



Community Engagement Policy

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Caixa Geral de Depósitos (CGD) was founded in 1876. It is the only State-owned bank in Portugal, a benchmark for the banking sector, providing support to families and corporates. Aware that internal and external community engagement is one of the pillars of its work, CGD aims:

- To include the community as a decisive factor in the creation of value and the sustainability of its business and support and strengthen its strategy, brand and corporate values;
- To meet the community's needs and abide by the principles of ethics, transparency, codes of conduct, respect for employees and continuous, committed sponsorship of social and cultural activities;
- To promote best practices in response to the challenges of Portuguese society through three strategic approaches: social and financial inclusion, financial education and literacy and support to social economy;
- To foster the participation of stakeholders and consider their concerns and values when making decisions.

This policy has been made at top management level and the Executive Committee has reiterated it throughout CGD's history in the awareness that the company's sustainable development represents a contribution to a better society.

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Scope

Our Community Engagement Policy (CEP) applies to all investments made through support for institutions, funding for initiatives, projects and volunteering, among others. It must be taken into account by all employees of CGD, S.A.

The CEP incorporates the United Nations' Sustainable Development Goals, namely the priorities in terms of education and training, fighting social exclusion and job creation for an intelligent, sustainable and inclusive growth; it abides by the 10 universally accepted Global Compact Principles, in the following areas: human rights, working practices, environmental protection and anticorruption.

Commitments

CGD takes on three fundamental commitments in its CEP: to structure, assess and monitor the impact of its actions. These commitments are clearly in line with its core business, and give back to the community some of what it receives.



Areas of Intervention

CGD's Community Engagement Policy is embodied in the following guidelines:

- Continue the implementation of a socially responsible bank and focus its work on innovating its financial offer, promoting financial education and social entrepreneurship, and responding to social emergencies, among others.
- Continue to invest in culture by keeping up projects in the areas of music, the arts, film and documentaries, photography and journalism, and promoting the access to culture through Fundação CGD – Culturgest.
- Continue to invest in financial literacy and education with the Saldo Positivo (Positive Balance) and Ciclo da Poupança (Savings Cycle) projects, as well as in strategic partnerships, raising awareness and involving the different stakeholders.
- Assess the social impact of the support granted through assessment, selection and monitoring tools, ensuring its alignment with the strategic lines of action of the social pillar;
- Promote entrepreneurship solutions and solutions for supporting Portuguese companies (Micro, Small and Medium Enterprises);
- Offer mechanisms that actively promote financial inclusion and accessibility.
- Encourage employees to play an active part in implementing the CEC, particularly through personal and corporate volunteer work.
- Include community engagement in its communication strategy.

Communication

Communication and periodic reporting of CGD activities in the community are essential in monitoring goals and ensuring the involvement of all stakeholders.

Progress made in the different CEP areas will be reported in different communication channels, including CGD's annual sustainability report.



Management Model

The CEP is one of the approaches of CGD's sustainability strategy. Responsibility for its implementation and its underlying management model articulates with CGD's sustainability units. The bodies with strategic duties in this area include the Executive Committee, as the maximum manager of the CEP and the Sustainability Board, which is in charge of assessing, deciding, debating and monitoring the implementation of the sustainability strategy. In operational terms, the responsibility for implementing the CEP lies with the Coordination Team of the Corporate Sustainability Program of the Communication and Brand Management Division, appointed to pursue CGD's community goals.

Review

The CEP will be in force for an undetermined period of time and shall be periodically reviewed within the scope of the Sustainability Management Model and according to the Sustainability strategy in force, so as to ensure that its contents remain up to date. The contents of this Policy may, then, be subject to amendments whenever deemed appropriate by CGD.