

Report Reference Date: **31/03/2024**  
 Report Frequency: Monthly

1. Current Credit Ratings		Long Term	Short Term			
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme		Aaa / AAA (Moody's/Fitch)	N/A			
Caixa Económica Montepio Geral Portugal		ba2 / B+ / BB (Moody's/Fitch/DBRS) A3 / A- / A (Moody's/Fitch/DBRS)	P-2 / B / R-3 (Moody's/Fitch/DBRS) P-2 / F1 / R-1 (low) (Moody's/Fitch/DBRS)			
2. Covered Bonds Issues		Issue Date	Coupon	Maturity Date	Remaining Term	Nominal Amount
<b>Covered Bonds Outstanding</b>					<b>1,70</b>	<b>2 300 000 000</b>
<b>Syndicated Covered Bonds Issues</b>						
Series 11 (ISIN PTCMGAOM0038)	14/11/2019	Fixed Rate	14/11/2024		0,62	500 000 000
<b>Private Placements Covered Bonds Issues</b>						
Series 6 (ISIN PTCMGEOE0034)	09/11/2016	Floating Rate	11/11/2024		0,61	300 000 000
Series 8 (ISIN PTCMGFOE0033)	16/12/2016	Floating Rate	16/12/2026		2,71	1 250 000 000
Series 9 (ISIN PTCMGSOM0020)	22/05/2017	Floating Rate	22/05/2024		0,14	250 000 000

**CRD Compliant (Yes/No)** **Yes**

3. Overcollateralization			Covered Bond			MORATORIUM	
Date	Cover Pool	Other Assets <sup>1</sup>	Outstanding	OC <sup>2</sup>	Asset Percentage	Amount Outstanding	Number Contracts
31 March 2024	3 030 755 904	37 353 628	2 300 000 000	<b>133,40%</b>	<b>74,96%</b>	0,00	0
29 February 2024	3 026 490 937	37 353 336	2 300 000 000	<b>133,21%</b>	<b>75,07%</b>	0,00	0
31 January 2024	3 025 269 429	36 153 081	2 300 000 000	<b>133,11%</b>	<b>75,13%</b>	0,00	0
31 December 2023	3 026 095 503	36 242 769	2 300 000 000	<b>133,15%</b>	<b>75,11%</b>	0,00	0
30 November 2023	3 020 540 710	36 242 467	2 300 000 000	<b>132,90%</b>	<b>75,24%</b>	0,00	0
31 October 2023	2 749 964 655	36 232 213	2 300 000 000	<b>121,14%</b>	<b>82,55%</b>	0,00	0
30 September 2023	2 749 094 197	34 681 924	2 300 000 000	<b>121,03%</b>	<b>82,62%</b>	0,00	0
31 August 2023	2 749 675 153	34 681 401	2 300 000 000	<b>121,06%</b>	<b>82,60%</b>	0,00	0
31 July 2023	2 743 641 903	33 261 162	2 300 000 000	<b>120,73%</b>	<b>82,83%</b>	0,00	0
30 June 2023	2 744 389 654	29 461 153	2 300 000 000	<b>120,60%</b>	<b>82,92%</b>	0,00	0
31 May 2023	2 748 645 707	29 460 917	2 300 000 000	<b>120,79%</b>	<b>82,79%</b>	0,00	0
30 April 2023	2 748 360 052	27 250 728	2 300 000 000	<b>120,68%</b>	<b>82,86%</b>	0,00	0

4. Contacts	
Financial Division	users_GT@montepio.pt
Other Reports on CEMG website	<a href="https://www.montepio.pt/funding-programmes">https://www.montepio.pt/funding-programmes</a>
ECBC Label Website	<a href="https://coveredbondlabel.com/">https://coveredbondlabel.com/</a>

**Notes**

<sup>1</sup> **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-.

<sup>2</sup> **Overcollateralization**

The overcollateralization 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.