



Early redemption of Additional Tier 1 issue

Caixa Geral de Depósitos, S.A. (“CGD”) announces that it has received authorization from the European Central Bank for the early redemption of the Additional Tier 1 issue, in the amount of 500 million euros, on March 30th, 2022, the first possible date, under the terms and conditions, for the exercise of the call.

This perpetual issue was launched in March 2017 as part of the Recapitalization Plan agreed between the Portuguese State and the European Commission, in market conditions, placed with institutional investors with a 10.75% interest rate.

The authorization for the early redemption is evidence of CGD’s robust solvency which, in September of 2021, had a CET1 ratio of 18.20% and a total capital ratio of 20.82%. Without the contribution from the AT1 issue, the CET1 ratio remains unchanged at 18.20% while the total ratio drops to 19.65%, still meeting, with ample margin, the regulatory requirement of 13.50%.

Caixa Geral de Depósitos, S.A.

Lisbon, February 1st, 2022

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