Mortgage Covered Bonds

Report Reference Date: **30/09/2026**
Report Frequency: Monthly

1. Current Credit Ratings	Long Term	Short Term
Euro 5,000,000,000 Mortgage Soft Bullet Covered Bond Programme	Aaa / AAA (Moodys/Fitch)	N/A
Caixa Económica Montepio Geral	baa2 / BBB- / BBBL (Moodys/Fitch/DBRS)	P-1 / F3 / R-2M (Moodys/Fitch/DBRS)
Portugal	A3u / A+u / AH (Moodys/Fitch/DBRS)	P-2 / F1+u / R-1M (Moodys/Fitch/DBRS)

2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Remaining Term	Nominal Amount
Covered Bonds Outstanding				**0,21**	**1 250 000 000**
Syndicated Covered Bonds Issues					
Private Placements Covered Bonds Issues					
Series 8 (ISIN PTCMGFOE0033)	16/12/2016	Floating Rate	16/12/2026	0,21	1 250 000 000

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

3. Overcollateralization			Covered Bond			MORATORIUM	
	Cover Pool	Other Assets[1]	Outstanding	OC[2]	Asset Percentage	Amount Outstanding	Number Contracts
Date							
30 September 2026	2 113 835 339	19 698 822	1 250 000 000	**170,68%**	**58,59%**	0,00	0
31 August 2026	2 118 169 259	19 698 677	1 250 000 000	**171,03%**	**58,47%**	0,00	0
31 July 2026	2 119 156 849	16 388 565	1 250 000 000	**170,84%**	**58,53%**	0,00	0
30 June 2026	2 117 419 674	18 458 411	1 250 000 000	**170,87%**	**58,52%**	0,00	0
31 May 2026	2 115 746 347	18 458 275	1 250 000 000	**170,74%**	**58,57%**	0,00	0
30 April 2026	2 117 464 108	15 358 175	1 250 000 000	**170,63%**	**58,61%**	0,00	0
31 March 2026	2 116 357 356	17 808 021	1 250 000 000	**170,73%**	**58,57%**	0,00	0
28 February 2026	2 127 152 915	17 807 905	1 250 000 000	**171,60%**	**58,28%**	0,00	0
31 January 2026	2 134 413 857	14 597 805	1 250 000 000	**171,92%**	**58,17%**	0,00	0
31 December 2025	2 118 212 041	11 497 660	1 250 000 000	**170,38%**	**58,69%**	0,00	0
30 November 2025	2 201 152 744	17 337 537	1 250 000 000	**177,48%**	**56,34%**	0,00	0
31 October 2025	2 206 779 789	17 287 293	1 250 000 000	**177,93%**	**56,20%**	0,00	0

4. Contacts

Financial Division	users_DFI_depMC@bancomontepio.pt
Other Reports on CEMG website	https://www.bancomontepio.pt/en/institutional/investor-relations/funding-programmes?tab=covered-bond
Covered Bond Label website	https://coveredbondlabel.com/

Notes

[1] 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-.

[2] 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.