



Announcement

Minimum prudential requirements applicable for 2023

Having received the European Central Bank's (ECB) minimum prudential requirements applicable in 2023, 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, on a consolidated basis, for 2023, calculated relative to the Total Risk Weighted Assets (RWA).

		Of which:			Ratios as of 30-sep-22
		Pillar 1	Pillar 2	Buffers	
CET1	9.069%	4.50%	1.069%	3.50%	18.7%
Tier 1	10.925%	6.00%	1.425%	3.50%	18.7%
Total	13.400%	8.00%	1.900%	3.50%	20.1%

Note: Capital ratios, as of 30-sep-22, include net profit deducted from the maximum distributable amount according to dividend policy

The buffers include the Capital Conservation buffer (2.5%), the Counter Cyclical buffer (0%), and the Other Systemically Important Institutions buffer (1%). The Pillar 2 requirement for CGD in 2022 is 1.9%, which represents a decrease of 10 b.p. compared to 2022 and 35 bp. compared to 2021 (two consecutive reductions), thus reflecting an improved perception by the Supervisor of the institution's global risk profile.

CGD's capital ratios, as of the 30th of September, 2022, exceed the new minimum requirements for CET1, Tier 1 and Total Capital with significant margin (9.6 p.p., 7.8 p.p. and 6.7 p.p., respectively), evidence of the institution's robust solvency.

Caixa Geral de Depósitos, S.A.
Lisbon, December 16, 2022

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