



Results Presentation 1Q 2024

Consolidated Results
Unaudited financial information
Investor Relations | 16.05.2024



Disclaimer



- The financial statements have been prepared on the basis of the International Financial Reporting Standards (IFRS) as adopted in the European Union in accordance with Regulation (EC) No. 1606/2002 of the European Council and of the Parliament of July 19 and provisions of Decree-Law No. 35/2005 of February 17. The financial information reported is unaudited.
- The shareholding in Flitptrel IV SA and Flitptrel Porto Santo SA were classified under "Non-current assets held for sale" in June 2023. Therefore, and for comparative purposes only, the amounts related to the consolidated balance sheet as of March 31, 2023 disclosed in this document were restated, as IFRS 5 "Non-Current Assets Held for Sale and Discontinued Operations" only requires the restatement of the income statement.
- The financial metrics in this presentation refer to March 31, 2024, unless otherwise stated. Solvency ratios include net income for the period, excluding the maximum distributable amount according to dividend policy, unless where otherwise noted.
- This document is only intended to provide general information and does not constitute investment advice or professional advice, nor can it be interpreted as such.
- This document is an English translation of the Portuguese language document "Apresentação Resultados 1T 2024". In the event of any inconsistency, the original version prevails.

Agenda

1 Activity Highlights

2 Results and Balance Sheet

3 Financial Statements



Activity Highlights

Main highlights of the 1st quarter of 2024



Profitability maintains growth trend

- CGD achieves net income of €394.5M in the first quarter of 2024, a 38.4% growth compared to the same quarter last year. ~€770 million to be delivered to the Portuguese State in dividends to be paid in second quarter, taxes, regulatory costs and lease of head office building
- Net income of international entities held reaches €51M this quarter
- Decrease in commissions by 7% in Portugal reflects the non-increase in prices and the application of exemptions
- In March 2024, the buyer of CGD's shareholding in Banco Comercial do Atlântico, S.A. was selected. The completion of the sale is now subject to the authorization process being processed by local authorities.

CGD preserves market leadership in key segments supported by strong commercial dynamics

- CGD continues to lead in business volume in the domestic market
- Deposits exceed €70B in Portugal (+2% compared to the same period) supporting leadership in attracting customer resources
- Mortgage Loans production registers an increase compared to the same period last year; CGD leads with a 25.7% share
- Credit portfolio for corporates and public sector records a market share of 16.9%, with emphasis on the 0.2 p.p. increase in the share of the microenterprise segment since the end of 2023
- Digital customers reach 3.1M, of which 1.8M on mobile, representing growth compared to December 2023 of, respectively, +54 thousand and +50 thousand, maintaining digital leadership in Portugal

Equity exceeds €10B and prudential ratios are above 20%

- Equity surpasses the €10B mark for the first time through the generation of organic capital
- The capital generated since 2017, in the amount of €5,231M, exceeds by 1.33 times the €3,944M of public investment of the Recapitalization Plan
- Dividend of €525M in accordance with the proposed application of results for the 2023 financial year, already deducted from regulatory funds, contributes to the reimbursement of ~90% of the public recapitalization in cash, after payment of 100% of the private debt
- Capital ratios reach 20.5% (CET1) and 20.7% (Total), deducted of dividend payment to occur in the second semester. Capital exceeds regulatory requirement by 50%
- O-SII requirement for 2024 lower than 2023 by 25 b.p., being the fourth reduction in requirements since 2017
- CGD is the only Portuguese bank included in the list of the 200 largest banks in the world by Tier 1 capital - The Banker 2023

Main highlights of the 1st quarter of 2024



Asset Quality maintains improvement trend

- Non-core assets reduce €37M in the quarter
- Consolidated NPL(1) ratio of 1.6%, the lowest value in national banks and below the European average
- Negative credit risk cost (-29 bps) reflects favourable evolution of credit quality and improvement in macroeconomic scenarios

Customer Support with continued measures

- CGD maintained proactive support for families in the 1st quarter, by reducing the spread of 1,143 mortgage loan operations and switching 6,070 contracts to a fixed rate worth €662M, after having renegotiated around 38,400 mortgage loans in 2023
- Additionally, proceeded to the implementation of fixing installments for 2 years under Decree-Law No. 91/2023, covering 886 operations worth €97.5M
- In 2024, as in 2023, CGD did not increase the commission price and exempted its application in several operations in Portugal

CGD leads the fight against climate change and receives recognition

- CGD is among the 600 corporates at European level that are leading the fight against climate change according to the Financial Times' Europe's Climate Leaders 2024 ranking
- CGD won the National Sustainability Award - Jornal de Negócios 2024, in the Sustainable Finance category, with the ESG Rating Model

(1) NPL – Non-Performing Loans: Ratios according to EBA Risk Dashboard

Net income grows to €394M in the first quarter of 2024



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INCOME STATEMENT

	2023-03	2024-03	Var. (M€)
Interest income	611	716	+105
<i>International activity</i>	134	125	-9
<i>Domestic activity (Customers)</i>	324	354	+30
<i>Domestic activity (Treasury and other)</i>	153	237	+84
Commissions	149	142	-7
Income from financial operations	105	47	-58
Operating costs	283	298	+15
Provisions and impairments for credit risks	37	-40	-77
Other provisions and impairments	12	24	+11
Tax	220	226	+6
Other	-26	-2	+24
Net income	285	394	+110
<i>Domestic activity (Contribution)</i>	232	344	+112
<i>International activity (Contribution)</i>	53	51	-2

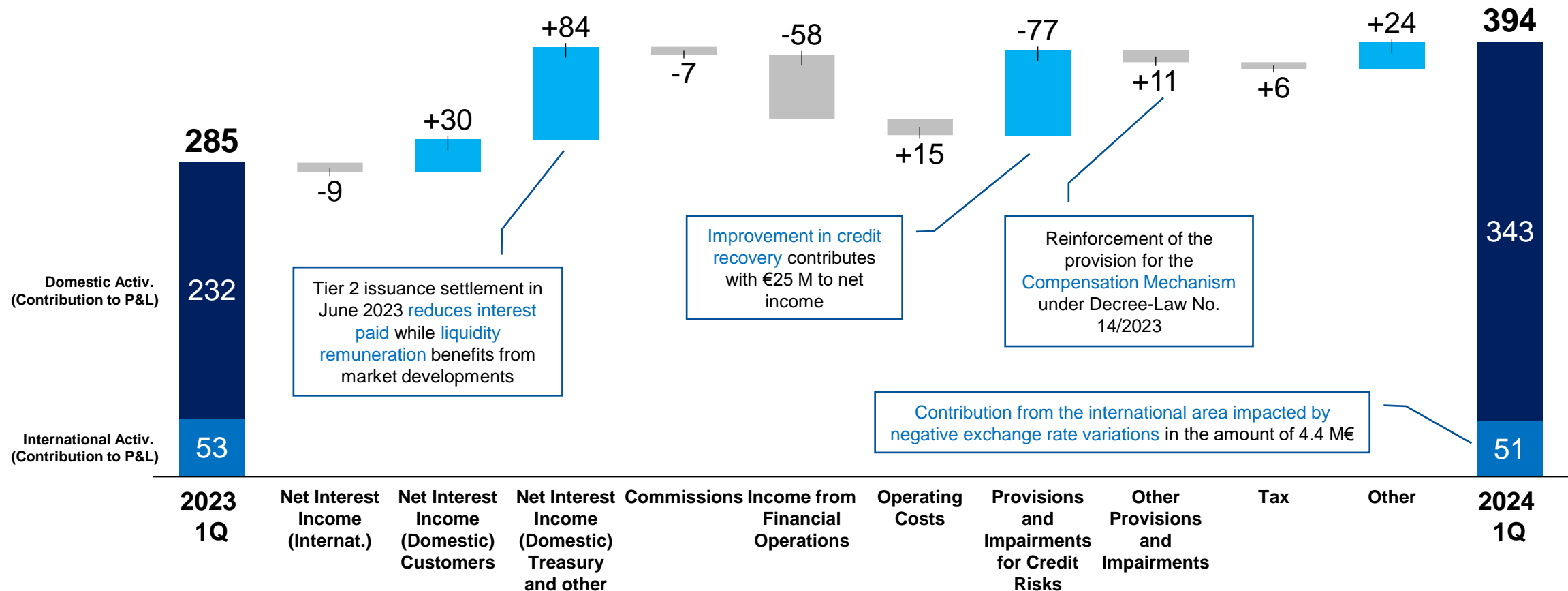
Net Income up 38.4% compared to the first quarter of 2023



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INCOME STATEMENT

M€



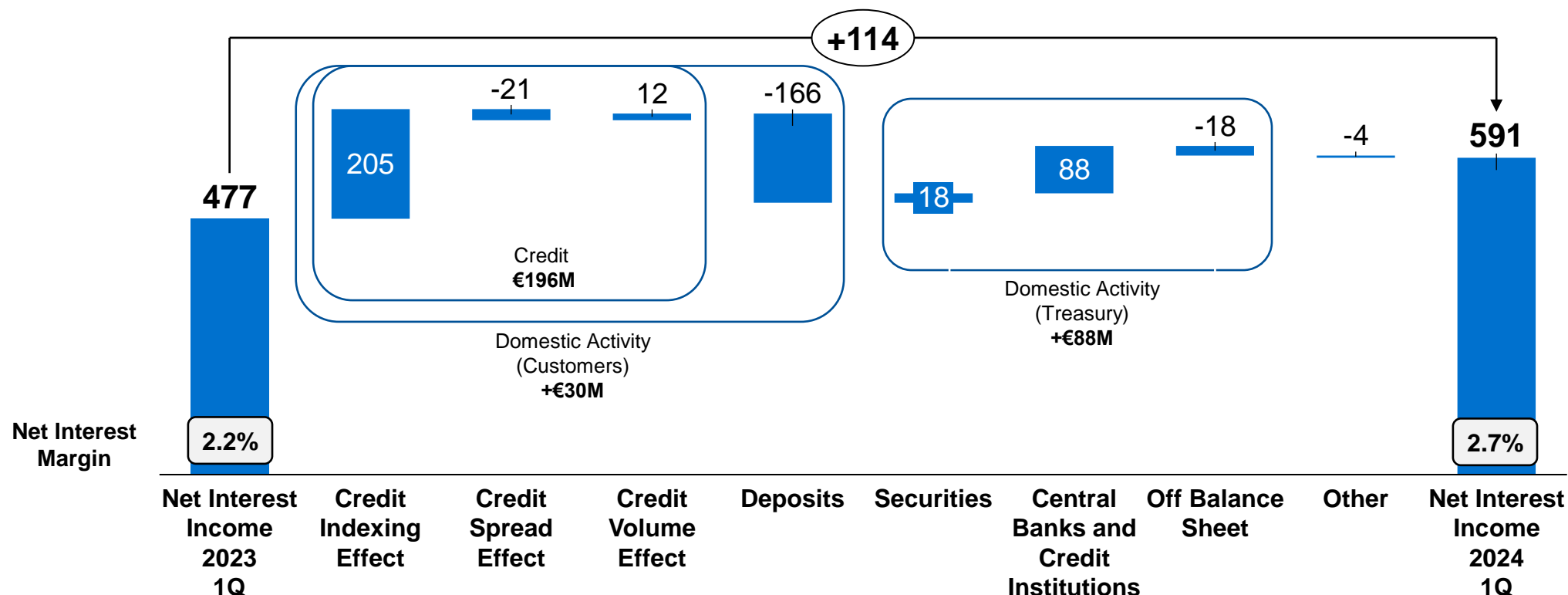
Evolution of net interest income



PORTUGAL

NET INTEREST INCOME

M€



- Peak margin recorded in October 2023
- Interest paid grows by 60% while interest received grows by 7.8%

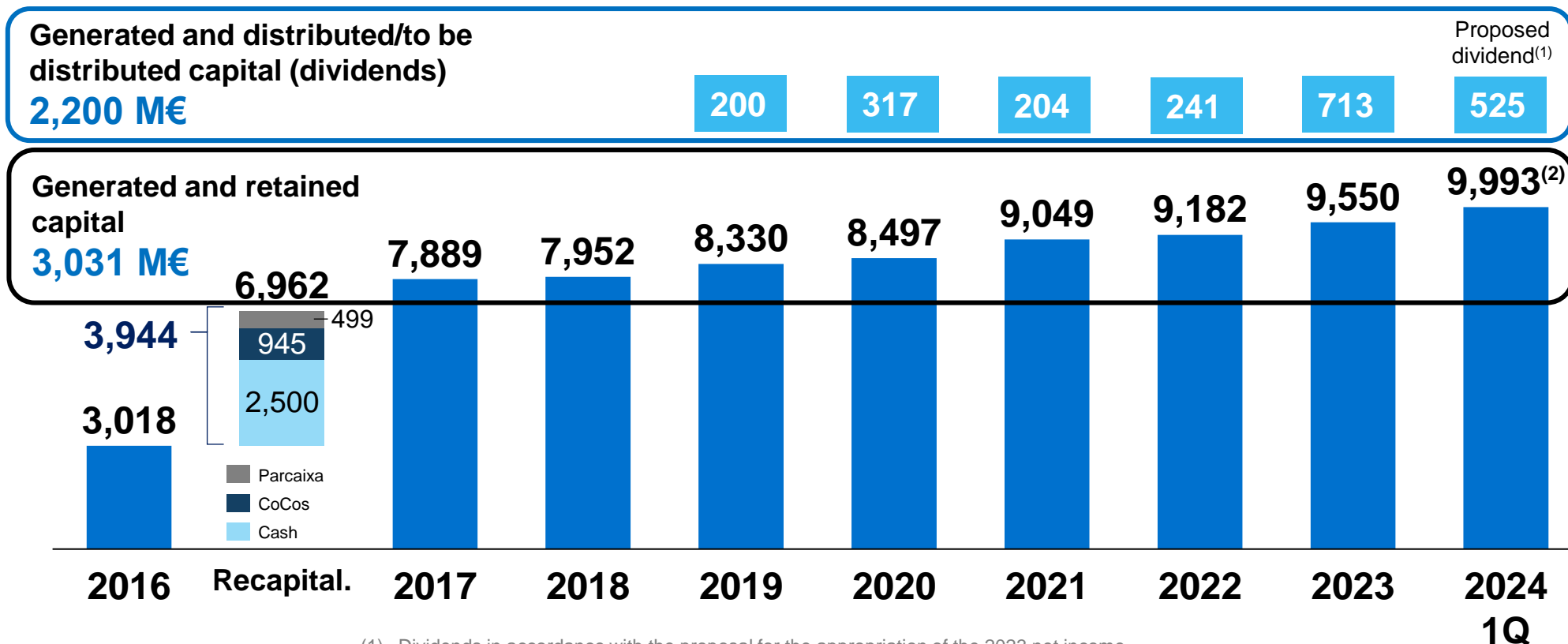
Capital generated since 2017 exceeds 1.33 times the public investment of the Recapitalization Plan



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SHAREHOLDERS' EQUITY EVOLUTION (EXCLUDING NON-CONTROLLING INTERESTS)

M€



(1) Dividends in accordance with the proposal for the appropriation of the 2023 net income

(2) Considering Shareholders' Equity in the amount of €10,257M and Non-controlling Interests in the amount of €264M

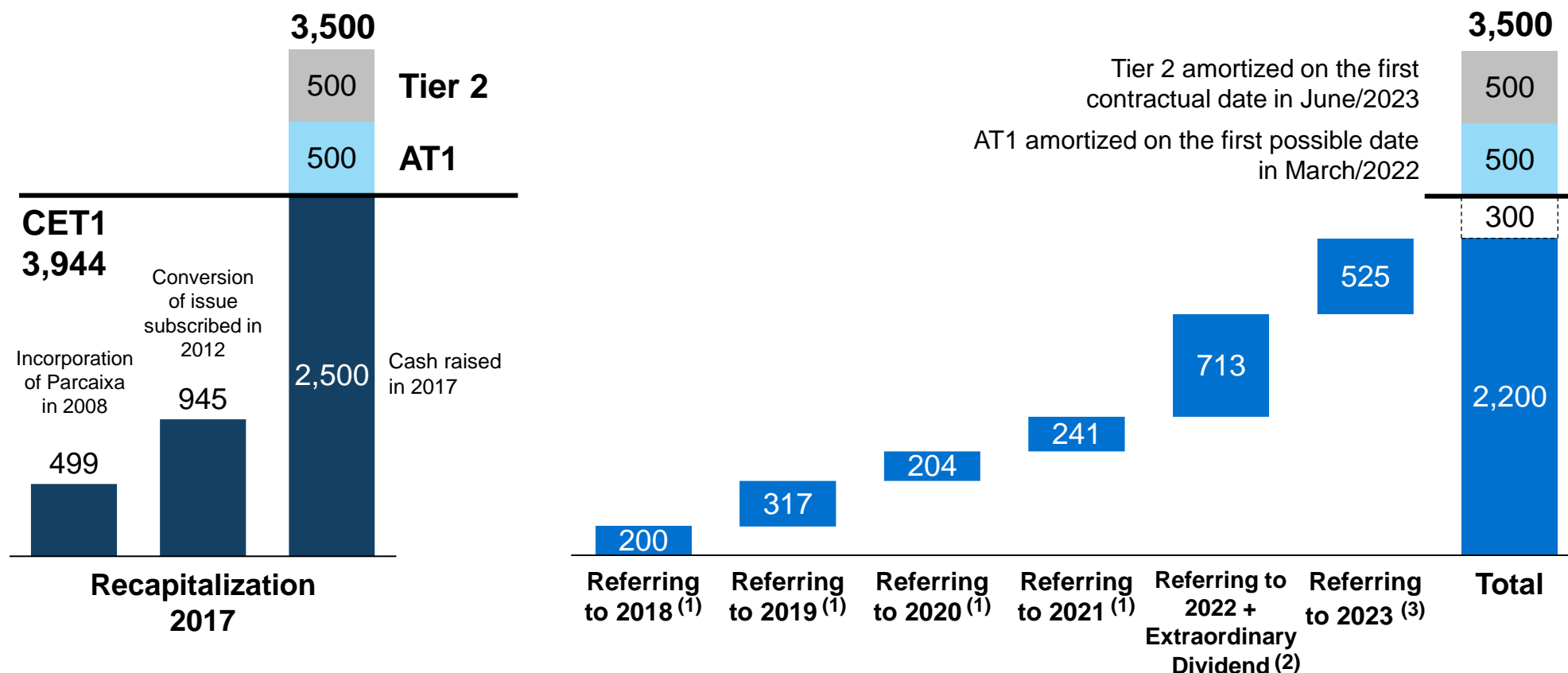
Public cash recapitalization repaid at ~90% after dividend payment



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DISTRIBUTION OF DIVIDENDS AND REPAYMENTS

M€

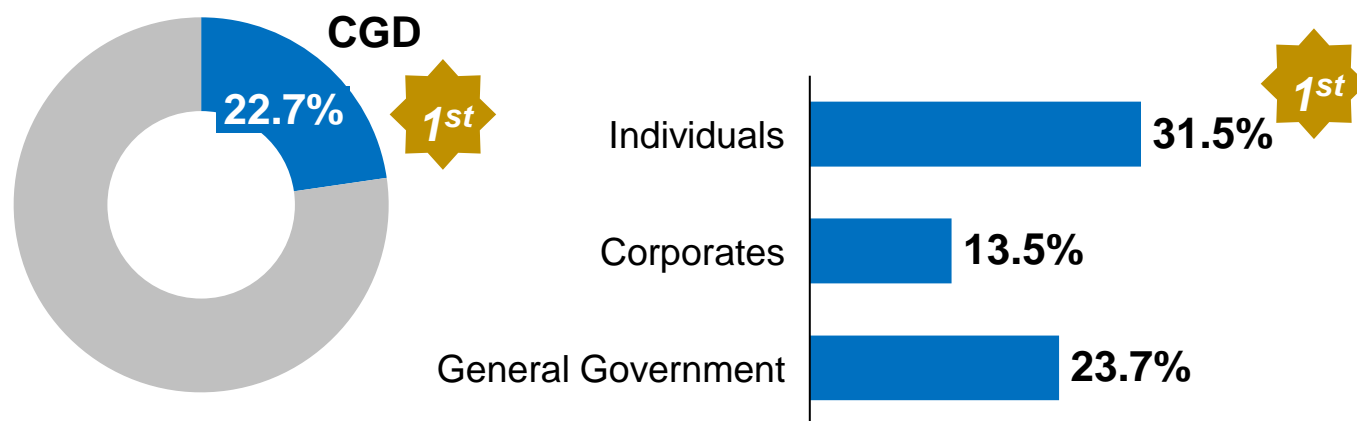


(1) Dividends distributed; (2) Dividends distributed in two components: in cash, in the amount of €352M; and in kind, in the amount of €361M, relating to the CGD Headquarters Building; (3) Dividends in accordance with the proposal for the appropriation of the 2023 net income

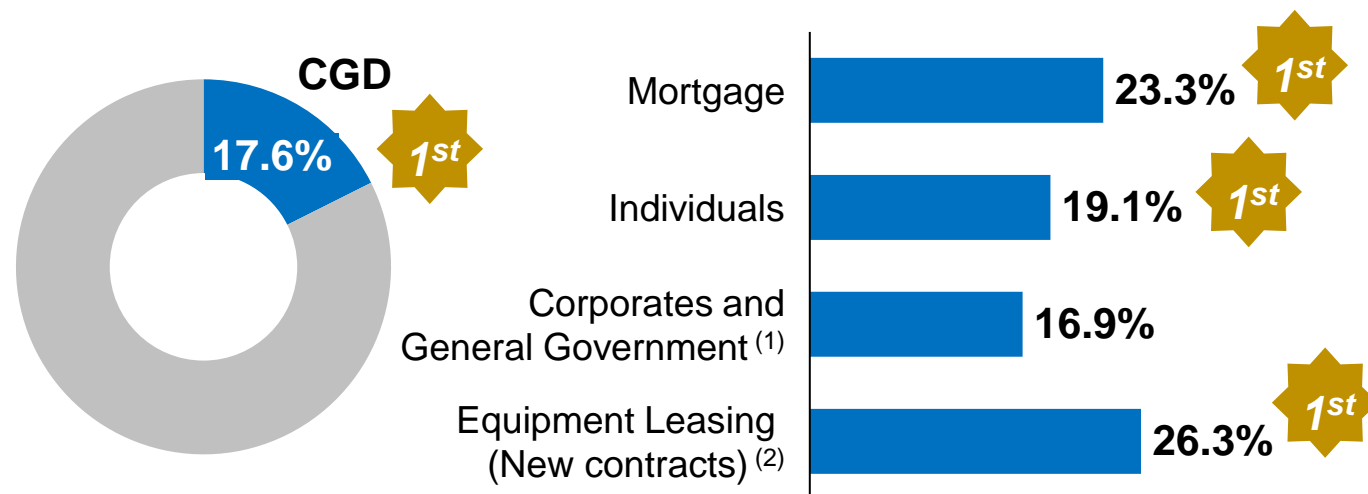
CGD maintains leadership in market shares



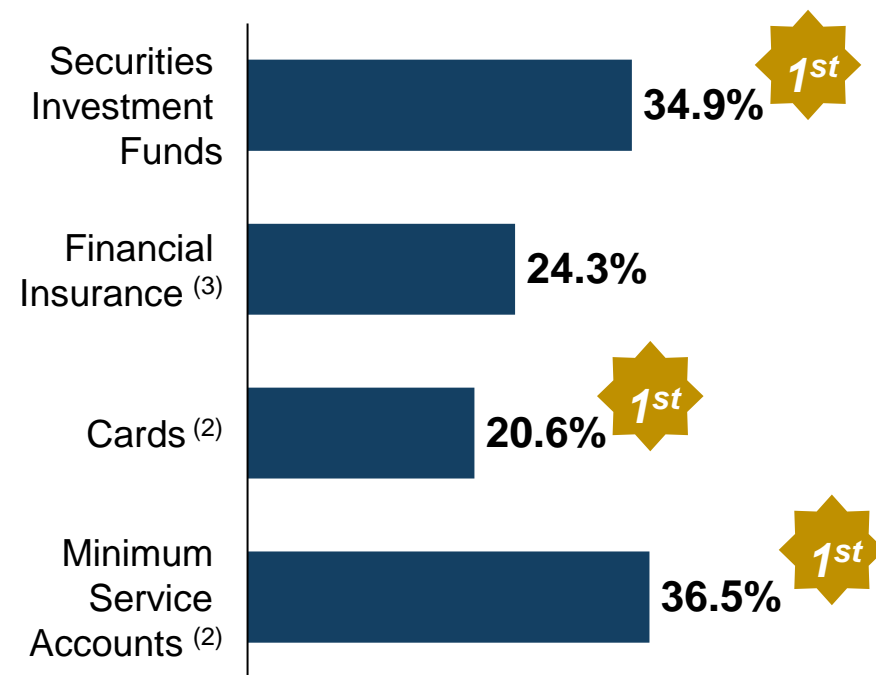
DEPOSITS



CREDIT



SERVICES AND INVESTMENT



Note: (1) Credit to Corporates (including securitized credit) + Credit to the General Government (excluding securitized credit); Market shares as of March 2024, except for (2) December 2023; (3) February 2024

Customers and digital business in continuous growth.

CGD is market leader in Portugal



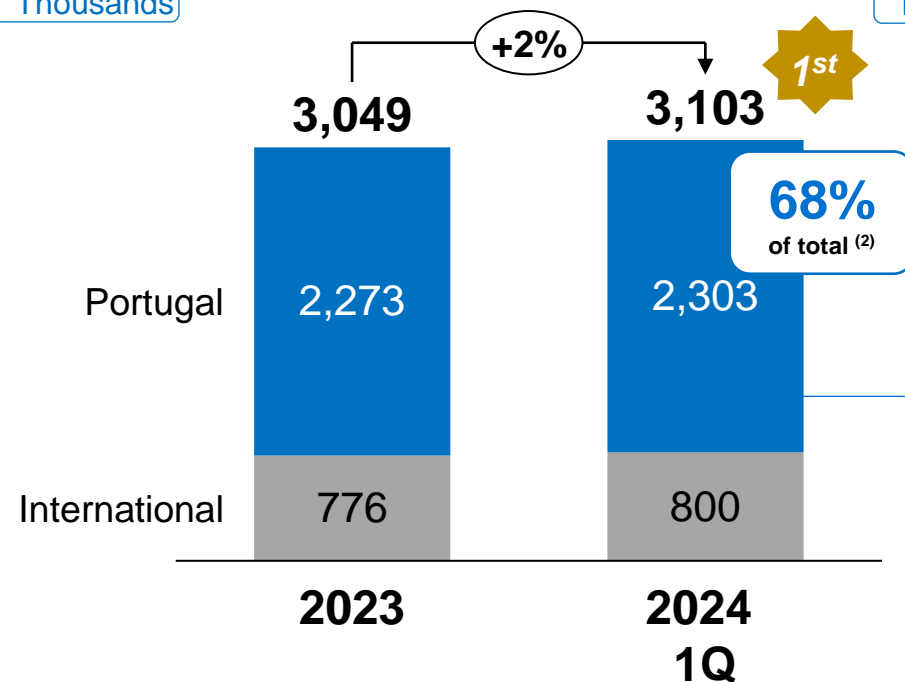
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Active digital clients and transaction volume

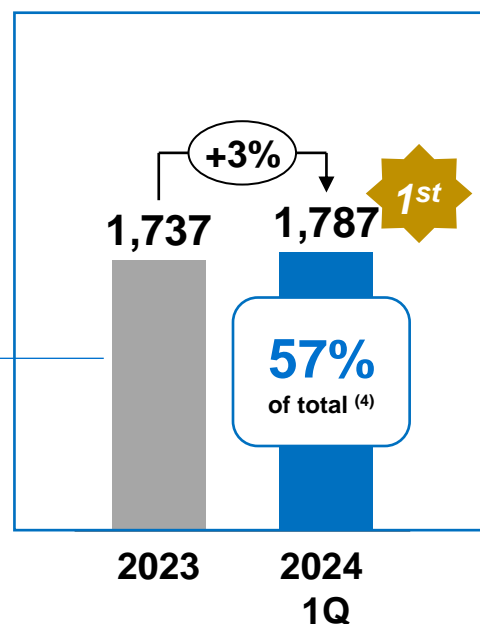
CGD GROUP⁽¹⁾

Thousands



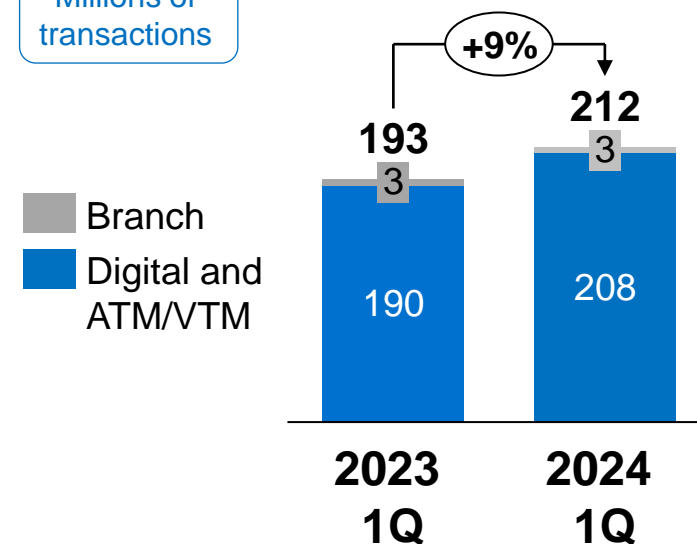
ACTIVE MOBILE CUSTOMERS⁽³⁾ (CGD Portugal)

Thousands



NUMBER OF FINANCIAL TRANSACTIONS

Millions of
transactions



Share of
digital sales ⁽⁵⁾

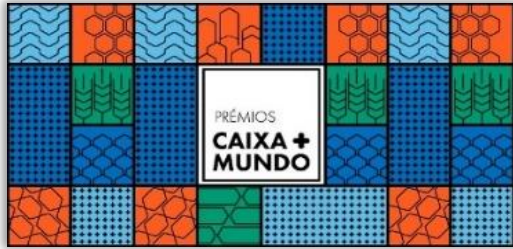
80%
2024-03

(1) Individual customers and corporate; (2) Digital customers / total eligible individual customers in Portugal; (3) Individual mobile customers; (4) Individual mobile customers / total eligible individual customers; (5) Individuals - personal credit, credit cards, investment funds, financial insurance, non-financial insurance and deposits

Active contribution towards social support and sustainable development



CAIXA MAIS MUNDO 2023 AWARDS



6th Edition of the
Caixa Mais Mundo Awards

480
Supported
students

600 m€
in financial
donations

Social

EUROPE'S CLIMATE LEADERS 2024



**Europe's Climate Leaders
2024**

Caixa among the 600
companies at European level
that are leading the fight against
climate change

Environmental

SUSTAINABLE FINANCE



Launch of the Caixa ESG line,
a financing solution aimed at
companies wishing to make
investments that contribute to a
more efficient and sustainable
business model.

Environmental

VOLUNTEERING AND ACTIVE CITIZENSHIP WEEK

Caixa held Volunteering and Active Citizenship Week for the first time.



- Record participation of **1,285 CGD volunteers** and their families;
- More than **30 volunteering actions** nationwide.
- Blood collection from 332 donors;
- Carrying out Solidarity Markets and Workshops.

Social

CAIXA AÇÕES EUROPA SOCIALMENTE RESPONSÁVEL FUND



This fund, managed by Caixa Gestão de Ativos, is now classified under article 9 of the SFDR, now assuming an explicit objective of sustainable investment.

Environmental

Social

Active contribution towards social support and sustainable development



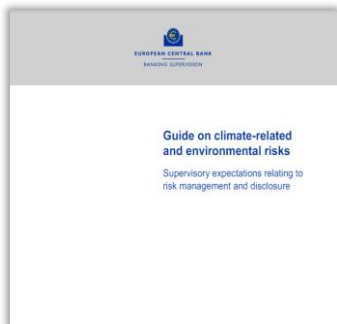
ESG INFORMATION DISCLOSURE



Publication of the 2023 Sustainability Report, a document that encompasses the main developments in ESG matters and the **monitoring of reduction targets associated with Caixa's 2050 Carbon Neutrality Transition Plan.**

Governance

CLIMATE AND ENVIRONMENTAL RISK MANAGEMENT



Implementation of measures identified in the ECB Guide and respective Thematic Review, on Climate and Environmental Risk Management, at CGD and Group Entities, **with the aim of meeting the Supervisor's expectations.**

Governance

ESG CORPORATE APPROACH



As part of the implementation of an ESG corporate strategy, the international entities of the CGD group have been strengthening their operations, notably:

Banco Caixa Geral Angola: Launch of the ESG Automobile Leasing product;

Banco Interatlântico: Incorporation of electric vehicles into the automobile fleet;

Banco Nacional Ultramarino Macau: Launch of a car credit commercial campaign for the purchase of electric or hybrid vehicles;

Banco Comercial e de Investimentos: Strengthening social responsibility initiatives through support for orphanages and hospitals.

Governance

Awards and distinctions



Banking brand with the best emotional reputation

OnStrategy - RepScore 2024

ESG Risk Rating 2023

Sustainalytics

Best ESG rating in Portugal

Sustainalytics - Morningstar



Sustainable Finance - ESG Rating Model

Jornal de Negócios - Deloitte



Best Virtual Assistant

3th consecutive year



Best commercial support platform

2nd consecutive year



Bookrunner - Bonds

Euronext Lisbon



Best Homebanking - Caixadirecta

PC Guia magazine



2

Results and
Balance Sheet

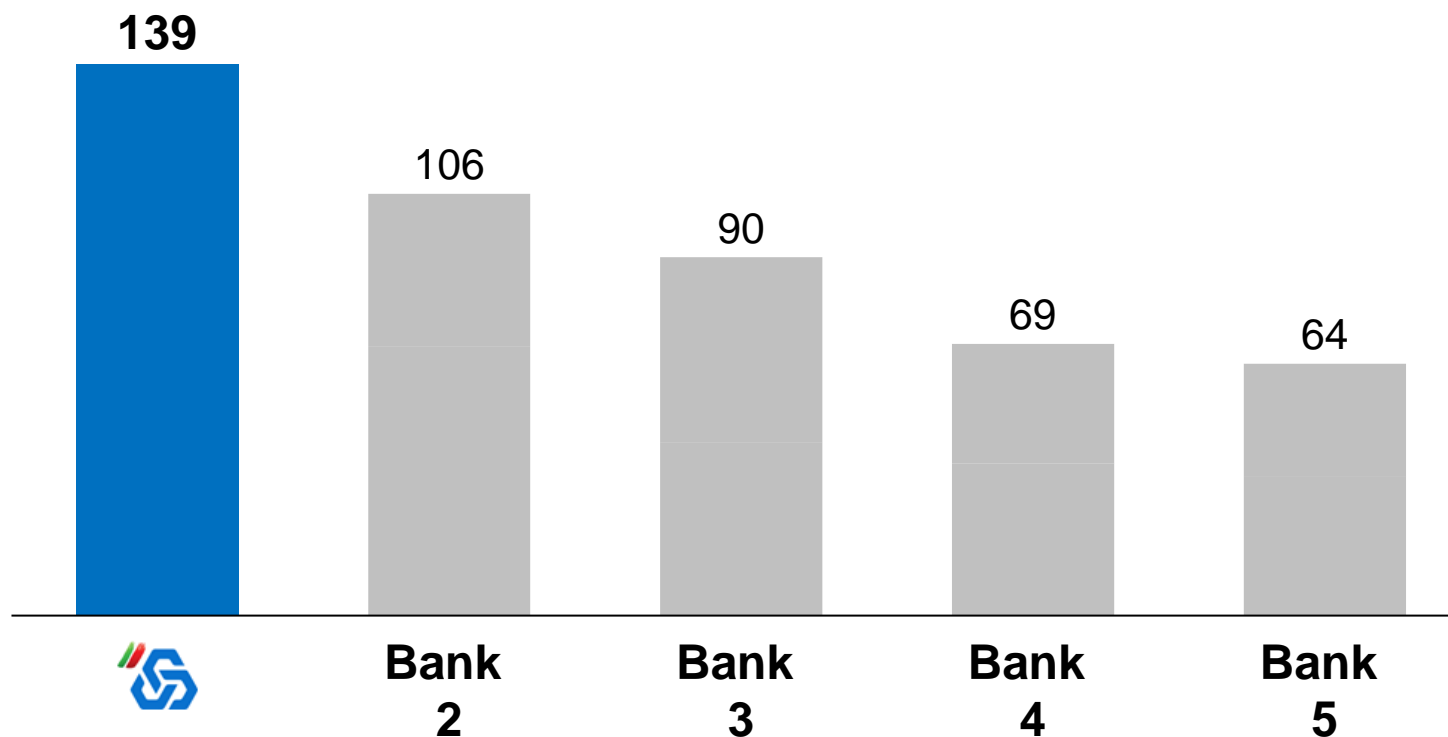
CGD continues to lead in business volume in domestic market



PORTUGAL

BUSINESS VOLUME

B€



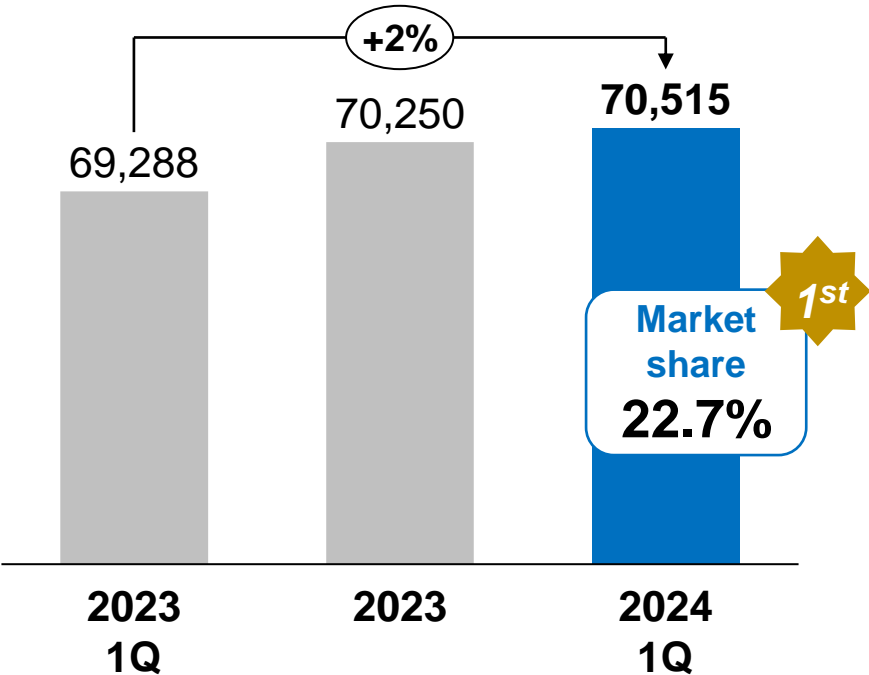
Deposit volume registers growth, supporting leadership in customer resources



PORTUGAL

CUSTOMER DEPOSITS

M€



SECURITIES INVESTMENT FUNDS

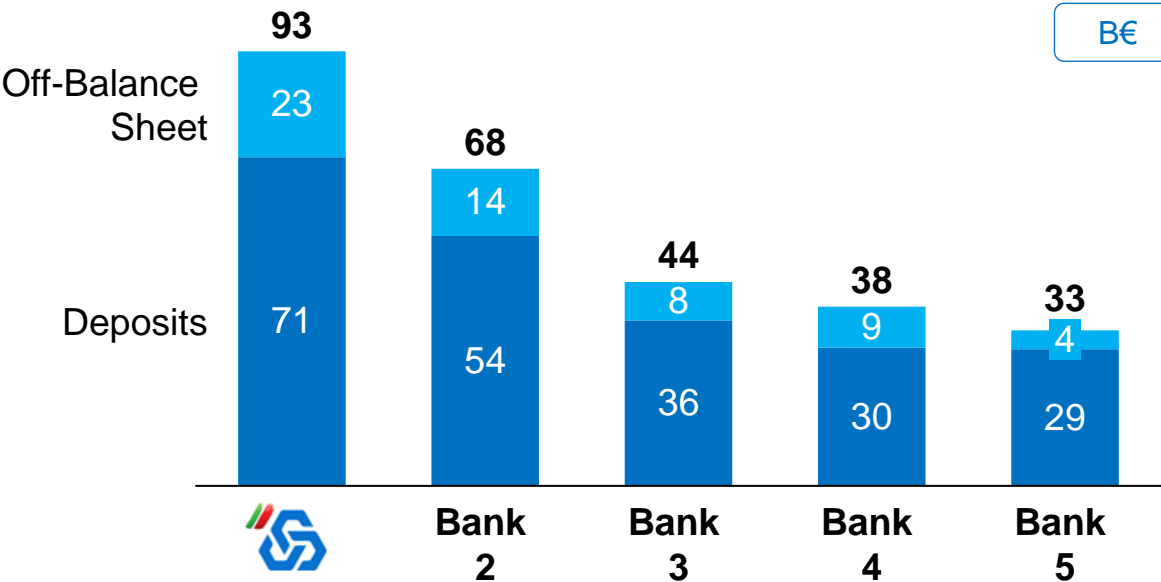


FINANCIAL INSURANCE



CUSTOMER RESOURCES

B€



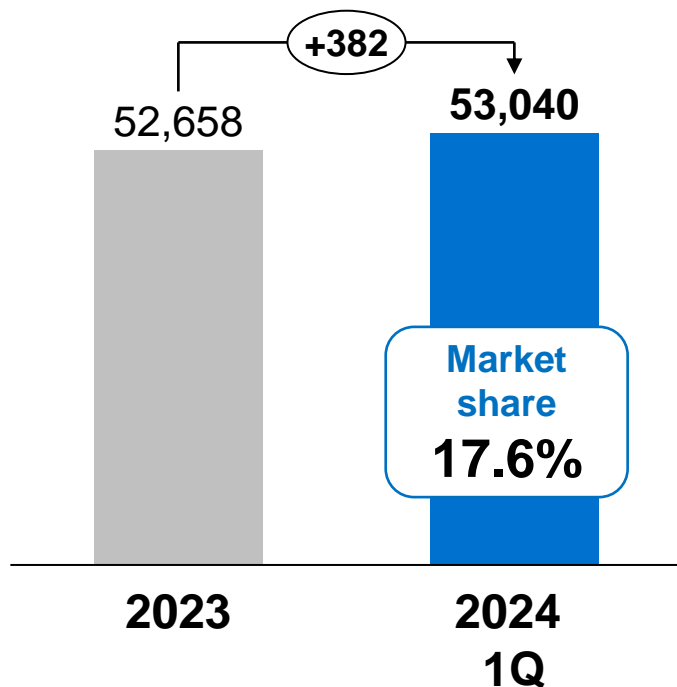
Credit portfolio registers growth. Caixa increases its share with SMEs



PORTUGAL

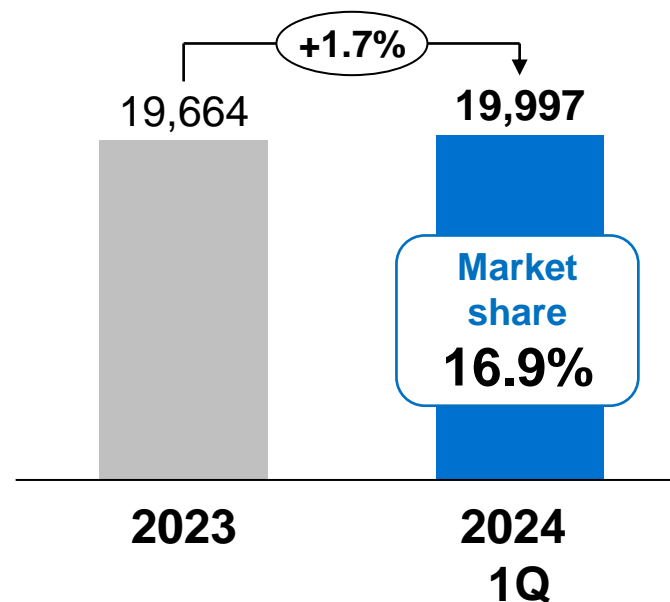
LOANS AND ADVANCES TO CUSTOMERS

M€



LOANS AND ADVANCES TO CORPORATES AND GENERAL GOVERNMENT

M€



LOANS AND ADVANCES TO SME

15.6% | 15.9%

1Q2023 | 1Q2024

Market share improves

Specialized credit

New contracts market share

Equipment Leasing ⁽¹⁾	Confirming	Trade Finance
26.3%	21.7%	20.9%

(1) December 2023

1st CAIXA ESG Prize

Recognize and encourage corporates to adopt measures that promote and materialize ESG criteria

Leadership in mortgage loans; YoY new loans grows

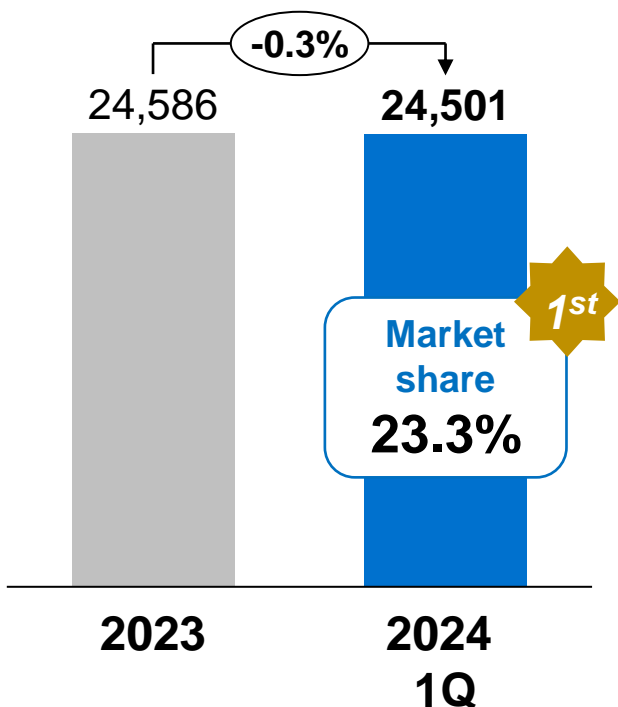


Mortgage loans

PORTUGAL

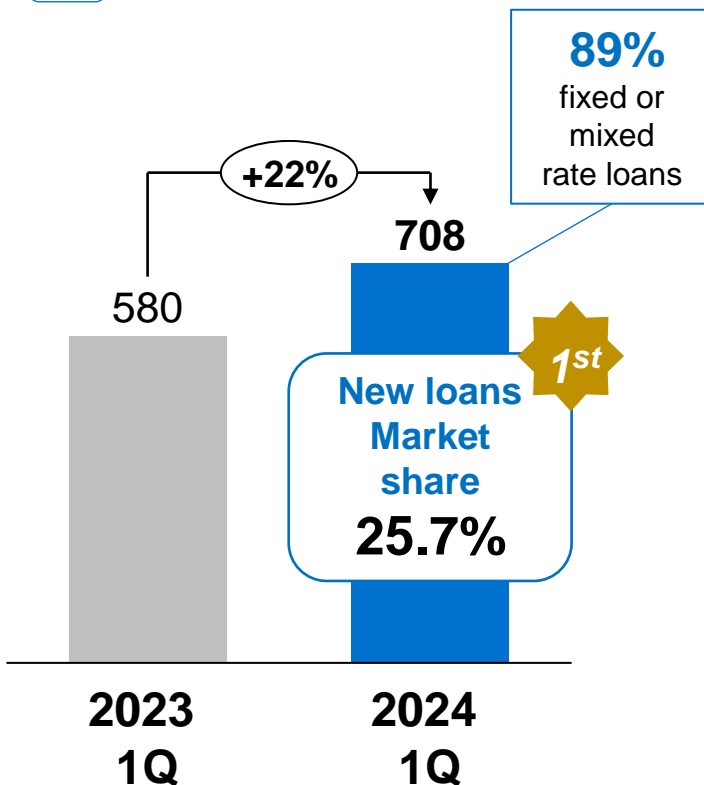
PORTFOLIO

M€



NEW LOANS

M€



SUPPORT TO FAMILIES

Spread Reduction ⁽¹⁾

#21,873
€2,226 M

2024 1Q | #1,143
110 M€

% total

5.0%
9.0%

Changes to Fixed Rate ⁽²⁾

#23,512
€2,719 M

2024 1Q | #6,070
662 M€

5.3%
11.1%

Decree-Law No. 91/2023

#886
€98 M

0.2%
0.4%

Decree-Law No. 20-B/2023

#5,800
€530 M

1.3%
2.2%

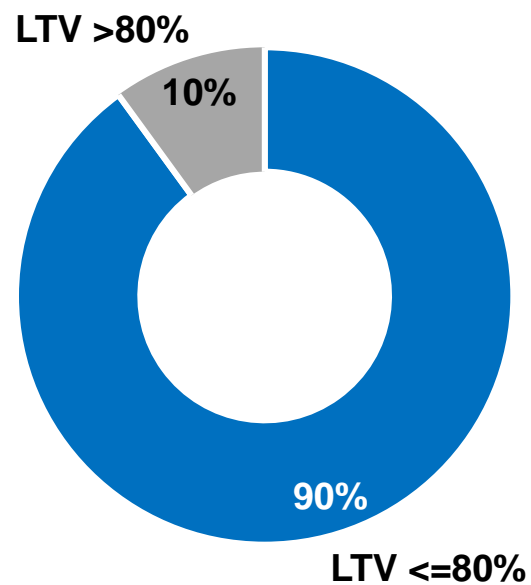
Maintenance of prudent criteria in granting loans



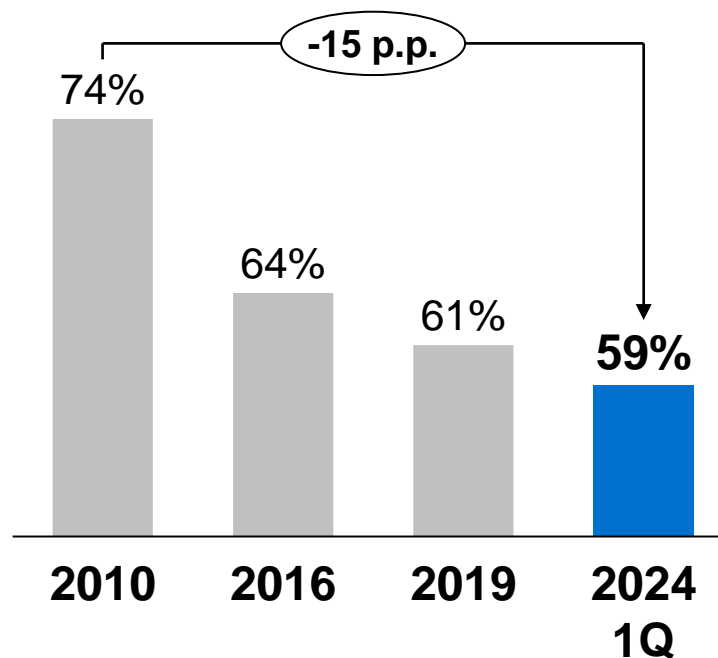
Loan to Value (LTV) of mortgage loans

PORTUGAL

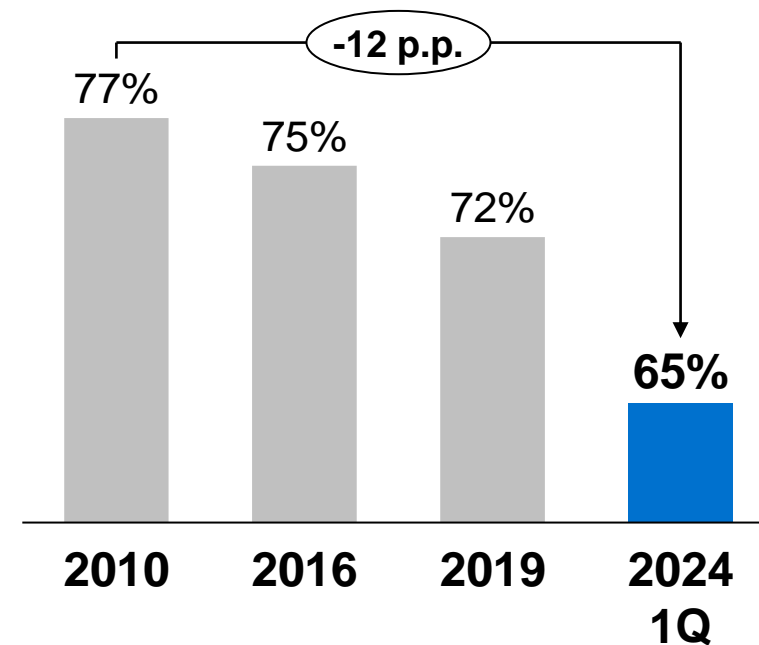
PORTFOLIO



PORTFOLIO - WEIGHTED AVERAGE



NEW CONTRACTS – WEIGHTED AVERAGE



Consumer Credit maintains growth trajectory

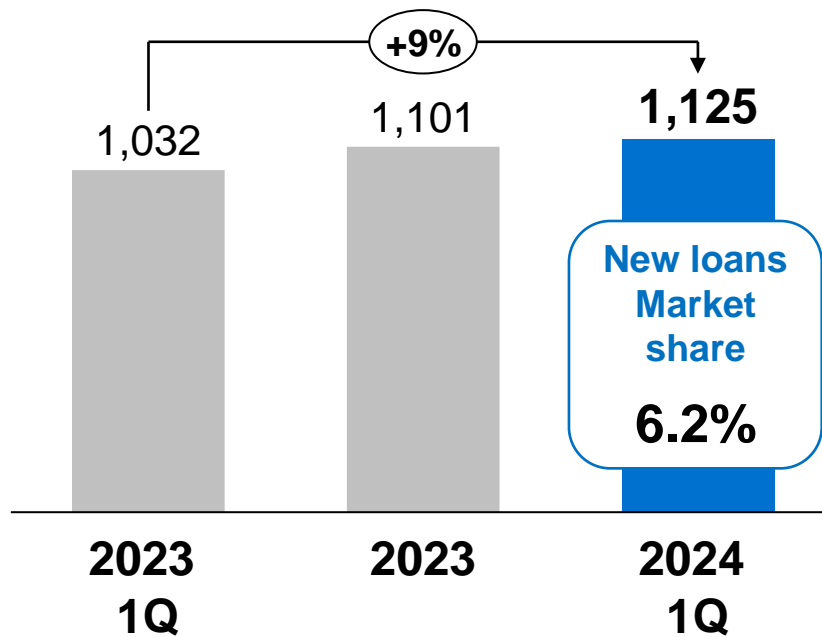


Consumer Credit

PORTUGAL

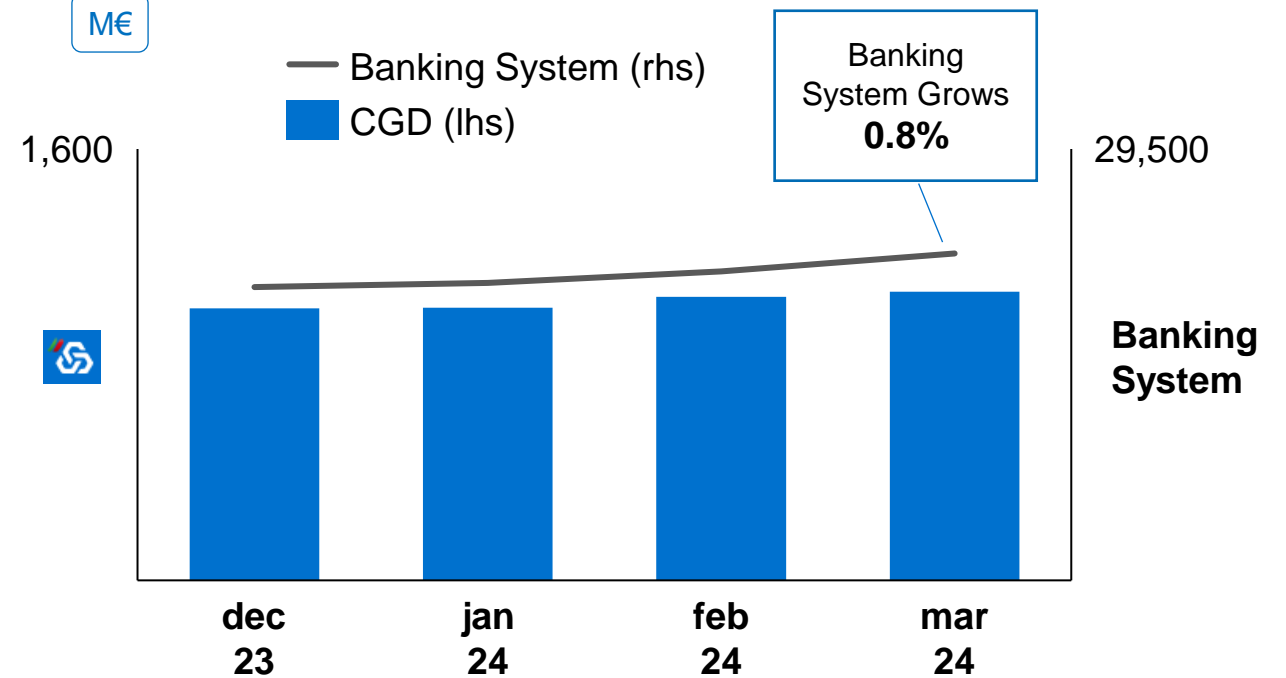
PORTFOLIO

M€



EVOLUTION OF CONSUMER CREDIT

M€



Source: Bank of Portugal

Note: Includes Consumer credit, credit cards and others

Decrease in commissions reflects the absence of price increases and exemptions applied



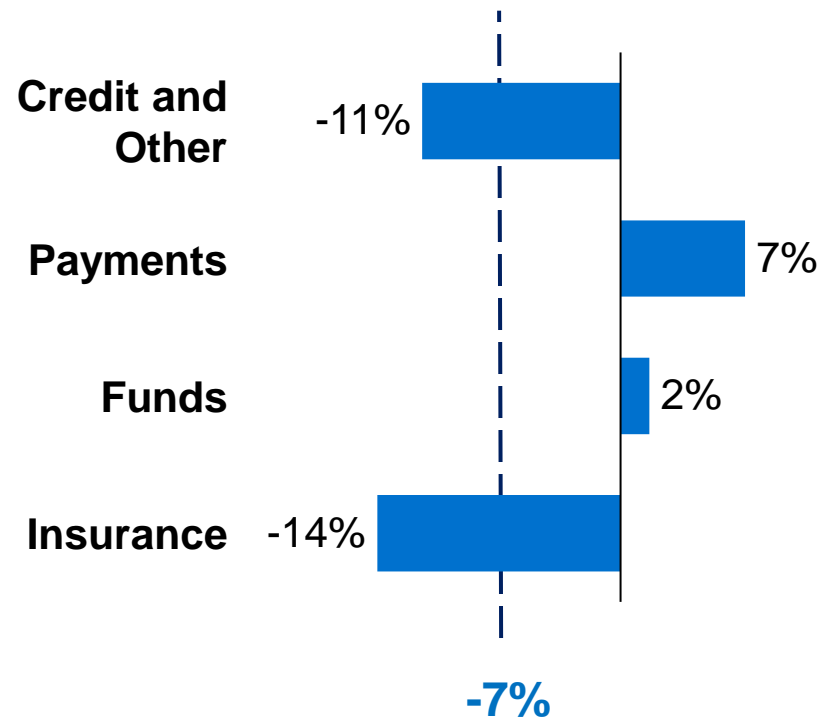
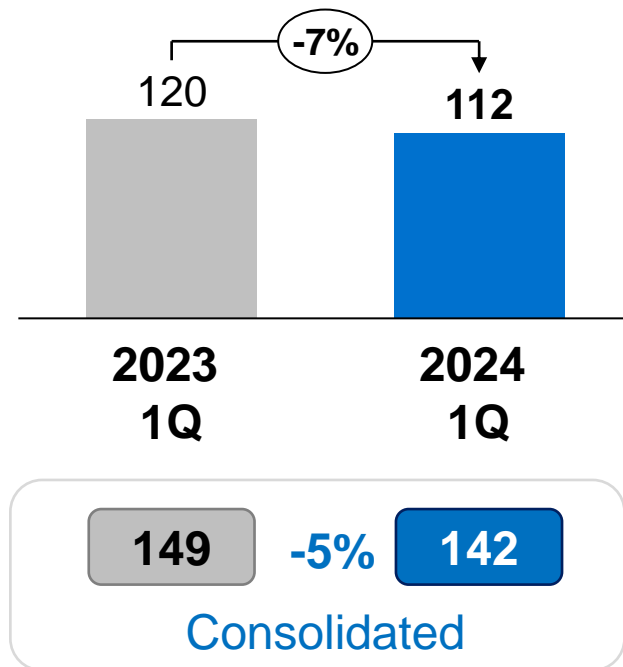
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PORTUGAL

Fees and Commissions

CGD PORTUGAL

M€



This evolution is mainly justified by the application of exemptions and by the lower processing fees, lower commissions of interbank services, and lower fees in transactions of financial instruments

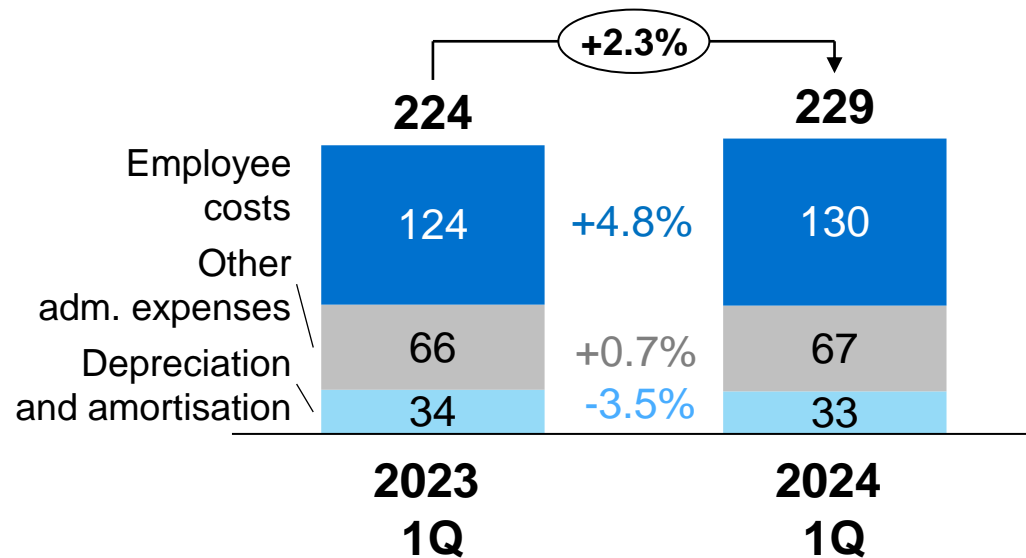
CGD Group's efficiency at historic levels despite the evolution of operating costs



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RECURRENT OPERATING COSTS

M€



Including
non recurrent
effects

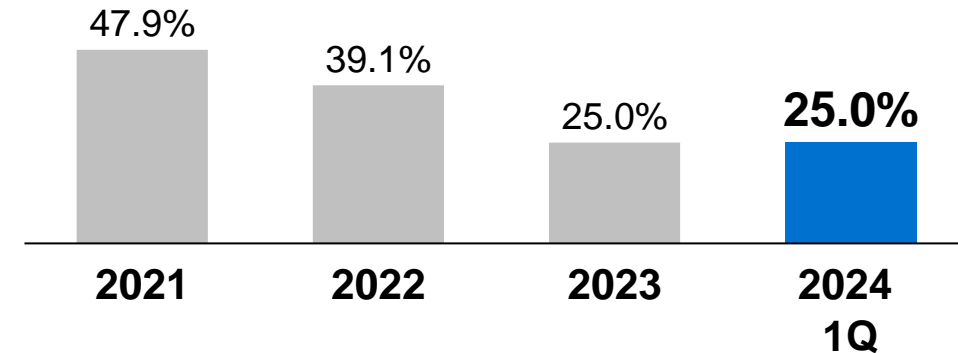
283

+5.3%

298

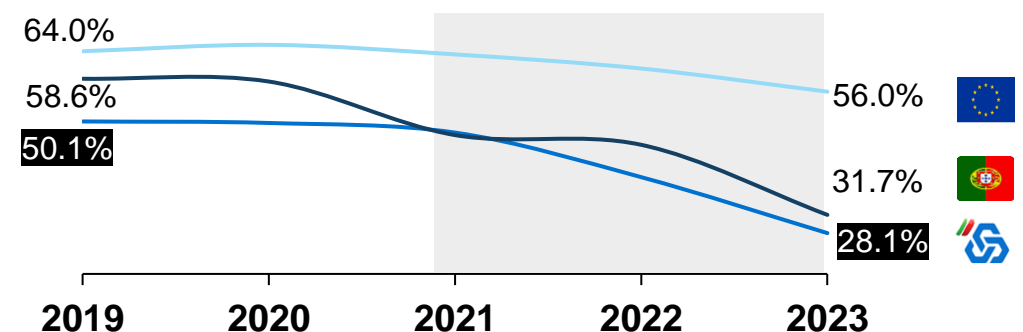
RECURRENT COST-TO-INCOME ⁽¹⁾

%



COST TO INCOME

%



(1) Ratio defined by the Bank of Portugal Instruction 6/2018 [Operating Costs / (Total Operating Income + Income From Associated Companies)]. Excludes non-recurring effects

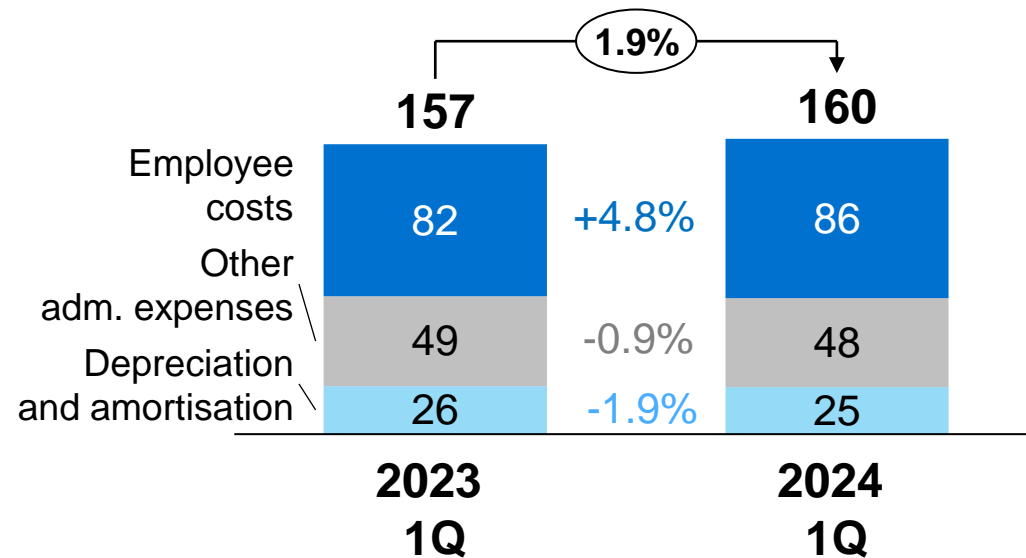
Improvement of the domestic activity efficiency, to lead the national banking sector



PORTUGAL

RECURRENT OPERATING COSTS

M€



Including
non recurrent
effects

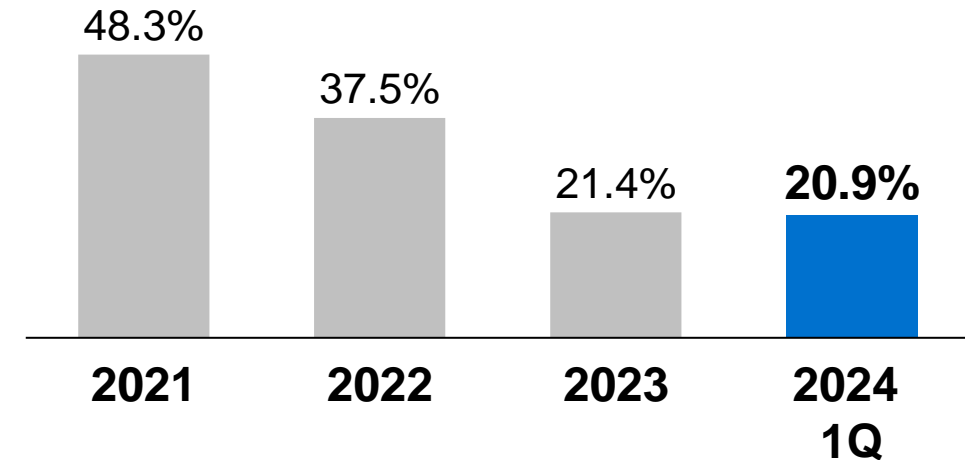
216

+6.0%

229

RECURRENT COST-TO-INCOME ⁽¹⁾

%



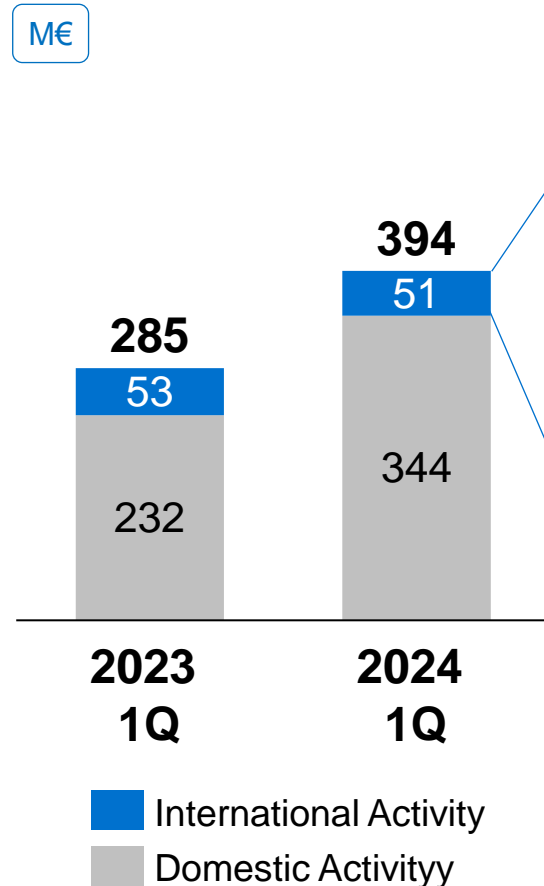
(1) Ratio defined by the Bank of Portugal Instruction 6/2018 [Operating Costs / (Total Operating Income + Income From Associated Companies)]. Excludes non-recurring effects

Contribution of the international area impacted by exchange rate variations with a negative effect

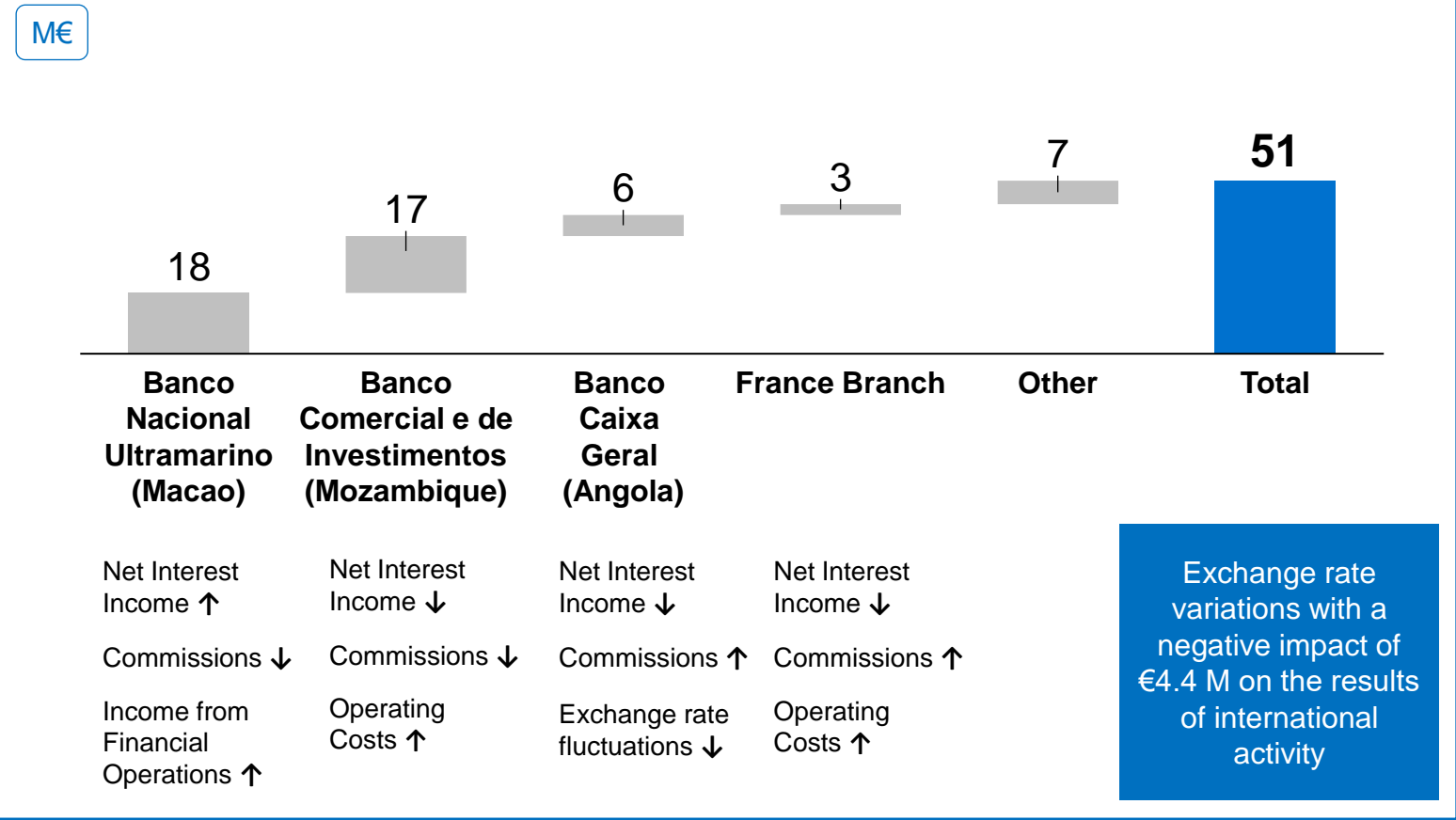


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NET INCOME



CONTRIBUTION OF INTERNATIONAL ACTIVITY⁽¹⁾ TO CONSOLIDATED NET INCOME



In March 2024, the buyer of CGD's shareholding in Banco Comercial do Atlântico, S.A. (BCA) was selected, subject to the appropriate authorizations

(1) Value of the entity's Net Income, appropriated by CGD

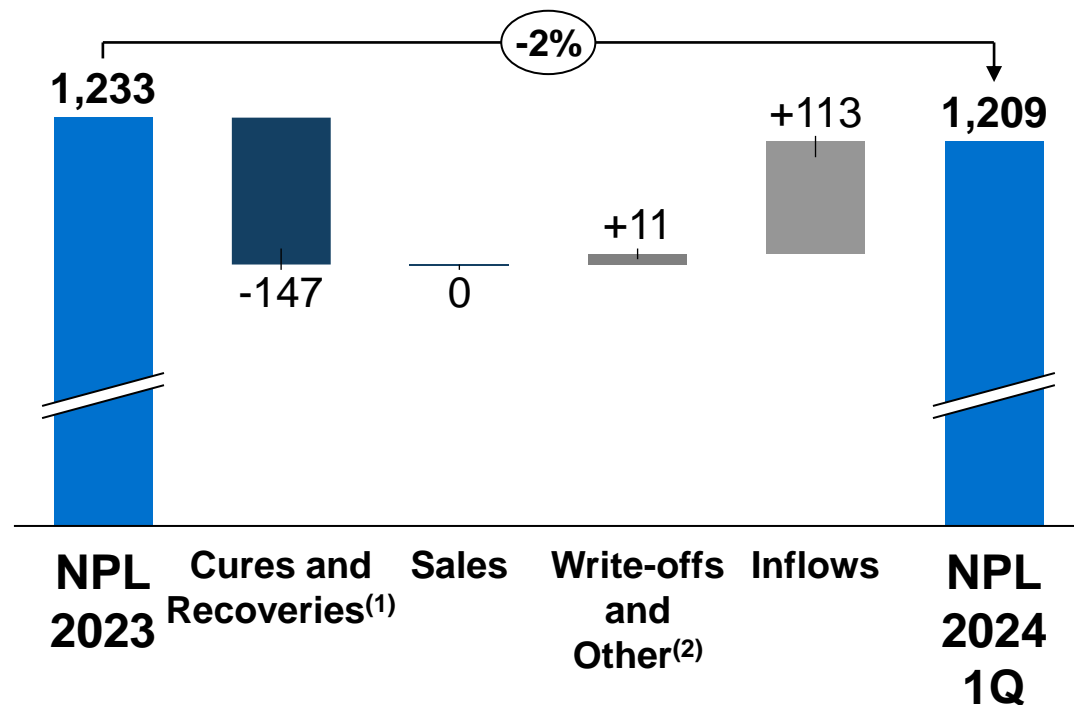
NPLs net of specific impairment below the European average



CONSOLIDADO

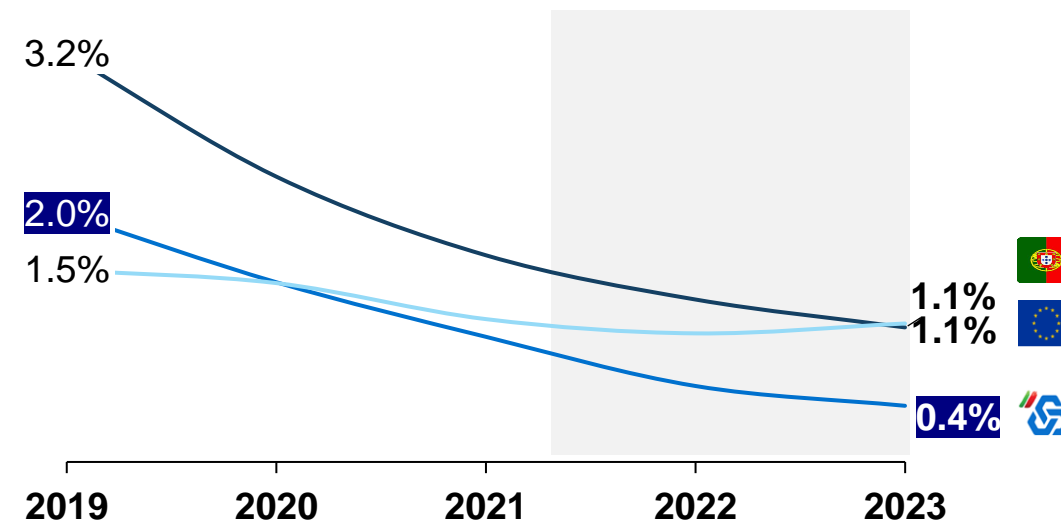
GROSS NPL EVOLUTION

M€



NON-PERFORMING LOANS NET OF IMPAIRMENTS

%



NPL – Non Performing Loans: Ratios according to EBA Risk Dashboard

(1) Recovery value of the set of credits classified as NPL-Non Performing Loans; (2) Includes impact of exchange rate variations;

NPL with reinforcement of impairments and better than the European average



CONSOLIDADO

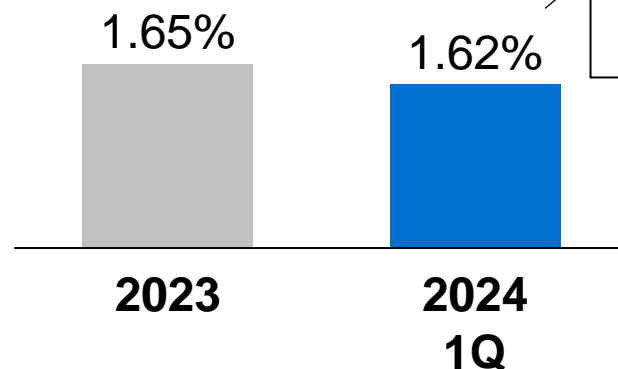
NPL RATIO

%

NPL net of Impairments **0.0%** **0.0%**

NPL > 90 days **0.73%** **0.80%**

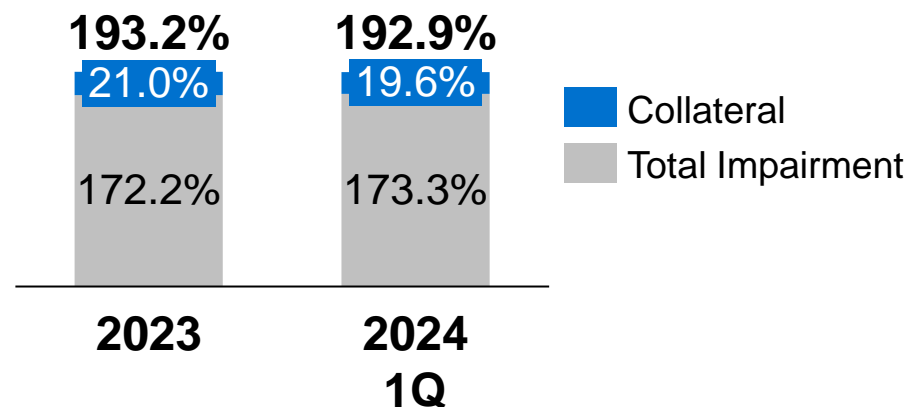
NPL Ratio
excluding Cash balances
at central banks and other
demand deposits ⁽¹⁾ **2.39%** **2.35%**



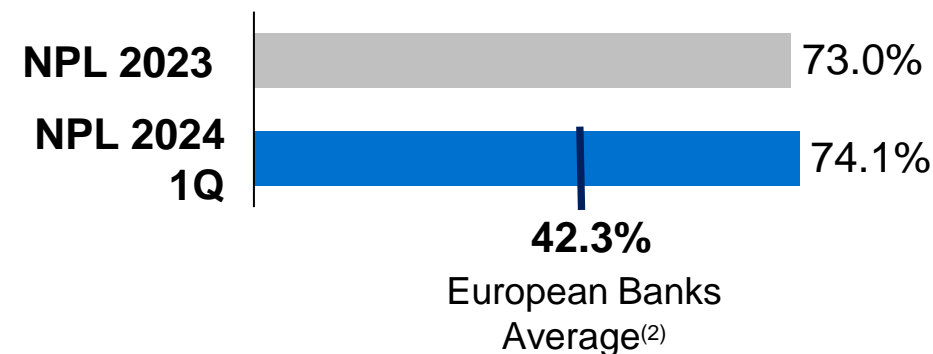
Average of
European
banks⁽²⁾
1.9%

NPL - COVERAGE BY IMPAIRMENTS AND COLLATERAL

%



NPL - SPECIFIC IMPAIRMENT



NPL – Non Performing Loans: rácios de acordo com o EBA Risk Dashboard

(1) Non-performing loans and advances / Total gross loans and advances excluding Cash balances at central banks and other demand deposits; (2) EBA Risk Dashboard – December 2023

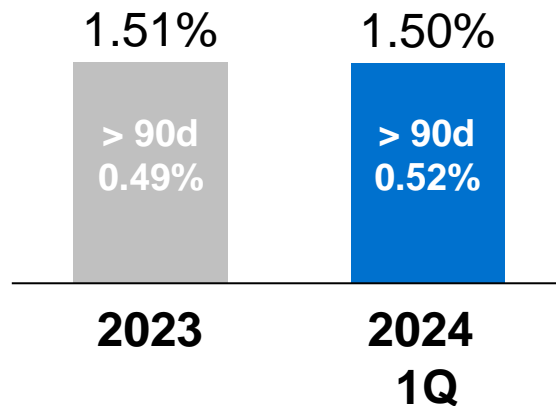
NPE ratio decreases, cost of risk reflects improvement in the macroeconomic scenario



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NPE RATIO

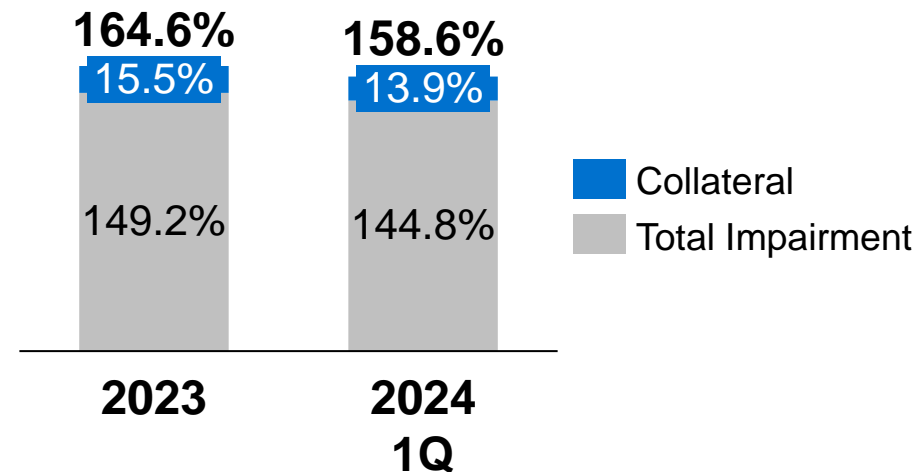
%



Cost of
Credit Risk

0.29% | -0.29%
2023 | 1Q2024

NPE - COVERAGE BY IMPAIRMENTS AND COLLATERAL



NPE - SPECIFIC IMPAIRMENT



Stage 1 credit increases



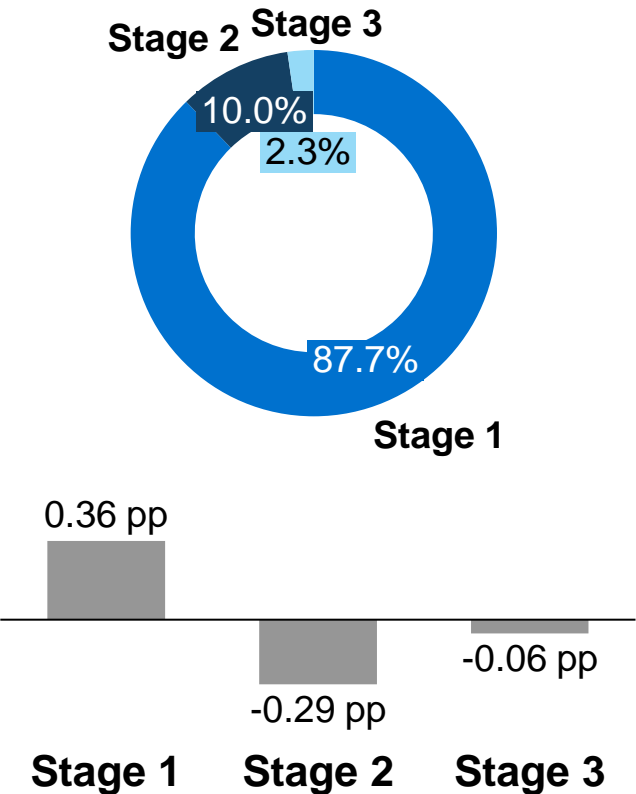
CONSOLIDATED

PORTUGAL

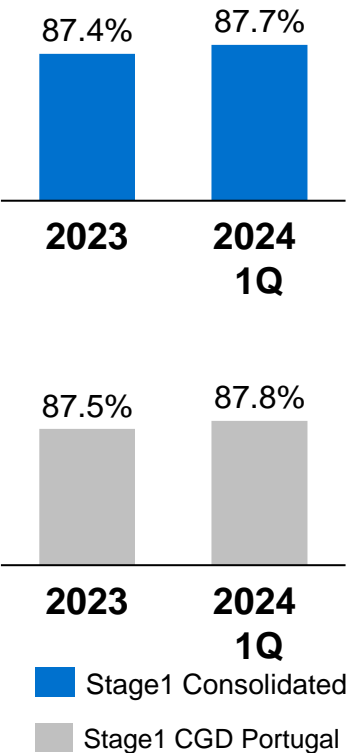
BREAKDOWN AND EVOLUTION BY STAGES (YTD)

%

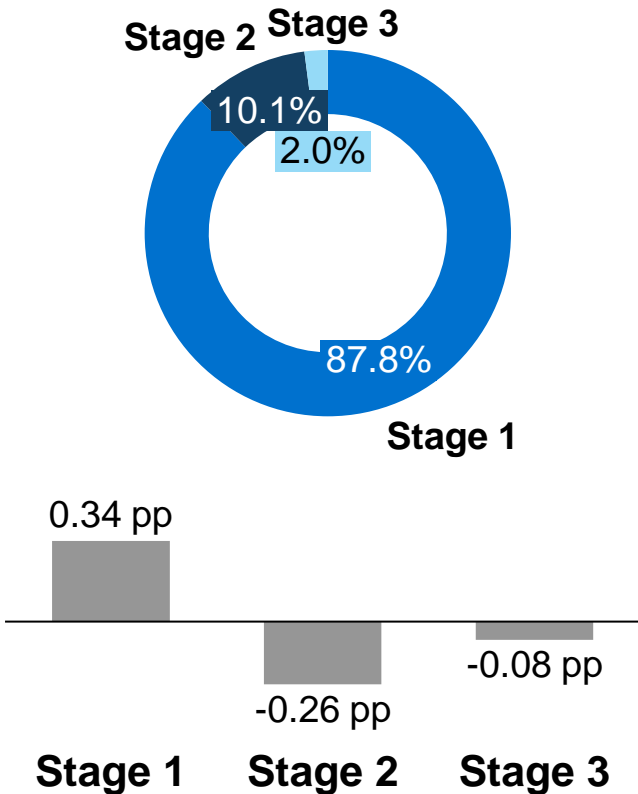
Consolidated



Stage1 evolution



CGD Portugal



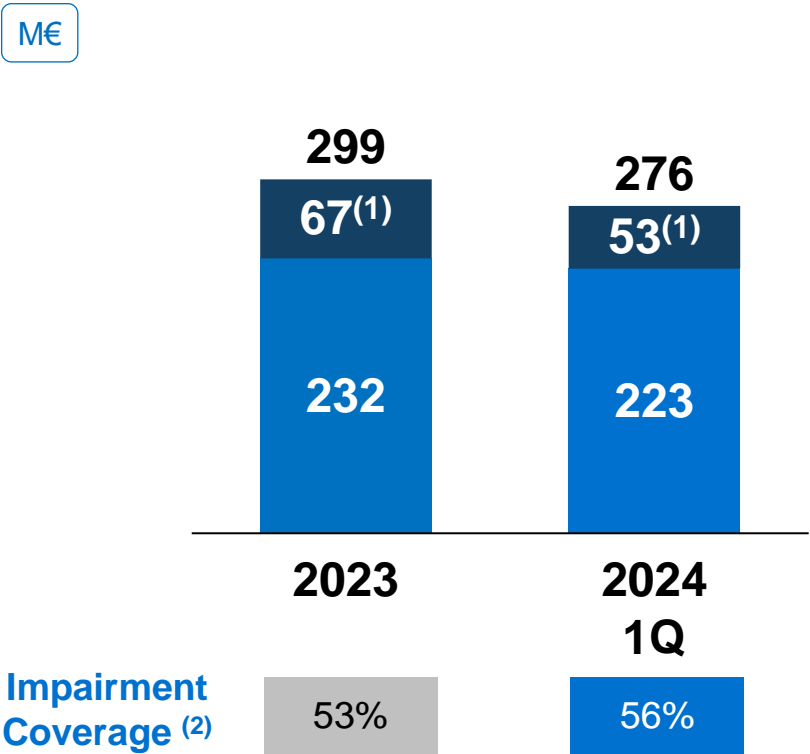
Note: IFRS9: Stage 1 - Credit in compliance; Stage 2 - Non-default credit, but with credit risk; Stage 3 - Default credit

Non-core assets in continuous decline

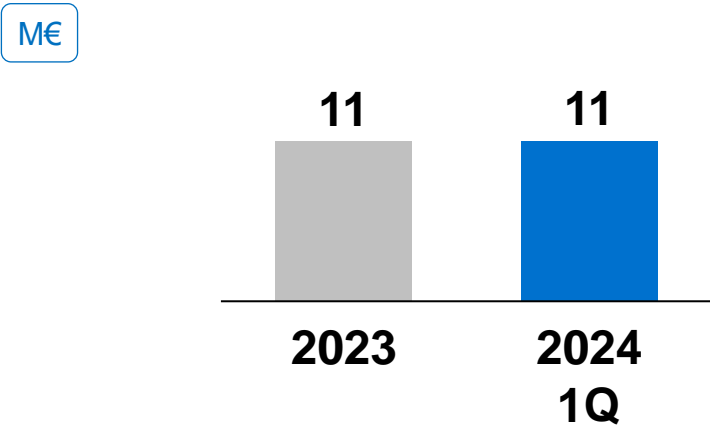


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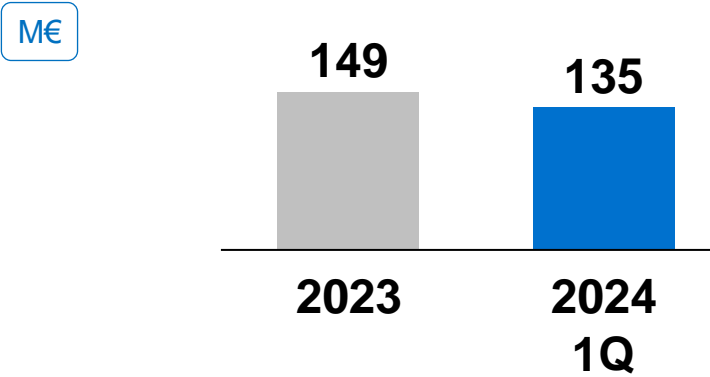
REAL ESTATE AVAILABLE FOR SALE



INVESTMENT PROPERTIES



CORPORATE RESTRUCTURING FUNDS



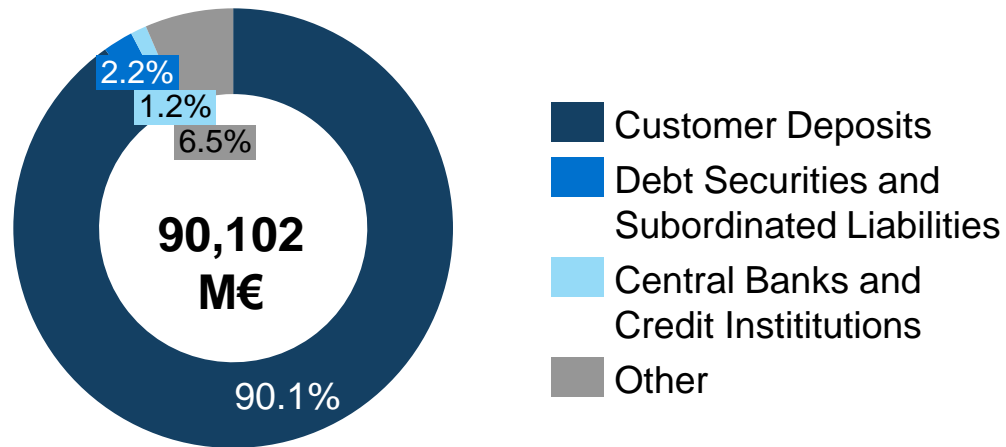
(1) Properties of the extinct Pension Fund; (2) Impairment cover of 68% e 69%, respectively, if the properties of the former CGD staff pension fund evaluated in the integration process are excluded

Retail based funding structure, with stable loan-to-deposit ratio



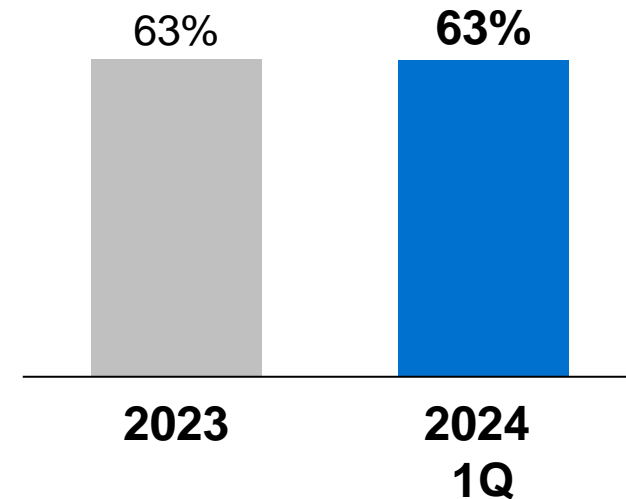
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LIABILITIES STRUCTURE



Excluding non-current liabilities held for sale

LOAN-TO-DEPOSIT RATIO



Liquidity position remains robust and sustainable

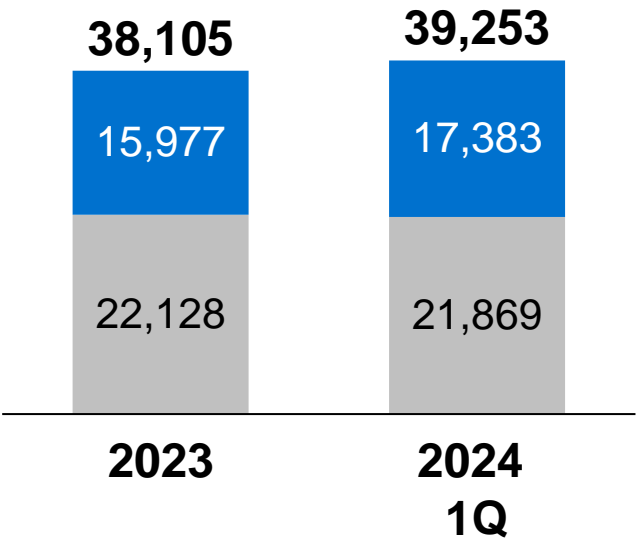


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BALANCES AT CENTRAL BANKS AND ELIGIBLE ASSETS FOR ECB FUNDING

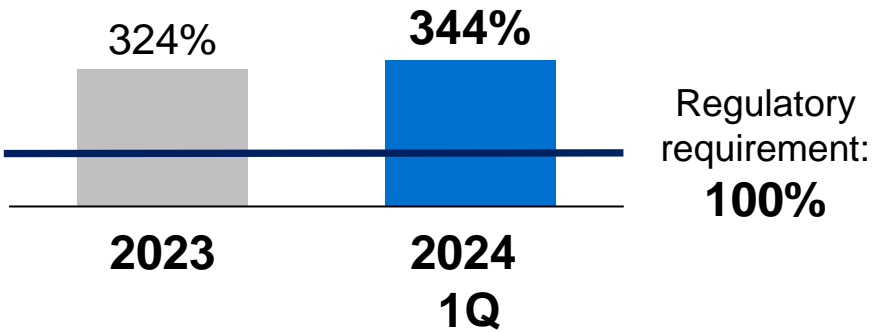
M€



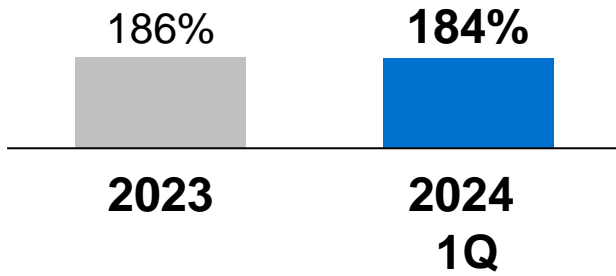
■ Eligible Assets for ECB Funding
■ Cash and equivalents at Central Banks, and Loans and Advances to Credit Instit.

Domestic Activity, excluding minimum reserves

LCR (LIQUIDITY COVERAGE RATIO)



NSFR (NET STABLE FUNDING RATIO)



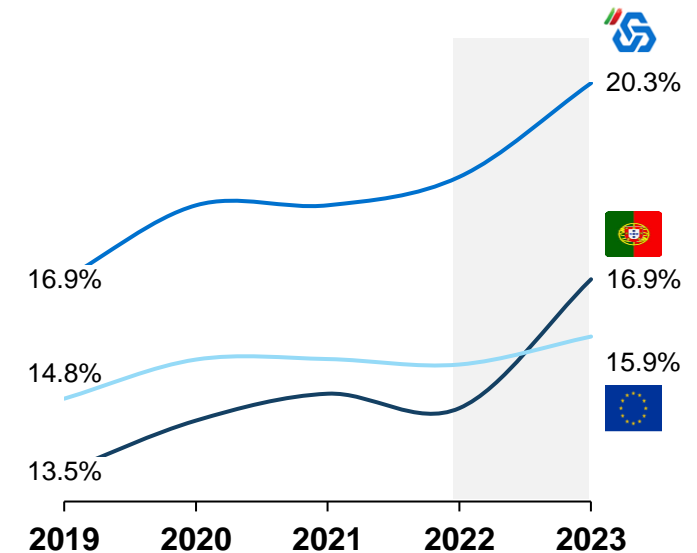
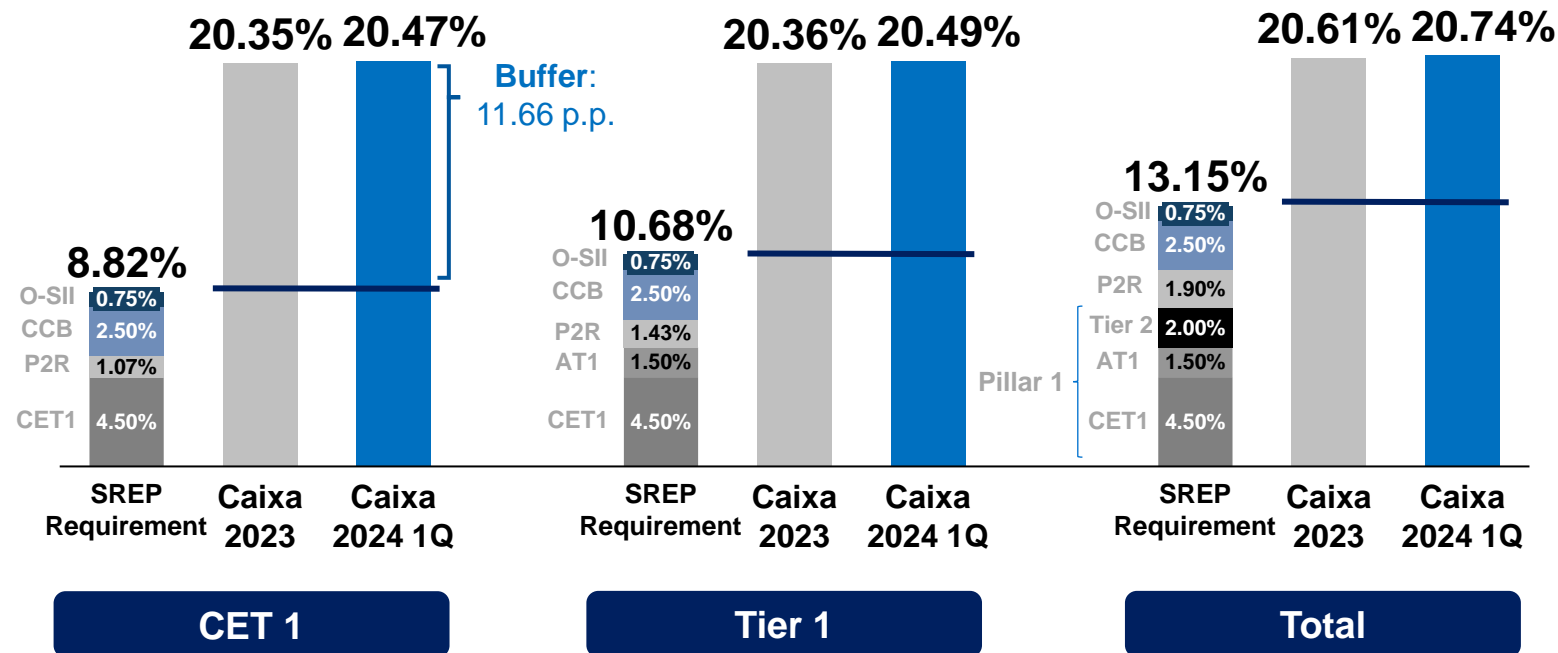
2024 SREP requirements met with ample margin. O-SII buffer down by 25 b.p.



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SREP 2024 REQUIREMENTS AND CGD CAPITAL RATIOS ⁽¹⁾

CET 1 RATIO (FULLY IMPLEMENTED)



(1) Ratios including net income for the period, excluding the maximum distributable amount according to dividend policy

- O-SII: Other Systemically Important Institutions buffer
- CCB: Capital Conservation buffer
- P2R: Pillar 2

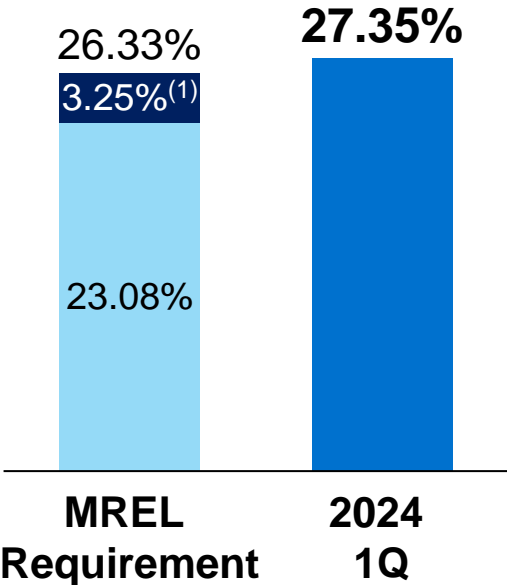
MREL requirement fulfilled



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MREL (% DE RWA)

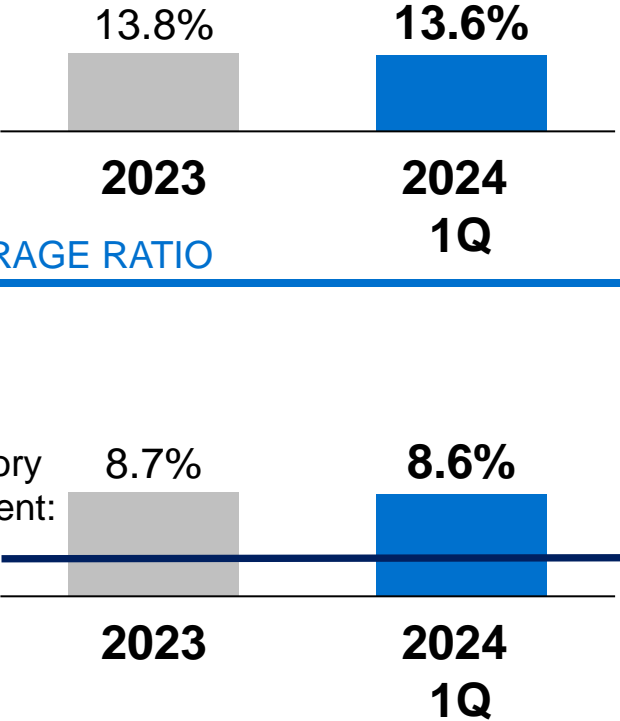
%



TEXAS RATIO

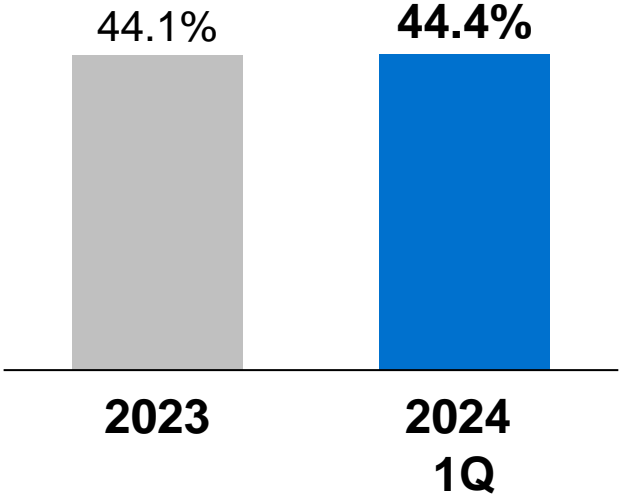
LEVERAGE RATIO

Regulatory requirement: 3%



RWA DENSITY

RWA fully implemented (2024-03): 45.1 B€



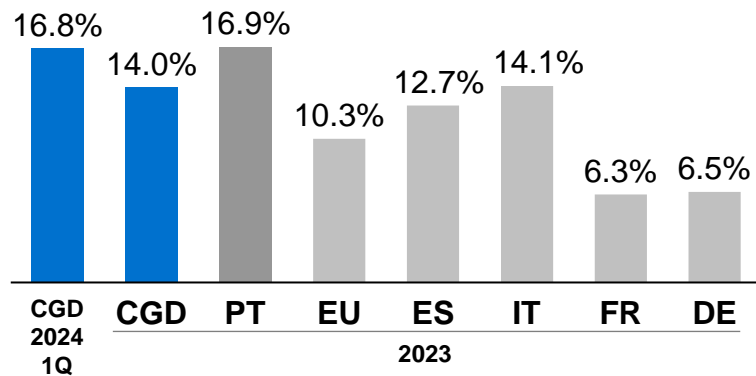
Note: **RWA** – Risk Weighted Assets; **Texas Ratio** = Non-Performing Exposure EBA / (Impairment + Tangible Equity); **Leverage Ratio** = Tier 1 Capital (including net income deducted from the maximum distributable amount in accordance with the dividend policy) / Total Exposure; (1) CBR – O-SII + CCB Combined Buffer Requirement

CGD compares favourably with the Portuguese and European average

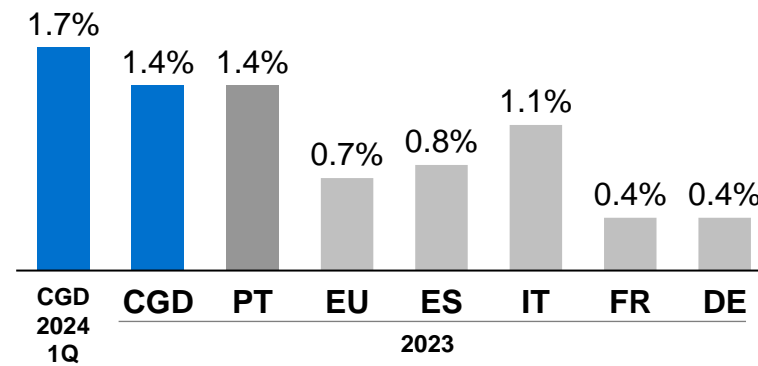


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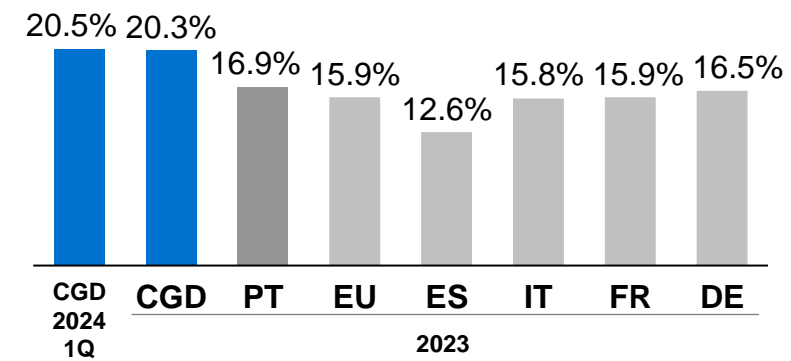
RETURN ON EQUITY (ROE)



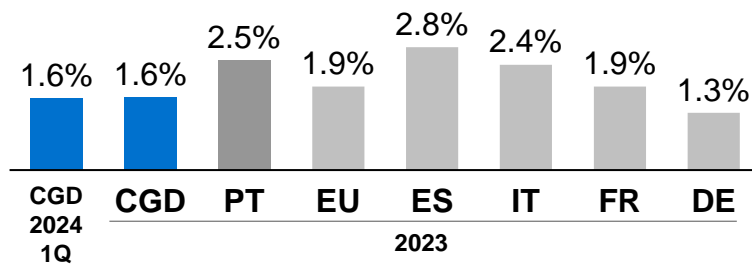
RETURN ON ASSETS (ROA)



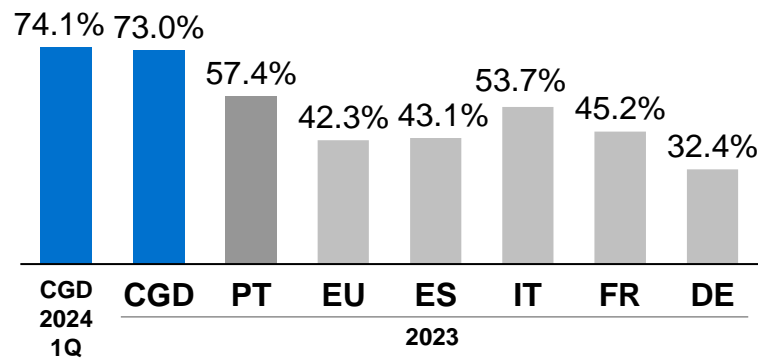
CET1 (FULLY IMPLEMENTED)



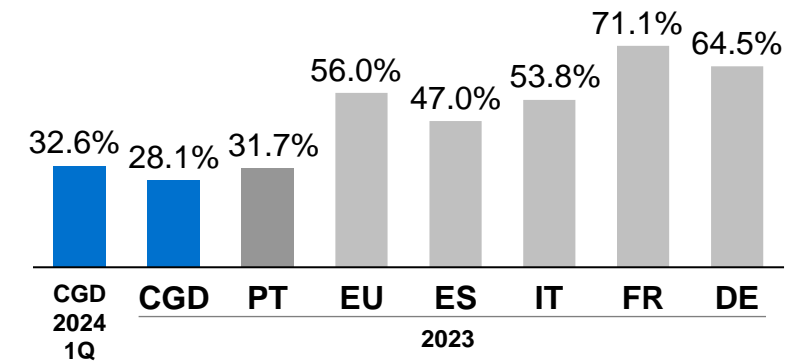
NON-PERFORMING LOANS (NPL)



NPL COVERAGE RATIO



COST-TO-INCOME



Source: EBA Risk Dashboard – December 2023



Financial Statements

Income Statement



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INCOME STATEMENT	(EUR Thousand)							
	Consolidated Activity				Separate Activity			
	Restated							
	2023-03	2024-03	Change		2023-03	2024-03	Change	
			Total	(%)			Total	(%)
Interest and similar income	740,200	1,097,860	357,660	48.3%	580,838	941,056	360,219	62.0%
Interest and similar costs	129,174	381,732	252,559	195.5%	84,808	335,208	250,400	295.3%
Net interest income	611,026	716,127	105,101	17.2%	496,029	605,848	109,819	22.1%
Income from equity instruments	1,645	376	-1,269	-77.1%	79,062	70,518	-8,544	-10.8%
Net interest inc. incl. inc. from eq. investm.	612,671	716,503	103,833	16.9%	575,092	676,367	101,275	17.6%
Fees and commissions income	183,274	177,165	-6,110	-3.3%	151,276	145,997	-5,280	-3.5%
Fees and commissions expenses	34,305	35,272	967	2.8%	25,569	27,650	2,080	8.1%
Net fees and commissions	148,970	141,893	-7,077	-4.8%	125,707	118,347	-7,360	-5.9%
Net trading income	105,133	46,907	-58,225	-55.4%	99,182	31,871	-67,311	-67.9%
Other operating income	-19,141	330	19,471	-	-23,195	1,075	24,270	-
Non-interest income	234,961	189,130	-45,831	-19.5%	201,694	151,293	-50,401	-25.0%
Total operating income	847,632	905,633	58,001	6.8%	776,785	827,660	50,875	6.5%
Employee costs	182,950	198,818	15,868	8.7%	144,692	159,748	15,056	10.4%
Administrative expenses	66,133	66,625	492	0.7%	49,374	49,563	189	0.4%
Depreciation and amortisation	34,239	33,029	-1,210	-3.5%	28,068	27,401	-667	-2.4%
Operating costs	283,321	298,471	15,150	5.3%	222,134	236,711	14,578	6.6%
Net operating income before impairments	564,311	607,162	42,851	7.6%	554,651	590,948	36,297	6.5%
Credit impairment	48,962	-12,663	-61,625	-	45,323	-16,457	-61,781	-
Credit recoveries	-8,885	-24,793	-15,908	-	-7,390	-23,698	-16,308	-
Provisions for reduction of employees	-2,040	-52,712	-50,673	-	-2,040	-52,712	-50,673	-
Provisions for guarantees and other commitments	-2,583	-2,225	358	-	-4,997	-3,507	1,490	-
Other provisions and impairments	14,505	76,354	61,849	-	7,161	60,522	53,361	-
Provisions and impairments	49,960	-16,039	-65,999	-	38,057	-35,853	-73,910	-
Net operating income	514,351	623,201	108,850	21.2%	516,594	626,801	110,207	21.3%
Income Tax	220,427	226,178	5,750	2.6%	206,618	214,594	7,976	3.9%
of which Contribution on the banking sector	39,457	32,983	-6,474	-16.4%	39,334	32,791	-6,543	-16.6%
Net op. inc. after tax and before non-controlling int.	293,923	397,024	103,100	35.1%	n.a.	n.a.	n.a.	n.a.
Non-controlling interests	20,837	18,224	-2,613	-12.5%	n.a.	n.a.	n.a.	n.a.
Results of associated companies	4,987	9,025	4,039	81.0%	n.a.	n.a.	n.a.	n.a.
Results of subsidiaries held for sale	6,881	6,674	-208	-3.0%	n.a.	n.a.	n.a.	n.a.
Net income	284,955	394,499	109,544	38.4%	309,976	412,208	102,231	33.0%

The income statement for March 31, 2024 accounts of the consolidated activity were restated for comparability purposes due to the shareholder position in Flitptrel IV SA e Flitptrel Porto Santo SA being classified under "Non-current assets held for sale" in June 2023.

Balance Sheet



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(EUR Million)								
BALANCE SHEET	Consolidated Activity				Separate Activity			
	2023-12	2024-03	Change		2023-12	2024-03	Change	
ASSETS			Total	(%)			Total	(%)
Cash and cash equiv. with central banks	23,333	23,118	-215	-0.9%	21,889	21,445	-444	-2.0%
Loans and advances to credit instit.	2,602	2,786	184	7.1%	1,372	1,645	273	19.9%
Securities investments	16,427	18,032	1,605	9.8%	14,599	15,907	1,308	9.0%
Loans and advances to customers	50,529	50,918	389	0.8%	46,244	46,522	277	0.6%
Assets with repurchase agreement	0	686	533	347.0%	0	686	533	347.0%
Non-current assets held for sale	1,282	1,328	46	3.6%	140	120	-20	-14.2%
Investment properties	11	11	-	-	5	5	-	-0.5%
Intangible and tangible assets	719	830	112	15.5%	554	659	105	19.0%
Invest. in subsid. and assoc. companies	473	514	40	8.5%	1,253	1,253	-	0.0%
Current and deferred tax assets	836	853	17	2.1%	761	786	26	3.4%
Other assets	2,929	2,368	-561	-19.1%	1,634	955	-679	-41.6%
Total assets	99,294	101,445	2,151	2.2%	88,605	89,983	1,378	1.6%
LIABILITIES								
Central banks' and cred. instit. resources	401	1,063	662	165.2%	1,005	1,578	573	57.0%
Customer resources	80,683	81,280	597	0.7%	73,547	73,735	188	0.3%
Debt securities	1,401	1,393	-8	-0.6%	1,401	1,393	-8	-0.6%
Financial liabilities	151	100	-51	-33.8%	151	100	-51	-33.8%
Non-current liabilities held for sale	1,025	1,086	61	5.9%	0	0	0	-
Provisions	1,386	1,443	57	4.1%	1,313	1,353	40	3.0%
Subordinated liabilities	606	602	-4	-0.7%	606	602	-4	-0.7%
Other liabilities	3,815	4,222	407	10.7%	2,106	2,345	239	11.3%
Sub-total	89,468	91,188	1,720	1.9%	80,130	81,106	976	1.2%
Shareholders' equity	9,826	10,257	431	4.4%	8,474	8,877	402	4.7%
Total	99,294	101,445	2,151	2.2%	88,605	89,983	1,378	1.6%

Caixa Geral de Depósitos



Results Presentation 1Q 2024

Consolidated Results
Unaudited financial information
Investor Relations | 16.05.2024

Caixa Geral de Depósitos
Headquarters: Av. João XXI, 63
1000-300 LISBON
PORTUGAL
(+351) 217 905 502
Share Capital: 4,525,714,495.00 €
Tax number 500 960 046

INVESTOR RELATIONS
investor.relations@cgd.pt
<http://www.cgd.pt/Investor-Relations>