



Announcement

MREL requirements

Caixa Geral de Depósitos, S.A. (CGD) informs that it has been notified by the Bank of Portugal of its MREL (Minimum Requirement for own funds and Eligible Liabilities) requirements as determined by the Single Resolution Board, under the following terms:

From January 2024, the requirement of own funds and eligible liabilities will be equivalent to:

- 23.08% of total risk-weighted assets plus the combined buffer requirement of 3.25%, corresponding to a total requirement of 26.33%;
- 6.31% of the total leverage ratio exposure.

The requirements apply on a sub-consolidated basis for the determined resolution perimeter. The preferred resolution strategy is the “multiple point of entry” approach. A minimum subordination requirement was not applied to CGD.

The MREL ratio as of 30 September 2023 was 27.25% of the total risk-weighted assets and 10.48% of the total leverage ratio exposure, exceeding the requirement. CGD plans to maintain its compliance of these requirements through a combination of own funds and eligible liabilities.

Caixa Geral de Depósitos, S.A.

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