



Announcement

Fifth “green” senior preferred debt issuance

Caixa Geral de Depósitos, S.A. (“CGD”) hereby announces that it has today carried out a “Green” senior preferred debt issuance in the amount of €500 million, with a 4-year maturity, callable after 3 years, and a coupon of 4.125%. This represents CGD’s fifth green issuance and the sixth issuance with sustainable characteristics overall.

This issuance forms part of the plan established to meet MREL (Minimum Requirement for own funds and Eligible Liabilities) requirements, whose primary objective is to ensure that CGD maintains a sustainable financial position appropriate to its business model, which has demonstrated strong resilience. Through this issuance, CGD strengthens its capacity to support the country’s economic development by providing credit to companies and households, while simultaneously contributing to the decarbonisation of the Portuguese economy.

The issuance is expected to be rated “A” by S&P Global Ratings, “Baa1” by Moody’s Ratings and “A (High)” by Morningstar DBRS, reflecting the robustness of the institution and the quality of the transaction.

This transaction will be backed by a portfolio of financings associated with residential and commercial properties with high energy performance. Through this issuance, CGD reinforces its commitment to sustainable finance by channelling resources towards assets that promote the modernisation of the property stock, improvements in building energy efficiency and reductions in greenhouse gas emissions.

This is also the sixth ESG-labelled issuance carried out by CGD over the past six years, bringing the total amount issued in this segment to €2.8 billion and consolidating its position as a leading and benchmark institution among Portuguese banks in this type of financing.

In this context, the transaction also contributes to the achievement of the United Nations Sustainable Development Goals (SDGs), particularly SDG 11 - Sustainable Cities and Communities.

The issuance was placed exclusively with institutional investors. A total of 148 orders were received, growing steadily and constructively to more than €3.3 billion, resulting in a demand of about 6.6 times greater than the available supply, allowing the issue spread to be tightened



relative to the initial guidance. Demand significantly exceeded that recorded in the May issuance, demonstrating the market's growing interest in CGD.

Geographically, the allocation was led by the United Kingdom (31%), followed by France (26%), Benelux (17%), Germany, Austria and Switzerland (12%), and the Iberian Peninsula (9%). By investor type, asset managers, insurance companies and pension funds accounted for approximately 79% of the issuance. The Green nature of the transaction attracted strong interest from ESG investors, which represented approximately 70% of the final allocation.

Caixa Geral de Depósitos, S.A.
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