

Report Reference Date: **30/04/2021**
 Report Frequency: Monthly

1. Current Credit Ratings	Long Term	Short Term
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme	A1 / AA- / BBB (Moody's/Fitch/DBRS)	N/A
Caixa Económica Montepio Geral Portugal	b3 / b- / B (Moody's/Fitch/DBRS) Aa3 / BBB / BBB (Moody's/Fitch/DBRS)	NP / B / R-4 (Moody's/Fitch/DBRS) P-3 / F2 / R-2 (high) (Moody's/Fitch/DBRS)

2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Remaining Term	Nominal Amount
Covered Bonds Outstanding				3,13	2 300 000 000
Syndicated Covered Bonds Issues					
Series 10 (ISIN PTCMGTO0029)	17/10/2017	Fixed Rate	17/10/2022	1,46	750 000 000
Series 11 (ISIN PTCMGA00038)	14/11/2019	Fixed Rate	14/11/2024	3,54	500 000 000
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMGEOE0034)	09/11/2016	Floating Rate	09/11/2023	2,53	300 000 000
Series 8 (ISIN PTCMGFOE0033)	16/12/2016	Floating Rate	16/12/2026	5,63	500 000 000
Series 9 (ISIN PTCMGSO0020)	22/05/2017	Floating Rate	22/05/2024	3,06	250 000 000

CRD Compliant (Yes/No)
Yes

3. Overcollateralization	Cover Pool	Other Assets ¹	Covered Bond Outstanding	OC ²	MORATORIUM	
					Amount Outstanding	Number Contracts
Date						
30 April 2021	2 734 101 062	7 760 000	2 300 000 000	19,21%	425 108 561,85	7 136
31 March 2021	2 735 309 855	6 760 000	2 300 000 000	19,22%	433 470 739,59	7 322
28 February 2021	2 734 294 080	6 350 000	2 300 000 000	19,16%	441 311 444,42	7 436
31 January 2021	2 733 479 770	6 000 000	2 300 000 000	19,11%	441 673 571,26	7 377
31 December 2020	2 732 778 397	6 000 000	2 300 000 000	19,08%	439 361 536,48	7 380
30 November 2020	2 732 831 394	6 000 000	2 300 000 000	19,08%	444 494 270,38	7 490
31 October 2020	2 732 459 657	6 000 000	2 300 000 000	19,06%	448 581 917,11	7 574
30 September 2020	2 730 590 897	11 853 444	2 300 000 000	19,24%	454 476 320,21	7 654
31 August 2020	2 729 676 715	11 853 444	2 300 000 000	19,20%	454 663 866,33	7 661
31 July 2020	2 730 679 190	11 853 444	2 300 000 000	19,24%	444 009 281,70	7 475
30 June 2020	2 728 715 576	11 853 444	2 300 000 000	19,16%	436 265 463,68	7 416
31 May 2020	2 730 813 763	11 853 444	2 300 000 000	19,25%	413 096 129,54	7 028

4. Contacts

Financial Division

Other Reports on CEMG website

ECBC Label Website

users_GT@montepio.pt
<https://www.montepio.pt/funding-programmes>
<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.