



Announcement

Fourth “green” senior preferred debt issuance

Caixa Geral de Depósitos, S.A. (“CGD”) announces that it has today carried out a “Green” senior preferred debt issuance in the amount of €500 million, with a 6-year maturity, callable after 5 years, and a coupon of 3.625%, representing its fourth “Green” issuance and the fifth issuance with sustainable characteristics overall.

This issuance forms part of the plan designed to meet MREL (Minimum Requirement for own funds and Eligible Liabilities) requirements, strengthening CGD’s financial position and the resilience of its business model. The issuance also reflects CGD’s enhanced capacity to support economic development through the provision of credit to companies and households, while simultaneously contributing to the decarbonisation of the Portuguese economy.

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

This is CGD’s fourth “Green” issuance. The eligible financing allocated to this issuance relates to mortgage lending and commercial real estate financing with the highest levels of energy efficiency, supporting residential transactions and new construction with energy certificates rated A+ and A. These contribute to the achievement of the National Roadmap for Carbon Neutrality 2050, through decarbonisation in the residential sector and improved building energy efficiency. At the same time, they comply with the “substantial contribution” criteria defined under the EU Taxonomy for climate change mitigation. This issuance is also the fifth ESG-labelled issuance carried out by CGD over the past six years, bringing the total amount issued to €2.3 billion, thereby consolidating its position as a leading institution among Portuguese banks in this type of financing.

Through this transaction, CGD continues to deliver on its commitments in the field of sustainable finance, creating value for its customers and contributing to the United Nations Sustainable Development Goals (SDGs), notably SDG 11: Sustainable Cities and Communities.

The issuance was placed exclusively with institutional investors. A total of 109 orders were recorded, showing steady and constructive growth and exceeding €1.9 billion, resulting in demand of approximately four times the available offer, allowing for a tightening of the spread



compared to initial guidance. Geographical allocation of the issuance was led by the United Kingdom and Ireland (28%), followed by France (26%), Benelux (19%), the Iberian Peninsula (16%), and Germany, Austria and Switzerland (9%). In terms of investor type, asset managers, insurance companies and pension funds accounted for approximately 76% of the total issuance. The “Green” nature of the issuance attracted strong interest from ESG investors, who represented approximately 80% of the final allocation.

Caixa Geral de Depósitos, S.A.

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