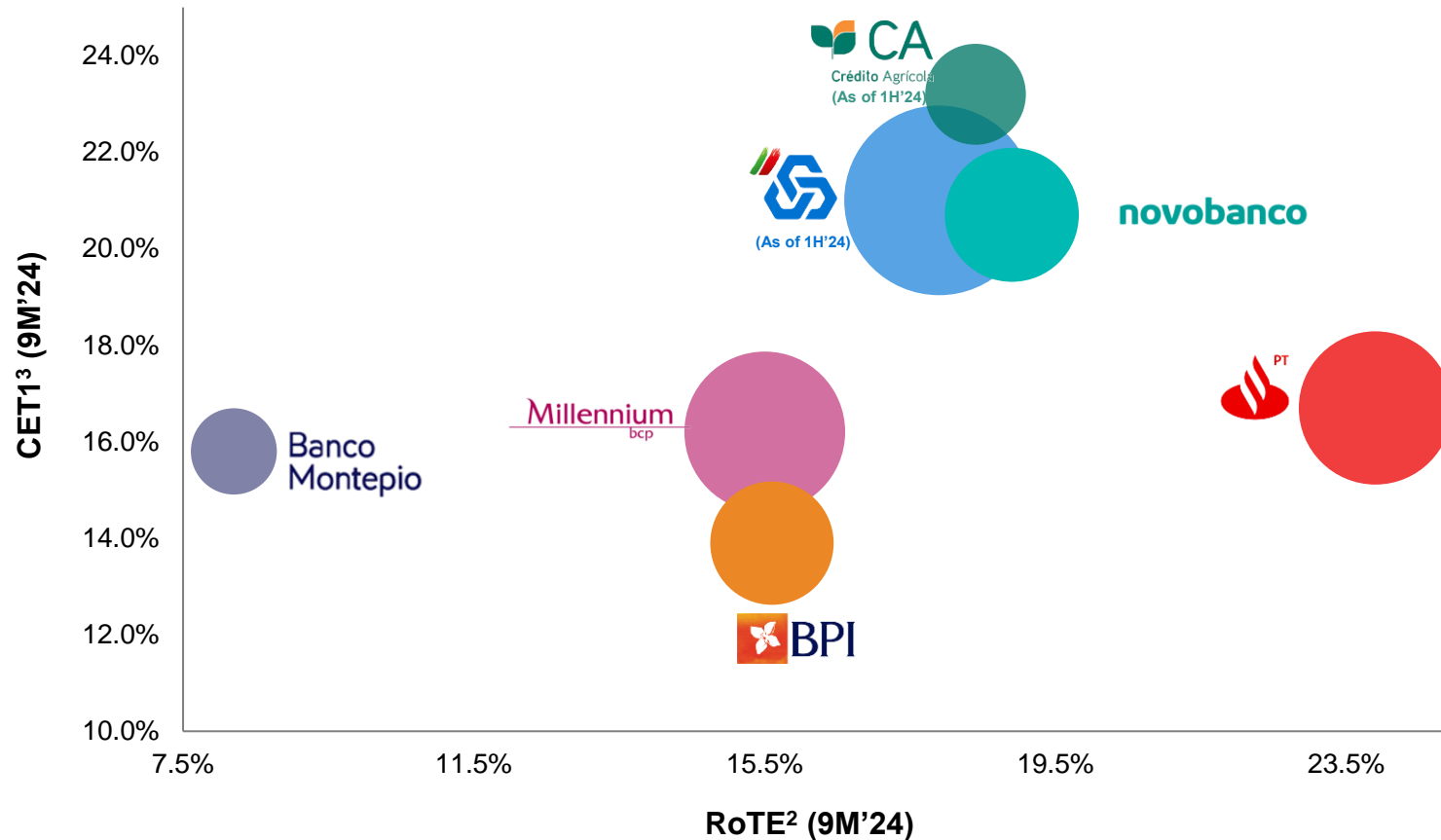


Figures as of 9M'24. Note: (1) Portugal excludes novobanco. 1H'24 data for Eurobank, NBG, CGD, BPER, BPM, BMPS, AIB, Boi and PTSB; Peers include CaixaBank, Bankinter, Sabadell and Unicaja for Spain; Santander Totta, Millenium BCP, Banco BPI and CGD for Portugal; BPER, BPM and Banca MPS for Italy; Bawag, Erste for Austria; AIB, Bank of Ireland, PTSB for Ireland; and Eurobank, Piraeus and National Bank of Greece for Greece. Note for C/I ratio Santander Totta has been excluded given central support distorts country figure; (2) Calculated as gross NPLs (Gross carrying amounts, other than trading exposures) minus accumulated loans loss provisions (Total accumulated impairment [% of total gross non-performing debt instruments] as reported by ECB) over gross exposure implied by reported NPL ratio. Country-level figures as of June 2024 given latest available. novobanco as of September 2024; novobanco pro-forma post-SPA signed in December 2024.

1 LEADING INDEPENDENT DOMESTIC BANK WITH EXPOSURE TO STRONG PORTUGUESE MACRO FUNDAMENTALS

...with ~80% of the banking assets concentrated in the 5 largest banks

novobanco is the 4th largest bank in Portugal ¹



novobanco is the #2 largest pure-play Portuguese Bank

Bank	PT Assets (€bn)	Portugal Exposure ⁴	Ownership
CGD	92	89%	GOVERNO DE PORTUGAL 100%
BCP	66	66%	FOSUN 复星 20.0% Government of Angola 19.5%
Santander Totta	60	100%	Santander 100%
novobanco	46	100% ⁵	LONE STAR FUNDS 75% INSTITUTO DE GESTÃO DE INVESTIMENTOS 14% GOVERNO DE PORTUGAL 11%
BPI	39	100%	CaixaBank 100%
Caixa Agricola	26	100%	Cooperative 100%
Banco Montepio	19	100%	Montepio Associação Mutualista 100%

02.

Business overview

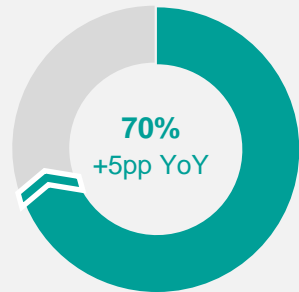
Highly diversified business model serving 1.6m clients

Retail

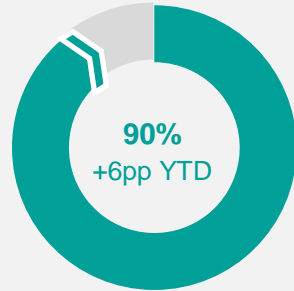
Making our customers' lives easier

Implementation of **New Distribution Model**: reshaping geographic presence and deeply changing the service experience, **balancing between** the convenience of the **digital channels** and the importance of **face-to-face service** to clients.

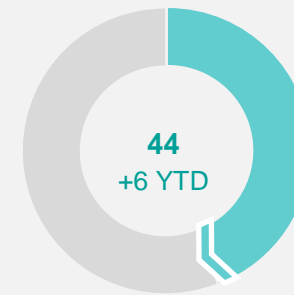
Digital Active Clients



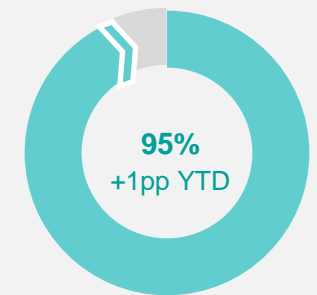
Customer Satisfaction: Mortgage Loans Experience



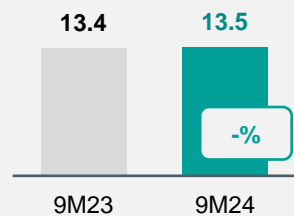
SME: Relational NPS



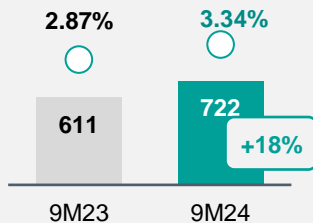
SMEs: Customer service Satisfaction



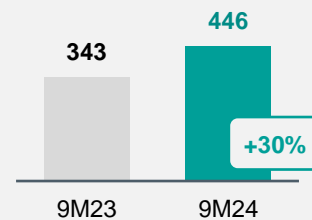
Net Customer Credit (€bn)



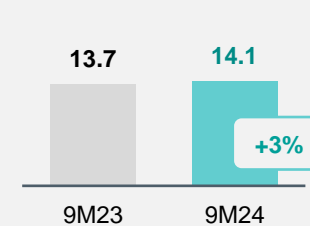
NIM & Banking Income (%; €mn)



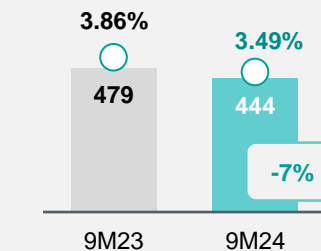
Profit Before Tax (€mn)



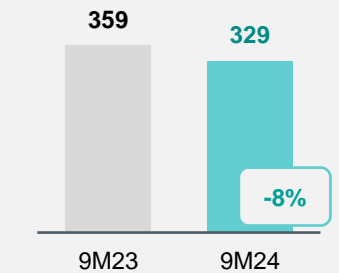
Net Customer Credit (€bn)



NIM & Banking Income (%; €mn)



Profit Before Tax (€mn)



Building a sustainable Business Model through a continued investment in Tech & Data and our People

Sustainable Business Model...

Best-in-class customer journey led experience

- **Customer Journeys** transformed (e.g., Trading Pro, digital Account Opening)
- **Omni-channel touchpoints** with an increased digital penetration
- **Hyper-Personalisation** (e.g. omni-channel orchestration, chat-AI, marketing automation)
- Streamlined **product portfolio** (Retail)

Scalable technology & efficient operations

- **Cloud-first approach** for efficiency and scalability
- Improved **speed to market** with **CI/CD¹ pipelines** (DevSecOps)
- **At scale Intelligent Automation factory** for Ops and support functions
- **Smart sourcing** mix leveraging **industry leading utilities**

Reliable and secure services

- **High reliability** driving **availability** of digital services
- Pre-emptive approach to manage IT risk and **security by design**
- Enhanced **cybersecurity** with consistent **investment** powering **resilient Cyber** capabilities
- New **data driven AML/KYC** platforms (e.g., Quantexa, KYC360 partnerships)

Tailored to Customer Needs ➤

Voice of Customer capability

Customer centric design practice

Common and reusable customer capabilities

Advanced Technologies ➤

Democratized **data foundation**, bank-wide **AI/GenAI** apps

Cloud-first (inc. core/mainframe journey-to-cloud)

Composable architecture (micro-services/API first)

Our People ➤

Mission and Values, activated across entire bank

Compelling EVP (Employee Value Proposition)

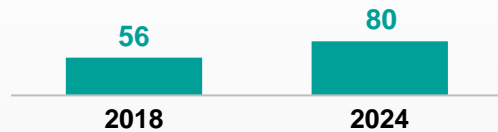
Agile, journey-led organization

Leadership development (top 300)

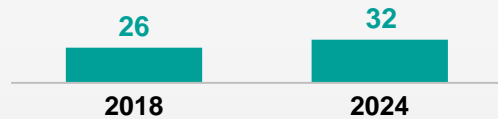
Strong progress in building a sustainable Business Model

Best-in-class Customer Journey led organisation

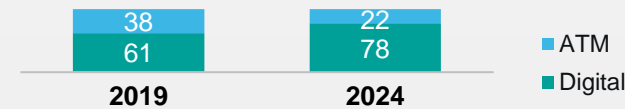
Digital touchpoints (% total)



Digital sales (% total)

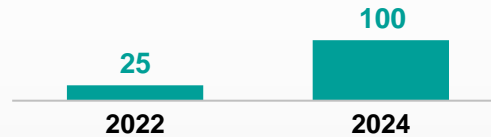


Self service/STP transactions (% total)

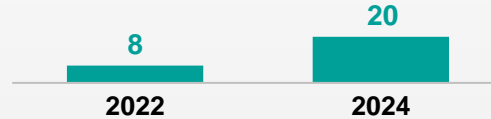


Scalable technology & Efficient operations

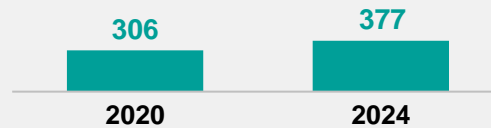
Automated CI/CD pipelines¹ (%)



Cloud adoption² (%)

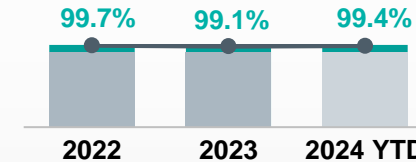


Simplification – clients per employee



Reliable and Secure services

Availability

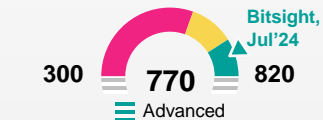


Over 99% availability and performant systems

Zero very high severity incidents

Cyber security³

SECURITY RATING



Consistent **Advanced** performance, ranking with the top 25% of Bitsight peer group of Financial Institutions

PERIMETRIC DEFENCE

Zero successful attacks
Zero data loss

We benchmark well in cybersecurity, with very strong defences in place leading to no significant events in novobanco history

IT SPEND IN SECURITY (% of '24 IT budget)

5%

Highly conservative mortgage book with strong origination capabilities

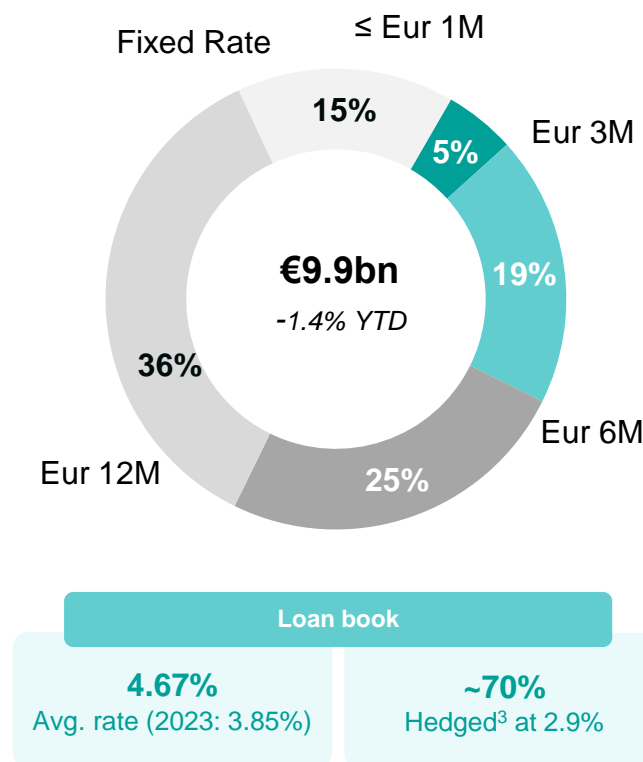
Mortgage loan book: key indicators

(Sep-24; %)

Mortgage: YTD origination	€0.9bn
Average ticket size: stock	~€55k
Average ticket size: YTD origination	~€120k
Average DSTI ¹ : YTD origination	<40%
Market share ² : stock	8.7%

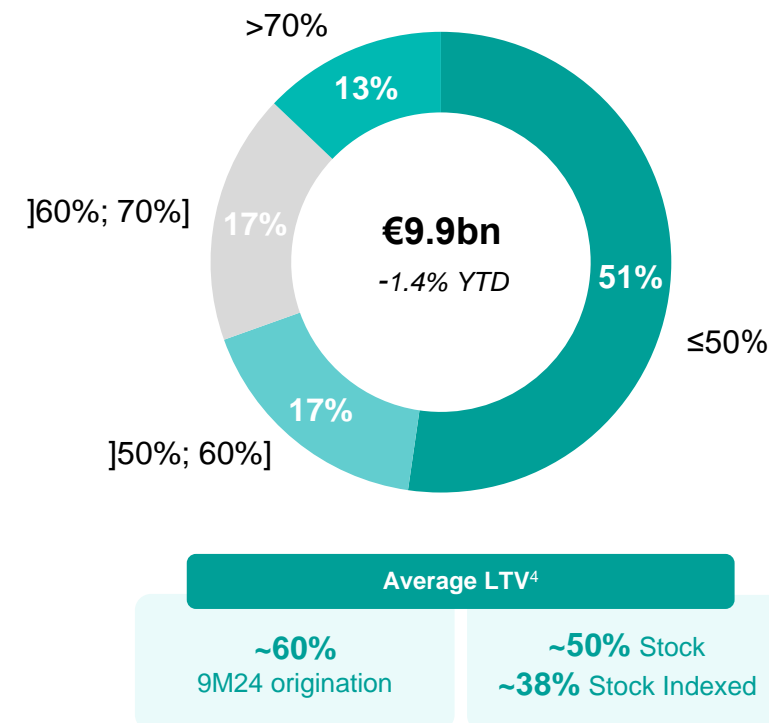
Mortgage loan book: rate type

(Sep-24; Gross loan book; %)



Mortgage loan book: LTV bucket

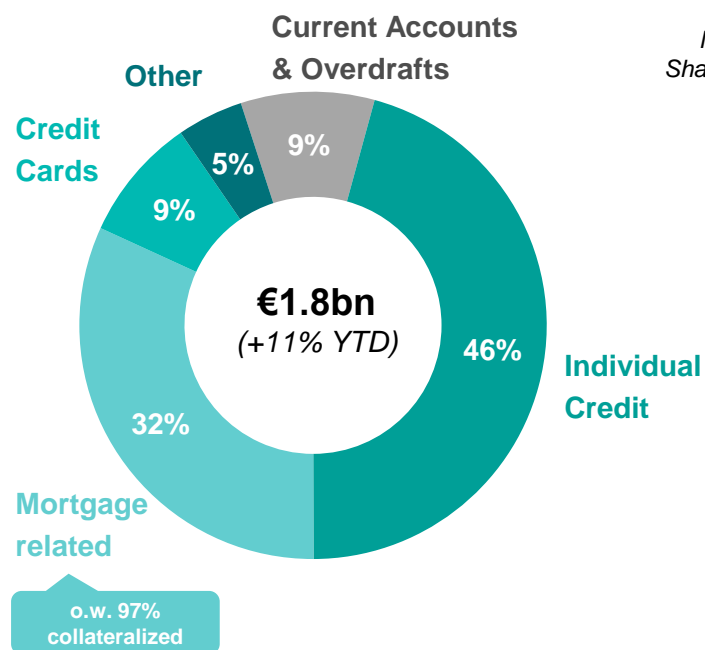
(Sep-24; Gross loan book; %)



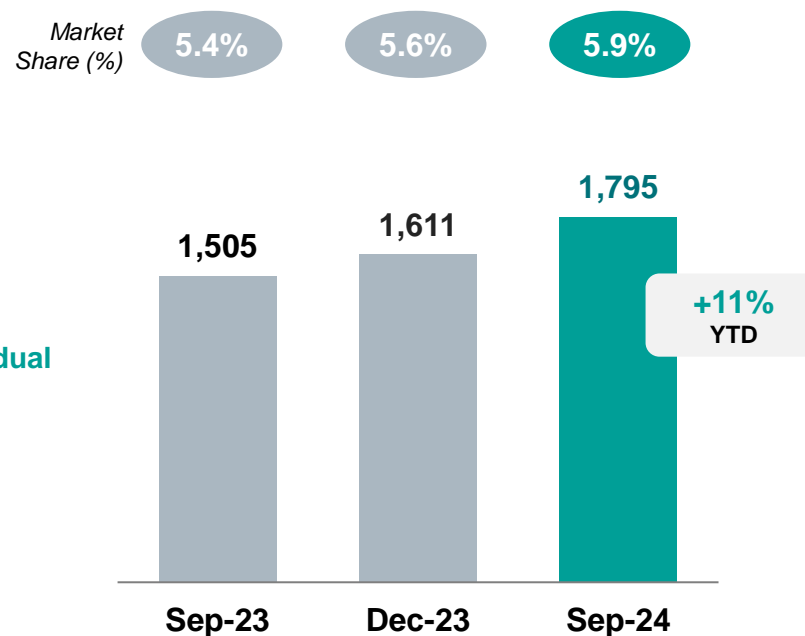
2 DIVERSIFIED BUSINESS MODEL WITH A STRONG CORPORATE AND LOW-RISK RETAIL MORTGAGE FRANCHISES SUPPORTED BY STRONG DIGITAL ADOPTION

Well positioned in attractive and personal loans segment (+11% YTD)

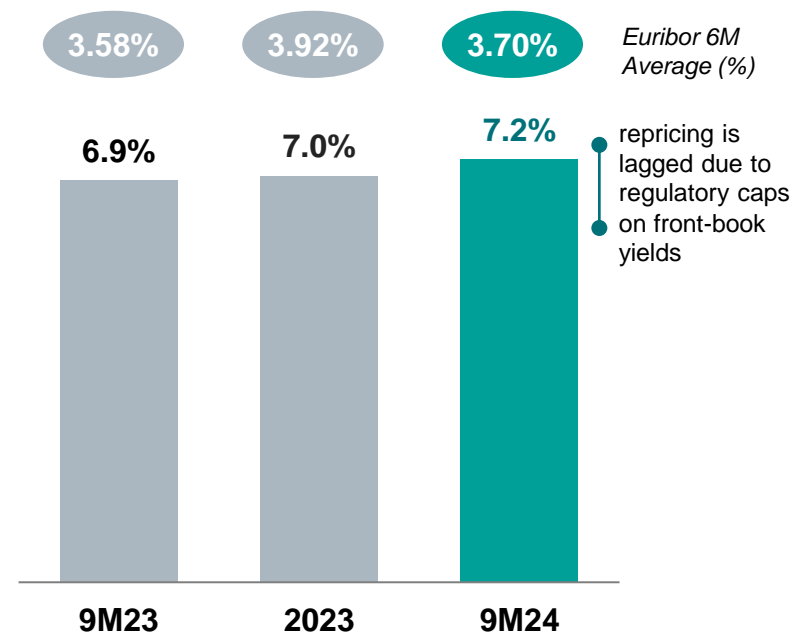
Personal loans & other (%)



Gross Book Value and Market Share (%; €mn)



Personal loans average rate (%)



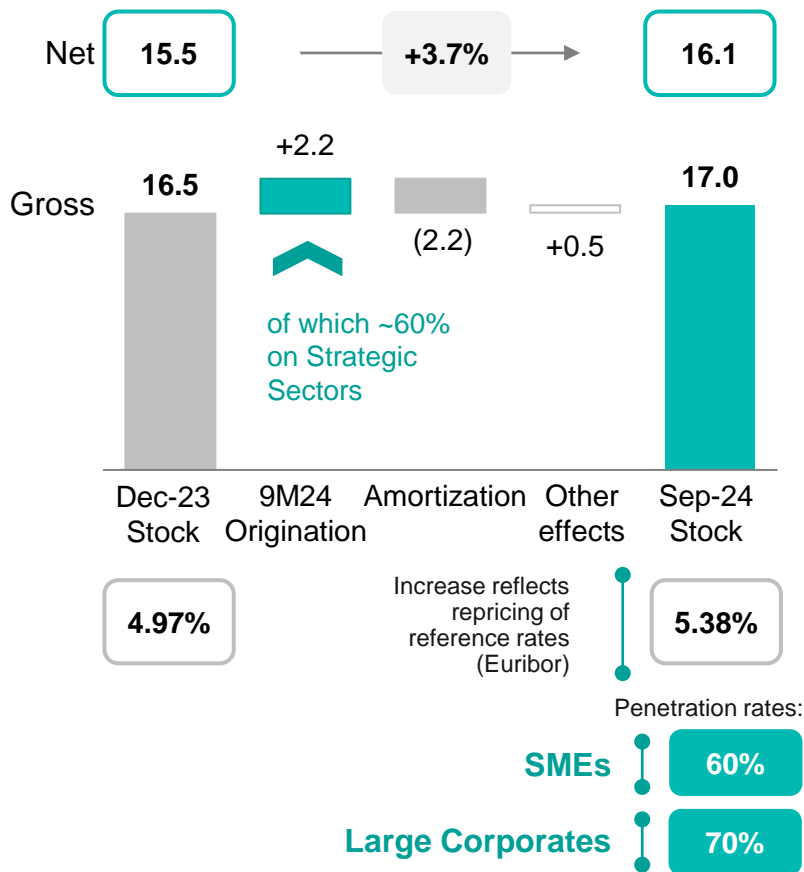
Marginal personal loans NPLs (€52mn) highly provisioned with 128% Stage 3 coverage¹ limiting downside risks

2 DIVERSIFIED BUSINESS MODEL WITH A STRONG CORPORATE AND LOW-RISK RETAIL MORTGAGE FRANCHISES SUPPORTED BY STRONG DIGITAL ADOPTION

Partner of reference for Portuguese companies

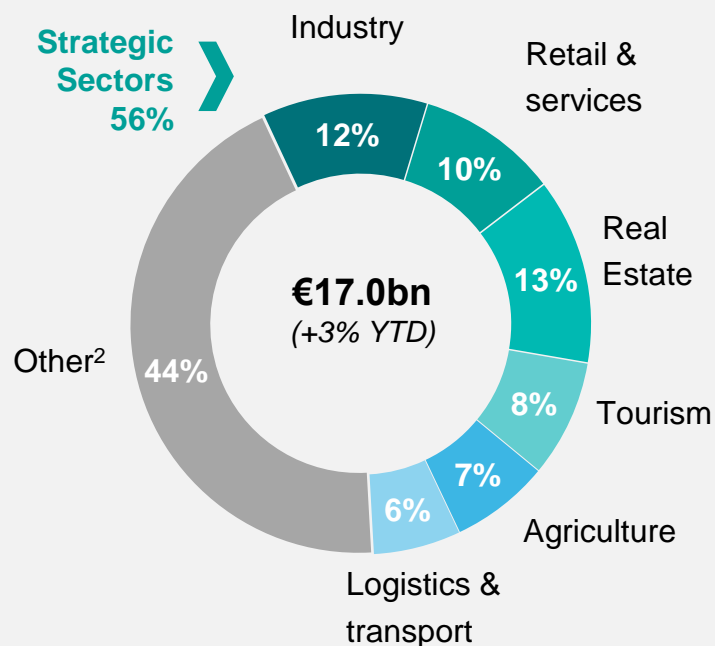
Corporate credit¹

(Sep-24; €mn; %)



Corporate credit¹: Sector

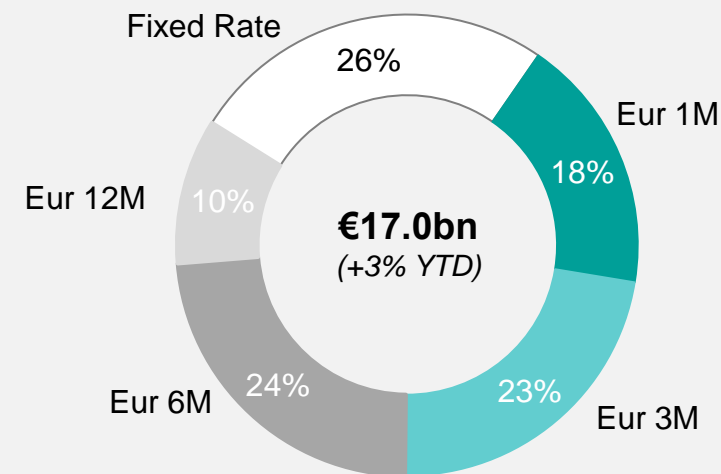
(Sep-24; Gross; %)



Sectorial approach strategy to accelerate growth

Corporate credit¹: Rate Type

(Sep-24; Gross; %)



~83% of the Corporate book is floating (incl. hedges), majority with Euribor 0% floor

03.

Financial performance

Strong track record of delivering sustainable profitability

Income statement and key metrics

	€mn	2022	2023	▲ YoY (%)	9M'23	9M'24	▲ YoY (%)
1	Net Interest Income	625.5	1,142.6	82.7%	831.2	886.3	6.6%
2	+ Fees & Commissions	293.3	296.1	1.0%	217.1	240.4	10.7%
	= Commercial Banking Income	918.8	1,438.7	56.6%	1 048.3	1,126.7	7.5%
3	+ Capital Markets Results	24.0	14.7	(38.8%)	39.3	3.2	n.m.
	+ Other Operating Results	183.6	(11.2)	n.m.	14.5	26.9	n.m.
	= Banking Income	1,126.3	1,442.3	28.1%	1 102.1	1,156.7	5.0%
4	- Operating Costs	448.4	479.2	6.9%	339.6	365.8	7.7%
	= Net Operating Income	678.0	963.1	42.1%	762.5	790.9	3.7%
	- Net Impairments & Provisions	111.2	173.8	56.3%	81.7	107.7	31.8%
5	... of which Customer Credit	102.2	142.0	38.9%	84.7	68.7	(9.1%)
	= Profit Before Tax	566.8	789.3	39.3%	680.8	683.1	0.3%
	- Corporate Income Tax	(53.3)	5.8	n.m.	2.6	36.9	n.m.
	- Special Tax on Banks	34.1	35.3	3.5%	35.3	32.2	(8.8%)
	= Profit after Taxes	585.9	748.2	27.7%	642.9	614.0	(4.5%)
	- Non-Controlling Interests	25.1	5.1	n.m.	4.4	3.6	(17.9%)
6	= Net Profit for the period	560.8	743.1	32.5%	638.5	610.4	(4.4%)
	NIM	1.47%	2.75%	+1.27pp	2.66%	2.79%	+0.13pp
	Cost-to-income	39.8%	33.3%	(6.5pp)	32.4%	32.5%	+0.1pp
	CoR (bps)	46	51	+6bps	40	32	(8bps)
	RoTE	19.0%	20.4%	+1.4pp	24.3%	18.9%	(5.4pp)
	RoTA ¹	1.23%	1.69%	+0.5pp	1.92%	1.82%	(0.1pp)
	NPL ratio	5.4%	4.4%	(1.0pp)	4.7%	~3.5% ³	(0.7pp)
	NPA Ratio ²	7.1%	5.8%	(1.3pp)	5.6%	5.2%	(0.4pp)
	CET1 FL ratio	13.7%	18.2%	+4.5pp	16.5%	20.7%	+4.2pp

Key metrics

1 **NII performance (+7% YoY) reflecting a balanced management of asset yields and financing costs**, reaching NIM of 2.79%.

2 **Fee income +11% YoY with increased contribution of Accounts and Payments (+26% YoY) from higher volume of transactions and growing customer base**, despite legislative headwinds.

3 **Capital Markets Results of €3mn** reflecting gains and losses from the sale and revaluation of securities, foreign exchange results and hedging. **Other operating results was €27mn, including the contribution to the National Resolution Fund (€6.4mn)**, gains from the recovery of overdue credit, real estate, recovery of tax processes and indirect taxes.

4 **Commercial Cost to Income ratio at 32.5% (9M23: 32.4%)**, backed by efficient operations with a sustained top-line performance and contained costs. Operating costs totalled €366mn (+1.8% vs avg. 2023), reflecting on one hand the continued strategic investment in digital transformation, optimisation and simplification of the organization and on the other hand the effects of inflation and the higher business activity.

5 Customer credit **cost of risk at 32bps** (9M23: 40bps; 1H24: 38bps), including management overlays. Other Provisions include a €30mn one-off provision (2Q24) as part of its strategic program of innovation and simplification.

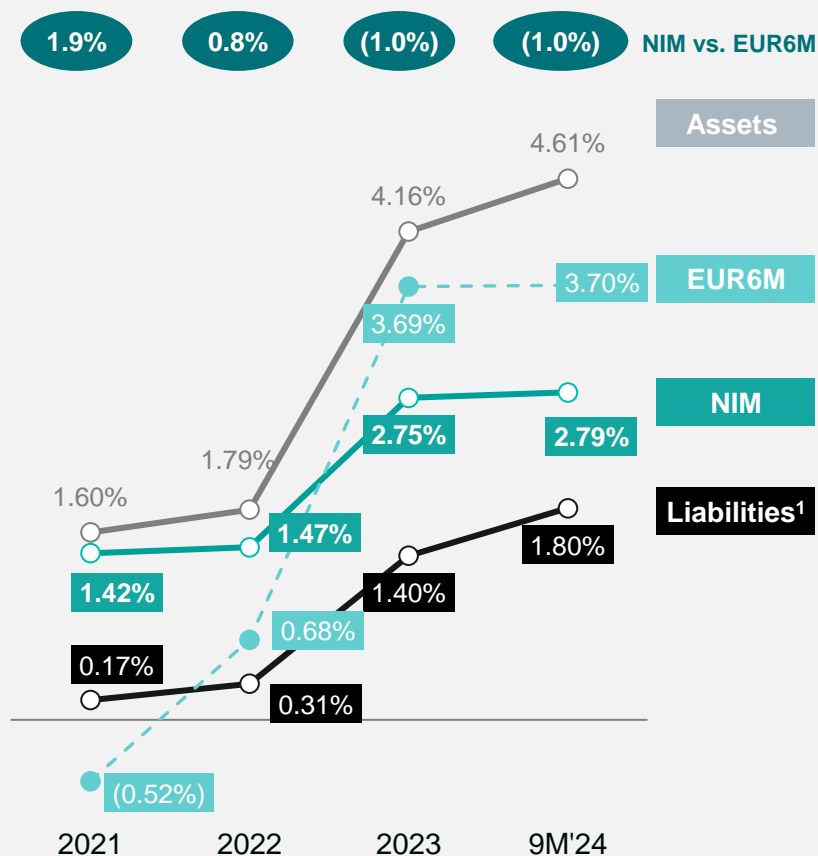
6 **Net income of €610mn (-4% YoY; +0.3% excluding one-off provision)**, equivalent to **RoTE of 18.9%** (on overcapitalised balance sheet with 20.7% CET1 pro-forma), reflecting consistent execution of novobanco's strategy, with the ability to grow revenue and generate capital.

Expanding Net Interest Margin on stable loan book driving NII growth...

Net Interest Income (NII) & Net Interest Margin (NIM)

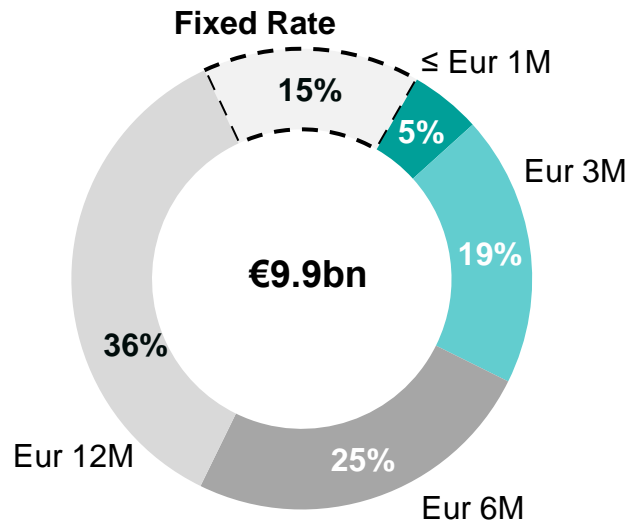
€ million; %	9M'23			2023			9M'24		
	Avg. Balance	Avg. Rate	Income/ Costs	Avg. Balance	Avg. Rate	Income/ Costs	Avg. Balance	Avg. Rate	Income/ Costs
Customer Credit	28 100	4.45%	948	28 100	4.35%	1 249	28 174	5.24%	1 124
Corporate Credit	16 615	4.76%	599	16 581	4.97%	753	16 558	5.38%	678
Mortgages	10 023	3.58%	272	10 033	3.85%	391	9 912	4.67%	352
Consumer loans and Others	1 462	6.94%	77	1 486	7.00%	106	1 705	7.24%	94
Money Market Placements	4 296	2.97%	97	4 536	3.12%	143	6 078	3.80%	176
ALM portfolio and Other	8 800	2.95%	197	8 409	3.00%	339	7 464	2.89%	164
Interest Earning Assets & Other	41 196	3.98%	1,242	41 046	4.16%	1 732	41 716	4.61%	1 465
Customer Deposits	28 751	0.66%	143	28 982	0.82%	242	30 088	1.42%	326
Money Market Funding	7 728	3.05%	179	7 265	3.23%	238	5 149	3.91%	153
Other Liabilities	1 497	7.09%	80	1 402	7.19%	102	1 989	6.17%	93
Other Non-Interest Bearing Liabilities	3 220	-	0	3 397	-	0	4 490	-	0
Interest Bearing Liabilities & Other	41 196	1.29%	402	37 649	1.53%	582	41 716	1.80%	573
NIM / NII		2.66%	831		2.76%	1 149		2.79%	886
Euribor 6M - Average		3.58%			3.69%			3.70%	

NIM performance (%)



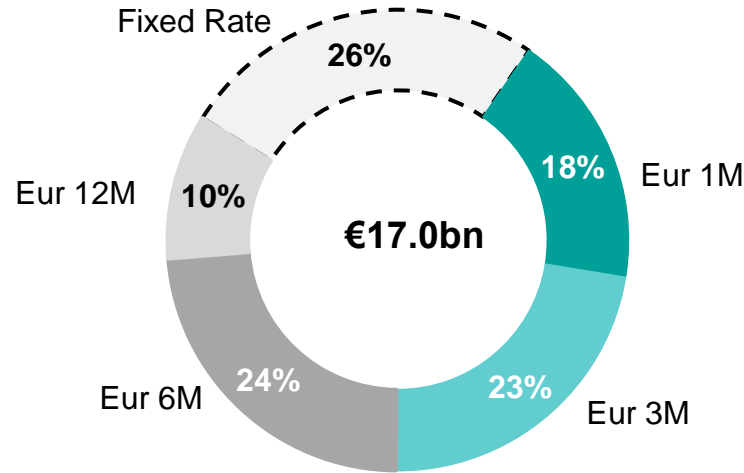
...with variable rate loan book funded by customer deposits benefiting from higher rates environment...

Mortgage loan book by rate type
(Sep-24; Gross; %)



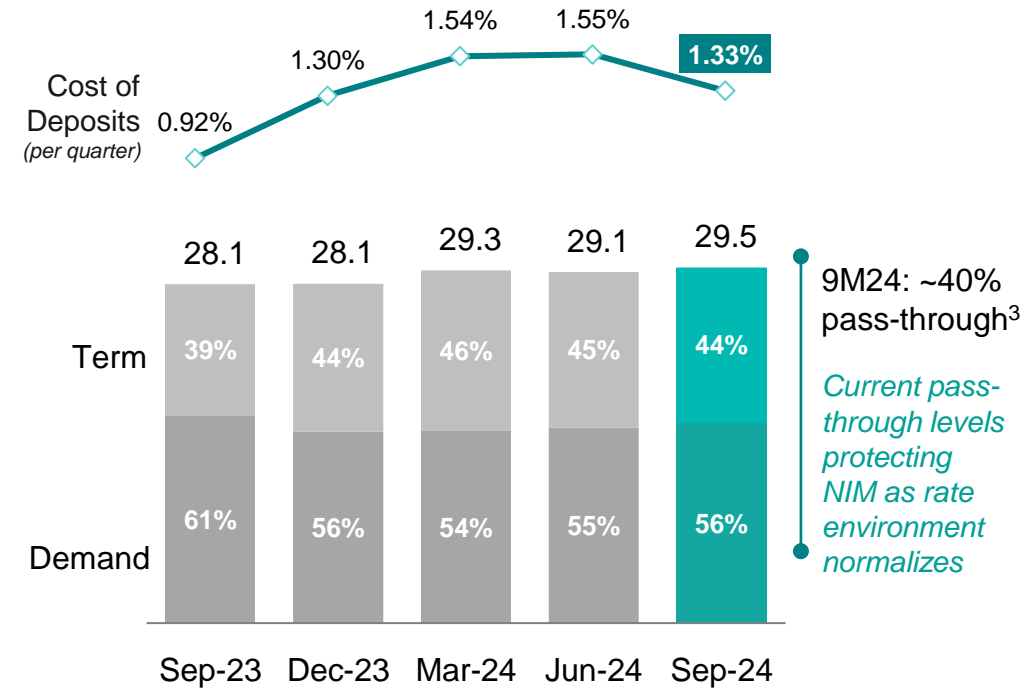
~60% average LTV, ~50% stock
70% hedged² at 2.9%

Corporate credit book by rate type
(Sep-24; Gross; %)



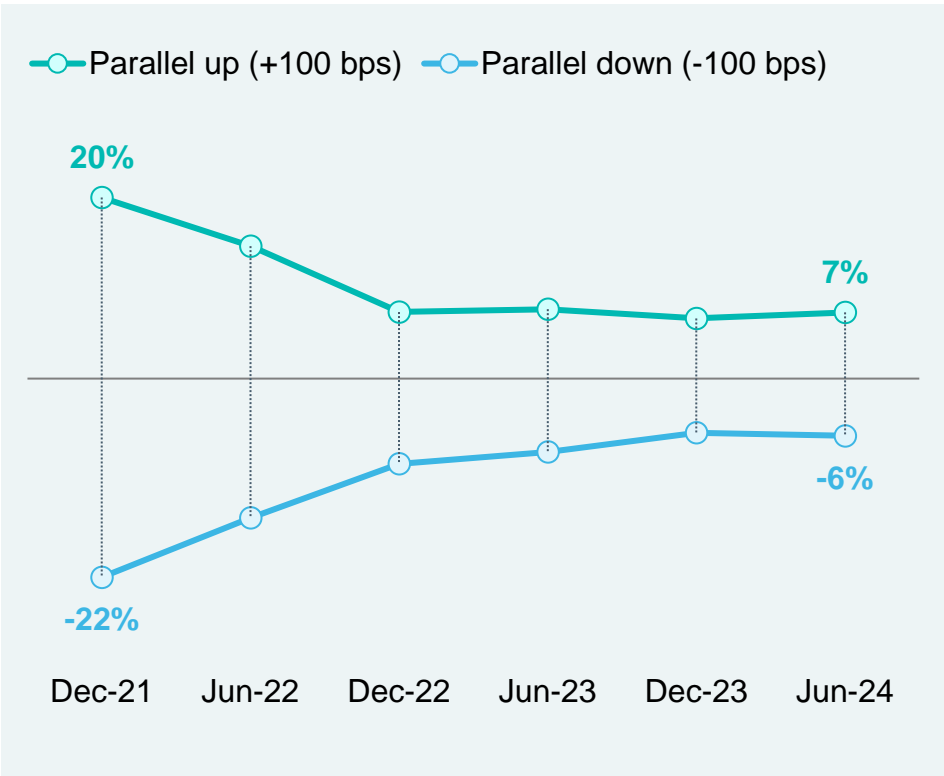
~75% of book is floating
(incl. hedges; vs 90% as of Dec-23)

Deposits Breakdown by Type
(€bn; %)



... and downside rates risk actively being managed

12 months NII sensitivity to ± 100 bps Forward parallel shift in interest rates¹

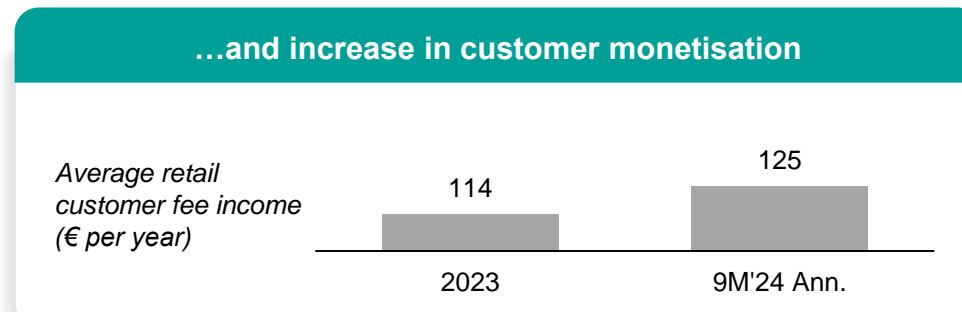
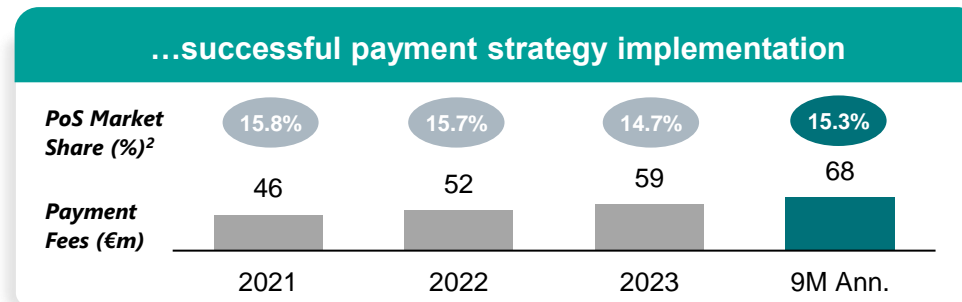
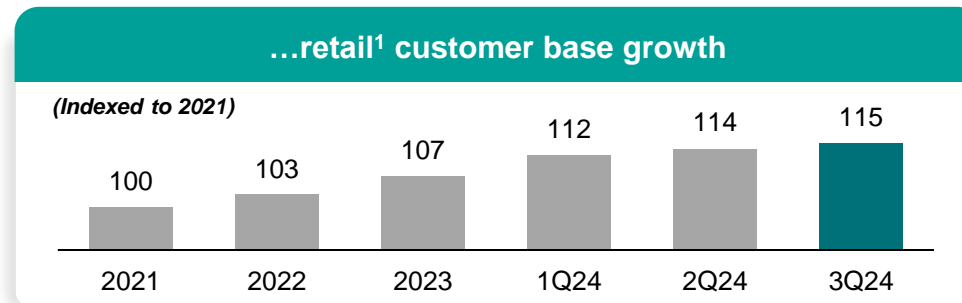
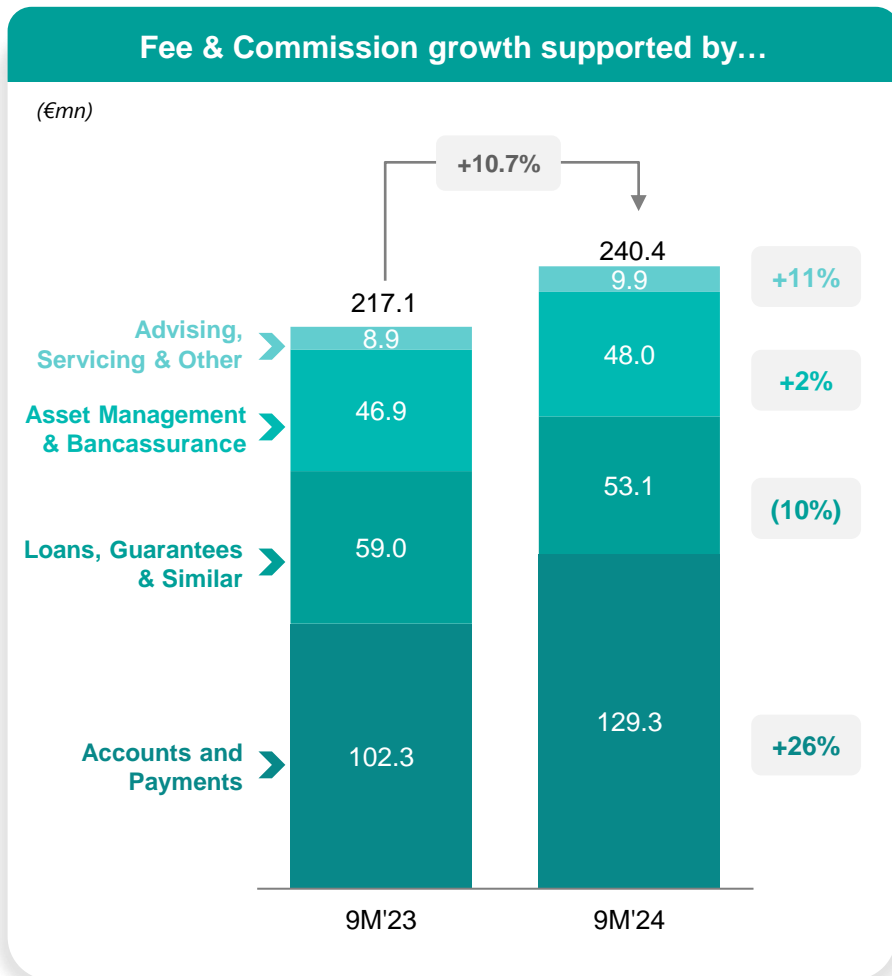


Measures to reduce interest rate sensitivity

1	Increased fixed rate assets through cash-flow hedges	<ul style="list-style-type: none"> • Average Amount: €6.4bn • Avg rate: 2.8% • Residual maturity: c.5 yrs
2	Execution of non-maturity deposits fair-value swaps	<ul style="list-style-type: none"> • Amount: €2.5bn • Avg rate: 3.1% • Residual maturity: c.5 yrs
3	Hedged long duration fixed-rate liabilities (zero coupon and '43 bonds)	<ul style="list-style-type: none"> • Amount: €0.8bn • Core sovereign bonds • Maturity: >2033
4	Increased origination of fixed rate loans and adj. fair-value hedging strategy	<ul style="list-style-type: none"> • Loan book as of Sep-24: • Fixed loans: 17% (+4pp YTD) • Of which: 36% hedged (-14pp)

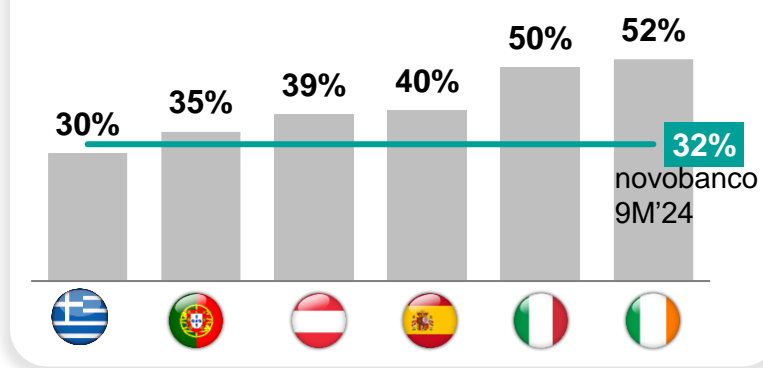
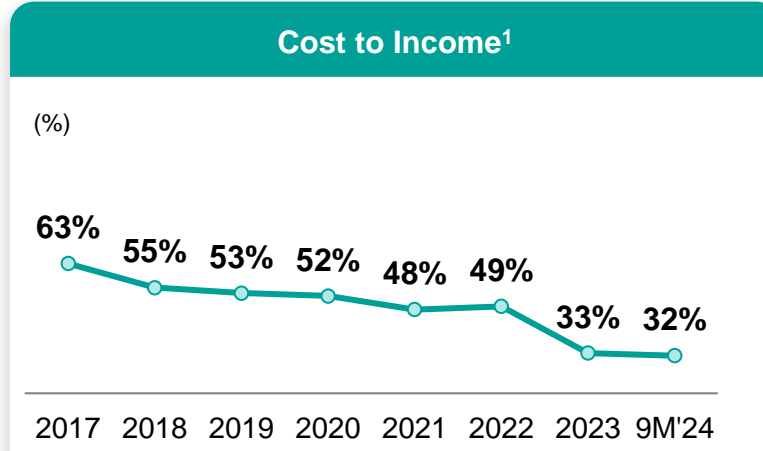
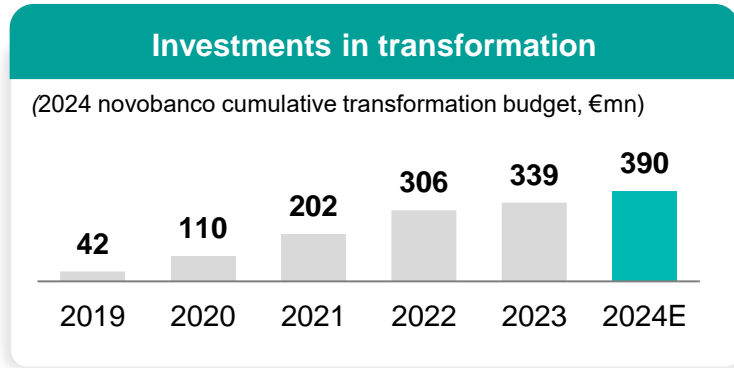
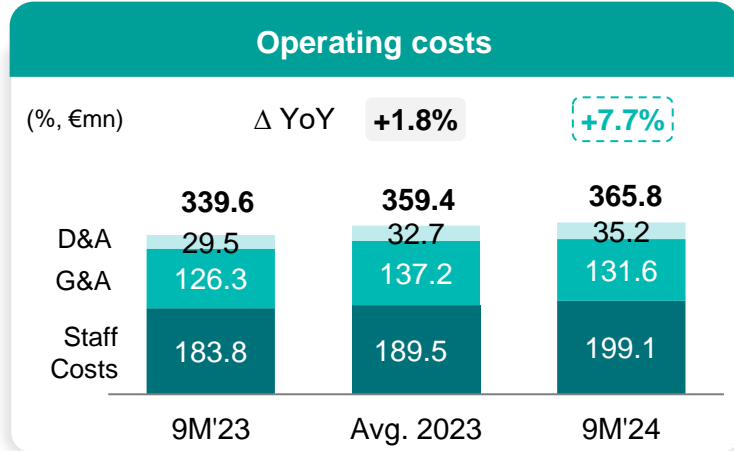
Increased fixed rate exposure by +€10bn with residual maturity c.5 years

Fees grew 10.7% YoY, driven by strategic initiatives launched in 2023, customer monetisation via cross-selling and client base growth



- Digitalisation and shift to omnichannel has been critical to increase retail¹ customer base
- Successful implementation of a payment strategy, including pricing optimisation, has resulted in sizeable growth of fees offsetting AM & bancassurance lower volumes and reduction on commissions on loans and guarantees driven by legislative headwinds
- Increase of penetration on cross-selling, mostly insurance and credit card expected to support positive trajectory on monetisation

Industry leading cost to income ratio



Disciplined optimisation

(%; #; €)

	9M'24	vs. Dec'17
Branches (#)	291	(38%)
Employees (#)	4,249	(23%)
Operating Costs (€m)	367	(11%)
Commercial BI per Employee (€k)	265	+166%

Efficient operations with revenue growth offsetting cost inflation and investment in people and culture, reaching a best-in-class C/I ratio

Simple balance sheet reflecting novobanco's sustainable business model

Balance Sheet (€mn)

Assets	Sep-23	Dec-23	Sep-24	▲YTD	
				€mn	%
Loans and advances to Banks	3 466	5 915	6 536	621	10.5%
Customer credit (net)	24 672	26 975	27 589	613	2.3%
ALM Portfolio	10 810	6 499	7 581	1 082	16.6%
Current and deferred tax assets	997	931	875	(57)	-6.1%
Real estate	594	460	380	(80)	-17.4%
Non-current assets held for sale	65	90	29	(60)	-67.2%
Other assets	2 345	2 630	2 591	(39)	-1.5%
Total Assets	42 949	43 501	45 581	2 080	4.8%

Liabilities & Equity	Sep-23	Dec-23	Sep-24	▲YTD	
				€mn	%
Customer deposits	28 095	28 140	29 472	1 332	4.7%
Due to central banks and Banks	5 970	5 745	4 799	(946)	-16.5%
Debt securities	1 113	1 108	2 982	1 874	169.2%
Non-current liabilities held for sale	22	13	12	(1)	-6.4%
Other liabilities	3 515	4 073	3 321	(752)	-18.5%
Total Liabilities	38 715	39 078	40 586	1 508	3.9%
Equity	4 234	4 422	4 995	572	12.9%
Total Liabilities and Equity	42 949	43 501	45 581	2 080	4.8%

Assets

- Loans and advances to Banks increased 10.5% YTD, reflecting the increase of cash at ECB.
- **Net customer credit¹ at €27.6bn** (+2.3% YTD) with the origination of loans to customers reaching €3.3bn, supported by growth momentum on new customer acquisition. Overall **loan market share of 10.1%**².

Liabilities

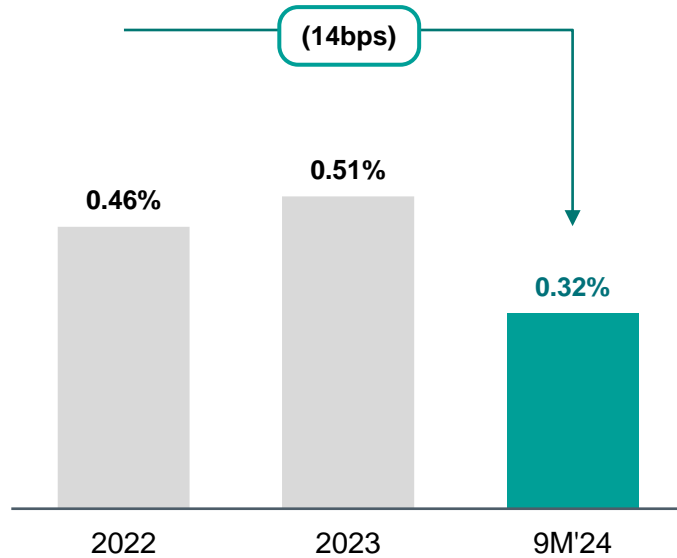
- Total customer funds increased to €37.6bn (+6.9% YTD), with deposits standing at €29.5bn (+4.7% YTD), reaching 9.2%² deposits market share.
- Debt securities increasing by €1.8bn YTD driven by new issuances (senior preferred and covered bonds).

Capital & Liquidity

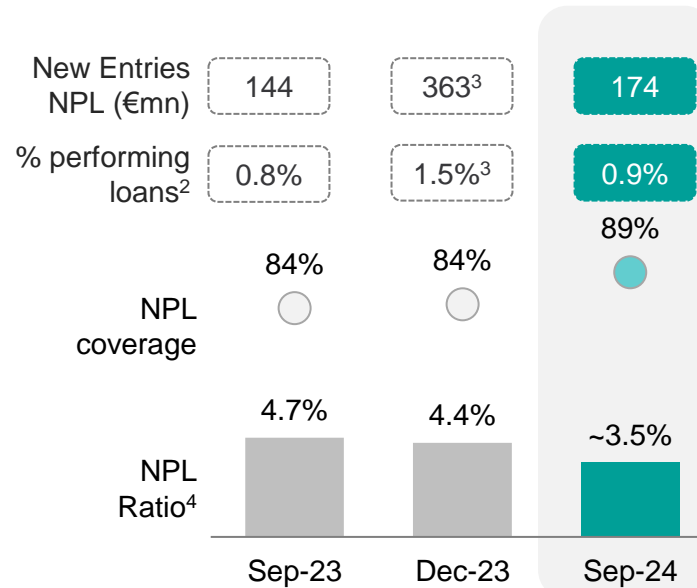
- **Shareholders' Equity increasing 12.9% YTD to €5.0bn.**
- **Strong liquidity position: LtD at 80.7%** (2023: 81.2%), **LCR of 186%** (2023: 163%) and **NSFR of 119%** (2023: 118%), as well as liquidity buffer of €15.6bn (Dec 23: €13.6bn).

Normalised cost of risk, conservative provisioning and de-risking approach

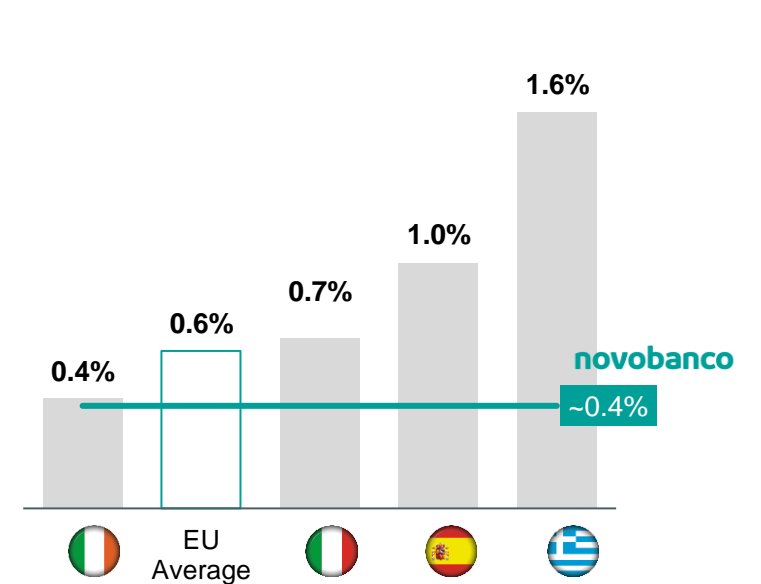
Consistent CoR¹ improvement...
(Cost of risk evolution, %)



...with conservative provisioning levels...

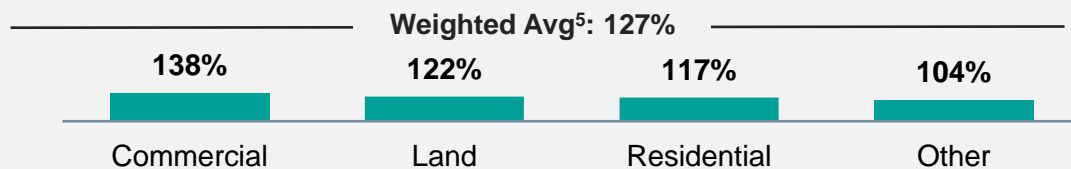


...in line with European Peers³
(Net NPL ratio, %)



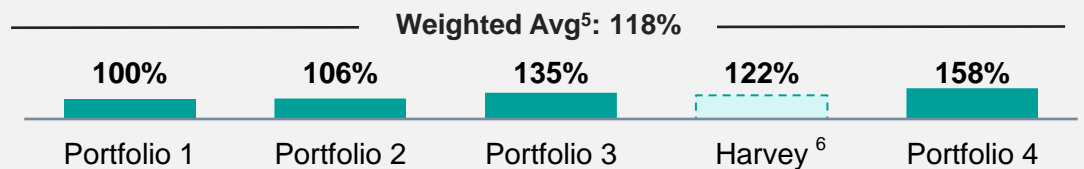
Conservative provisioning approach reflected in above par RE asset disposals historically...

(Real Estate disposal price 2020-2023, % NBV)



...as well as in more recent NPL disposals despite current rate environment

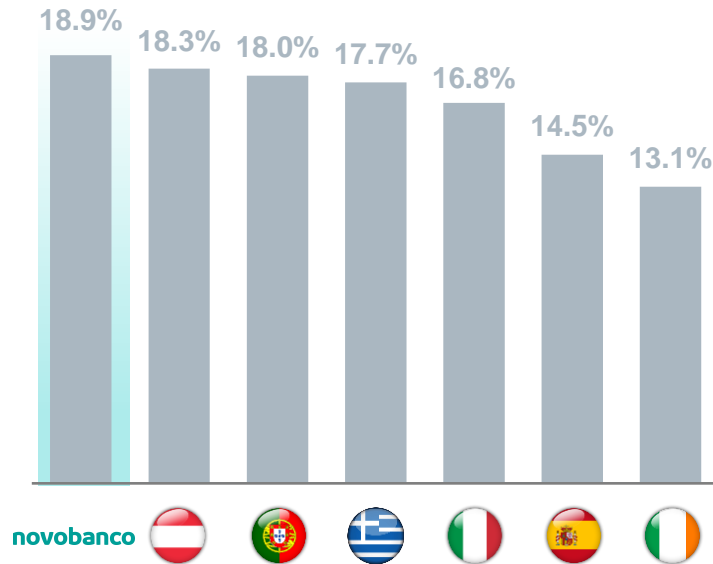
(Recent NPL portfolio sales price, % NBV)



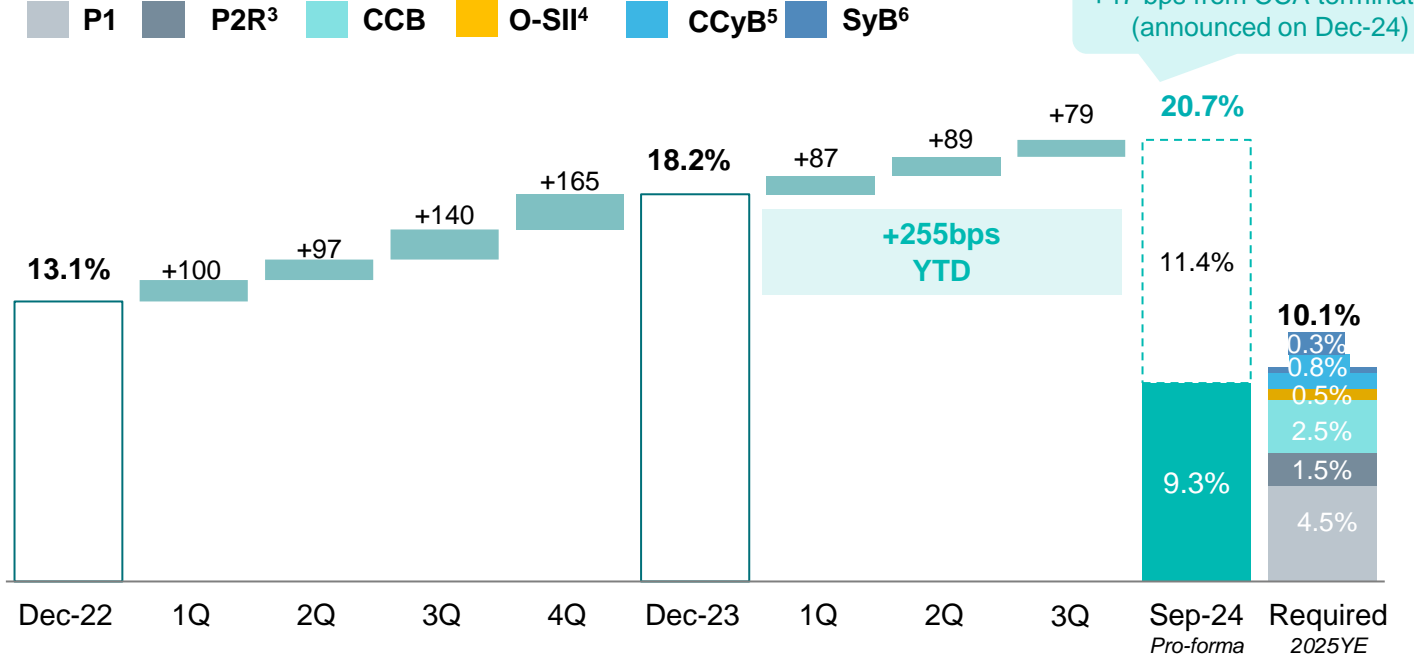
Best-in-class profitability and capital generation

RoTE¹ 9M'24
(%)

9M24 RoTE > 20%² for normalized CET 1



CET 1
(fully loaded; bps; %)



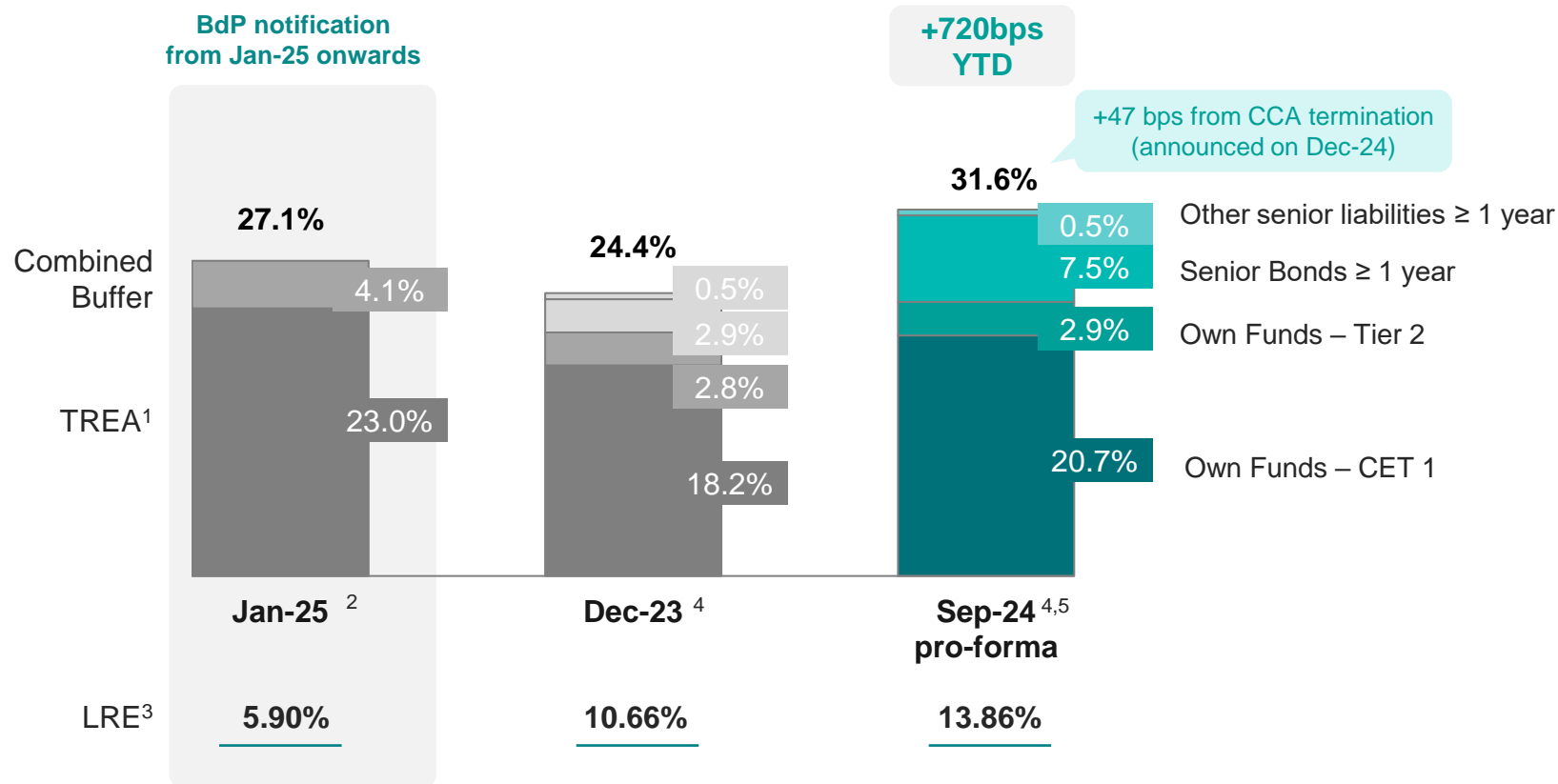
+47 bps from CCA termination (announced on Dec-24)

MDA (Maximum Distributable Amount) Buffer ⁷ 9.4 pp

Superior capital generation, which provides room for best-in-class dividend pay-out ratio, following the CCA resolution

Compliant with new MREL requirement ahead of schedule

MREL requirements & ratio: (% RWA; Fully-loaded and pro-forma)



In line with desire to maintain regular market access:

- in Feb/24, was issued €500mn of Senior Preferred Notes with maturity in Mar/28 and an early redemption option in Mar/27;
- in Sep/24, was issued €500mn of Senior Preferred Notes with maturity in Mar/29 and an early redemption option in Mar/28;
- Novobanco commits to maintain an appropriate buffer over the required end-point MREL (currently at 27.0%);
- As the bank expects to normalise its capital structure, a reduction⁶ of CET1 (Sep/24: 20.7%) would therefore be pre-funded by additional benchmark size MREL eligible instruments.

04.

Final remarks

Consistent execution of strategy has resulted in sustainable profitability...



Delivering sustainable profitability with strong track record of delivery against targets



Stabilizing margin at higher levels with downside rates risk being actively managed



Earnings upside potential from fee income initiatives and delivering further simplification



Simple and low-risk balance sheet benefiting from a successfully completed de-risking strategy with strong coverage levels



Strong levels of profitability and capital generation to support best-in-class dividend pay-out ratio

Consistent strategy execution being on-track to outperform 2024 outlook

Business		YoY
Clients Base	1.6mn	+6.7%
Business Volume ¹	€58.2bn	+3.1%
Strong returns on overcapitalised balance sheet	20.7% CET 1	18.9% RoTE
	<i>+255bps YTD pro-forma</i>	

	9M24	2024 Outlook
Commercial Banking Income	€1 127mn	> €1.4bn ✓
Cost to Income Ratio	32%	< 35% ✓
Cost of Risk	32bps	< 50ps ✓
Net Income	€610mn <i>€640mn (ex-one off)²</i>	> €700mn ✓

A domestic business focused on growth and value-added products and services, with a simple and low-risk balance sheet and efficient operations, delivering solid profitability.

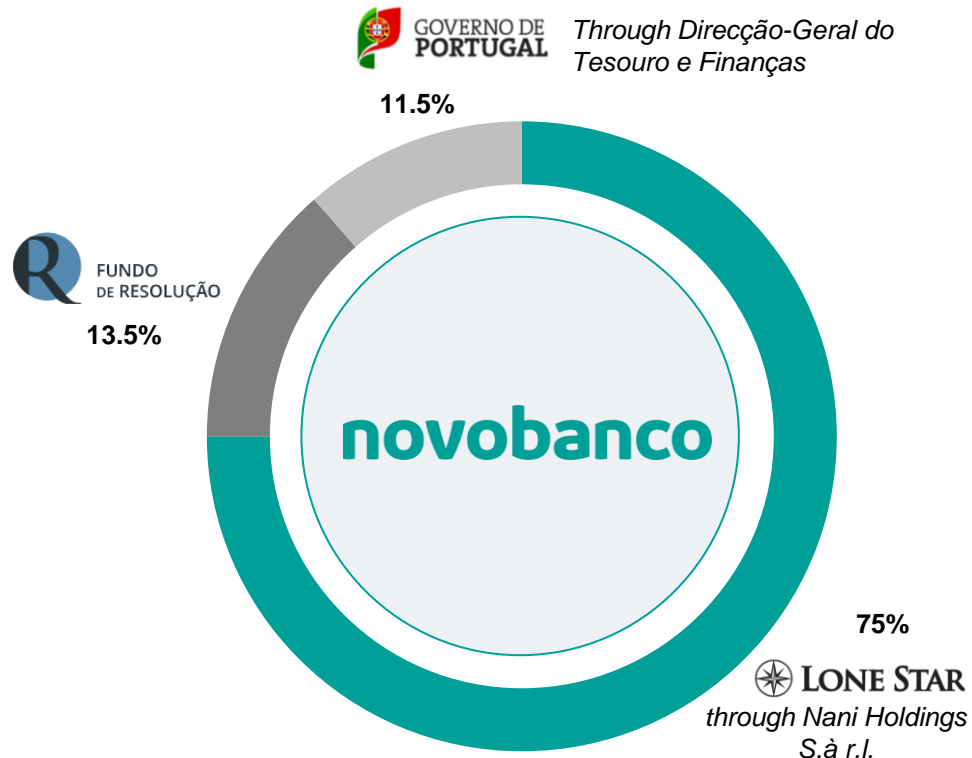
Appendix



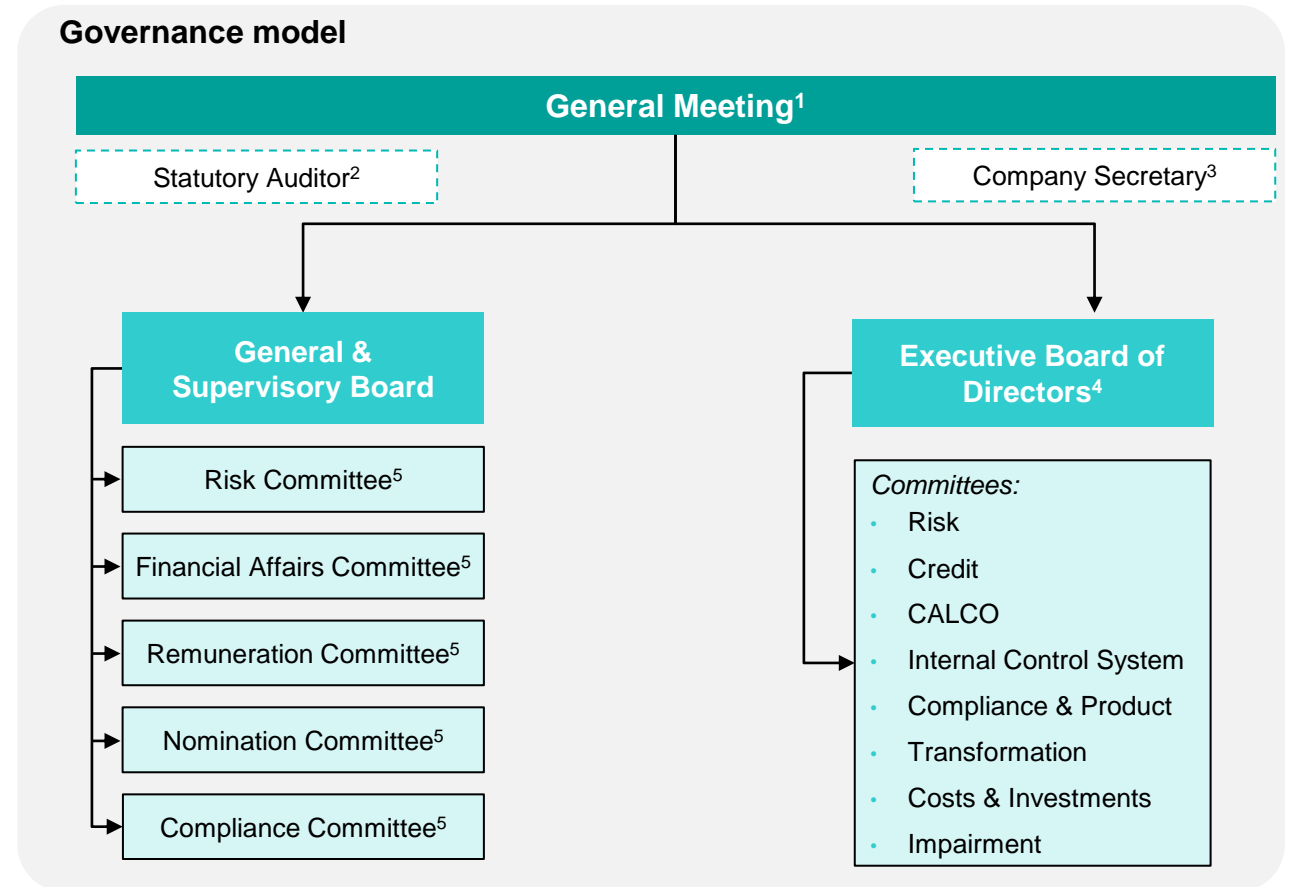
Novobanco shareholder structure and governance model

Shareholder structure

October 2024



Governance model



Income Statement – Quarterly data

(€ million)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	▲ €mn YoY	▲ % YoY
Net Interest Income	246.3	277.7	307.2	311.4	299.0	295.9	291.4	(15.8)	(5%)
Fees and Commissions	68.9	76.4	71.8	79.0	75.0	86.2	79.2	+7.4	+10%
Commercial Banking Income	315.3	354.1	378.9	390.4	374.0	382.1	370.6	(8.4)	(2%)
Capital markets Results	5.8	22.2	11.3	(24.6)	(3.5)	(1.1)	7.8	(3.5)	(31%)
Other Operating Results	2.4	(7.4)	19.5	(25.6)	1.1	0.4	25.3	+5.9	+30%
Banking Income	323.5	368.9	409.7	340.2	371.6	381.4	403.7	(6.0)	(1%)
Operating Costs	111.9	113.2	114.5	139.6	119.0	123.7	123.2	+8.7	+8%
Staff Costs	58.3	62.3	63.2	68.9	63.3	68.3	67.5	+4.3	+7%
General and Administrative Costs	43.8	40.8	41.7	56.5	44.4	44.0	43.1	+1.4	+3%
Depreciation	9.8	10.1	9.6	14.1	11.3	11.4	12.6	+3.0	+31%
Net Operating Income	211.6	255.8	295.2	200.6	252.6	257.7	280.5	(14.6)	(5%)
Net Impairments and Provisions	27.7	28.3	25.8	92.1	27.9	59.9	19.9	(5.8)	(23%)
Customer credit	30.0	28.6	26.2	58.1	24.4	28.8	15.4	(10.7)	(41%)
Other	(2.3)	(0.3)	(0.4)	34.0	3.5	31.1	4.5	+4.9	n.m
Income before Taxes	183.9	227.5	269.4	108.5	224.7	197.8	260.6	(8.8)	(3%)
Corporate Income Tax	0.7	0.8	1.0	3.2	10.5	7.2	19.2	+18.2	+1,785%
Special Tax on Banks	34.1	0.0	1.1	-	32.2	-	-	(1.1)	(100%)
Income after Taxes	149.0	226.6	267.3	105.3	182.0	190.6	241.4	(25.9)	(10%)
Non-Controlling Interests	0.7	1.8	2.0	0.7	1.3	0.9	1.3	(0.6)	(32%)
Net Income for the period	148.4	224.8	265.3	104.6	180.7	189.7	240.1	(25.3)	(10%)

A Portuguese universal bank, serving corporate and retail segments

€ million	Retail			SMEs and Corporate			Support Functions			Total		
	30-Sep-23	30-Sep-24	▲ €mn	30-Sep-23	30-Sep-24	▲ €mn	30-Sep-23	30-Sep-24	▲ €mn	30-Sep-23	30-Sep-24	▲ €mn
Commercial Banking Income	609	718	109	476	442	-35	-37	-33	4	1048	1,127	78
Banking Income	611	722	111	479	444	-36	12	-9	-21	1102	1,157	55
Operating Costs	228	242	14	69	79	10	42	45	3	340	366	26
Net Operating Income	382	479	97	410	365	-45	-30	-53	-24	763	791	28
Net Impairments and Provisions	39	33	-6	51	35	-15	-8	39	47	82	108	26
Income before Taxes	343	446	103	359	329	-30	-22	-92	-70	680	683	3
Total Assets	14,626	14,659	33	14,156	14,413	256	14,167	16,509	2,342	42,949	45,581	2,632
Customer Loans (net)	13,445	13,470	25	13,679	14,104	424	13	15	2	27,137	27,589	452
Net Interest margin	2.87%	3.34%	0.47pp	3.86%	3.49%	-0.37pp	-0.37%	-0.40%	-0.03pp	2.66%	2.79%	0.13pp
Commercial Cost to Income	37.5%	33.7%	-3.80pp	14.6%	17.9%	3.31pp	-114.0%	-135.7%	-	32.4%	32.5%	0.08pp

Retail - Corresponds to all the activity developed with private customers and small businesses, along with the fully consolidated operating subsidiaries novobanco Açores, BEST and GNBGA. The financial information of the segment relates, amongst other products and services, to mortgage loans, consumer credit, small business financing, deposits, retirement plans and other insurance products sold to private customers, account management and electronic payments and placement of investment funds, brokerage and custodian services.

Corporate - Includes the activities developed with medium and large-sized companies, developed through a commercial structure dedicated to this segment, which includes 20 Corporate Centres. This segment also includes activities with institutional and municipal customers. The Group maintains an important presence in this segment, the result of the support it has lent to the development of the national business community, focused on companies with good risk, an innovative nature and an exporter activity.

Support Functions - This area does not correspond to an operational segment in the true sense of the concept, it is an aggregation of transversal corporate structures that ensure the basic functions of the Group's global management, including Treasury and Real Estate assets.

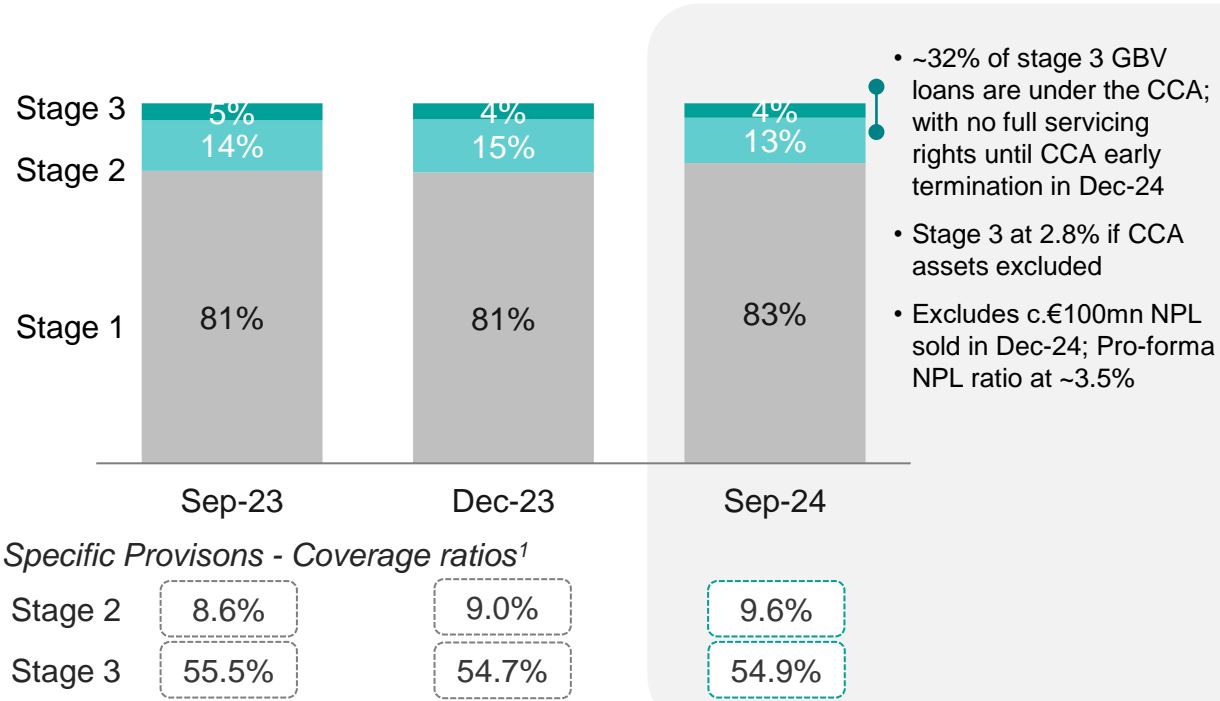
Balance Sheet

<i>(€ thousands)</i>	Dec-23	Sep-24
Cash, cash balances at central Banks and other demand deposits	5,867,189	6,466,309
Financial assets held for trading	436,148	460,157
Financial assets mandatorily at fair value through profit or loss	264,912	237,043
Financial assets designated at fair value through profit or loss	0	0
Financial assets at fair value through profit or loss, or through other comprehensive income	838,523	1,966,341
Financial assets at amortised cost	32,452,537	33,035,594
Debt securities	7,870,536	8,292,013
Loans and advances to credit institutions	47,940	69,943
Loans and advances to customers	24,534,061	24,673,638
Derivatives – Hedge accounting	683,063	762,482
Fair value changes to the hedged items in portfolio hedge of interest rate risk	-83,498	-60,394
Investments in subsidiaries, joint ventures and associates	59,511	56,474
Tangible assets	757,549	753,417
Tangible fixed assets	363,754	413,004
Investment properties	393,795	340,413
Intangible assets	86,748	103,305
Tax assets	931,036	874,529
Current tax assets	29,376	28,785
Deferred tax assets	901,660	845,744
Other assets	1,117,258	896,149
Non-current assets and disposal groups classified as held for sale	89,814	29,434
Total Assets	43,500,790	45,580,840

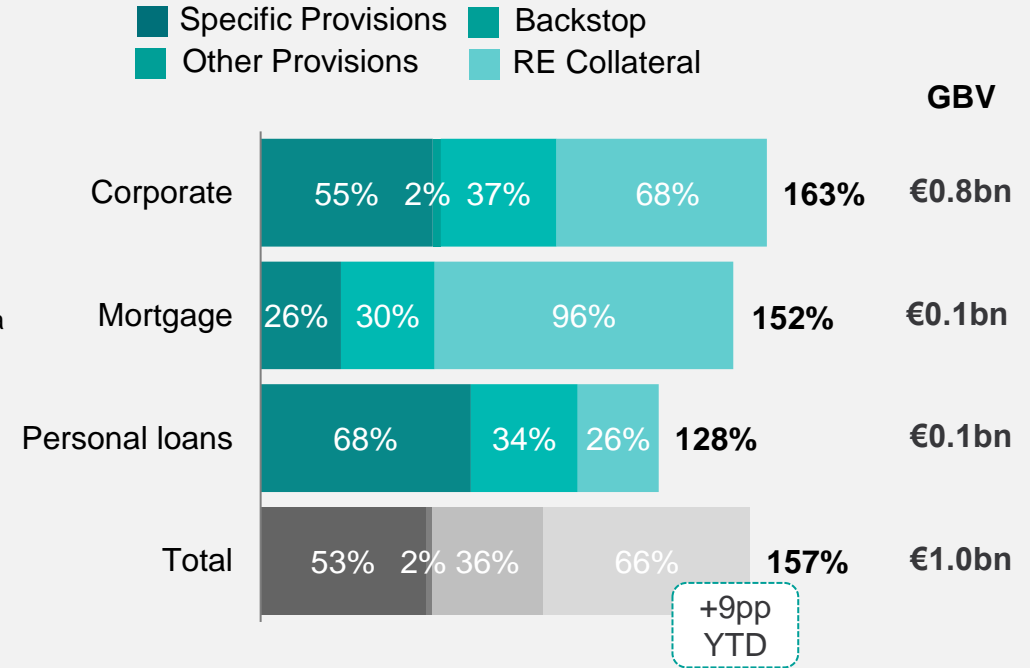
	Dec-23	Sep-24
Financial liabilities held for trading	100,639	97,832
Financial liabilities measured at amortised cost	37,330,355	38,732,115
Due to Banks	5,745,326	4,799,156
Due to customers	29,984,273	30,404,689
Debt securities issued and subordinated debt and liabilities associated with transferred assets	1,107,585	2,981,870
Other financial liabilities	493,171	546,400
Derivatives – Hedge accounting	124,729	156,264
Fair value changes of the hedged items in portfolio hedge of interest rate risk	62,049	93,389
Provisions	430,829	457,165
Tax liabilities	10,808	13,655
Current tax liabilities	10,808	13,655
Deferred tax liabilities	0	0
Other liabilities	1,005,846	1,023,350
Liabilities included in disposal groups classified as held for sale	13,107	12,274
Total Liabilities	39,078,362	40,586,044
Capital	6,567,844	3,345,000
Other comprehensive income – accumulated	-1,070,125	-1,011,761
Retained earnings	-8,577,074	13,814
Other reserves	6,736,004	2,012,312
Profit or loss attributable to parent company shareholders	743,088	610,422
Minority interests (Non-controlling interests)	22,691	25,009
Total Equity	4,422,428	4,994,796
Total Liabilities and Equity	43,500,790	45,580,840

Strengthened total stage 3 coverage (+9pp YTD)

Loan Portfolio by Stages

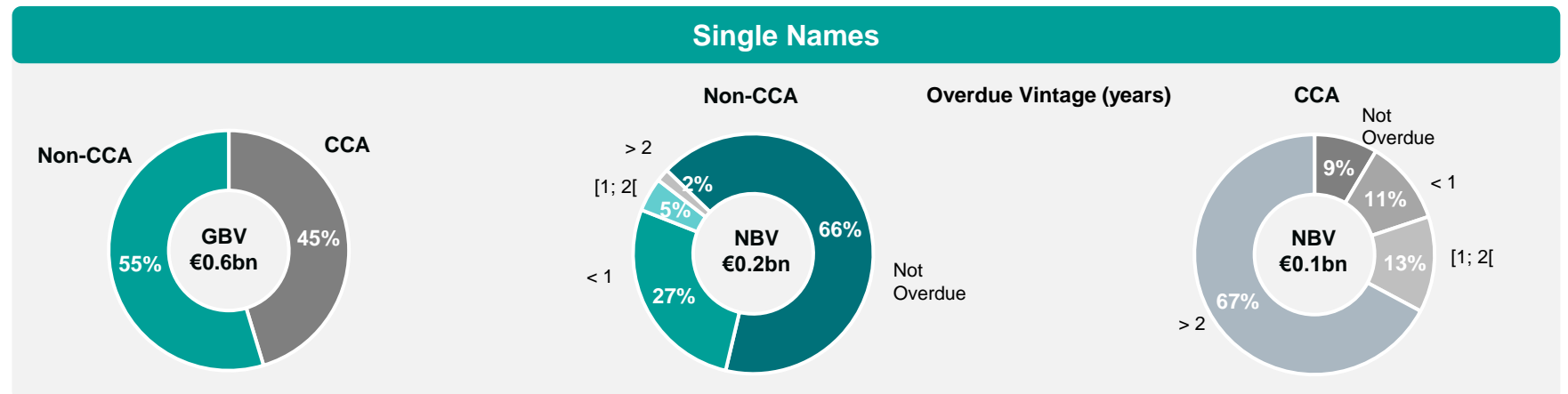
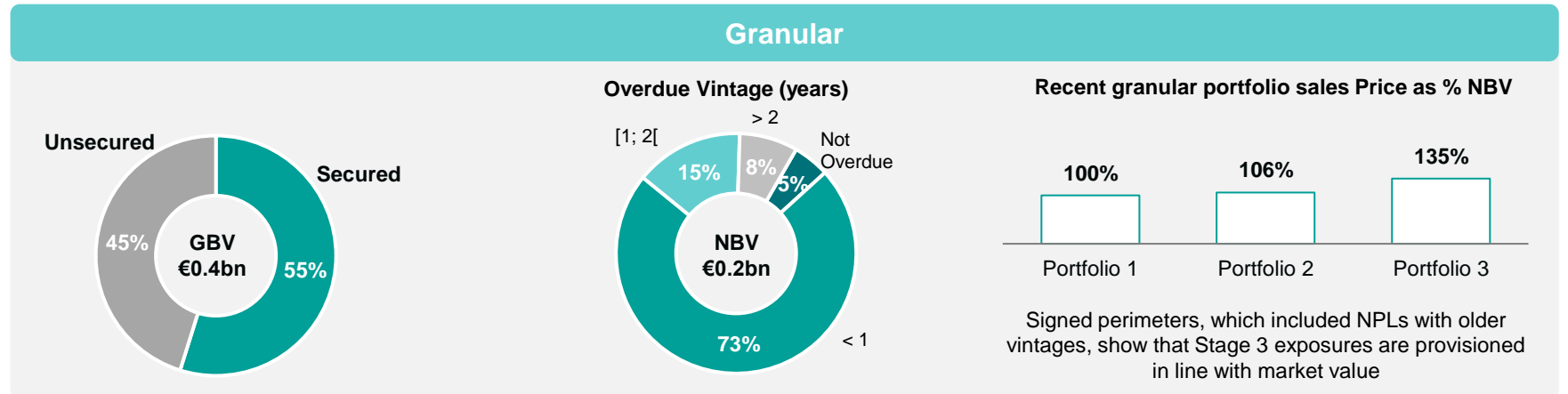
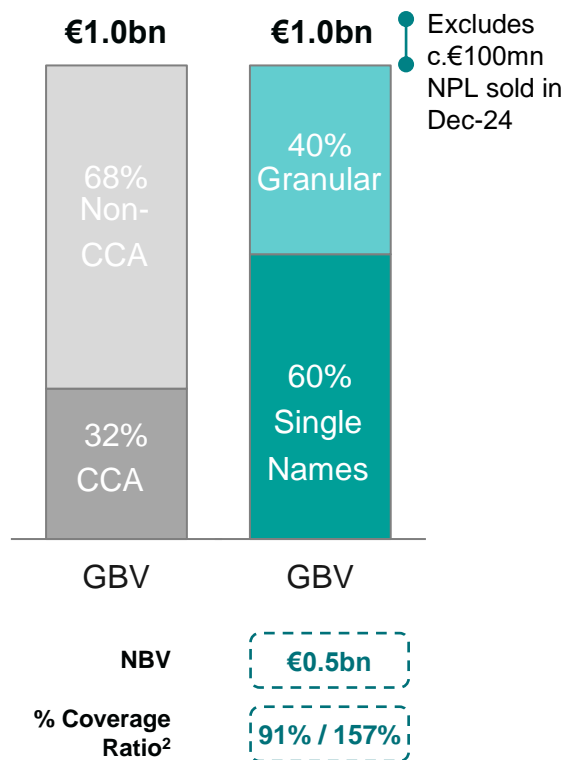


Stage 3: Coverage by type



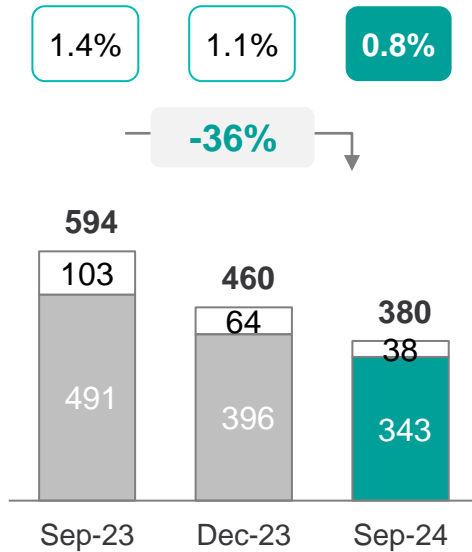
>70%¹ of Stage 3 with overdue less than 1 year, with exposures provisioned in line with market value

Total Stage 3 Loans (Sep-24; %)

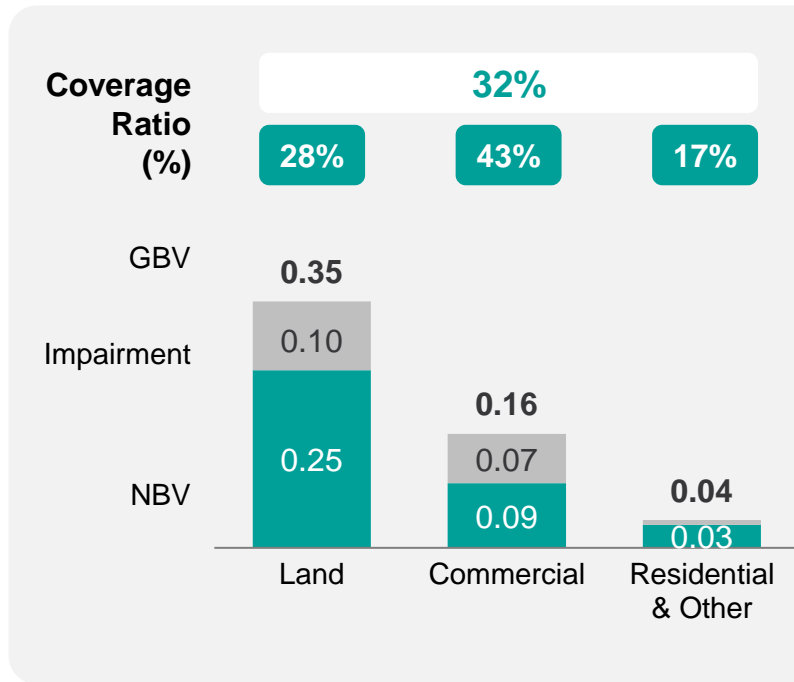


Further disposals decreasing RE exposure to €380mn (-36% YoY)

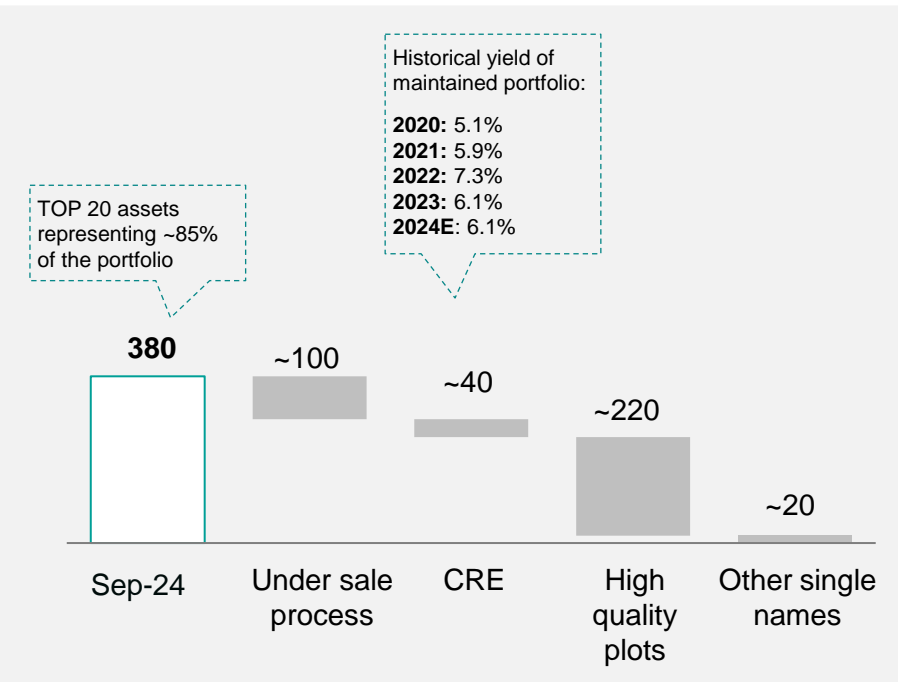
Real Estate Exposure
(€mn NBV)



RE: Coverage by Asset Type
(Sep-24; €bn; %)



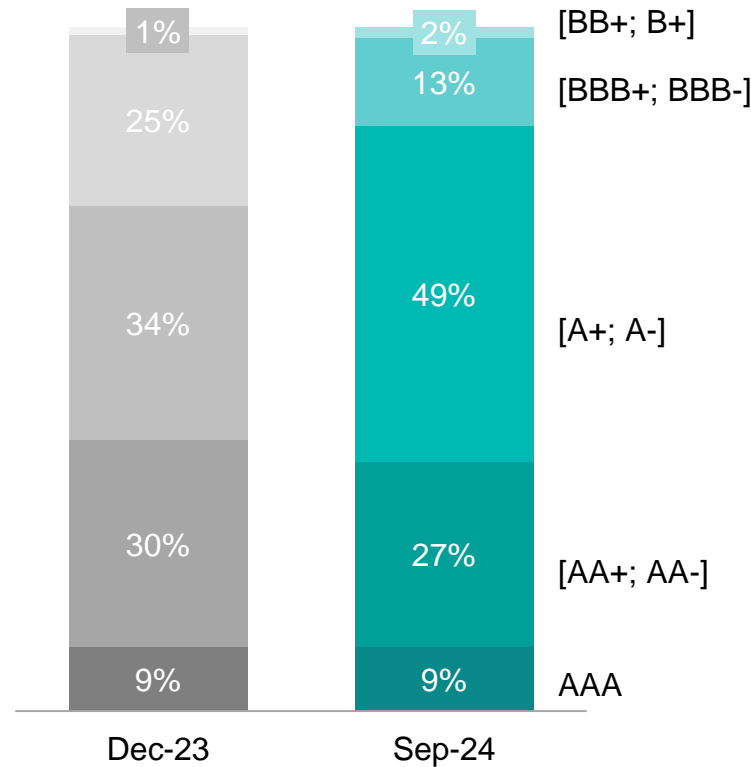
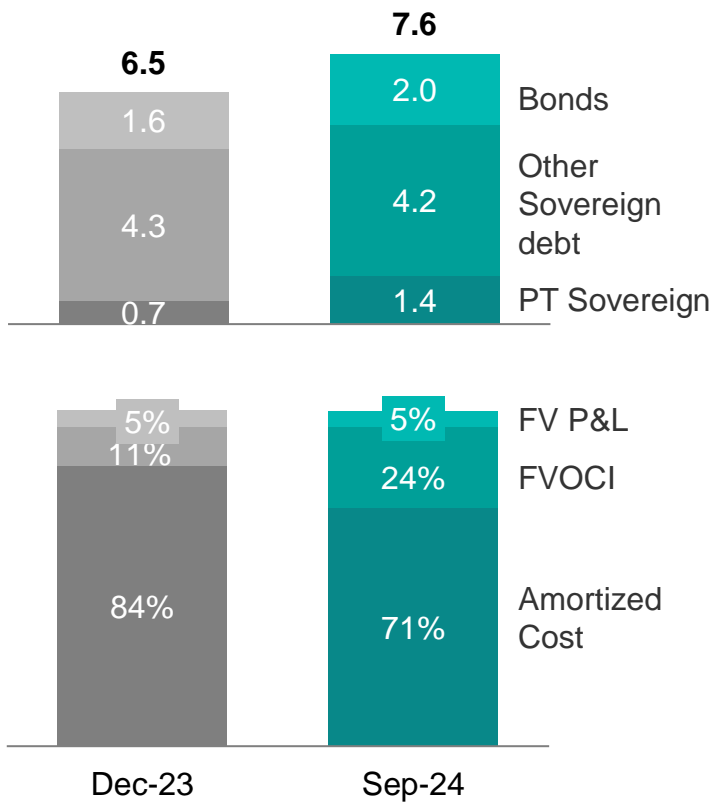
RE: breakdown
(€million; %)



Coverage is supported by a robust appraisal policy, individual asset reviews, market pricing (bids received) and yield performance

Securities - ALM Portfolio - an investment grade portfolio of €7.6bn

ALM Portfolio (€bn)



	Total	vs Dec/23
Amount (€bn)	7.6	+1.1
Duration ¹ (years)	3.3	-0.5
Yield ¹ (%)	3.29	-23bps

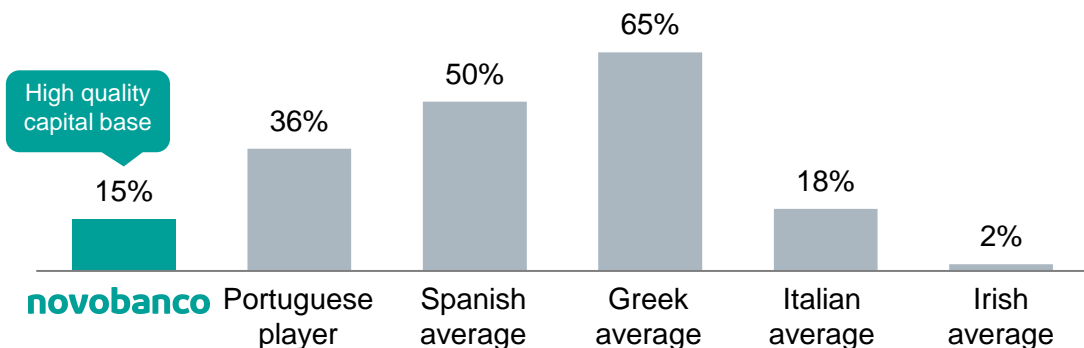
	Sep/24
Unrealised MtM losses ² (€mn)	48
ALM Portfolio/ Total Assets (%)	17
ALM Portfolio/ Total Equity (x)	1.5

Attractive tax position as an additional source of value creation

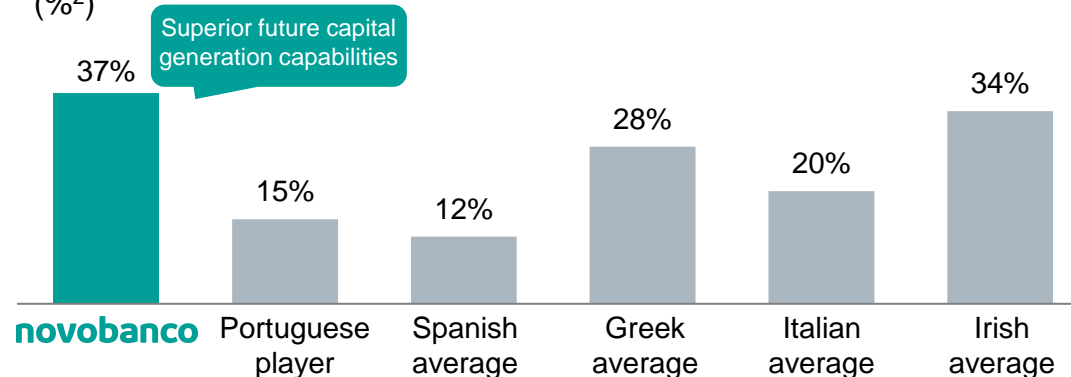
(€ millions)	Dec-23	Sep-24	Of which in CET 1
Total DTAs on Balance Sheet	902	846	676
Timing-Difference DTAs – Special Regime ⁽¹⁾	297	297	297
Timing-Difference DTAs – other	471	379	379
Tax Losses carried forward (TLCF)	134	170	-
Off-Balance Sheet	1 546	1 475	-
Timing-Difference DTAs	185	132	-
Tax Losses carried forward (TLCF)	1 361	1 343	-

- Tax losses carried forward are recognised to the extent they are expected to be recovered with future taxable income;
- **novobanco** conservatively **assesses the recoverability** of tax losses carried forward considering its **projected taxable income over a 5 year period**, assuming average of base case and stressed cases of the business plan;
- Considering €700mn PBT, **TLCF to be fully utilized over a period of ~14 years**. €800mn PBT accelerates utilization by c. 2 years;
- **€899mn of off-balance sheet Tax losses** carried forward have **no maturity date**.

CET 1 eligible DTAs as % of CET1
(%²)

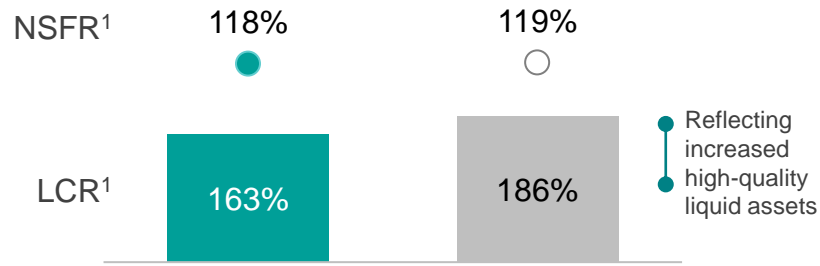


Non-CET 1 eligible DTAs (including off BS) as % of CET 1
(%²)

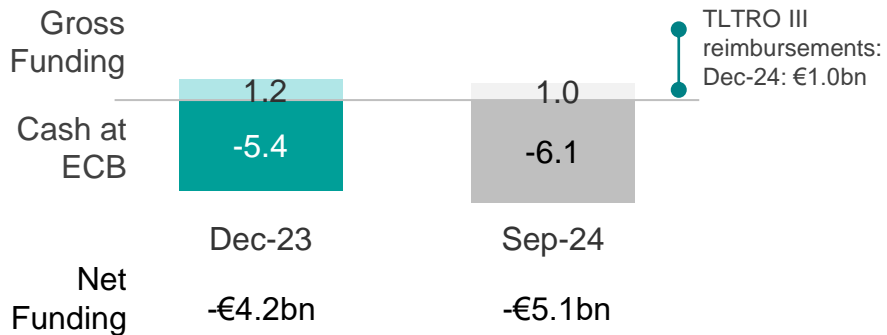


Deposit growth and new issuance bolstering liquidity

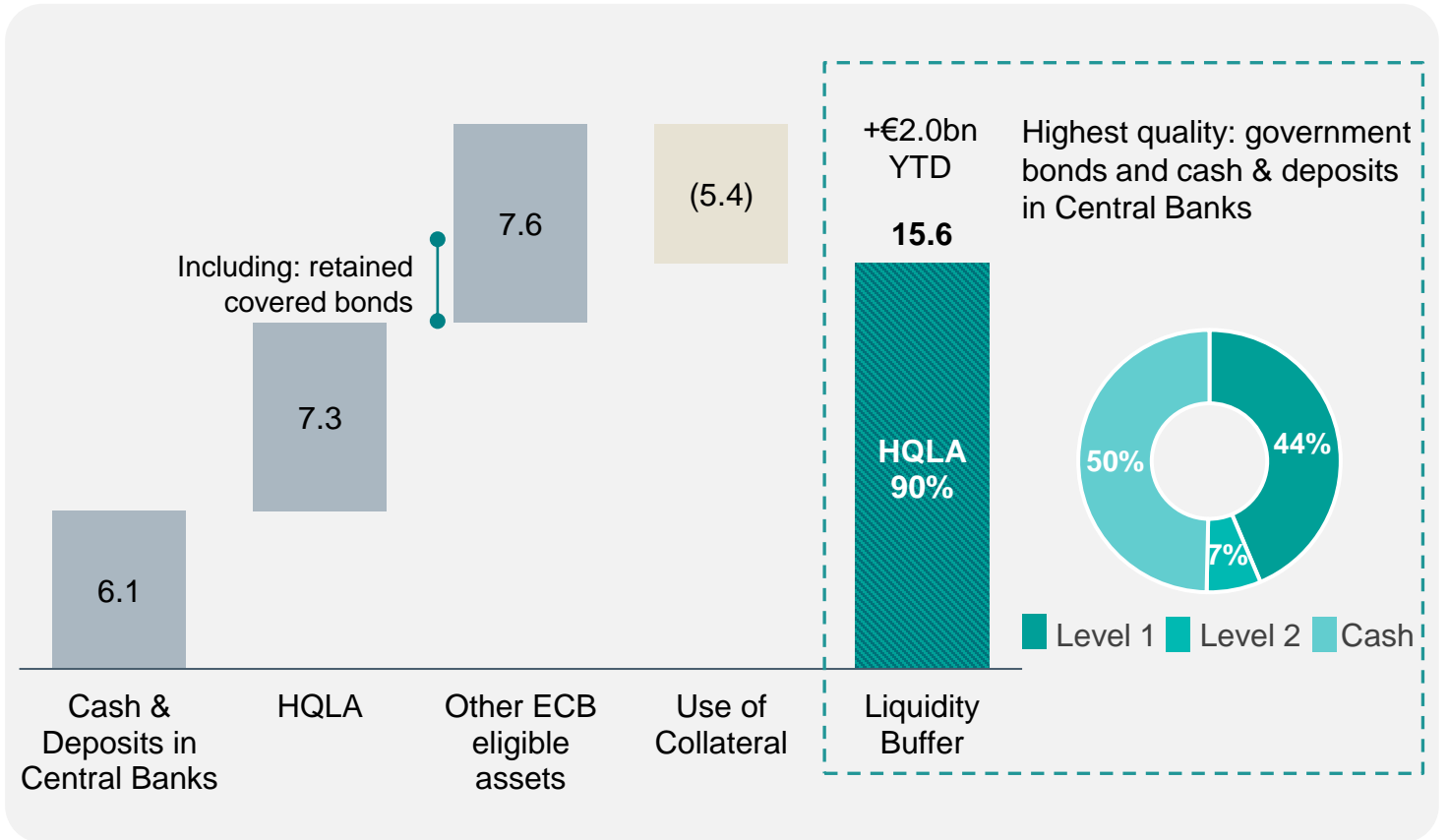
Liquidity Ratios (%)



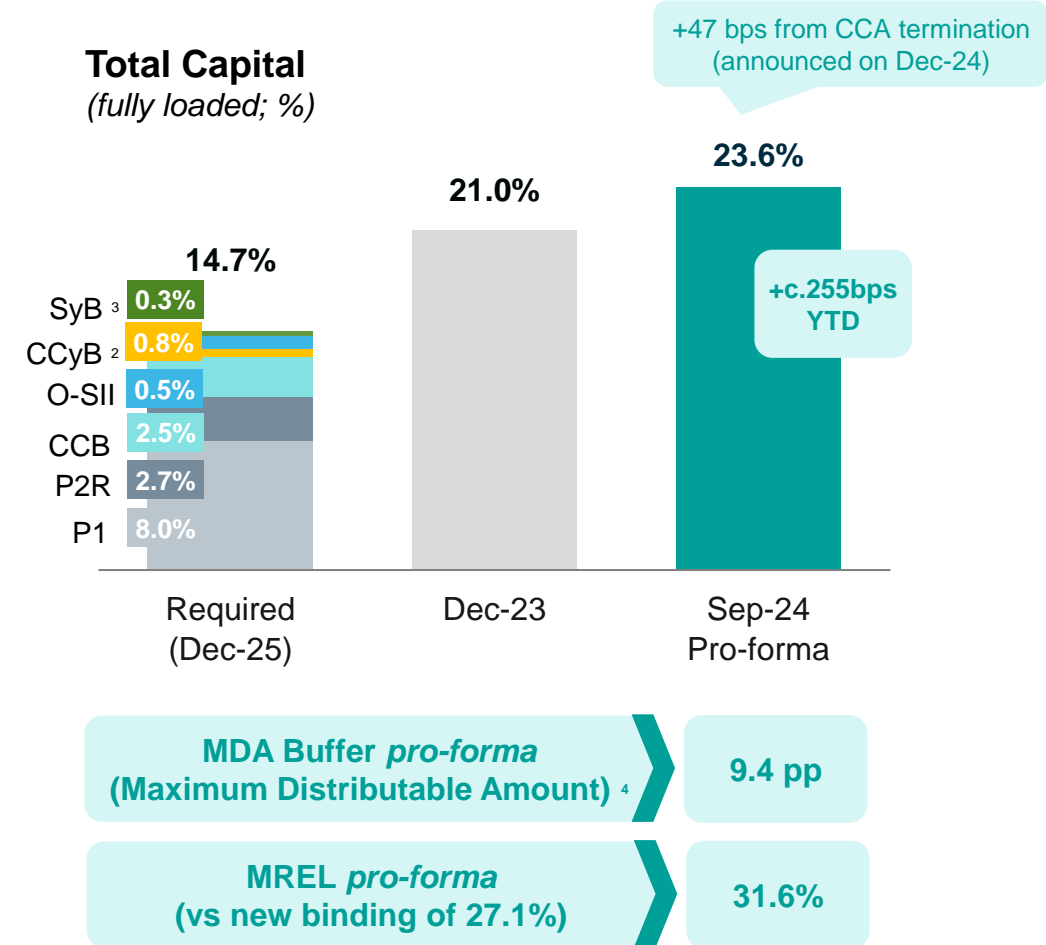
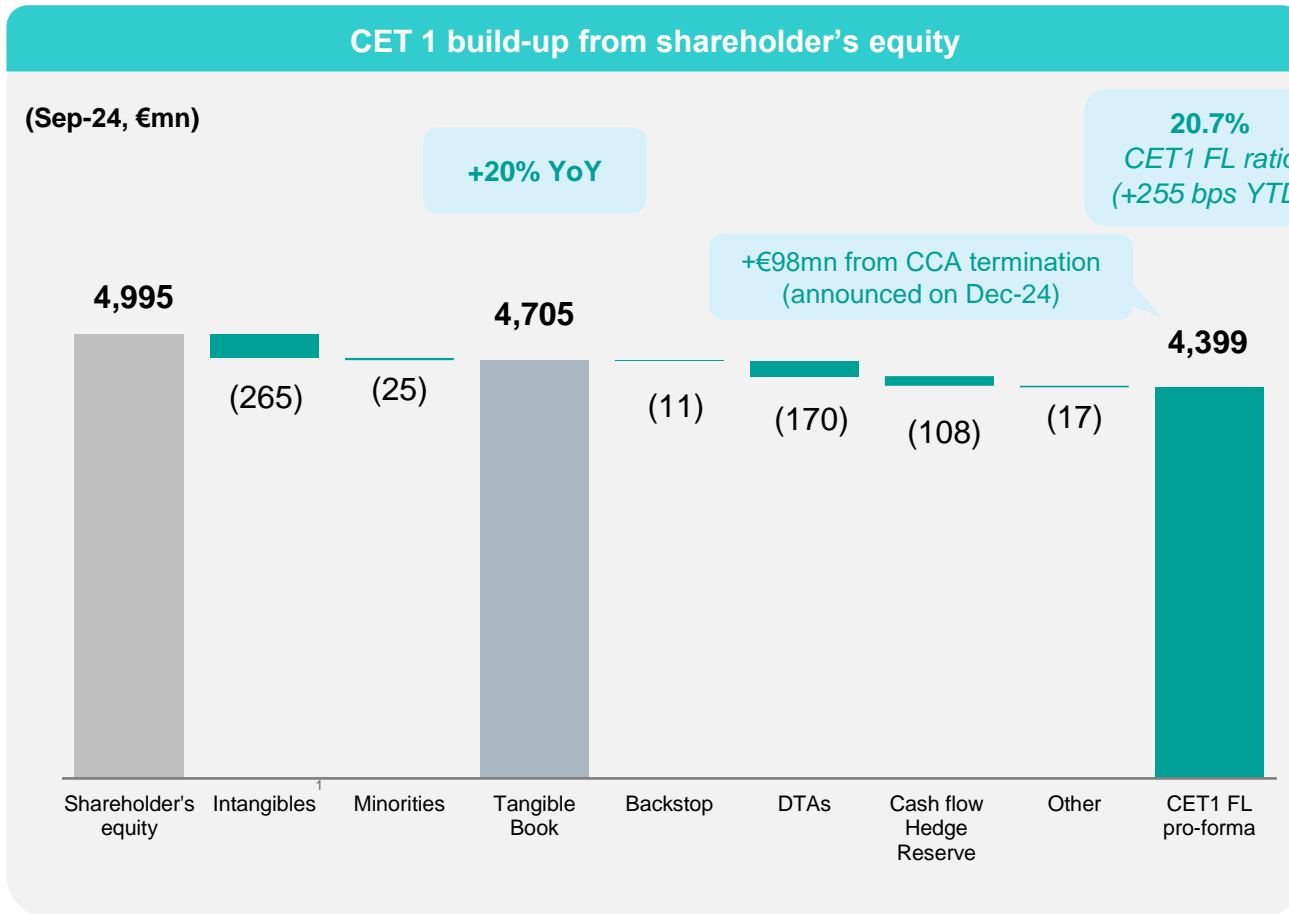
ECB Funding (€bn)



Liquidity Buffer² (€bn)



Novobanco has built a strong regulatory capital position



Capital ratios

CAPITAL RATIOS (CRD IV/CRR) Fully Loaded						€mn
		30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24 Pro-forma (1)
Risk Weighted Assets	(A)	21,328	20,399	20,779	20,883	21 256
Own Funds						
Common Equity Tier 1	(B)	3,524	3,703	3,952	4,158	4,399
Tier 1	(C)	3,526	3,705	3,953	4,160	4,401
Total Own Funds	(D)	4,115	4,280	4,529	4,736	5,020
Common Equity Tier 1 Ratio	(B/A)	16.5%	18.2%	19.0%	19.9%	20.7%
Tier 1 Ratio	(C/A)	16.5%	18.2%	19.0%	19.9%	20.7%
Total Capital	(D/A)	19.3%	21.0%	21.8%	22.7%	23.6%
Leverage Ratio		7.9%	7.9%	8.2%	8.7%	9.1%

Bonds outstanding

€mn; Sep-24

Description	ISIN	Currency	Outstanding Notional Value	Issue Date	Book Value ¹	Maturity
Covered						
NOVBNC 3.25% 01/03/27	PTNOBFOM0009	EUR	500	Mar-24	511	Mar-27
Senior						
NOVBNC 5.5% 30/12/24	PTNOBKOM0002	EUR	100	Dec-22	104	Dec-26
NOVBNC 4.25% 08/03/28	PTNOBIOM0006	EUR	500	Mar-24	516	Mar-28
NOVBNC 3.5% 09/03/29	PTNOBMOM0000	EUR	500	Sep-24	499	Mar-28
Subordinated						
NOVBNC 9.875% 01/12/33	PTNOBLOM0001	EUR	500	Jun-23	539	Dec-33
Total 2043 Bonds			362		257	
BES Luxembourg 3.5% 02/01/43	XS0869315241	EUR	64	Jan-13	44	Jan-43
BES Luxembourg 3.5% 23/01/43	XS0877741479	EUR	131	Jan-13	100	Jan-43
BES Luxembourg 3.5% 19/02/2043	XS0888530911	EUR	97	Feb-13	66	Feb-43
BES Luxembourg 3.5% 18/03/2043	XS0897950878	EUR	70	Mar-13	48	Mar-43
Total Zero Coupons (ex EMTN 57)			1,203		232	
BES Luxembourg ZC	XS0972653132	EUR	185	Oct-13	40	Oct-48
Banco Esp San Lux ZC 12/02/49	XS1031115014	EUR	245	Feb-14	49	Feb-49
Banco Esp San Lux ZC 19/02/49	XS1034421419	EUR	69	Feb-14	14	Feb-49
Banco Esp San Lux ZC 27/02/51	XS1038896426	EUR	108	Feb-14	19	Feb-51
BES Luxembourg ZC 06/03/2051	XS1042343308	EUR	76	Mar-14	13	Mar-51
BES Luxembourg ZC 03/04/48	XS1053939978	EUR	220	Apr-14	45	Apr-48
BES Luxembourg ZC 09/04/52	XS1055501974	EUR	264	Apr-14	43	Apr-52
BES Luxembourg ZC 16/04/46	XS1058257905	EUR	37	Apr-14	9	Apr-46
EMTN 57	XS0439764191	EUR	8	Jul-09	2	Jul-44
Total			3,674		2,661	

2043 Bonds and Zero Coupons (excluding EMTN 57):

- Are fully eligible for compliance with the Bank's MREL requirements as they were issued before BRRD transposition in Portugal and do not cease to qualify as eligible liabilities of the Bank from 28 June 2025²
- Annual accrual of book value to notional value to increase contribution to MREL by c.€19mn per annum
- Annual interest expense of 6.6% on book value or ~2.5% net of hedge to close interest rate position³

Moody's, DBRS and Fitch ratings

December 2024

Fitch

Intrinsic	Viability Rating	bbb
	Support	ns
LT / ST		
	Issuer Default Rating LT/ST	BBB/F3
	Deposits LT/ST	BBB+/F2
	Senior Debt LT/ST	BBB/F3
	Outlook	Stable

November 2024

Moody's

Intrinsic	Baseline Credit Assessment /Adjusted BCA	baa3
LT / ST	Counterparty Risk Assessment LT/ST	A3(cr)/P-2 (cr)
	Counterparty Risk LT/ST	A3/P-2
	Deposits LT/ST	A3/P-2
	Senior Unsecured Debt LT/ST	Baa2
	Junior Senior Unsecured	Baa3
	Outlook deposits / senior	Positive
Others		
	Covered Bonds	Aaa
	Subordinated debt	Ba1

September 2024

DBRS

Bank's Intrinsic Assessment (IA)	BBB
Long-Term Issuer Rating	BBB
Short-Term Issuer Rating	R-2 (high)
Long-Term Deposit	BBB (high)
Long-Term Critical Obligations	A (low)
Senior Debt	BBB
Subordinated Debt	BB (high)

Rating profile based on Moody's scorecard continues to show upside

Metrics	Nov-24 Report Novobanco Upgrade: Strong				Point in Time Analysis (NPL & Profitability)	
	Historical Ratio	Raw Score	Assigned Score	Adjustments	Ratio	Assigned Score
Solvency (65%)						
Problem Loans / Gross Loans	5.1%	baa3	baa3	-	3.5%	baa1
Capital (25%)						
TCE ratio	21.5%	aa2 [a3]	a3	- 4 notches	21.5%	a3
Profitability (15%)						
Net Income / Tangible Assets	1.1%	baa1	a3	+1 notch	1.7%	a2
Combined Solvency Score		a3 [baa1]	baa1	-1 notch		a3
Liquidity (35%)						
Funding Structure (20%)						
Market Funds / Tangible Banking Assets	18.4%	baa1	ba1	-3 notches	18.4%	ba1
Liquid Resources (15%)						
Liquid Banking Assets / Tangible Bank Assets	26.5%	baa1	baa2	-1 notch	26.5%	baa2
Combined Liquidity Score		baa1	baa3	-2 notches		baa3
Aggregate Financial Profile		a3 [baa1]	baa2	-1 notch A		baa1 B
BCA range			baa1-baa3			
Sovereign cap			A3			
Assigned & Adjusted BCA			baa3 C	Positive Outlook		
LGF uplift			1 notch			
Senior/Tier 2 rating			Baa2/ Ba1			

- Considering Point in Time pro-forma SPA signed in Dec-24 (Sep-24 at 3.9%)
- Adjusting for Moody's expected forward-looking TCE of 13-14%
- Methodology uses 3-yrs avg;
- YE23 run-rate at 1.7% equivalent to a2
- Penalised by Repos and TLTRO, despite being a net lender to ECB and recent Covered Bond issuance

Levers for upgrades:

- **A** Removal of -1 notch vs raw score with adjusted capital structure;
- **B** +1 notch with passage of time even considering current adjustments
- **C** Removal of -1 notch from BCA at lower end of the range

novobanco ESG vision is built-in in its “Shaping the Future” strategy, and tracked by our Social Dividend commitments



Customer-centric Bank

Reflecting evolving customer expectations through **distinctive value propositions**

Leveraging **digital and omnichannel approach** as drivers of **service** and **proximity**



Support our **clients’ transition** and maximize positive **impact on society and environment**



Simple and efficient operations

Simplifying the banking experience, through superior usage of **technology and data**

Improving **internal processes** to upgrade **productivity and efficiency**



Improve **efficiency**, enable **own transition**, ensure systems readiness for ESG



Developing people and culture

Attracting and developing a team of **skilled and fulfilled professionals** that actively **live the bank’s values**

Developing a **dynamic collaborative culture** in an environment adapted to the **new ways of working**



Strengthen **capabilities, inclusiveness, diversity** and the **engagement** of our people



Developing sustainable performance

Delivering **sustainable returns** through disciplined risk, capital and funding management









Strengthening the integration of **ESG across business** to support sustainable growth and key stakeholders



Build a robust **ESG governance & risk management** framework



Our Social Dividend model was reviewed based on our latest Dual Materiality assessment

Customer-centric Bank	Simple and efficient operations	Developing people and culture	Developing sustainable performance
Green production¹ Target 2026 2.000 M€ ¹	Own emissions² Target 2030 -54% vs 2021	Equal pay³ Target 2026 Below 5%	Financed emissions reduction⁴ Target 2030 100% targets realized by sector
 ✔ 709	 ✔ -51%⁹	 ✔ 5.4%	 -
ESG investment products⁵ Target 2026 60% of invest. products	Renewables share⁶ Target 2026 100%	Employee engagement⁷ Target 2026 At least 65%	Women in management⁸ Target 2026 At least 40%
 ✔ 62%	 ✔ 100%	 ✔ 60%	 ✔ 38%

1. Loans and investments considered under novobanco green financing policy with a 650 MEUR target for 2024; 2. Scope 1 and 2 Greenhouse Gas (GHG) emissions; 3. Equal pay gap calculated per function; 4. Achieving GHG emissions intensity targets in bank's loan and investment's portfolio for Power generation; Cement and CRE (Commercial Real Estate) sectors – value to be calculated by EoY 2024; 5. % of investment products (investment funds, financial insurances, structured notes or deposits) with ESG characteristics/ concerns – Art.8 and 9; 6. Net renewable energy share consumed (in locations where service is available); 7. Assessment of the level of employee engagement carried through the Pulse survey (average % of employee engagement level); 8. Previously Senior Leadership; 9. Calculated with annualized 2024 1stH data as compared to 2021;

Robust ESG Governance and clear roadmap

novobanco deployed a robust governance model for its **Global Sustainability Framework**

- 1 The Global Sustainability Framework is supervised by our **GSB**, with our **EBD** taking direct responsibility for its active management
- 2 Our appointed **Chief Sustainability Officer** ensures direct guidance on day-to-day activities
- 3 The **Sustainability Steering** safeguards the right cadence for implementing the ESG strategy, supervising our ESG KPI and KRI
- 4 Our **ESG Office** and **ESG PMO** manage the ESG program, with oversight over teams needed for the effort
- 5 novobanco **Policies** and **Roles & Responsibilities** are up-to-date with our Global Sustainability Framework
- 6 We ensure yearly trainings, for all employees, on **ESG** and **Code of Conduct**, to ensure the highest standards of ethics, service and protection of our clients' interests
- 7 We ensure right incentives are put into place by **linking performance appraisal and compensation** to our ESG KPIs, namely our publicly disclosed Social Dividend model, both at the Board and Management levels
- 8 Our **program roadmap** is updated regularly to ensure transparency and effective control



1. Initial public rollout in October – with additional milestones for mass-use until Q1 2025

2. Includes targets approved by SBTi on Power Production, Cement, Commercial Real Estate – and new Pillar 3 targets published in September for Chemicals and Oil & Gas; SBTi targets also include the existent “Temperature Rating” for Corporate Loans and Listed Equity and Corporate Bonds



1.6 MILLION REASONS WHY WE'RE PORTUGAL'S BANK OF THE YEAR.

This is the number of novobanco customers.

It is for each and every one of them that we work diligently every day, aiming to offer products and services adapted to their needs.

We strive to provide them with the most convenient banking experience, using secure and innovative digital channels.

We highly value their trust and we are committed to supporting their financial growth throughout their lives.

**This award is dedicated to them, and for them,
we will continue to further excel.**

novobanco

The prize is the sole responsibility of the entity who awarded it.

PUB | NOVO BANCO, S.A.

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