Harmonised Transparency Template

2020 Version

Portugal

Caixa Económica Montepio Geral

Reporting Date: 31-07-2020

Cut-off Date: 30-06-2020

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A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency	EUR

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Field Number	1. Basic Facts				
G.1.1.1	**Country**	Portugal			
G.1.1.2	**Issuer Name**	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	**Link to Issuer's Website**	https://www.montepio.pt/funding-programmes			
G.1.1.4	**Cut-off date**	30/06/2020			
OG.1.1.1	*Contact*	users_DFI_depMC@montepio.pt			
OG.1.1.2	*Contact names*	Daniel Grencho / Hugo Mendes / Nuno Cereja			
OG.1.1.3	*Programme type*	Conditional pass-through			
	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/issuer/50/			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	2 740,6			
G.3.1.2	Outstanding Covered Bonds	2 300,0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	2 681,6			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	2 343,4			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5,3%	19,16%	18,0%	Rating Purposes
OG.3.2.1	*Optional information e.g. Asset Coverage Test (ACT)*				
OG.3.2.2	*Optional information e.g. OC (NPV basis)*				
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	2 728,7		99,6%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4	Substitute Assets	11,9		0,4%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2 740,6		100,0%	

	4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)		11,2	ND3		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		189,3	ND3	6,94%	
G.3.4.3	1 - 2 Y		161,1	ND3	5,90%	
G.3.4.4	2 - 3 Y		150,6	ND3	5,52%	
G.3.4.5	3 - 4 Y		138,5	ND3	5,07%	
G.3.4.6	4 - 5 Y		79,1	ND3	2,90%	
G.3.4.7	5 - 10 Y		304,8	ND3	11,17%	
G.3.4.8	10+ Y		1 705,4	ND3	62,50%	
G.3.4.9		Total	2 728,7	0,0	100,00%	0,0%
	5. Maturity of Covered Bonds		**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)		3,97	ND2		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		0,0	ND2	0%	
G.3.5.4	1 - 2 Y		0,0	ND2	0%	
G.3.5.5	2 - 3 Y		750,0	ND2	33%	
G.3.5.6	3 - 4 Y		550,0	ND2	24%	
G.3.5.7	4 - 5 Y		500,0	ND2	22%	
G.3.5.8	5 - 10 Y		500,0	ND2	22%	
G.3.5.9	10+ Y		0,0	ND2	0%	
G.3.5.10		Total	2 300,0	0,0	100%	0,0%
	6. Cover Assets - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR		2 740,6	2 740,6	1	100,0%
G.3.6.2	AUD		0,0	0,0	0	0,0%
G.3.6.3	BRL		0,0	0,0	0	0,0%
G.3.6.4	CAD		0,0	0,0	0	0,0%
G.3.6.5	CHF		0,0	0,0	0	0,0%
G.3.6.6	CZK		0,0	0,0	0	0,0%
G.3.6.7	DKK		0,0	0,0	0	0,0%
G.3.6.8	GBP		0,0	0,0	0,0%	0,0%
G.3.6.9	HKD		0,0	0,0	0	0,0%
G.3.6.10	JPY		0,0	0,0	0	0,0%
G.3.6.11	KRW		0,0	0,0	0	0,0%
G.3.6.12	NOK		0,0	0,0	0	0,0%
G.3.6.13	PLN		0,0	0,0	0	0,0%
G.3.6.14	SEK		0,0	0,0	0,0%	0,0%
G.3.6.15	SGD		0,0	0,0	0,0%	0,0%
G.3.6.16	USD		0,0	0,0	0	0,0%
G.3.6.17	Other		0,0	0,0	0	0,0%
G.3.6.18		Total	2 740,6	2 740,6	1	100,0%
	7. Covered Bonds - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR		2 300,0	2 300,0	100,0%	100,0%
G.3.7.2	AUD		0,0	0,0	0	0,0%
G.3.7.3	BRL		0,0	0,0	0	0,0%
G.3.7.4	CAD		0,0	0,0	0	0,0%
G.3.7.5	CHF		0,0	0,0	0	0,0%
G.3.7.6	CZK		0,0	0,0	0	0,0%
G.3.7.7	DKK		0,0	0,0	0	0,0%
G.3.7.8	GBP		0,0	0,0	0	0,0%
G.3.7.9	HKD		0,0	0,0	0,0%	0,0%
G.3.7.10	JPY		0,0	0,0	0	0,0%
G.3.7.11	KRW		0,0	0,0	0	0,0%
G.3.7.12	NOK		0,0	0,0	0,0%	0,0%
G.3.7.13	PLN		0,0	0,0	0,0%	0,0%
G.3.7.14	SEK		0,0	0,0	0,0%	0,0%
G.3.7.15	SGD		0,0	0,0	0,0%	0,0%
G.3.7.16	USD		0,0	0,0	0,0%	0,0%
G.3.7.17	Other		0,0	0,0	0,0%	0,0%
G.3.7.18		Total	2 300,0	2 300,0	100,0%	100,0%

	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1 250,0	500,0	54,3%	21,7%
G.3.8.2	Floating coupon	1 050,0	1 800,0	45,7%	78,3%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	2 300,0	2 300,0	100,0%	100,0%
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	11,9		100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0		0,0%	
G.3.9.3	Exposures to central banks	0,0			
G.3.9.4	Exposures to credit institutions	0,0		0,0%	
G.3.9.5	Other	0,0		0,0%	
G.3.9.6	Total	11,9		100,0%	
	10. Substitute Assets - Country	**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	0,0		0,0%	
G.3.10.2	Eurozone	11,85		100,0%	
G.3.10.3	Rest of European Union (EU)	0,0		0,0%	
G.3.10.4	European Economic Area (not member of EU)	0,0		0,0%	
G.3.10.5	Switzerland	0,0		0,0%	
G.3.10.6	Australia	0,0		0,0%	
G.3.10.7	Brazil	0,0		0,0%	
G.3.10.8	Canada	0,0		0,0%	
G.3.10.9	Japan	0,0		0,0%	
G.3.10.10	Korea	0,0		0,0%	
G.3.10.11	New Zealand	0,0		0,0%	
G.3.10.12	Singapore	0,0		0,0%	
G.3.10.13	US	0,0		0,0%	
G.3.10.14	Other	0,0		0,0%	
G.3.10.15	Total EU	0,0			
G.3.10.16	Total	11,85		100,0%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	11,85		0,4%	0,5%
G.3.11.2	Central bank eligible assets	0,0		0,0%	0,0%
G.3.11.3	Other	0,0		0,0%	0,0%
G.3.11.4	Total	11,85		0,4%	0,5%
OG.3.11.1	*o/w Reserve Account*	11,85		0,4%	0,5%
	12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/50/			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	750,0			
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)*	13,8			
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*	0,0			
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*	0,0			

4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row	
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that 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:*	38		
G.4.1.2	*(i) Value of covered bonds:*	39		
G.4.1.3	*(ii) Geographical distribution:*	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	*(ii) Type of cover assets:*	52		
G.4.1.5	*(ii) Loan size:*	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	*(ii) Interest rate risk - cover pool:*	149 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.7	*(ii) Currency risk - cover pool:*	111		
G.4.1.8	*(ii) Interest rate risk - covered bond:*	163		
G.4.1.9	*(ii) Currency risk - covered bond:*	137		
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:*	65		
G.4.1.12	*(iii) Maturity structure of covered bonds:*	88		
G.4.1.13	*(iv) Percentage of loans more than ninety days past due:*	179 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				
5. References to Capital Requirements Regulation (CRR) 129(1)				
G.5.1.1	*Exposure to credit institute credit quality step 1 & 2*	171		
OG.5.1.1				
OG.5.1.2				
OG.5.1.3				
OG.5.1.4				
OG.5.1.5				
OG.5.1.6				
6. Other relevant information				
	1. Optional information e.g. Rating triggers			
OG.6.1.1	*NPV Test (passed/failed)*			
OG.6.1.2	*Interest Covereage Test (passe/failed)*			
OG.6.1.3	*Cash Manager*			
OG.6.1.4	*Account Bank*			
OG.6.1.5	*Stand-by Account Bank*			
OG.6.1.6	*Servicer*			
OG.6.1.7	*Interest Rate Swap Provider*			
OG.6.1.8	*Covered Bond Swap Provider*			
OG.6.1.9	*Paying Agent*			

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

Reporting in Domestic Currency	EUR

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Field Number	7. Mortgage Assets				
	1. Property Type Information		**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential		2 728,7		100,0%
M.7.1.2	Commercial		0,0		0,0%
M.7.1.3	Other		0,0		0,0%
M.7.1.4		Total	2 728,7		100,0%
	2. General Information		**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans		60315	0	60315
	3. Concentration Risks		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures		0,27%	0,0%	0,27%
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
	4. Breakdown by Geography		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union		100,0%	0,0%	100,0%
M.7.4.2	Austria		0,0%	0,0%	0,0%
M.7.4.3	Belgium		0,0%	0,0%	0,0%
M.7.4.4	Bulgaria		0,0%	0,0%	0,0%
M.7.4.5	Croatia		0,0%	0,0%	0,0%
M.7.4.6	Cyprus		0,0%	0,0%	0,0%
M.7.4.7	Czech Republic		0,0%	0,0%	0,0%
M.7.4.8	Denmark		0,0%	0,0%	0,0%
M.7.4.9	Estonia		0,0%	0,0%	0,0%
M.7.4.10	Finland		0,0%	0,0%	0,0%
M.7.4.11	France		0,0%	0,0%	0,0%
M.7.4.12	Germany		0,0%	0,0%	0,0%
M.7.4.13	Greece		0,0%	0,0%	0,0%
M.7.4.14	Netherlands		0,0%	0,0%	0,0%
M.7.4.15	Hungary		0,0%	0,0%	0,0%
M.7.4.16	Ireland		0,0%	0,0%	0,0%
M.7.4.17	Italy		0,0%	0,0%	0,0%
M.7.4.18	Latvia		0,0%	0,0%	0,0%
M.7.4.19	Lithuania		0,0%	0,0%	0,0%
M.7.4.20	Luxembourg		0,0%	0,0%	0,0%
M.7.4.21	Malta		0,0%	0,0%	0,0%
M.7.4.22	Poland		0,0%	0,0%	0,0%
M.7.4.23	Portugal		100,0%	0,0%	100,0%
M.7.4.24	Romania		0,0%	0,0%	0,0%
M.7.4.25	Slovakia		0,0%	0,0%	0,0%
M.7.4.26	Slovenia		0,0%	0,0%	0,0%
M.7.4.27	Spain		0,0%	0,0%	0
M.7.4.28	Sweden		0,0%	0,0%	0
M.7.4.29	United Kingdom		0,0%	0,0%	0,0%
M.7.4.30	European Economic Area (not member of EU)		0,0%	0,0%	0
M.7.4.31	Iceland		0,0%	0,0%	0
M.7.4.32	Liechtenstein		0,0%	0,0%	0,0%
M.7.4.33	Norway		0,0%	0,0%	0
M.7.4.34	Other		0,0%	0,0%	0
M.7.4.35	Switzerland		0,0%	0,0%	0,0%
M.7.4.36	Australia		0,0%	0,0%	0
M.7.4.37	Brazil		0,0%	0,0%	0
M.7.4.38	Canada		0,0%	0,0%	0
M.7.4.39	Japan		0,0%	0,0%	0
M.7.4.40	Korea		0,0%	0,0%	0
M.7.4.41	New Zealand		0,0%	0,0%	0
M.7.4.42	Singapore		0,0%	0,0%	0,0%
M.7.4.43	US		0,0%	0,0%	0,0%
M.7.4.44	Other		0,0%	0,0%	0,0%

	5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Norte		27,88%	0,0%	27,88%	
M.7.5.2	Center		15,83%	0,0%	15,83%	
M.7.5.3	Lisbon		36,17%	0,0%	36,17%	
M.7.5.4	Alentejo		5,13%	0,0%	5,13%	
M.7.5.5	Algarve		6,76%	0,0%	6,76%	
M.7.5.6	Madeira		3,02%	0,0%	3,02%	
M.7.5.7	Azores		5,21%	0,0%	5,21%	
	6. Breakdown by Interest Rate		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.6.1	Fixed rate		6,62%	0,00%	6,62%	
M.7.6.2	Floating rate		93,38%	0,00%	93,38%	
M.7.6.3	Other		0,0%	0,0%	0,0%	
	7. Breakdown by Repayment Type		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.7.1	Bullet / interest only		0,0%	0,0%	0,0%	
M.7.7.2	Amortising		100,0%	0,0%	100,0%	
M.7.7.3	Other		0,0%	0,0%	0,0%	
	8. Loan Seasoning		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.8.1	Up to 12months		3,58%	0,0%	3,6%	
M.7.8.2	≥ 12 - ≤ 24 months		3,31%	0,0%	3,3%	
M.7.8.3	≥ 24 - ≤ 36 months		3,19%	0,0%	3,2%	
M.7.8.4	≥ 36 - ≤ 60 months		5,03%	0,0%	5,0%	
M.7.8.5	≥ 60 months		84,89%	0,0%	84,9%	
	9. Non-Performing Loans (NPLs)		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.9.1	% NPLs		0,0%	0,0%	0,0%	

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)		45,2			
	By buckets (mn):					
M.7A.10.2	0 - EUR 10.000		44,00	7 975	1,6%	13,2%
M.7A.10.3	10.000 - EUR 20.000		132,12	8 756	4,8%	14,5%
M.7A.10.4	20.000 - EUR 30.000		240,62	9 618	8,8%	15,9%
M.7A.10.5	30.000 - EUR 40.000		283,82	8 172	10,4%	13,5%
M.7A.10.6	40.000 - EUR 50.000		246,68	5 500	9,0%	9,1%
M.7A.10.7	50.000 - EUR 60.000		246,75	4 496	9,0%	7,5%
M.7A.10.8	60.000 - EUR 70.000		238,11	3 675	8,7%	6,1%
M.7A.10.9	70.000 - EUR 80.000		215,42	2 880	7,9%	4,8%
M.7A.10.10	80.000 - EUR 90.000		184,08	2 169	6,7%	3,6%
M.7A.10.11	90.000 - EUR 100.000		171,14	1 805	6,3%	3,0%
M.7A.10.12	100.000 - EUR 200.000		631,41	4 904	23,1%	8,1%
M.7A.10.13	> EUR 200.000		94,57	365	3,5%	0,6%
M.7A.10.26		Total	2 728,72	60 315	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED		**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)		50,87%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		811,1	29 255	29,7%	48,5%
M.7A.11.3	>40 - <=50 %		467,9	9 810	17,1%	16,3%
M.7A.11.4	>50 - <=60 %		458,3	7 489	16,8%	12,4%
M.7A.11.5	>60 - <=70 %		517,0	7 756	18,9%	12,9%
M.7A.11.6	>70 - <=80 %		474,4	6 005	17,4%	10,0%
M.7A.11.7	>80 - <=90 %		0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %		0,0	0	0,0%	0,0%
M.7A.11.9	>100%		0,0	0	0,0%	0,0%
M.7A.11.10		Total	2 728,7	60 315	100,0%	100,0%
	12. Loan to Value (LTV) Information - INDEXED		**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)		ND2			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		ND2	ND2		
M.7A.12.3	>40 - <=50 %		ND2	ND2		
M.7A.12.4	>50 - <=60 %		ND2	ND2		
M.7A.12.5	>60 - <=70 %		ND2	ND2		
M.7A.12.6	>70 - <=80 %		ND2	ND2		
M.7A.12.7	>80 - <=90 %		ND2	ND2		
M.7A.12.8	>90 - <=100 %		ND2	ND2		
M.7A.12.9	>100%		ND2	ND2		
M.7A.12.10		Total	0,0	0	0,0%	0,0%

	13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied		89,77%			
M.7A.13.2	Second home/Holiday houses		6,45%			
M.7A.13.3	Buy-to-let/Non-owner occupied		1,38%			
M.7A.13.4	Agricultural		0,00%			
M.7A.13.5	Other		2,40%			
	14. Loan by Ranking		**% Residential Loans**			
M.7A.14.1	1st lien / No prior ranks		100,0%			
M.7A.14.2	Guaranteed		0,0%			
M.7A.14.3	Other		0,0%			

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)		ND2			
	By buckets (mn):					
M.7B.15.2	TBC at a country level		ND2	ND2		
M.7B.15.26		Total	0,0	0	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 (%)		ND2			
	By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %		ND2	ND2		
M.7B.16.3	>40 - <=50 %		ND2	ND2		
M.7B.16.4	>50 - <=60 %		ND2	ND2		
M.7B.16.5	>60 - <=70 %		ND2	ND2		
M.7B.16.6	>70 - <=80 %		ND2	ND2		
M.7B.16.7	>80 - <=90 %		ND2	ND2		
M.7B.16.8	>90 - <=100 %		ND2	ND2		
M.7B.16.9	>100%		ND2	ND2		
M.7B.16.10		Total	0,0	0	0,0%	0,0%
	17. Loan to Value (LTV) Information - INDEXED		**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.17.1	Weighted Average LTV (%)		ND2			
	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	0,0%	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			

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB B2
8. Public Sector Assets

Field Number	8. Public Sector Assets				
	1. General Information				
PS.8.1.1	Number of public sector exposures	ND2			
OPS.8.1.1	*Optional information eg, Number of borrowers*				
OPS.8.1.2	*Optional information eg, Number of guarantors*				
	2. Size Information	**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**
PS.8.2.1	Average exposure size (000s)	ND2			
	By buckets (mn):				
PS.8.2.2	TBC at a country level	ND2	ND2		
PS.8.2.3	TBC at a country level	ND2	ND2		
PS.8.2.4	TBC at a country level	ND2	ND2		
PS.8.2.5	TBC at a country level	ND2	ND2		
PS.8.2.6	TBC at a country level	ND2	ND2		
PS.8.2.7	TBC at a country level	ND2	ND2		
PS.8.2.8	TBC at a country level	ND2	ND2		
PS.8.2.9	TBC at a country level	ND2	ND2		
PS.8.2.10	TBC at a country level	ND2	ND2		
PS.8.2.11	TBC at a country level	ND2	ND2		
PS.8.2.12	TBC at a country level	ND2	ND2		
PS.8.2.13	TBC at a country level	ND2	ND2		
PS.8.2.14	TBC at a country level	ND2	ND2		
PS.8.2.15	TBC at a country level	ND2	ND2		
PS.8.2.16	TBC at a country level	ND2	ND2		
PS.8.2.17	Total	0,0	0	0,0%	0,0%
	3. Breakdown by Asset Type	**Nominal (mn)**		**% Public Sector Assets**	
PS.8.3.1	Loans	ND2			
PS.8.3.2	Bonds	ND2			
PS.8.3.3	Other	ND2			
PS.8.3.4	Total	0,0		0,0%	

	4. Breakdown by Geography	% Public Sector Assets
PS.8.4.1	European Union	0,0%
PS.8.4.2	Austria	ND2
PS.8.4.3	Belgium	ND2
PS.8.4.4	Bulgaria	ND2
PS.8.4.5	Croatia	ND2
PS.8.4.6	Cyprus	ND2
PS.8.4.7	Czech Republic	ND2
PS.8.4.8	Denmark	ND2
PS.8.4.9	Estonia	ND2
PS.8.4.10	Finland	ND2
PS.8.4.11	France	ND2
PS.8.4.12	Germany	ND2
PS.8.4.13	Greece	ND2
PS.8.4.14	Netherlands	ND2
PS.8.4.15	Hungary	ND2
PS.8.4.16	Ireland	ND2
PS.8.4.17	Italy	ND2
PS.8.4.18	Latvia	ND2
PS.8.4.19	Lithuania	ND2
PS.8.4.20	Luxembourg	ND2
PS.8.4.21	Malta	ND2
PS.8.4.22	Poland	ND2
PS.8.4.23	Portugal	ND2
PS.8.4.24	Romania	ND2
PS.8.4.25	Slovakia	ND2
PS.8.4.26	Slovenia	ND2
PS.8.4.27	Spain	ND2
PS.8.4.28	Sweden	ND2
PS.8.4.29	United Kingdom	ND2
PS.8.4.30	European Economic Area (not member of EU)	0,0%
PS.8.4.31	Iceland	ND2
PS.8.4.32	Liechtenstein	ND2
PS.8.4.33	Norway	ND2
PS.8.4.34	Other	0,0%
PS.8.4.35	Switzerland	ND2
PS.8.4.36	Australia	ND2
PS.8.4.37	Brazil	ND2
PS.8.4.38	Canada	ND2
PS.8.4.39	Japan	ND2
PS.8.4.40	Korea	ND2
PS.8.4.41	New Zealand	ND2
PS.8.4.42	Singapore	ND2
PS.8.4.43	US	ND2
PS.8.4.44	Other	ND2

	5. Breakdown by regions of main country of origin	% Public Sector Assets
PS.8.5.1	TBC at a country level	ND2
PS.8.5.2	TBC at a country level	ND2
PS.8.5.3	TBC at a country level	ND2
PS.8.5.4	TBC at a country level	ND2
PS.8.5.5	TBC at a country level	ND2
PS.8.5.6	TBC at a country level	ND2
PS.8.5.7	TBC at a country level	ND2
PS.8.5.8	TBC at a country level	ND2
PS.8.5.9	TBC at a country level	ND2
PS.8.5.10	TBC at a country level	ND2
PS.8.5.11	TBC at a country level	ND2
PS.8.5.12	TBC at a country level	ND2
PS.8.5.13	TBC at a country level	ND2
PS.8.5.14	TBC at a country level	ND2
PS.8.5.15	TBC at a country level	ND2
PS.8.5.16	TBC at a country level	ND2
PS.8.5.17	TBC at a country level	ND2
PS.8.5.18	TBC at a country level	ND2
PS.8.5.19	TBC at a country level	ND2
PS.8.5.20	TBC at a country level	ND2
PS.8.5.21	TBC at a country level	ND2
PS.8.5.22	TBC at a country level	ND2
PS.8.5.23	TBC at a country level	ND2
PS.8.5.24	TBC at a country level	ND2
PS.8.5.25	TBC at a country level	ND2
	6. Breakdown by Interest Rate	**% Public Sector Assets**
PS.8.6.1	Fixed rate	ND2
PS.8.6.2	Floating rate	ND2
PS.8.6.3	Other	ND2
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		
OPS.8.6.4		

	7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only		ND2	
PS.8.7.2	Amortising		ND2	
PS.8.7.3	Other		ND2	
OPS.8.7.1				
OPS.8.7.2				
OPS.8.7.3				
OPS.8.7.4				
OPS.8.7.5				
OPS.8.7.6				
	8. Breakdown by Type of Debtor		**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns		ND2	
PS.8.8.2	Regional/federal authorities		ND2	
PS.8.8.3	Local/municipal authorities		ND2	
PS.8.8.4	Others		ND2	
PS.8.8.5		Total	0,0	0,0%
	9. Non-Performing Loans			
PS.8.9.1	% NPLs		ND2	
OPS.8.9.1				
OPS.8.9.2				
OPS.8.9.3				
OPS.8.9.4				
	10. Concentration Risks		**% Public Sector Assets**	
PS.8.10.1	10 largest exposures		ND2	
OPS.8.10.1				
OPS.8.10.2				
OPS.8.10.3				
OPS.8.10.4				
OPS.8.10.5				
OPS.8.10.6				

B3. Harmonised Transparency Template - Shipping Assets

HTT 2020

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB B3
9. Shipping Assets

Field Number	9. Shipping Assets	
	1. General Information	**Shipping Loans**
S.9.1.1	Number of shipping loans	ND2
OS.9.1.1	*Optional information eg, Number of borrowers*	
OS.9.1.2	*Optional information eg, Number of guarantors*	
	2. Concentration Risks	**% Shipping Loans**
S.9.2.1	10 largest exposures	ND2
	3. Breakdown by Geography / Country of Registration	**% Shipping Loans**
S.9.3.1	European Union	0,0%
S.9.3.2	Austria	ND2
S.9.3.3	Belgium	ND2
S.9.3.4	Bulgaria	ND2
S.9.3.5	Croatia	ND2
S.9.3.6	Cyprus	ND2
S.9.3.7	Czech Republic	ND2
S.9.3.8	Denmark	ND2
S.9.3.9	Estonia	ND2
S.9.3.10	Finland	ND2
S.9.3.11	France	ND2
S.9.3.12	Germany	ND2
S.9.3.13	Greece	ND2
S.9.3.14	Netherlands	ND2
S.9.3.15	Hungary	ND2
S.9.3.16	Ireland	ND2
S.9.3.17	Italy	ND2
S.9.3.18	Latvia	ND2
S.9.3.19	Lithuania	ND2
S.9.3.20	Luxembourg	ND2
S.9.3.21	Malta	ND2
S.9.3.22	Poland	ND2
S.9.3.23	Portugal	ND2
S.9.3.24	Romania	ND2
S.9.3.25	Slovakia	ND2
S.9.3.26	Slovenia	ND2
S.9.3.27	Spain	ND2
S.9.3.28	Sweden	ND2
S.9.3.29	United Kingdom	ND2
S.9.3.30	European Economic Area (not member of EU)	0,0%
S.9.3.31	Iceland	ND2
S.9.3.32	Liechtenstein	ND2
S.9.3.33	Norway	ND2
S.9.3.34	Other	0,0%
S.9.3.35	Switzerland	ND2
S.9.3.36	Australia	ND2
S.9.3.37	Brazil	ND2
S.9.3.38	Canada	ND2
S.9.3.39	Japan	ND2
S.9.3.40	Korea	ND2
S.9.3.41	New Zealand	ND2
S.9.3.42	Singapore	ND2
S.9.3.43	US	ND2
S.9.3.44	Other	ND2

	4. Breakdown by Interest Rate		% Shipping Loans			
S.9.4.1	Fixed rate		ND2			
S.9.4.2	Floating rate		ND2			
S.9.4.3	Other		ND2			
	5. Breakdown by Repayment Type		**% Shipping Loans**			
S.9.5.1	Bullet / interest only		ND2			
S.9.5.2	Amortising		ND2			
S.9.5.3	Other		ND2			
	6. Loan Seasoning		**% Shipping Loans**			
S.9.6.1	Up to 12months		ND2			
S.9.6.2	≥ 12 - ≤ 24 months		ND2			
S.9.6.3	≥ 24 - ≤ 36 months		ND2			
S.9.6.4	≥ 36 - ≤ 60 months		ND2			
S.9.6.5	≥ 60 months		ND2			
	7. Non-Performing Loans (NPLs)		**% Shipping Loans**			
S.9.7.1	% NPLs		ND2			
	8. Loan Size Information		**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.8.1	Average loan size (000s)		ND2			
	By buckets (mn):					
S.9.8.2	TBC at a country level		ND2	ND2		
S.9.8.3	TBC at a country level		ND2	ND2		
S.9.8.4	TBC at a country level		ND2	ND2		
S.9.8.5	TBC at a country level		ND2	ND2		
S.9.8.6	TBC at a country level		ND2	ND2		
S.9.8.7	TBC at a country level		ND2	ND2		
S.9.8.8	TBC at a country level		ND2	ND2		
S.9.8.9	TBC at a country level		ND2	ND2		
S.9.8.10	TBC at a country level		ND2	ND2		
S.9.8.11	TBC at a country level		ND2	ND2		
S.9.8.12	TBC at a country level		ND2	ND2		
S.9.8.13	TBC at a country level		ND2	ND2		
S.9.8.14	TBC at a country level		ND2	ND2		
S.9.8.15	TBC at a country level		ND2	ND2		
S.9.8.16	TBC at a country level		ND2	ND2		
S.9.8.17	TBC at a country level		ND2	ND2		
S.9.8.18	TBC at a country level		ND2	ND2		
S.9.8.19	TBC at a country level		ND2	ND2		
S.9.8.20	TBC at a country level		ND2	ND2		
S.9.8.21	TBC at a country level		ND2	ND2		
S.9.8.22	TBC at a country level		ND2	ND2		
S.9.8.23	TBC at a country level		ND2	ND2		
S.9.8.24	TBC at a country level		ND2	ND2		
S.9.8.25	TBC at a country level		ND2	ND2		
S.9.8.26		Total	0,0	0	0	0,0%

	9. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)		ND2			
	By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %		ND2	ND2		
S.9.9.3	>40 - <=50 %		ND2	ND2		
S.9.9.4	>50 - <=60 %		ND2	ND2		
S.9.9.5	>60 - <=70 %		ND2	ND2		
S.9.9.6	>70 - <=80 %		ND2	ND2		
S.9.9.7	>80 - <=90 %		ND2	ND2		
S.9.9.8	>90 - <=100 %		ND2	ND2		
S.9.9.9	>100%		ND2	ND2		
S.9.9.10		Total	0,0	0	0,0%	0,0%
	10. Loan to Value (LTV) Information - INDEXED		**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.10.1	Weighted Average LTV (%)		ND2			
	By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %		ND2	ND2		
S.9.10.3	>40 - <=50 %		ND2	ND2		
S.9.10.4	>50 - <=60 %		ND2	ND2		
S.9.10.5	>60 - <=70 %		ND2	ND2		
S.9.10.6	>70 - <=80 %		ND2	ND2		
S.9.10.7	>80 - <=90 %		ND2	ND2		
S.9.10.8	>90 - <=100 %		ND2	ND2		
S.9.10.9	>100%		ND2	ND2		
S.9.10.10		Total	0,0	0	0,0%	0,0%
	11. Breakdown by type of ship		**% Shipping Loans**			
S.9.11.1	TBC at a country level		ND2			
S.9.11.2	TBC at a country level		ND2			
S.9.11.3	TBC at a country level		ND2			
S.9.11.4	TBC at a country level		ND2			
S.9.11.5	TBC at a country level		ND2			
S.9.11.6	TBC at a country level		ND2			
S.9.11.7	TBC at a country level		ND2			
S.9.11.8	TBC at a country level		ND2			
S.9.11.9	TBC at a country level		ND2			
S.9.11.10	TBC at a country level		ND2			
S.9.11.11	TBC at a country level		ND2			
S.9.11.12	TBC at a country level		ND2			
S.9.11.13	TBC at a country level		ND2			
S.9.11.14	TBC at a country level		ND2			
S.9.11.15	TBC at a country level		ND2			
S.9.11.16	TBC at a country level		ND2			
S.9.11.17	TBC at a country level		ND2			
OS.9.11.1						
OS.9.11.2						
OS.9.11.3						
OS.9.11.4						
OS.9.11.5						

C. Harmonised Transparency Template - Glossary

HTT 2020

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.1.2	**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	**Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]**	Cover assets amortisation profile according to principal payment schedulled assuming no prepayments nor defaults
HG.1.6	**Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]**	Covered Bonds maturities according to contractual maturities not considering the 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.1.9	**LTVs: Applied property/shipping 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. Same for shipping where relecvant**	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
OHG.1.1	*NPV assumptions (when stated)*	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	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
OHG.2.1		
OHG.2.2		
OHG.2.3		
	3. Glossary - Extra national and/or Issuer Items	**Definition**
HG.3.1	**Other definitions deemed relevant**	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
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

				Report Reference Date:	**30/06/2020**
				Report Frequency:	Quarterly

1. Current Credit Ratings	**Long Term**	**Short Term**
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme	A1 / A / A (Moodys/Fitch/DBRS)	N/A
Caixa Económica Montepio Geral	B1 / B- / BB (Moodys/Fitch/DBRS)	NP / B / R-4 (Moodys/Fitch/DBRS)
Portugal	Aa3 / BBB / BBB (Moodys/Fitch/DBRS)	P-3 / F2 / R-1 (high) (Moodys/Fitch/DBRS)

2. Covered Bonds Issues	**Issue Date**	**Coupon**	**Maturity Date**	**Remaining Term**	**Nominal Amount**
Covered Bonds Outstanding				**3,97**	**2 300 000 000**
Syndicated Covered Bonds Issues					
Series 10 (ISIN PTCMGTOM0029)	17/10/2017	Fixed Rate	17/10/2022	2,30	750 000 000
Series 11 (ISIN PTCMGAOM0038)	14/11/2019	Fixed Rate	14/11/2024	4,37	500 000 000
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMGEOE0034)	09/11/2016	Floating Rate	09/11/2023	3,36	300 000 000
Series 8 (ISIN PTCMGFOE0033)	16/03/2016	Floating Rate	16/12/2026	6,46	500 000 000
Series 9 (ISIN PTCMGSOM0020)	22/05/2017	Floating Rate	22/05/2024	3,89	250 000 000
CRD Compliant (Yes/No)					**Yes**

3. Asset Cover Test	**Remaining Term**	**Nominal Amount**
Mortgage Credit Pool	**21,79**	**2 728 715 575,66**
Other Assets[2] (Deposits and Securities at market value)	**0,00**	**11 853 444,00**
Cash and Deposits	0,00	11 853 444,00
RMBS	0,00	0,00
Other securities	0,00	0,00
Total Cover Pool	**21,69**	**2 740 569 019,66**
% of ECB eligible assets		0,00%
Overcollateralization[3] with cash collateral (Current OC)		**19,16%**
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		**6,00%**
Legal Minimum Overcollateralization		**5,26%**

4. Other Triggers	
Net Present Value of Assets (incl. derivatives)[4]	2 681 645 461,38
Net present value of liabilities (incl. derivatives)[4]	2 343 350 113,28
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)	OK
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	OK

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**

6. Mortgage Credit Pool	
Main Characteristics	
Number of Loans	60 315
Aggregate Original Principal Balance (EUR)	4 538 979 725,67
Aggregate Current Principal Balance (EUR)	2 728 715 575,66
Average Original Principal Balance per loan (EUR)	75 254,58
Average Current Principal Balance per loan (EUR)	45 241,08
Current principal balance of the 5 largest borrowers (EUR)	4 457 579,49
Weight of the 5 largest borrowers (current principal balance) %	0,16%
Current principal balance of the 10 largest borrowers (EUR)	7 248 207,62
Weight of the 10 largest borrowers (current principal balance) %	0,27%
Weighted Average Seasoning (months)	134,11
Weighted Average Remaining Term (months)	261,43
Weighted Average Current Unindexed LTV[5] (%)	50,87%
Weighted Average Current Indexed LTV[5] (%)	n.a.
Weighted Average Interest Rate (%)	1,210%
Weighted Average Spread (%)	1,360%
Max Maturity Date (yyyy-mm-dd)	04/02/2066

Subsidized Loans	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	5 512	9,14%	127 293 774	4,66%
No	54 803	90,86%	2 601 421 802	95,34%
Insured Property[6]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	60 315	100,00%	2 728 715 576	100,00%
No	0	0,00%	0	0,00%
Interest Rate Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Fixed	3 994	6,62%	185 486 972	6,80%
Floating	56 321	93,38%	2 543 228 604	93,20%
Repayment Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Annuity / French	59 893	99,30%	2 711 051 321	99,35%
Linear	0	0,00%	0	0,00%
Increasing instalments	171	0,28%	7 880 111	0,29%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	251	0,42%	9 784 144	0,36%

Report Reference Date:	**30/06/2020**
Report Frequency:	Quarterly

6. Mortgage Credit Pool (continued)

Seasoning	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 1 year	2 157	3,58%	189 257 348	6,94%
1 to 2 years	1 997	3,31%	161 061 026	5,90%
2 to 3 years	1 924	3,19%	150 634 818	5,52%
3 to 4 years	1 895	3,14%	138 451 377	5,07%
4 to 5 years	1 138	1,89%	79 073 199	2,90%
5 to 6 years	1 296	2,15%	81 376 634	2,98%
6 to 7 years	872	1,45%	53 494 392	1,96%
7 to 8 years	740	1,23%	46 441 445	1,70%
8 to 9 years	720	1,19%	42 017 896	1,54%
9 to 10 years	1 361	2,26%	81 493 273	2,99%
10 to 11 years	2 058	3,41%	116 603 060	4,27%
11 to 12 years	2 069	3,43%	98 452 535	3,61%
More than 12 years	42 088	69,78%	1 490 358 572	54,62%

Remaining Term	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 5 years	5 893	9,77%	48 629 878	1,78%
5 to 8 years	5 619	9,32%	118 931 605	4,36%
8 to 10 years	6 783	11,25%	179 491 362	6,58%
10 to 12 years	6 710	11,12%	224 845 190	8,24%
12 to 14 years	4 934	8,18%	189 153 774	6,93%
14 to 16 years	2 732	4,53%	122 222 966	4,48%
16 to 18 years	2 305	3,82%	112 779 561	4,13%
18 to 20 years	2 665	4,42%	145 431 870	5,33%
20 to 22 years	2 584	4,28%	151 916 141	5,57%
22 to 24 years	2 985	4,95%	180 701 588	6,62%
24 to 26 years	4 669	7,74%	290 948 949	10,66%
26 to 28 years	2 816	4,67%	192 980 295	7,07%
28 to 30 years	2 488	4,13%	188 183 765	6,90%
30 to 40 years	7 090	11,75%	578 966 063	21,22%
More than 40 years	42	0,07%	3 532 570	0,13%

Current Unindexed LTV	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 40%	29 255	48,50%	811 061 250	29,72%
40 to 50%	9 810	16,26%	467 915 165	17,15%
50 to 60%	7 489	12,42%	458 322 652	16,80%
60 to 70%	7 756	12,86%	516 975 636	18,95%
70 to 80%	6 005	9,96%	474 440 873	17,39%
More than 80%	0	0,00%	0	0,00%

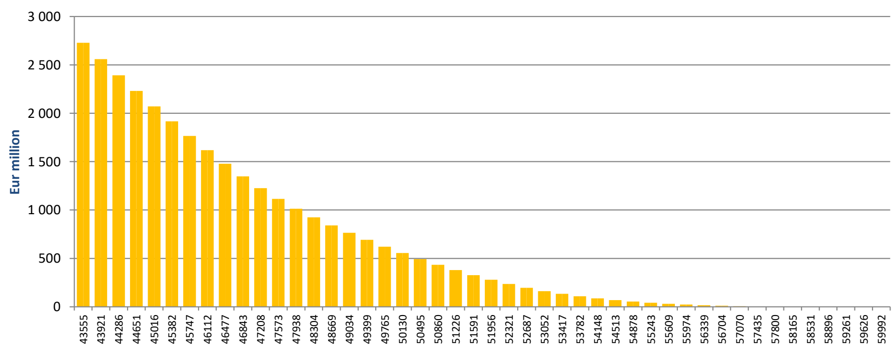
Loan Purpose	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Owner-occupied	54 146	89,77%	2 431 668 485	89,11%
Second Home	3 888	6,45%	195 671 386	7,17%
Buy to Let	832	1,38%	37 639 984	1,38%
Other	1 449	2,40%	63 735 720	2,34%

Property Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Residential	**60 315**	**100,00%**	**2 728 715 576**	**100,00%**
Flat	46 657	77,36%	1 889 509 729	69,25%
House	13 658	22,64%	839 205 847	30,75%
Other	0	0,00%	0	0,00%
Commercial	**0**	**0,00%**	**0**	**0,00%**

Geographical Distribution	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Portugal	**60 315**	**100,00%**	**2 728 715 576**	**100,00%**
North	18 548	30,75%	760 875 187	27,88%
Center	9 929	16,46%	431 914 707	15,83%
Lisbon	20 437	33,88%	987 080 169	36,17%
Alentejo	3 017	5,00%	139 914 064	5,13%
Algarve	3 834	6,36%	184 506 280	6,76%
Madeira	1 624	2,69%	82 341 453	3,02%
Azores	2 926	4,85%	142 083 716	5,21%

Delinquencies[7]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
> 30 to 60 days	88	0,15%	3 528 585	0,13%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount[a]



Amortisation Profile	**Principal Balance**
jun/2020	2 728 715 576
jun/2021	2 559 801 404
jun/2022	2 394 538 670
jun/2023	2 233 224 565
jun/2024	2 075 575 772
jun/2025	1 921 629 372
jun/2026	1 771 429 067
jun/2027	1 625 644 384
jun/2028	1 486 895 351
jun/2029	1 356 764 122
jun/2034	855 027 894
jun/2039	502 964 291
jun/2044	241 971 384
jun/2049	91 635 774
jun/2054	24 301 072
jun/2059	799 654
jun/2062	8 893
jun/2066	0

[a] Mortgage Credit Pool; assumes no prepayments

	Report Reference Date:	**30/06/2020**
	Report Frequency:	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]	168 914 172	165 262 734	161 314 105	157 648 793	153 946 400	1 066 601 478	855 027 894
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets[2]	11 853 444	0	0	0	0	0	0
Cover Pool	**180 767 616**	**165 262 734**	**161 314 105**	**157 648 793**	**153 946 400**	**1 066 601 478**	**855 027 894**
Covered Bonds	**0**	**0**	**750 000 000**	**550 000 000**	**500 000 000**	**500 000 000**	**0**

[b] Assumes no prepayments

8. Liquidity Cushion	**Nominal Amount**
Liquidity Cushion amount [c]	**11 853 444**
Deposits with eligible financial institutions	11 853 444
Eligible securities (market value)	0

[c] At least equal to the payments due on the Covered Bonds Outstanding for the next 3 months

9. Derivative Financial Instruments	**Nominal Amount**
Total Amount of Derivatives in the Cover pool	**750 000 000,00**
Of Which Interest Rate Derivatives[b]	**750 000 000,00**
Fixed to Floating Swaps	750 000 000,00
Interest Basis Swaps	0,00
Of Which Currency Swaps	**0,00**

[b] External Counterparties (Yes)

10. Contacts

Financial Division	users_DFI_depMC@montepio.pt
Other Reports on CEMG website	http://www.montepio.pt/SitePublico/en_GB/institutional/investor-relations/funding-programmes.page?
ECBC Label Website	https://coveredbondlabel.com/

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 cover 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 statistcal 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.

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

HTT 2020

Reporting in Domestic Currency	EUR

CONTENT OF TAB E

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Servicer	Caixa Económica Montepio Geral	2138004FIUXU3B2MR537			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	ND2	ND2			
E.1.1.5	Cash manager	ND2	ND2			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	ND2	ND2			
E.1.1.8	Standby account bank	ND2	ND2			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	Citicorp Trustee Company Limited	5493006DII520KIT6686			
E.1.1.11	Cover Pool Monitor	PwC	ND3			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	NatWest Markets plc (formerly RBS plc)	ND2	RR3QWICWWIPCS8A4S074	IR		
E.2.1.2						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	134,11				
E.3.1.2	Weighted Average Maturity (months)**	261,43				
OE.3.1.1	Maximum LTV	80%				
OE.3.1.2	Origination date of most seasoned loan	09/06/1988				
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	1-<30 days	1,40%	ND2	ND2	ND2	1,40%
E.3.2.2	30-<60 days	0,13%	ND2	ND2	ND2	0,13%
E.3.2.3	60-<90 days	0,00%	0,00%	0,00%	0	0,00%
E.3.2.4	90-<180 days	0,00%	0,00%	0,00%	0,00%	0,00%
E.3.2.5	>= 180 days	0,00%	0,00%	0,00%	0,00%	0,00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2020

Reporting in Domestic Currency	EUR

For further information concerning the nation-specific dispositions regarging the impact of the Covid 19 outbreak on cover pools, please refer to the: COVID-19: EMF-ECBC Response

CONTENT OF Temporary Tab

Optional further information at issuer/country level

[For completion]

Can the COVID-19 related payment holiday loans remain part of the cover pool?	YES

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19

	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	436,2654637	7416	16,0%	12,3%
OCOV.1.1.2					
OCOV.1.1.3					

2. Additional information on the cover pool section affected by payment holidays

	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	0,0%	0,0%	0,2%	10,9%	1,4%	12,6%
COV.2.1.2	principal deferred	0,0%	0,0%	0,2%	3,0%	0,2%	3,4%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,4%	14,0%	1,6%	16,0%
OCOV.2.1.5	*o/w [if relevant, please specify]*						0,0%
OCOV.2.1.6	*o/w [if relevant, please specify]*						0,0%
OCOV.2.1.7	*o/w [if relevant, please specify]*						0,0%
OCOV.2.1.8	*o/w [if relevant, please specify]*						0,0%