Announcement

Having received the European Central Bank's (ECB) minimum prudential requirements applicable in 2019, 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 from March 1st 2019, calculated relative to the Total Risk Weighted Assets (RWA).

Minimum requirements for capital ratios in 2019 - CGD, S.A. Consolidated   **Ratios as of 31-dec-18**

	Phased-in 2019	Of which:			Fully loaded	Of which:			Phased-in	Fully loaded
		Pillar 1	Pillar 2	Buffers		Pillar 1	Pillar 2	Buffers		
CET1	9.75%	4.50%	2.25%	3.00%	10.25%	4.50%	2.25%	3.50%	14.7%	14.7%
T1	11.25%	6.00%	2.25%	3.00%	11.75%	6.00%	2.25%	3.50%	15.7%	15.7%
Total	13.25%	8.00%	2.25%	3.00%	13.75%	8.00%	2.25%	3.50%	17.1%	17.0%

Note: Capital ratios, as of 31-dec-18, are estimated and include net profit.

The buffers include the Capital Conservation buffer (2.5%), the Counter Cyclical buffer (0%), and the Other Systemically Important Institutions buffer (0.50% in 2019 and to converge linearly to 1% in 2021). The Pillar 2 requirement for CGD in 2019 is 2.25%, unchanged from 2018. If the Pillar 2 Guidance established by the ECB is considered, CGD's 2019 minimum prudential requirements are lower than in 2018.

Considering CGD's capital ratios as of the 31st of December, 2018, CGD significantly exceeds the minimum requirements for all capital ratios: CET1 (Common Equity Tier 1), Tier 1 and Total Capital.

Caixa Geral de Depósitos, S.A.
Lisbon, February 19th, 2019

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