

AMENDED AND RESTATED FINAL TERMS

Final Terms dated 27 July 2012, amended and restated on 22 July 2022

Caixa Geral de Depósitos, S.A.

Issue of Euro 1,500,000,000 Floating Rate Covered Bonds due April 2026

under the €15,000,000,000 Covered Bonds Programme

THE COVERED BONDS (AS DESCRIBED HEREIN) ARE MORTGAGE COVERED BONDS ISSUED IN ACCORDANCE WITH DECREE-LAW 59/2006, OF 20 MARCH 2006 (AS AMENDED, THE “**COVERED BONDS LAW**”). THE ISSUER HAS THE CAPACITY TO ISSUE COVERED BONDS IN ACCORDANCE WITH THE COVERED BONDS LAW. THE FINANCIAL OBLIGATIONS OF THE ISSUER UNDER THE COVERED BONDS ARE SECURED ON THE COVER POOL MAINTAINED BY THE ISSUER IN ACCORDANCE WITH THE COVERED BONDS LAW.

This document constitutes the Final Terms relating to the issue of Covered Bonds described herein.

PART A—CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions of the Covered Bonds (the “**Terms and Conditions**”) set forth in the Base Prospectus dated 23 November 2006, supplemented on 27 June 2007, on 25 January 2008, on 23 July 2009, on 5 January 2010, on 9 June 2010, on 9 September 2010, on 3 March 2011, on 28 September 2011 and on 27 July 2012 which constitutes a base prospectus for the purposes of Directive 2003/71/EC of the European Parliament and of the Council of 4 November 2003 (the “**Prospectus Directive**” as amended (which includes the amendments made by Directive 2010/73/EU to the extent that such amendments have been implemented in a Member State), Commission Regulation (EC) No 809/2004 (the “**Prospectus Regulation**”) and the Portuguese Securities Code (approved by Decree-Law 486/99 of 13 November, the “**Portuguese Securities Code**”). This document constitutes the Final Terms of the Covered Bonds described herein for the purposes of Article 135C.4 of the Portuguese Securities Code, which implemented Article 5.4 of the Prospectus Directive and must be read in conjunction with such Base Prospectus as so supplemented. Full information on the Issuer and the offer of the Covered Bonds is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus as supplemented is available for viewing at Caixa Geral de Depósitos, S.A., Av. João XXI, no. 63, 1000-300, Lisboa, www.cgd.pt and www.cmvm.pt and copies may be obtained from the same addresses.

1	Issuer:	Caixa Geral de Depósitos, S.A.
2	(i) Series Number:	14
	(ii)Tranche Number:	1
3	Specified Currency or Currencies:	Euro or “€”
4	(i) Aggregate Nominal Amount of Covered Bonds:	
	A.Series:	Euro 1,500,000,000
	B.Tranche:	Euro 1,500,000,000

	(ii)Specify whether Covered Bonds to be admitted to trading:	Yes (Series 14)
5	(i) Issue Price:	100 per cent. of the Aggregate Nominal Amount
	(ii)Net Proceeds	Euro 1,500,000,000
6	Specified Denominations:	Euro 100,000
7	(i) Issue Date:	31 July 2012
	(ii)Interest Commencement Date:	Issue Date
8	Maturity Date:	30 April 2026
9	Extended Maturity Date:	Applicable 30 April 2027
10	Interest Basis:	
	(i) Period to (and including) Maturity Date:	3Month Euribor + 0.75 per cent. Floating Rate (further particulars specified below)
	(ii)Period from (but excluding) Maturity Date up to (and including) Extended Maturity Date:	1Month Euribor + 0.75 per cent. Floating Rate (further particulars specified below)
11	Redemption/Payment Basis:	Redemption at par
12	Change of Interest or Redemption/Payment Basis:	Not Applicable
13	Put/Call Options:	Not Applicable
14	(i) Status of the Covered Bonds:	The Covered Bonds will be direct, unconditional and senior obligations of the Issuer and rank equally with all other mortgage covered bonds issued or to be issued by the Issuer. The Covered Bonds will qualify as mortgage covered bonds for the purposes of the Covered Bonds Law.
	(ii) Date of Board approval for issuance of Covered Bonds obtained:	25 July 2012
15	Method of distribution:	Syndicated
16	Listing/Admission to Regulated Market:	Euronext Lisbon

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

17	Fixed Rate Covered Bonds Provisions:	Not Applicable
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18 Floating Rate Covered Bonds Provisions:

- To Maturity Date: Applicable
- From Maturity Date up to Extended Maturity Date: Applicable
- (i) Specified Period(s)/Specified Interest Payment Dates:
 - To Maturity Date: 31st (or 30th in case of April) calendar day in January, April, July and October starting on 31 October 2012 and ending on the Maturity Date (inclusive)
 - From Maturity Date up to Extended Maturity Date: The last calendar day in each month starting on 31 May 2026 and ending on the Extended Maturity Date (inclusive)
- (ii) Business Day Convention:
 - To Maturity Date: Modified Following (Adjusted) Business Day Convention
 - From Maturity Date up to Extended Maturity Date: Modified Following (Adjusted) Business Day Convention
- (iii) Additional Business Centre(s):
 - To Maturity Date: Not Applicable
 - From Maturity Date up to Extended Maturity Date: Not Applicable
- (iv) Manner in which the Rate of Interest and Interest Amount is to be determined:
 - To Maturity Date: Screen Rate Determination
 - From Maturity Date up to Extended Maturity Date: Screen Rate Determination
- (v) Party responsible for calculating the Rate of Interest and Interest Amount (if not the Calculation Agent):
 - To Maturity Date: Not Applicable
 - From Maturity Date up to Extended Maturity Date: Not Applicable
- (vi) Screen Rate Determination:

A. To Maturity Date:

•Reference Rate:	3 month Euribor
•Interest Determination Date:	The second TARGET Day prior to the commencement of each Interest Period
•Relevant Screen Page:	Reuters EURIBOR 01
B. From Maturity Date up to Extended Maturity Date:	
Reference Rate:	1 month Euribor
Interest Determination Date:	The second TARGET Day prior to the commencement of each Interest Period
Relevant Screen Page:	Reuters EURIBOR 01
(vii) ISDA Determination:	
A. To Maturity Date:	Not Applicable
B. From Maturity Date up to Extended Maturity Date:	Not Applicable
(viii) Margins:	
• To Maturity Date:	Plus 0.75 per cent. per annum
• From Maturity Date up to Extended Maturity Date:	Plus 0.75 per cent. per annum
(ix) Minimum Rate of Interest:	
• To Maturity Date:	Not Applicable
• From Maturity Date up to Extended Maturity Date:	Not Applicable
(x) Maximum Rate of Interest:	
• To Maturity Date:	Not Applicable
• From Maturity Date up to Extended Maturity Date:	Not Applicable
(xi) Day Count Fraction:	
• To Maturity Date:	Actual/360
• From Maturity Date up to Extended Maturity Date:	Actual/360

(xii) Fall back provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest on Floating Rate Covered Bonds, if different from those set out in the Terms and Conditions:

- To Maturity Date: Not Applicable
- From Maturity Date up to Extended Maturity Date: Not Applicable

19	Index Linked Covered Bonds Provisions	Not Applicable
20	Zero Coupon Covered Bonds Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

21	Call Option	Not Applicable
22	Put Option	Not Applicable
23	Final Redemption Amount of each Covered Bond:	Euro 100,000 per Covered Bond of Euro 100,000 Specified Denomination
24	Early Redemption Amount of each Covered Bond payable on an event of default and/or the method of calculating the same (if required or if different from that set out in Condition 6 (<i>Redemption and Purchase</i>))	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE COVERED BONDS

25	Form of Covered Bonds:	Registered (<i>nominativas</i>) Covered Bonds Book Entry Form
26	Additional Financial Centre(s) or other special provisions relating to Payment Dates:	Not Applicable
27	Talons for future Coupons or Receipts to be attached to Definitive Covered Bonds (and dates on which such Talons mature):	No

28	Details relating to Partly Paid Covered Bonds: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Covered Bonds and interest due on late payment:	Not Applicable
29	Details relating to Instalment Covered Bonds:	Not Applicable
30	Redenomination applicable:	Not Applicable
31	Other final terms:	In order for withholding tax not to apply, the holders of the Covered Bonds must, <i>inter alia</i> , deliver certain tax certifications. See <i>Taxation</i> section in the Base Prospectus.

DISTRIBUTION

32	(i) If syndicated, names of Dealers:	Caixa Banco de Investimento S.A.
	(ii) Stabilising Manager (if any):	Not Applicable
	(iii) Commission Payable / Selling Concession:	Not Applicable
33	If non-syndicated, name of relevant Dealer:	Not Applicable
34	Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable:	Not Applicable
35	Additional selling restrictions:	Not Applicable

LISTING AND ADMISSION TO TRADING APPLICATION

These Final Terms comprise the final terms required to list the issue of the Covered Bonds described herein pursuant to the €15,000,000,000 Covered Bonds Programme of Caixa Geral de Depósitos, S.A.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By: _____
Duly authorised

Duly authorised

PART B – OTHER INFORMATION

1. Listing

- | | |
|---|---|
| (i) Listing: | Euronext Lisbon |
| (ii) Admission to trading: | Application has been made for the Covered Bonds to be admitted to trading on Euronext Lisbon. |
| (iii) Estimate of total expenses related to admission to trading: | Euro 6,400 |

2. Ratings

Ratings: The Covered Bonds are currently rated by DBRS Ratings GmbH (“DBRS”), which is established in the European Economic Area and registered under Regulation (EC) no. 1060/2009, as amended, as follows:

DBRS: AA

3. Interests of Natural and Legal Persons Involved in the Issue

Save for fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Covered Bonds has an interest material to the issue.

5. Reasons for the Offer, Estimated Net Proceeds and Total Expenses

- | | |
|---------------------------------|--|
| (i) Reasons for the offer: | See “Use of Proceeds” wording in Base Prospectus |
| (ii) Estimated net proceeds: | Not Applicable |
| (iii) Estimated total expenses: | Not Applicable |

6. YIELD

Indication of yield: Not Applicable

8. Operational Information

ISIN Code:	PTCGHOOE0013
Common Code:	081292221
Any clearing system(s) other than Interbolsa — Sociedade Gestora de Sistemas de Liquidação e de Sistemas Centralizados de Valores Mobiliários, S.A. as operator of the <i>Central de Valores Mobiliários</i> , Euroclear Bank S.A./N.V. as operator of the Euroclear System and Clearstream Banking. société anonyme and the relevant identification number(s):	Not Applicable
Delivery:	Delivery free of payment
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable

Intended to be held in a manner which would allow Eurosystem eligibility:

Yes

Note that the designation “yes” simply means that the Covered Bonds are intended upon issue to be (i) deposited with one of Euroclear and/or Clearstream Luxembourg as common safekeeper, or (ii) registered with Interbolsa – Sociedade Gestora de Sistemas de Liquidação e de Sistemas Centralizados de Valores Mobiliários, S.A. in its capacity as a securities settlement system, and does not necessarily mean that the Covered Bonds will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon satisfaction of the Eurosystem eligibility criteria.