Announcement

Minimum prudential requirements applicable in 2027

Following receipt of the communication from the European Central Bank (ECB) on the outcome of the 2026 Supervisory Review and Evaluation Process (SREP), as well as the guidance issued by Banco de Portugal regarding the additional own funds buffer applicable to Caixa Geral de Depósitos (CGD) in its capacity as an "Other Systemically Important Institution" (O-SII), CGD hereby announces the minimum prudential requirements to be met on a consolidated basis in 2027, determined as a percentage of total risk-weighted assets:

	2027 minimum prudential requirements				Effective Ratios
	Pillar 1	Pillar 2	Buffers	Total	2026-06-30
CET1	4.50%	0.956%	3.91%	9.364%	21.30%
Tier 1	6.00%	1.275%	3.91%	11.183%	21.30%
Total	8.00%	1.700%	3.91%	13.608%	21.30%

Note: Capital ratios as at 30 June 2026 include part of the prudential net income, as approved by the Supervisor

The buffers comprise the Capital Conservation Buffer (2.5%), the Countercyclical Capital Buffer (0.66%, a variable rate, including 0.75% for exposures in Portugal) and the "Other Systemically Important Institution" (O-SII) Buffer (0.75%).

In 2027, CGD benefits from the fourth reduction in its Pillar 2 Requirement since 2017, decreasing by 20 bps to 1.70%, reflecting the sustained improvement in its risk profile. This development reflects the Supervisor's more favourable assessment of CGD under the SREP, which considers, among other factors, risks to capital and liquidity, as well as internal governance and risk management.

CGD's capital ratios as at 30 June 2026 exceed the new minimum CET1, Tier 1 and Total Capital requirements by very significant margins (11.94 p.p., 10.12 p.p. and 7.69 p.p., respectively), reflecting the institution's robust solvency position.

Caixa Geral de Depósitos, S.A.
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