



Announcement

Third “green” senior preferred bond issuance

Caixa Geral de Depósitos, S.A. (“CGD”) announces that it has today completed a “green” senior preferred bond issuance totalling €500 million, with a maturity of six years and callable after five years. The bond carries a coupon of 3%, representing a reduction in funding costs of over 275 bp compared to the last comparable issuance. The spread set was the lowest for a Caixa senior preferred bond issuance.

This transaction is part of CGD’s strategy to meet the MREL requirements (Minimum Requirements for own funds and Eligible Liabilities), further strengthening its financial position and the resilience of its business model. This issuance also reflects CGD’s strengthened capacity to support economic development by providing credit to businesses and households.

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

This is CGD’s third “green” bond issuance. The eligible loans allocated to this issuance relate to residential mortgages with the highest energy efficiency, financing properties with energy certificates rated A+ and A, contributing to the implementation of the “National Roadmap for Carbon Neutrality 2050”, through the decarbonisation of the residential sector and the improvement of energy efficiency in buildings. At the same time, the issuance meets the “substantial contribution” criteria defined by the European Union Taxonomy for climate change mitigation. It also marks the fourth ESG-labelled issuance carried out by CGD over the past five years, bringing the total amount issued to €1.8 billion and consolidating its position as a leading and reference institution among Portuguese banks in this type of financing.

Through this issuance, CGD continues to deliver on its sustainable finance commitments, creating value for its clients and contributing to the United Nations Sustainable Development Goals (SDG), with particular emphasis on SDG 11: Sustainable Cities and Communities.

The issuance was placed exclusively with institutional investors. A total of 184 orders were received, growing steadily and constructively to exceed €3.8 billion, resulting in demand more than seven times the available supply and enabling a downward revision of the spread relative to the initial announcement. In terms of geographic distribution, France accounted for 29%, the Iberian Peninsula for 28%, Germany, Austria and Switzerland for 18%, Benelux for 12%, and the



United Kingdom and Ireland for 10%. By investor type, investment funds, insurance companies and pension funds collectively took up approximately 73% of the issuance. The “green” nature of the bond attracted strong interest from ESG investors, who represented around 72% of the allocation.

Caixa Geral de Depósitos, S.A.

Lisbon, September 30, 2025

Nuno Pereira

Investor Relations - CMVM and Market Relations Representative

Phone: +351 21 845 6291

Email: investor.relations@cgd.pt