



Announcement

Minimum prudential requirements applicable for 2022

Having received the European Central Bank's (ECB) minimum prudential requirements applicable in 2022, based on the results of the "Supervisory Review and Evaluation Process" (SREP), as well as the Other Systemically Important Information (O-SII) buffer established by the Bank of Portugal, Caixa Geral de Depósitos, S.A. (CGD) informs about its minimum own funds requirements to be observed, on a consolidated basis, for 2022, calculated relative to the Total Risk Weighted Assets (RWA).

		Of which:			Ratios as of 30-sep-21
		Pillar 1	Pillar 2	Buffers	
CET1	9.125%	4.50%	1.125%	3.50%	18.20%
Tier 1	11.000%	6.00%	1.500%	3.50%	19.37%
Total	13.500%	8.00%	2.000%	3.50%	20.82%

Note: Capital ratios, as of 30-sep-21, include net profit.

The buffers include the Capital Conservation buffer (2.5%), the Counter Cyclical buffer (0%), and the Other Systemically Important Institutions buffer (1%). The Pillar 2 requirement for CGD in 2022 is 2%, a reduction of 0.25% over 2021, reflecting an improved perception by the Supervisor of the institution's global risk profile.

CGD's capital ratios, as of the 30th of September, 2021, exceed the new minimum requirements for CET1 (Common Equity Tier 1), Tier 1 and Total Capital with significant margin (9.075 p.p., 8.37 p.p. and 7.32 p.p., respectively), evidence of the institution's robust solvency.

Caixa Geral de Depósitos, S.A.

Lisbon, February 4, 2022

Nuno Pereira

Investor Relations

CMVM and Market Relations Representative

Phone: +351 21 845 6291

Email: nuno.miguel.pereira@cgd.pt