



A. Harmonised Transparency Template - General Information

	Reporting in Domestic Currency	EUR
	CONTENT OF TAB A	
	1. Basic Facts	
	2. Regulatory Summary	
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	4. References to Capital Requirements Regulation (CRR) 129(7)	
	5. References to Capital Requirements Regulation (CRR) 129(1)	
L	6. Other relevant information	
Field	1. Basic Facts	
Number		
G.1.1.1	Country	Portugal
G.1.1.2	Issuer Name	Caixa Económica Montepio Geral
G.1.1.3	Link to Issuer's Website	https://www.montepio.pt/funding-programmes
G.1.1.4	Cut-off date	30/06/2017
OG.1.1.1	Contact	users_GT@montepio.pt
OG.1.1.2	Contact names	Fernando Teixeira / Rui Jorge Santos
OG.1.1.3	Programme type	Conditional pass-through
OG.1.1.4	Optional information e.g. Parent name	
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8	3. De miletem : Cumunem	
	2. Regulatory Summary	
G.2.1.1	UCITS Compliance (Y/N)	Yes
G.2.1.2	CRR Compliance (Y/N)	Yes
G.2.1.3	LCR status	https://coveredbondlabel.com
OG.2.1.1		
OG.2.1.2 OG.2.1.3		
0G.2.1.3 0G.2.1.4		
0G.2.1.4 0G.2.1.5		
OG.2.1.6		
	3. General Cover Pool / Covered Bond Information	
	1.General Information	Nominal (mn)
G.3.1.1	Cover Pool Size	2.722,45
	Outstanding Covered Bonds	2.300,00
G.3.1.2		2.494.14
G.3.1.2 OG.3.1.1	Cover Pool Size [NPV] (mn)	2.494,14 2.279.07
G.3.1.2 OG.3.1.1 OG.3.1.2		2.494,14 2.279,07
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3	Cover Pool Size [NPV] (mn)	
G.3.1.2 OG.3.1.1 OG.3.1.2	Cover Pool Size (NPV) (mn) Outstanding Covered Bonds [NPV] (mn)	2.279,07
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3	Cover Pool Size [NPV] (mn)	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	Cover Poo ^T Size (NPV) (mn) Outstanding Covered Bonds (NPV) (mn) 2. Over-collateralisation (OC)	2.279,07 Legai
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	Cover Poo ^T Size (NPV) (mn) Outstanding Covered Bonds (NPV) (mn) 2. Over-collateralisation (OC) OC (%)	2.279,07 Legal 5,26%
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	Cover Pool ⁻ Size (NPV) (mn) Outstanding Covered Bonds (NPV) (mn) 2. Over-collateralisation (OC) OC (%) 3. Cover Pool Composition	2.279,07 Legal 5,26% Nominal (mn)
6.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3	Cover Pool Size (NPV) (mn) Outstanding Covered Bonds (NPV) (mn) 2. Over-collateralisation (OC) OC (%) 3. Cover Pool Composition Mortgages	2.279,07 Legal 5,26% Nominal (nn) 2.722,45 0,00 0,00
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 6.3.2.1 G.3.3.1 G.3.3.2 G.3.3.2 G.3.3.3 G.3.3.4	Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets	2.279,07 Legal 5,26% Nominal (mn) 2.722,45 0,00 0,00 0,00 0,00
6.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3	Cover Pool Size (NPV) (mn) Outstanding Covered Bonds (NPV) (mn) 2. Over-collateralisation (OC) OC (%) 3. Cover Pool Composition Mortgages Public Sector Shipping	2.279,07 Legal 5,26% Nominal (mn) 2.722,45 0,00 0,00 0,00 0,00 0,00

	4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
5.3.4.1	Weighted Average life (in years)		21,63	ND3		
	By buckets:					
.3.4.2	0 - 1 Y		148,86	ND3	5,47%	
5.3.4.3	1 - 2 Y		148,37	ND3	5,45%	
i.3.4.4	2 - 3 Y		147,00	ND3	5,40%	
5.3.4.5	3 - 4 Y		145,45	ND3	5,34%	
5.3.4.6	4 - 5 Y		142,85	ND3	5,25%	
5.3.4.7	5 - 10 Y		674,56	ND3	24,78%	
5.3.4.8	10+ Y		1.315,35	ND3	48,31%	
5.3.4.9		Total	2.722,45	0	100,00%	0%
	5. Maturity of Covered Bonds	10tai	Initial Maturity (mn)	Extended Maturity (mn)	% Total Initial Maturity	% Total Extended Maturity
6.3.5.1	Weighted Average life (in years)		5,05			
.3.5.2	By buckets:					
i.3.5.3	0 - 1 Y		0,00		0,00%	
6.3.5.4	1 - 2 Y		0,00		0,00%	
.3.5.5	2 - 3 Y		0,00		0,00%	
5.3.5.6	3 - 4 Y		500,00		21,74%	
5.3.5.7	4 - 5 Y		0,00		0,00%	
G.3.5.8	5-10Y		1.800,00		78,26%	
5.3.5.9	10+ Y		0,00		0,00%	
.3.5.10		Total	2.300,00		100,00%	
	6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
5.3.6.1	EUR		2.722,45	0,00	100,00%	
5.3.6.2	USD		0,00	0,00	0,00%	
5.3.6.3	GBP		0,00	0,00	0,00%	
.3.6.4	NOK		0,00	0,00	0,00%	
5.3.6.5	CHF		0,00	0,00	0,00%	
G.3.6.6	AUD		0,00	0,00	0,00%	
	CAD					
5.3.6.7			0,00	0,00	0,00%	
3.3.6.8	BRL		0,00	0,00	0,00%	
G.3.6.9	CZK		0,00	0,00	0,00%	
5.3.6.10	DKK		0,00	0,00	0,00%	
.3.6.11	HKD		0,00	0,00	0,00%	
.3.6.12	KRW		0,00	0,00	0,00%	
.3.6.13	SEK		0,00	0,00	0,00%	
.3.6.14	SGD		0,00	0,00	0,00%	
.3.6.15	Other	T I	0,00	0,00	0,00%	00/
.3.6.16		Total	2.722,45	0,00	100,00%	0%
.3.7.1	7. Covered Bonds - Currency EUR		Nominal [before hedging] (mn) 2.300,00	Nominal [after hedging] (mn) 2.300,00	% Total [before] 100,00%	% Total [after] 100,00%
.3.7.2	USD		0,00	0,00	0,00%	0,00%
	GBP					
5.3.7.3			0,00	0,00	0,00%	0,00%
.3.7.4	NOK		0,00	0,00	0,00%	0,00%
i.3.7.5	CHF		0,00	0,00	0,00%	0,00%
5.3.7.6	AUD		0,00	0,00	0,00%	0,00%
5.3.7.7	CAD		0,00	0,00	0,00%	0,00%
6.3.7.8	BRL		0,00	0,00	0,00%	0,00%
5.3.7.9	CZK		0,00	0,00	0,00%	0,00%
.3.7.10	DKK		0,00	0,00	0,00%	0,00%
	HKD			0,00	0,00%	0,00%
.3.7.11			0,00			
.3.7.12	KRW		0,00	0,00	0,00%	0,00%
.3.7.13	SEK		0,00	0,00	0,00%	0,00%
i.3.7.14	SGD		0,00	0,00	0,00%	0,00%
	Other		0,00	0,00	0,00%	0,00%
6.3.7.15		Total	2.300,00	2.300,00	100,00%	100%
			Nominal (mn)		% Covered Bonds	
.3.7.16	8. Covered Bonds - Breakdown by interest rate					
3.7.16	Fixed coupon		0,00		0,00%	
.3.7.16 5.3.8.1	Fixed coupon Floating coupon				100,00%	
.3.7.15 .3.7.16 5.3.8.1 5.3.8.2 5.3.8.3	Fixed coupon		0,00			

B

9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets
Cash	6,36	100,00%
Exposures to/guaranteed by governments or quasi governments	0,00	0,00%
Exposures to central banks	0,00	0,00%
Exposures to credit institutions	0,00	0,00%
Other	0,00	0,00%
Total	6,36	100,00%
10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
Domestic (Portugal)	0,00	0,00%
Eurozone	6,36	100,00%
Rest of European Union (EU)	0,00	0,00%
European Economic Area (not member of EU)	0,00	0,00%
Switzerland	0,00	0,00%
Australia	0,00	0,00%
Brazil	0,00	0,00%
Canada	0,00	0,00%
Japan	0.00	0.00%

G.3.10.7	Brazil		0,00	0,00%
G.3.10.8	Canada		0,00	0,00%
G.3.10.9	Japan		0,00	0,00%
G.3.10.10	Korea		0,00	0,00%
G.3.10.11	New Zealand		0,00	0,00%
G.3.10.12	Singapore		0,00	0,00%
G.3.10.13	US		0,00	0,00%
G.3.10.14	Other		0,00	0,00%
G.3.10.15		Total EU	0,00	0,00%
G.3.10.16		Total	6,36	100,00%
	11. Liquid Assets		Nominal (mn)	% Cover Pool % Covered Bonds
G.3.11.1	Substitute and other marketable assets		0,00	
G.3.11.2	Central bank eligible assets		0,00	
G.3.11.3	Other		0,00	
G.3.11.4		Total	0,00	0,00% 0,00%
	12. Bond List			
G.3.12.1	Bond list		https://coveredbondlabel.com/issuer/50/	

0.5.12.1	Bollu list	https://coveredbondiaber.com/issuer/50/			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	2.702,42			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	External			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	-0,61			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0			
	4. References to Capital Requirements Regulation (CRR)	Row	Row		
	129(7)	NUW	NUW		

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bands would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that

G.3.9.1

G.3.9.2

G.3.9.3

G.3.9.4

G.3.9.5

G.3.9.6

G.3.10.1

G.3.10.2

G.3.10.3

G.3.10.4

G.3.10.5

G.3.10.6

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	167 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	<u>161</u>	
G.4.1.7	(ii) Currency risk - cover pool:	<u>109</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>161</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>135</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>87</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets		
OG.4.1.1				
	5. References to Capital Requirements Regulation (CRR)			
	129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>171</u>		
	6. Other relevant information			
	1. Optional information e.g. Rating triggers			



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	2.722,45		100,00%	
M.7.1.2	Commercial	0,00		0,00%	
M.7.1.3	Other	0,00		0,00%	
M.7.1.4		Total 2.722,45		100,00%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	58.978		58.978	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0,27%		0,27%	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100,00%		100,00%	
M.7.4.2	Austria	0,00%		0,00%	
M.7.4.3	Belgium	0,00%		0,00%	
M.7.4.4	Bulgaria	0,00%		0,00%	
M.7.4.5	Croatia	0,00%		0,00%	
M.7.4.6	Cyprus	0,00%		0,00%	
M.7.4.7	Czech Republic	0,00%		0,00%	
M.7.4.8	Denmark	0,00%		0,00%	
M.7.4.9	Estonia	0,00%		0,00%	
M.7.4.10	Finland	0,00%		0,00%	
M.7.4.11	France	0,00% 0,00%		0,00% 0,00%	
M.7.4.12	Germany	-			
M.7.4.13	Greece	0,00%		0,00%	
M.7.4.14	Netherlands	0,00%		0,00%	
M.7.4.15 M.7.4.16	Hungary Ireland	0,00% 0,00%		0,00% 0,00%	
M.7.4.10 M.7.4.17	Italy	0,00%		0,00%	
M.7.4.17 M.7.4.18	Latvia	0,00%		0,00%	
M.7.4.19	Lithuania	0,00%		0,00%	
M.7.4.20	Luxembourg	0,00%		0,00%	
M.7.4.21	Malta	0,00%		0,00%	
M.7.4.22	Poland	0,00%		0,00%	
M.7.4.23	Portugal	100,00%		100,00%	
M.7.4.24	Romania	0,00%		0,00%	
M.7.4.25	Slovakia	0,00%		0,00%	
M.7.4.26	Slovenia	0,00%		0,00%	
M.7.4.27	Spain	0,00%		0,00%	
M.7.4.28	Sweden	0,00%		0,00%	
M.7.4.29	United Kingdom	0,00%		0,00%	
M.7.4.30	European Economic Area (not member of EU)	0,00%		0,00%	
M.7.4.31	Iceland	0,00%		0,00%	
M.7.4.32	Liechtenstein	0,00%		0,00%	
M.7.4.33	Norway	0,00%		0,00%	
M.7.4.34	Other	0,00%		0,00%	
M.7.4.35	Switzerland	0,00%		0,00%	
M.7.4.36	Australia	0,00%		0,00%	
M.7.4.37	Brazil	0,00%		0,00%	
M.7.4.38	Canada	0,00%		0,00%	
M.7.4.39	Japan	0,00%		0,00%	
M.7.4.40	Korea	0,00%		0,00%	
M.7.4.41	New Zealand	0,00%		0,00%	
M.7.4.42	Singapore	0,00%		0,00%	
M.7.4.43	US	0,00%		0,00%	



27,64% 15,48% 37,19% 4,96% 6,11% 3,23% 5,38% ************************************	
37,19% 4,96% 6,11% 3,23% 5,38% % Total Mortgages 5,96%	
4,96% 6,11% 3,23% 5,38% % Total Mortgages 5,96%	
6,11% 3,23% 5,38% % Total Mortgages 5,96%	
3,23% 5,38% X Total Mortgages 5,96%	
5,38% <mark>% Total Mortgages</mark> 5,96%	
<mark>% Total Mortgages</mark> 5,96%	
5,96%	
A A A A A	
94,04%	
0,00%	
% Total Mortgages	
0,00%	
100,00%	
0,00%	
% Total Mortgages	
3,31%	
3,19%	
3,64%	
4,53%	
85,32%	
% Total Mortgages	
/o rotar wortgages	
	3,31% 3,19% 3,64% 4,53%

	7.A Residential Cover Pool					
	10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)		46,160			
	By buckets (mn):					
M.7A.10.2	0 - EUR 10.000		41,01	7.107	1,51%	12,05%
M.7A.10.3	10.000 - EUR 20.000		121,53	8.170	4,46%	13,85%
M.7A.10.4	20.000 - EUR 30.000		192,96	7.707	7,09%	13,07%
M.7A.10.5	30.000 - EUR 40.000		295,54	8.430	10,86%	14,29%
M.7A.10.6	40.000 - EUR 50.000		311,76	6.974	11,45%	11,82%
M.7A.10.7	50.000 - EUR 60.000		268,22	4.890	9,85%	8,29%
M.7A.10.8	60.000 - EUR 70.000		248,65	3.830	9,13%	6,49%
M.7A.10.9	70.000 - EUR 80.000		224,69	3.005	8,25%	5,10%
M.7A.10.10	80.000 - EUR 90.000		185,40	2.186	6,81%	3,71%
M.7A.10.11	90.000 - EUR 100.000		166,89	1.759	6,13%	2,98%
M.7A.10.12	100.000 - EUR 200.000		590,67	4.624	21,70%	7,84%
M.7A.10.13	> EUR 200.000		75,14	296	2,76%	0,50%
M.7A.10.26		Total	2.722,45	58.978	100%	100%
	11. Loan to Value (LTV) Information - UNINDEXED)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)		52,66%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		611,14	21.953	22,45%	37,22%
M.7A.11.3	>40 - <=50 %		506,13	10.854	18,59%	18,40%
M.7A.11.4	>50 - <=60 %		575,55	10.752	21,14%	18,23%
M.7A.11.5	>60 - <=70 %		552,16	8.619	20,28%	14,61%
M.7A.11.6	>70 - <=80 %		477,48	6.800	17,54%	11,53%
M.7A.11.7	>80 - <=90 %		0,00	0	0,00%	0,00%
M.7A.11.8	>90 - <=100 %		0,00	0	0,00%	0,00%
M.7A.11.9	>100%		0,00	0	0,00%	0,00%
M.7A.11.10		Total	2.722,45	58.978	100%	100%
	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %					
M.7A.12.3	>40 - <=50 %					
M.7A.12.4	>50 - <=60 %					
M.7A.12.5	>60 - <=70 %					
M.7A.12.6	>70 - <=80 %					
M.7A.12.7	>80 - <=90 %					
M.7A.12.8	>90 - <=100 %					
M.7A.12.9	>100%					
M.7A.12.10		Total	0,00	0	0%	0%
	13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied		90,04%			
M.7A.13.2	Second home/Holiday houses		7,15%			
M.7A.13.3	Buy-to-let/Non-owner occupied		1,24%			
M.7A.13.4	Other		1,57%			
	14. Loan by Ranking		% Residential Loans			

100,00%

0,00%

0,00%

7.A Residential Cover Pool

1st lien

Guaranteed

Other

M.7A.14.1

M.7A.14.2

M.7A.14.3

	7B Commercial Cover Pool				
	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.15.2	0 - EUR 10.000	ND2	ND2		
M.7B.15.3	10.000 - EUR 20.000	ND2	ND2		
M.7B.15.4	20.000 - EUR 30.000	ND2	ND2		
M.7B.15.5	30.000 - EUR 40.000	ND2	ND2		
M.7B.15.6	40.000 - EUR 50.000	ND2	ND2		
M.7B.15.7	50.000 - EUR 60.000	ND2	ND2		
M.7B.15.8	60.000 - EUR 70.000	ND2	ND2		
M.7B.15.9	70.000 - EUR 80.000	ND2	ND2		
M.7B.15.10	80.000 - EUR 90.000	ND2	ND2		
M.7B.15.11	90.000 - EUR 100.000	ND2	ND2		
M.7B.15.12	100.000 - EUR 200.000	ND2	ND2		
M.7B.15.13	> EUR 200.000	ND2	ND2		
M.7B.15.26		Total 0	0	0%	0%
	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	[For completion]			

(IT) (buckets (mn))

	By LTV buckets (mn):				
	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND2	ND2		
M.7B.17.3	>40 - <=50 %	ND2	ND2		
M.7B.17.4	>50 - <=60 %	ND2	ND2		
M.7B.17.5	>60 - <=70 %	ND2	ND2		
M.7B.17.6	>70 - <=80 %	ND2	ND2		
M.7B.17.7	>80 - <=90 %	ND2	ND2		
M.7B.17.8	>90 - <=100 %	ND2	ND2		
M.7B.17.9	>100%	ND2	ND2		
M.7B.17.10		Total 0	0	0%	0%
	18. Breakdown by Type	% Commercial loans			
M.7B.18.1	Retail	ND2			
M.7B.18.2	Office	ND2			
M.7B.18.3	Hotel/Tourism	ND2			
M.7B.18.4	Shopping malls	ND2			
M.7B.18.5	Industry	ND2			
M.7B.18.6	Agriculture	ND2			
M.7B.18.7	Other commercially used	ND2			
M.7B.18.8	Land	ND2			
M.7B.18.9	Property developers / Bulding under construction	ND2			
M.7B.18.10	Other	ND2			

C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The actual overcollateralisation (OC) ratio is calculated by dividing (i) the total outstanding balance of the credits excluding accrued interest plus Other Assets included in the cover pool by (ii) the total nominal amount of the covered bonds excluding accrued interest. For clarification purposes, the Other Assets are calculated the following way: (a) Depoits are valued according to their amount; (b) The eligible assets for Eurosystem credit transactions are valued according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest
HG.1.1	OC Calculation: Legal minimum	According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds issued by an Institution may not exceed 95% of the cover assets amount, ie, the minimum legal OC is 5.26%
HG.1.3	OC Calculation: Committed	Commited OC is the level of OC the Issuer has agreed and is commited to maintain. In some circumstances, the level of commited OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.
HG.1.4	Interest Rate Types	Fixed rate / floating rate
HG.1.5	Maturity Buckets of Cover assets	Cover assets amortisation profile according to principal payment schedulled assuming no prepayments nor defaults
HG.1.6	Maturity Buckets of Covered Bonds	Covered Bonds maturities according to contractual maturities not considering the 1 year extension period
HG.1.7	LTVs: Definition	Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation); Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation);
HG.1.8	LTVs: Calculation of property/shipping value	Property valuation according to the latest on-site appraisal or according to indices or statistical methodes approved by the Bank of Portugal;
HG.1.8	LTVs: Applied property valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Unindexed: Valuations done through on-site appraisals; Indexed: By applying an indice or statistical method considered appropriate duly submitted to the Bank of Portugal
HG.1.10	LTVs: Frequency and time of last valuation	A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool. Properties should also be assessed according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substancial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years; - The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc.	Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and commercial mortgages (with a maximum LTV of 60%). The current cover pool includes residential mortgages only
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory
HG.1.13	Non-performing loans	According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfils the eligibility criteria. Therefore, there are no NPL's included in the cover pool
	2. Reason for No Data	Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
	3. Glossary - Extra national and/or Issuer Items	Definition
HG.3.1	Central bank eligible assets	The amount of eligible assets for Eurosystem credit transactions is calculated according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest

				Report Reference Date: Report Frequency:	30/06/2017 Quarterly
1. Current Credit Ratings		Long Term		Short Term	
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme	A3 / A / A (Moodys/Fitch/DBRS)		N/A		
Caixa Económica Montepio Geral	B3 / E	B / BB (Moodys/Fitch	n/DBRS)	NP / B / R-4 (Moodys/Fitch	/DBRS)
Portugal	Ba1 / BB+ ,	/ BBB (low) (Moodys	s/Fitch/DBRS)	NP / B / R-2 (middle) (Moodys/	Fitch/DBRS)
2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Remaining Term	Nominal Amount
Covered Bonds Outstanding				6,32	2.300.000.00
Syndicated Covered Bonds Issues				6,32	2.300.000.00
				6,32	2.300.000.00
Syndicated Covered Bonds Issues	09/12/2015	Floating Rate	09/12/2020	6,32 3,44	
Syndicated Covered Bonds Issues Private Placements Covered Bonds Issues Series 5 (ISIN PTCMGROE0021)	09/12/2015 09/11/2016	Floating Rate Floating Rate	09/12/2020 09/11/2023	i	500.000.00
Syndicated Covered Bonds Issues Private Placements Covered Bonds Issues Series 5 (ISIN PTCMGROE0021)				3,44	2.300.000.00 500.000.00 300.000.00 500.000.00

22/05/2017 Floating Rate 22/05/2024

6,89

500.000.000

Series 9 (ISIN PTCMGSOM0020)

CRD Compliant (Yes/No)		Yes
3. Asset Cover Test	Remaining Term	Nominal Amount
Mortgage Credit Pool	21,63	2.722.446.034,13
Other Assets ² (Deposits and Securities at market value)	0,00	6.363.444,00
Cash and Deposits	0,00	6.363.444,00
RMBS	0,00	0,00
Other securities	0,00	0,00
Total Cover Pool	21,58	2.728.809.478,13
% of ECB eligible assets		0,00%
Overcollateralization ³ with cash collateral (Current OC)		18,64%
Contractual overcollateralization		18,00%
Required Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		18,00%
Required Overcollateralization (Moodys) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		8,50%
Legal Minimum Overcollateralization		5,26%

4. Other Triggers	
Net Present Value of Assets (incl. derivatives) ⁴	2.494.144.829,06
Net present value of liabilities (incl. derivatives) ⁴	2.279.072.378,26
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0	OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of + 200bps)	ОК
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of - 200bps)	OK
Other Assets <= 20% (Cover Pool + Other Assets)	OK
Deposits with a remaining term > 100 days <= 15% Covered Bonds Nominal	OK
Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds $>= 0$	OK
Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term >= 0	ОК
5. Currency Exposure	
Cover Pool Includes	
Assets in a currency different than Euro (yes/no)	No
Liabilities in a currency different than Euro (yes/no)	No
Cross currency swaps in place (yes/no)	No
Currency Exposure Detail	n/a

		Re	port Reference Date:	30/06/2017
			Report Frequency:	Quarterly
6. Mortgage Credit Pool				2 • • • 7
Main Characteristics				
Number of Loans				58.978
Aggregate Original Principal Balance (EUR)				4.237.714.606,15
Aggregate Current Principal Balance (EUR)				2.722.446.034,13
Average Original Principal Balance per Ioan (EUR)				71.852,46
Average Current Principal Balance per Ioan (EUR)				46.160,37
Current principal balance of the 5 largest borrowers (EUR)				4.925.313,33
Weight of the 5 largest borrowers (current principal balance) %				0,18%
Current principal balance of the 10 largest borrowers (EUR)				7.241.096,32
Weight of the 10 largest borrowers (current principal balance) %				0,27%
Weighted Average Seasoning (months)				130,44
Weighted Average Remaining Term (months)				259,57
Weighted Average Current Unindexed LTV ⁵ (%)				52,66%
Weighted Average Current Indexed LTV ⁵ (%)				n.a.
Weighted Average Interest Rate (%)				1,212%
Weighted Average Spread (%)				1,345%
Max Maturity Date (yyyy-mm-dd)				04/02/2066
Subsidized Loans	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes	9.761	16,55%	275.054.360	10,10%
No	49.217	83,45%	2.447.391.674	89,90%
Insured Property ⁶	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes	58.978	100,00%	2.722.446.034	100,00%
No	0	0,00%	0	0,00%
Interest Rate Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Fixed	4.184	7,09%	162.130.331	5,96%
Floating	54.794	92,91%	2.560.315.703	94,04%
Repayment Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Annuity / French	58.299	98,85%	2.681.697.148	98,50%
Linear	0	0,00%	0	0,00%
Increasing instalments	364	0,62%	24.597.716	0,90%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	315	0,53%	16.151.170	0,59%

Report Reference Date:	30/06/2017
Report Frequency:	Quarterly

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o S years1.2.203.7.901.4.1.4.1.075.7.2000 S years2.2.403.8.141.1.7.7.303.4.9.600 1 years5.2.608.9.492.5.0.4.2.9.23.7.9.7.910 1 years3.6.4051.8951.0.2.0.991.0.3.9.910 1 years3.6.4051.8958.0.0.1.0.2.991.0.1.0.910 1 years3.6.4051.8958.0.0.0.1.0.2.991.0.1.0.910 1 years3.6.4051.8959.1.5958.0.1.0.1.0.2.9910 years3.0.405.5.919.1.5957.0.0.8.072.8.9410 1 years3.0.405.5.919.1.9.191.0.2.9.192.0.9.9910 1 years3.6.405.5.919.1.9.191.0.2.9.193.0.411.0.2.9.1910 1 years3.3477.1.199.9.3.9.1.119.0.9.191.0.2.9.191.0.2.9.1910 1 years3.3477.5.9.19.0.9.191.0.2.9.191.0.2.9.191.0.2.9.1910 2 years3.2479.0.9.111.0.2.9.191.0.2.9.191.0.2.9.191.0.2.9.1910 2 years3.3477.5.9.19.0.9.121.0.2.9.191.0.2.9.191.0.2.9.1910 2 years3.4971.0.2.91.0.2.9.191.0.2.9.191.0.2.9.1910 2 years3.4971.0.2.91.0.2.9.191.0.2.9.191.0.2.9.1910 2 years3.4971.0.2.9.191.0.2.9.191.0.2.9.191.0.2.9.1910 2 years3.4971.0.2.9.191.0.2.9.191.0.2.9.191.0.2.9.1910 2 year	5 to 6 years				
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1.0 years5.2165.2165.55.05.20259.378to 12 years5.455.90.55.0559.155.0559.155.0559.155.0559.155.0541.033to 12 years3.60151.08951.170.02.78541.01341.01341.01341.013to 5 years3.2005.15059.502.203.40959.052.203.409to 5 years3.2016.51011.12959.502.2059.052.2059.052.2059.052.20to 14 years6.61011.12950.502.2059.052.2	7 to 8 years		3,93%	142.143.078	5,22%
b11 years 5.266 9,278 59,579 59,579 ret han 12 years 30.601 59,378 500.752.50 10.139 ret han 12 years 30.601 5375 9,728 50.752.50 70.600.077 ret years 3.700 6.293 57.500.077 72.85% r.0 years 3.201 57.500.077 72.85% r.0 years 6.300 10.04% 97.300.41 72.85% r.0 years 6.300 10.04% 97.300.41 72.85% r.0 14 years 6.610 11.15% 52.83.51 10.65% r.0 29 years 2.367 74.01% 72.23.841.10 46.85% r.0 29 years 2.369 4.55% 16.62.20.72 6.13% r.0 29 years 2.369 4.55% 16.62.20.72 6.13% r.0 28 years 2.369 4.55% 5.65% 5.65% r.0 28 years 2.369 4.56% 6.01.21 7.60% 7.60% 7.60% 7.60% 7.60% 7.60% 7.60% 7.60% </td <td>8 to 9 years</td> <td></td> <td>3,81%</td> <td>118.778.305</td> <td>4,36%</td>	8 to 9 years		3,81%	118.778.305	4,36%
bit 2 years5.4515.4613.00011.100.27894.0.030maining tranNumber of Lanse% Tot 11.700.789% Tot 12.898% Tot 12.898 <t< td=""><td>9 to 10 years</td><td>5.216</td><td>8,84%</td><td>255.042.922</td><td>9,37%</td></t<>	9 to 10 years	5.216	8,84%	255.042.922	9,37%
ethan 12 years30.0051.80%51.80%71.027.80%41.03%06 years5.30%62.90%77.06.00%77.06.00%7.06.00%0.0 years3.04%5.35%50.502.203.04.90%0.10 years6.610101.21%52.202.5335.05.21%0.10 years6.6106.11.21%52.402.53%6.05%10 years6.617711.15%224.202.5336.05%10 years6.617711.15%224.202.5336.05%10 years6.618711.15%224.32%6.55%10 years2.36%4.02%165.692.6736.15%10 years2.36%4.02%165.692.6736.15%10 20 years2.36%4.02%165.692.6736.15%10 20 years2.36%4.103%165.406.1037.07%10 20 years2.36%4.103%16.54%7.07%10 20 years6.477710.90%48.0631.15%10 24 years6.477710.90%48.0631.15%10 24 years6.27%10.03%49.04%1.15%10 24 years6.27%71.05%48.05%1.15%10 24 years6.28%70.00%48.06%1.05%10 29 years6.14%71.05%48.05%7.07%10 40 years6.28%70.00%48.06%7.06%10 40 years6.03%7.22%6.11.05%49.05%10 40 years6.03%7.22%6.11.05%7.5%10 40 years6.03%7.0	10 to 11 years	5.286	8,96%	259.195.987	9,52%
Number of Loams Member of	11 to 12 years	5.451	9,24%	280.751.254	10,31%
to 5 years5.366.19% 6.20%7.4.11.80% 7.2.85%7.4.2.85% 7.2.85%0 l0 years3.2.486.5.1% 6.10%7.7.6.60% 7.2.85%3.6.3% 7.2.85%10 12 years6.6.10%10.1.1.1% 7.2.5%2.2.0.2.53 7.2.5%3.6.3% 7.2.5%10 14 years6.6.10%10.1.1.1% 7.2.5%2.2.0.2.5% 7.2.5%3.6.3% 7.2.5%10 26 years2.3.67 7.2.5%1.2.0.2.5% 7.2.5%3.6.3% 7.2.5%3.6.3% 7.2.5%10 22 years2.3.67 7.2.5%1.6.6.40,7.23 7.2.5%3.6.3% 7.2.5%3.6.3% 7.2.5%10 24 years2.3.67 7.2.5%1.6.6.40,7.233.6.3% 7.2.5%3.6.3% 7.2.5%10 24 years2.3.68 7.2.5%2.4.0.2.5% 7.2.5%2.4.0.2.5% 7.2.5%3.7.2% 7.2.5%10 30 years3.6.47 7.2.5%4.1.0.3.4% 7.2.5%4.1.0.3.4% 7.2.5%7.1.5% 7.2.5%10 40 years5.2.5% 7.2.6%7.1.1% 7.2.5%5.7.5% 7.2.5%7.1.5% 7.2.7%10 40%7.2.6% 7.2.6%6.1.1.0.1% 7.2.7%7.2.4% 7.2.5%7.2.4% 7.2.4%10 40%7.2.6% 7.2.6%6.1.1.0.1% 7.2.7%7.2.4% 7.2.4%7.2.4% 7.2.4%10 40%7.2.6% 7.2.7%7.2.4% 7.2.7%7.2.4% 7.2.7%7.2.4% 7.2.4%10 40%7.2.4% 7.2.7%7.2.4% 7.2.7%7.2.4% 7.2.4%7.2.4% 7.2.4%10 40%7.2.4% 7.2.4%7.2.4% 7.2.4%7.2.4% 7.2.4%7.2.4% 7.2.4%10 40%7.2.4% 7.2.7%7.2.4%<	More than 12 years	30.604	51,89%	1.117.027.895	41,03%
o b years3.7085.7097.70.80.777.808.077.808.0710 years3.63010,689197.390.4117.258to 14 years6.61011,68197.390.4117.258to 15 years6.61011,15'5.294.324.19510.639to 15 years3.3477.67916.202.54510.639to 25 years2.3674.024'136.962.6795.039to 25 years2.3624.024'136.962.6795.039to 24 years2.3624.024'136.962.6795.039to 24 years2.3623.904''146.944.0915.409to 25 years3.4125.924''10.802.131.919to 26 years3.4425.924''10.802.131.919to 26 years3.4425.924''1.033.4901.919to 26 years3.4425.924''1.033.4901.919to 40 years5.59.94''41.033.4901.919to 40 years5.59.84''1.9191.919to 40 years6.80011.53''41.140.0241.959to 50%10.75218.23''57.554.58012.144to 50%6.8001.153''57.554.58012.248to 50%6.8001.153''57.554.58012.948to 70%6.8001.153''7.74.2691.94.94to 50%6.8001.153''57.554.5801.94.94to 70%6.8001.53''7.94.5831.94.94to 70%7.94.724 <td< td=""><td>Remaining Term</td><td>Number of Loans</td><td>% Total Loans</td><td>Amount of Loans</td><td>% Total Amount</td></td<>	Remaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
a l0 years 3.248 5.518 90.52.280 34.9499 to 12 years 6.507 10.1238 92.02.593 40.638 to 15 years 6.577 10.1578 22.02.593 40.638 to 20 years 6.577 10.1578 12.02.5410 46.690 to 20 years 6.207 40.018 12.03.6410 40.639 to 20 years 6.208 40.018 12.03.6410 40.639 to 24 years 6.208 40.018 12.03.6410 40.639 to 24 years 6.208 40.018 40.018 40.018 40.018 40.018 to 28 years 6.208 40.018 40.018 40.018 40.018 40.018 40.018 40.018 40.018 to 28 years 6.208 40.018 4	Up to 5 years	5.395	9,15%	47.811.869	1,76%
to 12 years6.30010,68%197.390.41172.58%to 14 years6.610111.15%224.324.13510.618%to 15 years3.3475,67%161.029.5465,95%to 20 years2.3674,01%12.362.724,01%12.362.73to 24 years2.3694,02%139.962.6796,11%to 25 years2.3623,93%164.594.0915,67%to 26 years3.3475,67%146.944.0915,67%to 26 years3.3435,61%23.853.333,670%to 28 years3.4425,92%144.594.0911,79%to 29 years3.4425,92%41.03.4961,51%to 30 years5,571,98%41.03.4961,51%to 40 years5,551,89%41.03.4961,51%to 40 years2,95%14.03.4961,51%to 50%10.85413.64%556.127.05418,59%to 50%10.85414.64%552.156.97820,26%to 50%6.06%10.854552.156.97810,24%to 70%6.06%11.51%47.27%10,25%to 70%6.06%14.64%33.79% 6212,44%to 70%6.06%14.64%33.79% 6212,44%to 70%10.02%47.25%10,25%12,54%to 60%10.06%70.00%40.00%40.00%40.00%to 60%10.01%47.24%10.00%47.24%to 60%10.01%70.01%47.25%10	5 to 8 years	3.708	6,29%	77.608.077	2,85%
to 14 years6.61011.21%262.202.309.63%to 16 years6.57711.15%29.434.19510.81%to 20 years2.3674.01%122.09.5465.96%to 20 years2.3674.01%127.364.104.66%to 24 years2.3684.53%166.240.236.11%to 25 years2.3004.53%166.240.236.70%to 26 years3.4426.18%256.853.308.70%to 26 years6.42910.90%409.00.1217.98%to 30 years6.42710.90%409.00.1217.98%to 40 years52510.90%409.00.1217.98%to 40 years5253.72.2%61.1.40.0442.45%to 40%2.1653.72.2%61.1.40.0442.45%to 50%10.65218.59%67.545.20821.48%to 50%10.65218.59%57.545.20822.45%to 50%6.60011.53%77.45%9.00%to 70%6.60011.53%77.45%9.00%to 70%10.628.97%6.11.40.04%12.44%to 50%10.62%14.663.0629.00%to 50%10.52%72.45%15.56%22.65%to 50%10.54%14.65%15.65%22.65%to 50%10.54%14.65%14.65%9.00%to 50%10.54%14.65%14.65%9.00%to 50%10.54%10.00%7.14%14.65%to 50%10.65%<	8 to 10 years	3.248	5,51%	95.052.280	3,49%
to 16 years6.57711.15%294.32.19510.81%to 18 years3.3477.57%16.209.54659.59%to 22 years2.3674.01%127.364.1104.68%to 24 years2.3674.01%127.364.1104.68%to 24 years2.3623.90%146.940.915.40%to 28 years3.6422.50%24.1028.583.305.70%to 28 years3.6425.95%24.1028.5415.85%to 30 years3.4925.92%24.1028.5415.85%to 40 years5.250.98%11.03.49%15.1%trent Unidexcl IVNumber of Loas7.1287.15%7.15%to 50%10.55218.23%57.555.28022.14%to 50%10.55218.23%57.555.28022.14%to 60%0.00%0.00%7.15%7.15%to 60%0.00%0.00%7.15%9.04%to 60%0.00%7.15%9.04%7.15%to 60%0.00%7.15%9.04%7.15%to 60%0.00%7.15%9.04%7.15%to 60%1.1613.774.66%9.04%7.15%to 60%1.16458.97%1.34%3.739.667.15%to 60%1.1643.66%10.00%7.15%9.745%to 60%1.1613.66%10.00%7.15%1.5%to 60%1.1643.66%1.164%5.97%1.24%to 60%1.1643.66%1.16%5.27%<	10 to 12 years	6.300			
to 16 years6.57711.15%294.32.19510.81%to 18 years3.3477.57%16.202.9565.95%to 22 years2.3674.01%127.364.1104.68%to 24 years2.3674.01%127.364.1104.68%to 24 years2.3623.90%146.940.915.40%to 28 years3.6422.52%241.028.543.305.70%to 28 years3.6422.52%241.028.543.15.85%to 30 years3.4925.92%241.028.5415.85%to 40 years5.250.89%11.03.49%15.1%trent Unidexcl IVNumber of LoasYout of LoasYout of LoasYout of Loasto 50%10.55218.23%575.55.28022.14%to 50%0.00%10.55215.69%20.28%to 60%0.00%0.00%7.15%9.00%to 60%0.00%0.00%7.15%9.00%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.15%9.00%7.15%to 60%0.00%7.16%9.00%7.24%to 60%0.00%7.16% <td>12 to 14 years</td> <td>6.610</td> <td>11,21%</td> <td>262.202.593</td> <td>9,63%</td>	12 to 14 years	6.610	11,21%	262.202.593	9,63%
to 18 years3.3475.67%162.029.5665.95%to 20 years2.3674.01%127.364.1104.689to 24 years2.3684.02%136.962.675.03%to 24 years2.3024.02%166.240.236.11%to 25 years3.0436.18%256.853.3038.70%to 30 years3.4425.95%489.600.1217.98%to 30 years6.42710.90%489.600.1217.98%to 40 years6.42710.90%489.600.1217.98%tre than 40 years21.95337.22%611.140.02%22.45%to 50%10.85418.23%57.545.20%22.45%to 50%6.81011.53%617.14%18.59%to 50%6.81911.53%77.25%52.168.78to 50%6.80911.53%77.45%20.28%to 50%6.80911.53%77.45%20.28%to 50%6.80911.53%77.45%20.28%to 50%6.80911.53%77.45%20.28%to 50%6.80911.53%77.45%20.28%to 50%79.90%13.37%6.17.65%99.00%cord Home3.06689.7%2.45%15.7%to 70%71.95%72.24%15.7%71.5%to 70%71.95%72.24%15.7%71.5%to 70%71.95%72.24%15.7%71.5%to 70%71.95%72.24%15.7%71.5%to 70%71.95%72	14 to 16 years				
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mmercial 0,00% 0,00% tographical Distribution Number of Loam % Total Loam % Total Amount trugal 0,00% % Total Loam % Total Amount trugal 18.07% % Total Amount 2.722.446.034 10.00% truta 18.07% 421.565.346 1.54.96 truta 9.486 1.60.8% 421.565.346 1.54.96 total Amount 2.86.9 4.86.9% 1.012.504.20 3.71.9% inter 2.86.9 4.86.9% 1.61.20.41.28 4.96.9% inters 2.86.9 4.86.9% 1.61.20.42.20 3.71.9% inters 2.86.9 4.86.9% 1.61.20.42.20 3.71.9% inters 3.89.1% 1.66.0% 1.66.40.43 4.61.1% dera 2.86 4.86.9% 3.78.61.29% 3.23.9% ores 2.87 4.87% 146.397.85 5.38% total Amount 4.87% 4.81.9% 5.5.3% total Amount 3.9% 3.9% 3.9% <	50 to 60% 50 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat	10.752 8.619 6.000 0 Number of Loans 53.062 3.963 7.899 1.164 Number of Loans 58.978 47.372	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 80,32%	575.545.280 552.156.978 477.476.698 0 Amount of Loans 2.451.176.588 194.650.393 33.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338	21,14% 20,28% 17,54% 0,00% % Total Amount 90,4% 7,15% 1,24% 1,57% % Total Amount 100,00% 74,22%
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sta.93 100,00% 2.722.446.034 100,00% rth 30,57 37,22,446.034 100,00% rth 30,57 32,575.121 27,64% nter 9.486 16,08% 421,555.346 15,48% bon 20.494 34,75% 1.012,504.20 37,19% inter 2.865 4,86% 135,138.05% 4,96% deira 3.591 6,28% 87,86,124 32,33% ores 2.847 4,87% 146,397.85 5,38% linquecies' Number of Loam 9,40% 5,38% 30 to 60 days 0,00% 0,00% 0,00% 0,00%	50 to 60% 50 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other	10.752 8.619 0.800 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.511	18,23% 14,61% (1),53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 80,32% (9,65% 0,03%	575.545.280 552.156.978 477.476.698 0 Amount of Loans 2.451.176.588 194.650.393 33.759.662 42.858.8455 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 865.212	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% 74,22% 25,75%
18.017 30,55% 752.575.121 27,64% nter 9.486 16,08% 421.565.346 15,48% bon 20.494 34,75% 1.012.504.220 37,19% intejo 2.865 4,86% 135.138.059 4,96% jarve 3.591 6,06% 166.404.138 6,11% deira 2.865 4,86% 135.138.059 4,96% ores 2.867 6,06% 166.404.138 6,11% deira 2.867 4,87% 146.397.855 5,38% sinquecies ⁷ Number of Loams Mount of Loams 0,00% 0	50 to 60% 50 to 70% 70 to 80% Wore than 80% Loan Purpose Second Home Bay to Let Other Property Type Residential Flat House Other Commercial	10.752 8.619 6.800 0 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.591 15	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 80,32% 19,65% 0,03% 0,00%	575.545.280 552.156.978 477.476.698 0 Amount of Loans 2.451.176.588 194.650.39 33.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 865.212	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% 74,22% 25,75% 0,03% 0,00%
Inter 9.486 16,08% 421.565.346 15,48% bon 20.494 34,75% 1.012.504.220 37,19% intejo 2.865 4,86% 135.138.059 4,96% garve 3.591 6,09% 166.404.18 6,01% deira 1.651 2,80% 87.861.294 3,23% ores 2.874 4,87% 146.397.855 5,38% linguencies ⁷ Number of Loams Mount of Loams 50,00% 50 to 90 days 0,00% 0,00% 0,00% 0,00% 0,00%	50 to 60% 50 to 70% 70 to 80% Wore than 80% Loan Purpose Domer-occupied Second Home Suy to Let Dther Property Type Residential Tat Touse Commercial Geographical Distribution	10.752 8.619 6.800 0 Number of Loans 53.062 3.963 7.899 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 1,34% 1,97% % Total Loans 100,00% 80,32% 19,65% 0,03% 0,00%	575.545.280 552.156.978 477.476.698 2.451.176.588 194.650.399 33.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 86512 0 Amount of Loans	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount
bon 20.494 34,75% 1.012.504.220 37,19% intejo 2.865 4,86% 135.138.059 4,96% jarve 3.591 6,09% 135.138.059 4,96% deira 1.612 2,80% 87.861.294 3,23% ores 2.874 4,87% 146.397.855 5,38% linguencies' Number of Loans Mount of Loans Mount of Loans Mount of Loans Mount of Loans 0,05% 7,092.92 0,26% 50 to 90 days 0 0,00% 0 0,00% 0,00% 0,00% 0,00%	50 to 60% 50 to 70% 70 to 80% Wore than 80% Loan Purpose Dwner-occupied Second Home Buy to Let Dther Property Type Residential Flat House Dther Commercial Geographical Distribution Portugal	10.752 8.619 0 0 Number of Loans 53.062 3.963 7.899 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% % Total Loans 100,00%	575.545.280 552.156.978 477.476.698 2.451.176.588 194.650.393 33.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 865.212 0 Amount of Loans 2.722.446.034	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% % Total Amount 0,00%
Integio 2.865 4,86% 135.138.059 4,96% jarve 3.591 6,09% 166.404.138 6,11% deira 1.651 2,80% 87.861.294 3,23% pres 2.874 4,87% 146.397.855 5,38% linquencies ⁷ Number of Loans Mount of Loans	50 to 60% 50 to 70% 70 to 80% Wore than 80% Loan Purpose Domer-occupied Second Home Buy to Let Dther Property Type Residential Flat House Dther Commercial Geographical Distribution Portugal North	10.752 8.619 6.800 0 Number of Loans 53.062 3.3063 789 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 8.978 1.001	18,23% 14,61% (1),53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% % Total Loans 0,03% 0,03% 0,00%	575.545.280 552.156.978 477.476.988 0 Amount of Loans 2.451.176.588 194.650.393 33.759.662 42.858.845 Amount of Loans 2.202.445.338 701.105.484 8.65.212 0 Amount of Loans 2.722.446.034 752.575.121	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% % Total Amount 100,00% 27,64%
arve 3.591 6,09% 166.404.138 6,11% deira 1.651 2,80% 87.861.294 3,23% ores 2.874 4,87% 146.397.855 5,38% sinquencies ⁷ Number of Loans Mount	50 to 60% 50 to 70% 70 to 80% Wore than 80% Loan Purpose Second Home Suy to Let Other Property Type Residential Flat House Dther Geographical Distribution Portugal North Center	10.752 8.619 6.800 0 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 0,03% 0,03% 0,03% 0,00% 5,55% 16,08%	575.545.280 552.156.978 477.476.988 0 Amount of Loans 2.451.176.588 194.650.393 33.759.662 42.858.845 Amount of Loans 2.202.445.338 701.105.484 8.65.212 0 Amount of Loans 2.722.446.034 752.575.121	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 25,75% 0,03% 0,00% % Total Amount 100,00% 27,64% 15,48%
deira 1.651 2,80% 87.861.294 3,23% ores 2.874 4,87% 146.397.855 5,38% linquencies ⁷ Number of Loans Mount of Loans </td <td>50 to 60% 50 to 70% 50 to 70% 70 to 80% More than 80% Loan Purpose Second Home Second Home Suy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center</td> <td>10.752 8.619 6.800 0 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017</td> <td>18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 0,03% 0,03% 0,03% 0,00%</td> <td>575.545.280 552.156.978 477.476.698 0 Amount of Loans 2.451.176.588 1.94.650.939 3.3.759.662 42.858.845 Amount of Loans 2.722.446.034 701.105.848 865.212 0 Amount of Loans 2.722.446.034 752.575.121 421.565.346</td> <td>21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 25,75% 0,03% 0,00% % Total Amount 100,00% 27,64% 15,48%</td>	50 to 60% 50 to 70% 50 to 70% 70 to 80% More than 80% Loan Purpose Second Home Second Home Suy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center	10.752 8.619 6.800 0 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 0,03% 0,03% 0,03% 0,00%	575.545.280 552.156.978 477.476.698 0 Amount of Loans 2.451.176.588 1.94.650.939 3.3.759.662 42.858.845 Amount of Loans 2.722.446.034 701.105.848 865.212 0 Amount of Loans 2.722.446.034 752.575.121 421.565.346	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 25,75% 0,03% 0,00% % Total Amount 100,00% 27,64% 15,48%
deira 1.651 2,80% 87.861.294 3,23% ores 2.874 4,87% 146.397.855 5,38% linquencies ⁷ Number of Loans Mount of Loans </td <td>50 to 60% 60 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon</td> <td>10.752 8.619 6.800 0 Number of Loans 53.062 3.963 7.899 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017 9.846</td> <td>18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 1,34% 1,97% % Total Loans 100,00% 80,32% 19,65% 0,03% 0,03% 0,03% 100,00% 30,55% 16,08% 34,75%</td> <td>575.545.280 552.156.978 477.476.698 2.451.176.588 194.650.399 33.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 865.212 0 Amount of Loans 2.722.446.034 752.575.121 422.552.364 1.012.504.220</td> <td>21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% 74,22% 25,75% 0,03% % Total Amount 100,00% 27,64% 15,48% 37,19%</td>	50 to 60% 60 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon	10.752 8.619 6.800 0 Number of Loans 53.062 3.963 7.899 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017 9.846	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 1,34% 1,97% % Total Loans 100,00% 80,32% 19,65% 0,03% 0,03% 0,03% 100,00% 30,55% 16,08% 34,75%	575.545.280 552.156.978 477.476.698 2.451.176.588 194.650.399 33.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 865.212 0 Amount of Loans 2.722.446.034 752.575.121 422.552.364 1.012.504.220	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% 74,22% 25,75% 0,03% % Total Amount 100,00% 27,64% 15,48% 37,19%
Inquencies ⁷ Number of Loans % Total Loans Amount of Loans % Total Amount 30 to 60 days 149 0,25% 7.092.925 0,26% 50 to 90 days 0 0,00% 0 0,00%	50 to 60% 60 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon Alentejo	10.752 8.619 6.600 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017 9.486 20.494 2.865	18,23% 14,61% (1),53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 80,32% 0,03% 0,03% 0,03% 0,00% % Total Loans 100,00% 30,55% 16,08% 4,86%	575.545.280 552.156.978 477.476.698 0 Amount of Loans 2.451.176.588 194.650.393 33.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 865.812 0 Amount of Loans 2.722.446.034 752.575.121 4.21.565.346 1.012.504.200 1.35.138.059	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% % Total Amount 100,00% 27,64% 15,88% 37,19%
149 0,25% 7.092.925 0,26% 50 to 90 days 0 0,00% 0 0,00%	50 to 60% 60 to 70% 70 to 80% Wore than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon Alentejo	10.752 8.619 6.800 0 Number of Loans 53.062 3.3963 789 1.164 Number of Loans 58.978 47.372 11.591 155 0 Number of Loans 58.978 18.017 9.486 20.494 2.865 3.591	18,23% 14,61% (11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 80,32% 19,65% 0,03% 0,00% % Total Loans 100,00% 30,55% 16,08% 34,75% 4,86% 6,09%	575.545.280 552.156.978 477.476.898 0 Amount of Loans 2.451.176.588 194.650.393 33.759.662 42.858.845 Amount of Loans 2.722.446.034 7.01.105.484 865.212 0 Amount of Loans 2.722.446.034 752.575.121 421.565.346 1.012.504.220 135.138.059 1.66.404.138	21,14% 20,28% 17,54% 0,00% % Total Amount 9,04% 7,15% 1,24% 1,57% % Total Amount 100,00% 74,22% 25,75% 0,03%
30 to 60 days 149 0,25% 7.092.925 0,26% 50 to 90 days 0 0,00% 0 0,00%	40 to 50% 50 to 60% 60 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon Alentejo Algarve Madeira Azores Second Se	10.752 8.619 6.800 0 Number of Loans 53.062 3.963 7.89 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017 9.486 20.494 2.0494 2.0494 2.0494 1.651	18,23% 14,61% 11,53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 0,03% 0,03% 0,03% 0,03% 0,03% 100,00% 30,55% 16,08% 34,75% 4,86% 6,09% 2,80%	575.545.280 552.156.978 477.476.698 2.451.176.588 194.650.939 3.3.759.662 42.858.845 Amount of Loans 2.722.446.034 2.020.475.338 701.105.484 865.212 0 Amount of Loans 1.722.446.034 752.575.121 4.21.565.346 1.012.504.220 1.35.138.059 1.66.404.138 8.7861.294	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% 74,22% 25,75% 0,03% 0,00% % Total Amount 100,00% 27,64% 15,48% 37,19% 4,96% 6,11%
	50 to 60% 60 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon Alentejo Algarve Madeira Azores	10.752 8.619 0.00 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017 9.486 20.494 2.865 3.591 1.651 2.874	18,23% 14,61% (1),53% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% 0,03% 0,00% 30,55% 16,08% 34,75% 4,86% 6,09% 2,80%	575.545.280 552.156.978 477.476.698 0 Amount of Loans 2,451.176.588 194.650.399 33.759.662 42.858.845 2.020.475.338 701.105.484 865.212 0 Amount of Loans 2.722.446.034 752.575.121 4.21.565.346 1.012.504.220 1.35.138.059 166.404.138 8.7861.294	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% % Total Amount 100,00% 27,64% 15,48% 37,19% 4,96% 6,11%
20 days 0 0.00% 0 0.00%	50 to 60% 60 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon Alentejo Algarve Madeira	10.752 8.619 0.00 0 Number of Loans 53.062 3.363 789 1.164 Number of Loans 58.978 47.372 11.591 0 Number of Loans 58.978 18.017 9.486 20.494 2.865 3.591 1.651 2.874	18,23% 14,61% 0,00% % Total Loans 89,97% 6,72% 1,34% 1,97% % Total Loans 100,00% % Total Loans 100,00% 30,55% 16,08% 34,75% 4,86% 6,09% 2,80%	575.545.280 552.156.978 477.476.988 0 Amount of Loans 2.451.176.588 194.650.393 33.759.662 42.858.845 Amount of Loans 2.222.446.034 2.020.475.338 701.105.484 8.052.121 Amount of Loans 1.722.446.034 752.575.121 4.21.555.346 1.012.504.294 1.31.318.059 1.66.404.138 8.78.61.294 1.46.397.855 Amount of Loans	21,14% 20,28% 17,54% 0,00% % Total Amount 9 0,04% 7,15% 1,24% 1,57% % Total Amount 100,00% % Total Amount 100,00% 27,64% 15,48% 37,19% 4,95% 6,11% 3,23% % Total Amount
	50 to 60% 60 to 70% 70 to 80% More than 80% Loan Purpose Owner-occupied Second Home Buy to Let Other Property Type Residential Flat House Other Commercial Geographical Distribution Portugal North Center Lisbon Alentejo Algarve Madeira Azores Delinquencies ⁷	10.752 8.619 6.800 0 Number of Loans 53.062 3.963 789 1.164 Number of Loans 58.978 47.372 11.591 15 0 Number of Loans 58.978 18.017 9.486 20.494 2.845 3.591 1.651 2.374 Number of Loans	18,23% 14,61% (11,53% 0,00% % Total Loans 89,97% (1,34% 1,97% % Total Loans 100,00% % Total Loans 100,00% 30,55% 16,08% 34,75% 4,86% 6,09% 2,80% 4,87% % Total Loans 0,25%	575.545.280 552.156.978 477.476.889 0 Amount of Loans 2.451.176.588 3.194.650.393 3.3.759.662 42.858.845 Amount of Loans 2.222.446.034 701.105.484 865.212 0 Amount of Loans 2.722.446.034 752.575.121 421.565.346 1.012.504.220 1.35.138.059 1.66.404.138 87.861.234 1.46.397.855 Amount of Loans 7.092.925	21,14% 20,28% 17,54% 0,00% % Total Amount 90,04% 7,15% 1,24% 1,57% % Total Amount 100,00% % Total Amount 100,00% 27,64% 15,88% 37,19% 4,96% 6,11%

	Report Reference Date: Report Frequency:	30/06/2017 Quarterly
rojected Outstanding Amount ^a	Amortisation Profile	Principal Balance
	jun/2017	2.722.446.034
3.000	jun/2018	2.573.584.370
	jun/2019	2.425.212.400
2.500 +	jun/2020	2.278.208.908
	jun/2021	2.132.755.099
	jun/2022	1.989.908.937
2.000	jun/2023	1.849.976.131
	jun/2024	1.712.406.885
	jun/2025	1.577.303.960
	jun/2026	1.444.641.982
	jun/2027	1.315.349.782
	jun/2032	791.204.640
500	jun/2037	467.217.829
500	jun/2042	228.327.579
	jun/2047	81.404.890
0	jun/2052	19.149.77
101/11/11/11/11/11/11/11/11/11/11/11/11/	9 jun/2057	1.525.89
	jun/2062	6.17
	jun/2066	(

^a Mortgage Credit Pool; assumes no prepayments

					Repo	ort Reference Date: Report Frequency:	30/06/2017 Quarterly
7. Expected Maturity Structure							
In EUR	0-1 Years	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-10 Years	>10 Years
Residencial Mortgages ^b	148.861.664	148.371.970	147.003.492	145.453.809	142.846.162	674.559.156	1.315.349.782
Commercial Mortgages	0	0	0	0	0	0	(
Other Assets ²	0	0	0	0	0	0	
Cover Pool	148.861.664	148.371.970	147.003.492	145.453.809	142.846.162	674.559.156	1.315.349.782
Covered Bonds	0	0	0	500.000.000	0	1.800.000.000	(
^b Assumes no prepayments							
8. Liquidity Cushion						N	Iominal Amount
Liquidity Cushion amount ^c Deposits with eligible financial institutions							
• • •	red Bonds Outstanding	for the next 3 months					6.363.44
Deposits with eligible financial institutions Eligible securities (market value)	red Bonds Outstanding	for the next 3 months				N	6.363.44
Deposits with eligible financial institutions Eligible securities (market value) ^c At least equal to the payments due on the Cover		for the next 3 months				N	6.363.44
Deposits with eligible financial institutions Eligible securities (market value) ^c At least equal to the payments due on the Cover 9. Derivative Financial Instruments		for the next 3 months				N	6.363.44 Iominal Amount 2.702.416.632,5
Deposits with eligible financial institutions Eligible securities (market value) ^c At least equal to the payments due on the Cove 9. Derivative Financial Instruments Total Amount of Derivatives in the Cov		for the next 3 months				N	6.363.44 Iominal Amount 2.702.416.632,5 2.702.416.632,5
Deposits with eligible financial institutions Eligible securities (market value) ⁵ At least equal to the payments due on the Cove 9. Derivative Financial Instruments Total Amount of Derivatives in the Cov Of Which Interest Rate Derivatives ^b		for the next 3 months				N	6.363.44 lominal Amount 2.702.416.632,5 2.702.416.632,5 0,0
Deposits with eligible financial institutions Eligible securities (market value) ⁶ At least equal to the payments due on the Cove 9. Derivative Financial Instruments Total Amount of Derivatives in the Cov 0f Which Interest Rate Derivatives ^b Fixed to Floating Swaps		for the next 3 months				N	6.363.44 iominal Amount 2.702.416.632,5 2.702.416.632,5 0,0 2.702.416.632,5
Deposits with eligible financial institutions Eligible securities (market value) ⁵ At least equal to the payments due on the Cove 9. Derivative Financial Instruments Total Amount of Derivatives in the Cov Of Which Interest Rate Derivatives ^b Fixed to Floating Swaps Interest Basis Swaps		for the next 3 months				N	6.363.44 6.363.44 2.702.416.632,5 2.702.416.632,5 0,00 2.702.416.632,5 0,00
Deposits with eligible financial institutions Eligible securities (market value) ⁵ Al least equal to the payments due on the Cove 9. Derivative Financial Instruments Total Amount of Derivatives in the Cov 0f Which Interest Rate Derivatives ^b Fixed to Floating Swaps Interest Basis Swaps 0f Which Currency Swaps ^b External Counterparties (Yes)		for the next 3 months				N	6.363.44 iominal Amount 2.702.416.632,5 2.702.416.632,5 0,0 2.702.416.632,5
Deposits with eligible financial institutions Eligible securities (market value) ⁵ At least equal to the payments due on the Cove 9. Derivative Financial Instruments Total Amount of Derivatives in the Cov Of Which Interest Rate Derivatives ^b Fixed to Floating Swaps Interest Basis Swaps Of Which Currency Swaps		for the next 3 months					6.363.44 iominal Amount 2.702.416.632,5 2.702.416.632,5 0,0 2.702.416.632,5
Deposits with eligible financial institutions Eligible securities (market value) ⁵ At least equal to the payments due on the Cove 9. Derivative Financial Instruments Total Amount of Derivatives in the Cov Of Which Interest Rate Derivatives ^b Fixed to Floating Swaps Interest Basis Swaps Of Which Currency Swaps ⁶ External Counterparties (Yes) 10. Contacts		for the next 3 months		bio.pt/SitePublico/ei	GB/institutional/in		6.363.44 tominal Amount 2.702.416.632,5 2.702.416.632,5 0,0 2.702.416.632,5 0,0 ers_GT@montepio.

Report Reference Date:	30/06/2017
Report Frequency:	Quarterly

Notes

¹ Soft Bullet Date (Extended Maturity)

If the covered bonds are not redeemed on the relevant maturity date, the maturity will automatically be extended on a monthly basis up to one year. In that event, the covered bonds can be redeemed in whole or in part on a monthly basis up to and including the Extended Maturity Date.

² Other Assets

In addition to the mortgage assets, other assets (or substitution assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria:

- Deposit with the Bank of Portugal in cash or ECB eligible securities, or

- Deposits held with credit institutions rated at least A-.

³ Overcollateralisation

The overcollateralisation ratios are calculated by dividing (i) the total outstanding balance of the assets included in the cover pool by (ii) the total nominal amount of the covered bonds (both excluding accrued interest). For clarification purposes, all assets included in the covered pool are eligible assets.

⁴ Net Present Value (NPV)

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve plus relevant spread. The NPV of the liabilities is obtained by discounting all future cash flows with the IRS curve plus relevant spread . Substitution assets as well as any derivatives in the pool are marked at their market value. NPV of liabilities cannot exceed the NPV of the portfolio assigned to the bond, including derivatives. Stress testing - Net present value is also calculated for a 200 bps shift upwards and downwards of the discounting curve.

⁵ Loan-to-Value

The Current Unindexed LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation). A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.

Properties (both residential and commercial) should also be revalued regularly:

- For commercial assets this must be done on an annual basis;

- Residential properties must be revalued at least every 3 years - if the individual mortgage credit value exceeds € 500.000

-Also the value of the mortgage property should be checked on a frequent basis, at least every three years, in order to identify the properties that require appraisal by an expert (this procedure can be done using statistical models approved by the Bank of Portugal).

⁶ Insured Property

All mortgages must have property damage insurance covering fire and floods.

⁷ Delinquencies

A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfills the elegibility criteria. Therefore, there are no NPL's included in the cover pool.



This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

Reporting in Domestic Currency	EUR
CONTENT OF TAB E	
1. Additional information on the programme 2. Additional information on the swaps	
3. Additional information on the asset distribution	

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	NA	NA			
E.1.1.2	Servicer	Caixa Económica Montepio Geral	2138004FIUXU3B2MR537			
E.1.1.3	Back-up servicer	NA	NA			
E.1.1.4	BUS facilitator	NA	NA			
E.1.1.5	Cash manager	NA	NA			
E.1.1.6	Back-up cash manager	NA	NA			
E.1.1.7	Account bank	NA	NA			
E.1.1.8	Standby account bank	NA	NA			
E.1.1.9	Account bank guarantor	NA	NA			
E.1.1.10	Trustee	Citicorp Trustee Company Limited	5493006DII520KIT6686			
E.1.1.11	Cover Pool Monitor	KPMG				
OE.1.1.1						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	RBS plc	NA	RR3QWICWWIPCS8A4S074	IR		
E.2.1.2						
E.2.1.3						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	130,4				
E.3.1.2	Weighted Average Maturity (months)**	259,6				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	2,330%				2,330%
E.3.2.2	30-<60 days	0,261%				0,261%
E.3.2.3						
E.3.2.3	60-<90 days	0,000%				0,000%
E.3.2.4		0,000%				0,000%
E.3.2.4 E.3.2.5	60-<90 days	0,000%				0,000%
E.3.2.4 E.3.2.5 OE.3.2.1	60-<90 days 90-<180 days	0,000%				0,000%
E.3.2.4 E.3.2.5 OE.3.2.1 OE.3.2.2	60-<90 days 90-<180 days	0,000%				0,000%
E.3.2.4 E.3.2.5 OE.3.2.1	60-<90 days 90-<180 days	0,000%				0,000%

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5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW



The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the websitewww.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

· in any way that breaches any applicable local, national or international law or regulation;

· in any way which breaches or contravenes our content standards (see para 2 below);

· in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

· to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or

• to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

• not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and

· not to access without authority, interfere with, damage or disrupt:

any part of the Site;

· any equipment or network on which the Site is stored;

· any software used in the provision of the Site; or

· any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

be accurate; and

 \cdot comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

· infringe any copyright, database right, trade mark or other proprietary right of any other person;

· be likely to deceive any person; or

· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

 \cdot immediate, temporary or permanent withdrawal of your right to use the Site;

 \cdot immediate, temporary or permanent removal of any Information uploaded by you to the Site;

· legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;

· disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or

 \cdot any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoanlijke levensfeer ten opzichte van de verwerking van persoansgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

• information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;

· if you contact us, we may keep a record of that correspondence; and

 \cdot details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

 \cdot to ensure that content from the Site is presented in the most effective manner for your computer;

· to provide you with information, products or services that you request from us or which we feel may interest you; and

· to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

· if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

in the case of any legitimate interest; and

· for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

• By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection in ensured for personal information in the country of reception.

· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to the Daily Manager, Avenue de Cortenbergh 71, B-1000, Brussels, Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us.