



Announcement

Minimum prudential requirements applicable for 2024

Having received the European Central Bank's (ECB) minimum prudential requirements applicable in 2024, 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 2024, calculated relative to the total Risk Weighted Assets:

	2024 minimum prudential requirements				Effective Ratios 30-sep-23
	Pillar 1	Pillar 2	Buffers	Total	
CET1	4.50%	1.069%	3.25%	8.819%	20.06%
Tier 1	6.00%	1.425%	3.25%	10.675%	20.07%
Total	8.00%	1.900%	3.25%	13.150%	20.34%

Note: Capital ratios, as of 30-sep-23, include net profit deducted from the maximum distributable amount according to dividend policy

The buffers include the Capital Conservation Buffer (2.5%), the Counter Cyclical Buffer (0%), and the Other Systemically Important Institutions buffer which was reduced from 1% to 0.75%, reflecting an assessment of lower systemic risk for CGD by the Supervisor. The Pillar 2 requirement for CGD in 2024 remains unchanged at 1.9%, after the 10 bp reduction in 2023 and the 25 bp in 2022.

CGD's capital ratios, as of the 30th of September 2023, exceed the new minimum requirements for CET1, Tier 1 and Total Capital by a significant margin (11,24 p.p., 9,40 p.p. e 7,19 p.p., respectively), evidence of the institution's robust solvency.

Caixa Geral de Depósitos, S.A.

Lisbon, December 4, 2023

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