



Bison Bank

Living & Investing in Portugal:
Key Insights for US Audience

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**YOUR PARTNER
IN PORTUGAL**



Nuno da Rocha Correia

Managing Director
Business Development Department

Contact

+351 96 253 62 92 (Mobile & WhatsApp)

ncorreia@bisonbank.com

Executive Profile

- 30+ years across capital markets, investment banking, private banking and wealth management.
- Former Executive Board Member at Deutsche Bank Securities in Madrid and Deutsche Bank in Lisbon.
- Managing Director and Head of Business Development at Bison Bank.
- Former Non-Executive City Councillor for the Municipality of Lisbon.



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01. Context

Why Portugal now?

- | Stability & capital preservation
- | Open economy & Global Capital
- | Talent, Infrastructure & quality of life
- | Rising global complexity



What USA investors are looking for

- | Diversify beyond the USA
- | Relocate lifestyle + capital
- | Work remotely, invest globally
- | Plan family wealth cross-border



02. About Us



Bison Bank

YOUR PARTNER IN PORTUGAL

Business Lines

What we do

Private Banking

- Specialization
- Relationship
- Solution

Depository & Custody

- Experience
- Innovation
- Agility

Digital Assets

- Innovation
- Diversification
- Safety

Advisory Service: Tailored Portfolios

Key Pillars

Integrated Expertise

Financial planning, investment management and execution integrated into one advisory relationship.

Global Connectivity

Access to international partners for cross-border solutions and efficient wealth planning.

Market Insights

Tactical market views paired with long-term growth opportunities.

Customer Commitment

Solutions evolve around each client's objectives, profile and family needs.





Depository & Custody

Secure custody solutions
for global investors

Global Custody & Asset Safeguard

Core Services

Safekeeping, settlement, income collection and corporate actions.

Multi-Currency Reach

Specialized accounts across EUR, USD, GBP, CNY and HKD.

Bison Global Custody

Accelerates fund subscriptions and investor onboarding.

Risk Mitigation

Supervised operations with multi-jurisdictional efficiency.

Bison Digital Assets

The Future of Finance

Regulated access to custody, liquidity and execution for institutional digital assets.

Key Pillars

Regulated

Banco de Portugal VASP licence.

Custody

Bank-grade controls with 1:1 backing.

Liquidity

Global pools for efficient execution.

Integration

One view across euro and crypto.

Core Services

Custody

Ultra-secure storage for digital assets.

Exchange

Fast fiat / crypto conversion.

Transfer

Secure movement across networks.

Bison Difference

Trust

European regulatory and AML/KYC compliance.

Simplicity

Complexity handled for institutions.

Proximity

Dedicated digital asset specialists.



Other Services

Complementary banking solutions

Mortgage Loan

- Flexible financing
- Competitive conditions
- Dedicated support

Homebanking

- 24/7 access
- Secure transactions
- Real-time monitoring



Visa Debit Euro Card

- Digital onboarding
- Worldwide Visa network
- Secure flexible payments

Your Banker

- Dedicated advisor
- Personalized service
- Trusted relationship

Becoming a Bison Bank Customer

Simple, fully supported digital onboarding



Fully remote. Fully supported.

Open your account from anywhere in the world with dedicated support from our team.

For assistance: Nuno Correia - ncorreia@bisonbank.com

Meet the Private Banker Team

Our commitment is to support the customer over the long term



Nuno Correia

Managing Director
ncorreia@bisonbank.com



Mário Brandão
Private Banking Manager
mbrandao@bisonbank.com



Ana Grossinho
Financial Advisor
agrossinho@bisonbank.com



António Balhanas
Financial Advisor
abalhanas@bisonbank.com



David Costa
Financial Advisor
dcosta@bisonbank.com



Islam Valehli
Financial Advisor
ivalehli@bisonbank.com



Manuel Maio
Financial Advisor
mmaio@bisonbank.com



Miguel Alves
Financial Advisor
malves@bisonbank.com



Tânia Silva
Financial Advisor
tsilva@bisonbank.com



Cláudia Wang
Client Manager
cwang@bisonbank.com



Helena Cabral
Client Manager
hcabral@bisonbank.com



Dora Zhou
Client Officer
dzhou@bisonbank.com



José Fernandes
Client Officer
jfernandes@bisonbank.com



Julia Valentim
Client Officer
jvalentim@bisonbank.com



Francisco Ribeiro
Client Officer Trainee
fribeiro@bisonbank.com

05.

Real Estate & Financing

Capital allocation considerations for international investors

Real Estate Considerations

The market remains expansionary. Portugal is still outperforming the euro area, and housing demand is resilient.



Four signals define the 2026 operating context for Portuguese Real Estate market.

1.7%

Portugal GDP growth forecast for 2026

European Commission, Spring 2026

+17.6%^(*)

House Price Index growth in 2025

INE, Q4 2025

169.8k

Dwellings transacted in 2025

INE, Q4 2025

€2,151/m²

Median bank appraisal value, Mar-26

INE, Mar 2026

The challenge has shifted from finding demand to originating the right demand: solvent buyers, sustainable affordability, disciplined LTV/DTI and products that help households manage rate and energy-price and consumer basket inflation volatility.

(*) Q4-25 Eurostat showed a 5.1% annual Growth in Eurozone or 12.9% Spain or 3.0% Germany or 1.0% France

Mortgage Solutions

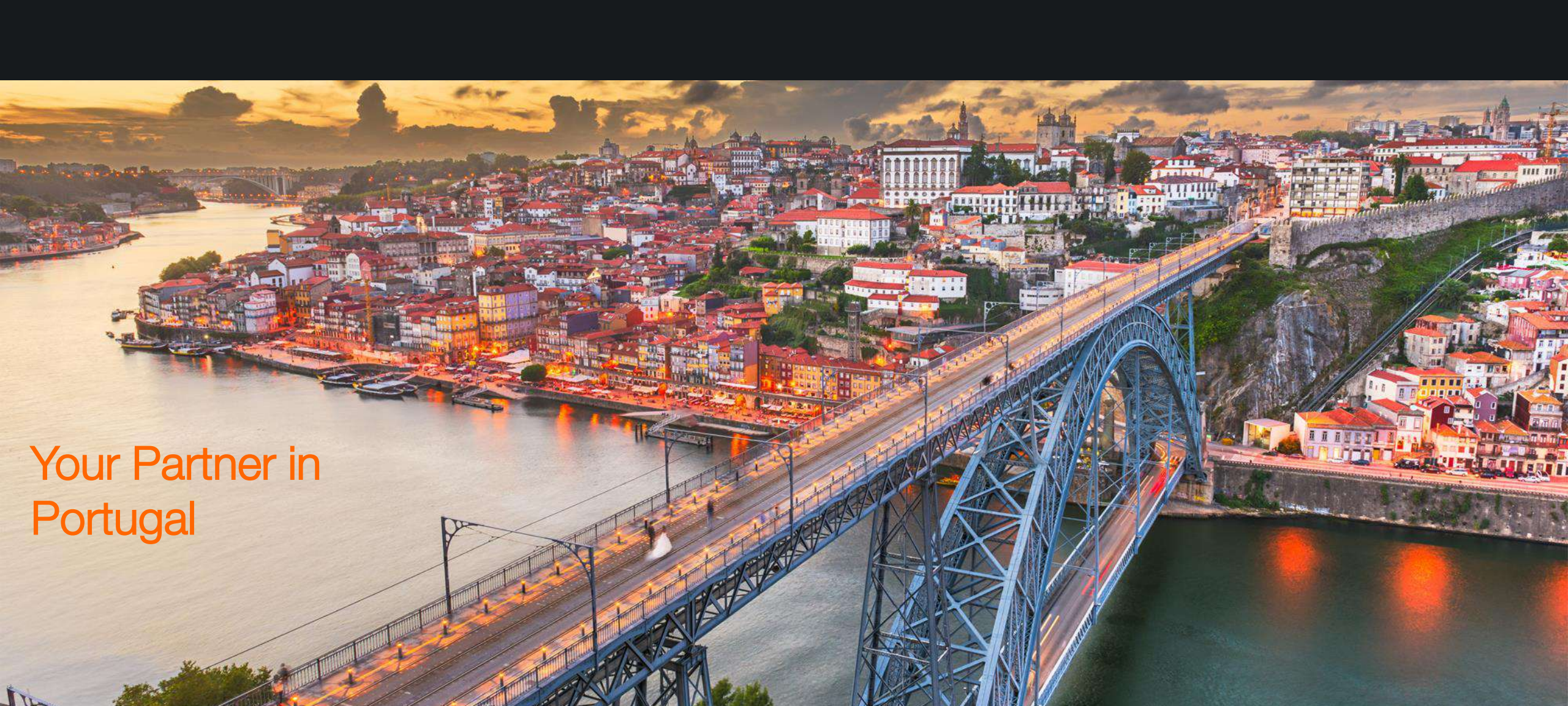




06.

Q&A

Thank You



Your Partner in
Portugal



Rua Barata Salgueiro, n.º 33, Piso 0
1250-042 Lisboa – Portugal
Tel.: +351 21 381 62 00
www.bisonbank.com