

					Report Reference Date:	2025-06-30
1. Current Credit Ratings		Long Term			Report Frequency: Short Term	Quarterly
Mortgage Covered Bond Programme		AAA (Moody 's)			N/A	
Caixa Geral de Depósitos	Baa1/A/A	(low) (Moody's /	S&P / DBRS)	P-2/	A-1/R-1L (Moody's / S&P /	DBRS)
Portugal			&P / Fitch / DBRS)		F1/R-1(Moody's / S&P / Fito	
2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Soft Bullet Date <sup>1</sup>	Remaining Term	Nominal Amount
Covered Bonds Outstanding			•		3,27	5.000.000.000
Private Placements Covered Bonds Issues						
Series 14 (ISIN PTCGHOOE0013)	2012-07-31	FRN	2026-04-30	2027-04-30	0,83	1.500.000.000
Series 18 (ISIN PTCGDLOM0028)	2018-12-19	FRN	2028-12-19	2029-12-19	3,47	1.500.000.000
Series 19 (ISIN PTCGDEOM0001)	2023-12-12	FRN	2030-06-12	2031-06-12	4,95	2.000.000.000
CRD Compliant (Yes/No)						Yes
3. Asset Cover Test					Remaining Term	Nominal Amount
Mortgage Credit Pool					28,62	5.780.564.804
Liquid Assets (Liquidity Buffer, LB) <sup>2</sup>					0,96	145.767.600
LB- eligible Cash Deposits					0,00	0,00
LB- eligible Securities					0,96	145.767.600
Substitution Assets (Cash and Securities)					0,00	0
Total Cover Pool					27,94	5.926.332.404
Overcollateralization <sup>3</sup> (Current OC)						18,53%
Required Overcollateralization (Moody's) - Minimum OC	level to keep the cu	rrent Mortgage Co	vered Bond Programi	me rating		10,50%
Legal Minimum Overcollateralization						5,00%
4. Other Triggers						
Net Present Value of Assets (incl. derivatives) <sup>4</sup>						6.160.724.146
Net present value of liabilities (incl. derivatives) <sup>4</sup>	-1£ li=bilibi== /:=					4.995.279.000
Net Present Value of Assets (incl. derivatives) - Net present v Net Present Value of Assets (incl. derivatives) - Net present v						OK OK
Net Present Value of Assets (incl. derivatives) - Net present v						OK OK
Other Assets <= 20% (Cover Pool + Other Assets)	alue of flabilities (file	ci. derivatives) 2 c	(Stress or -2000ps)			OK OK
Deposits with a remaining term > 100 days <= 15% Covered	Bonds Nominal					OK OK
Estimated Interest from Mortgage Credit and Other Assets - E		om Covered Bonds	s >= 0			OK
Mortgage Credit + Other Assets WA Remaining Term - Covere			,, - 0			OK
Tioning age at east 1 out of 1	d Bonds W/ Neman	ing renit - 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						65.635
Aggregate Original Principal Balance (EUR)						7.422.941.341
Aggregate Current Principal Balance (EUR)						5.780.564.804
Average Original Principal Balance per Ioan (EUR)						113.094
Average Current Principal Balance per loan (EUR)						88.071
Current principal balance of the 5 largest borrowers (EUR)						4.060.301
Weight of the 5 largest borrowers (current principal balance)	%					0,07
Current principal balance of the 10 largest borrowers (EUR)						7.548.926
Weight of the 10 largest borrowers (current principal balance)	) %					0,13
Weighted Average Seasoning (months)						83,79
Weighted Average Remaining Term (months)						343,42
Weighted Average Current Unindexed LTV <sup>5</sup> (%)						58,82
Weighted Average Current Indexed LTV <sup>5</sup> (%)						36,06%
Weighted Average Interest Rate (%)						3,63
Weighted Average Spread (%)						0,84
Max Maturity Date (yyyy-mm-dd)						2072-04-20



Sibbilizated Loans         Number of Loans         "Total Loans         Amount of Loans         *Total Amount Cloons           Yes         6.00         0.00         0.00         0.00           No         6.50.33         100,00%         3.70.554.00         100,00%           Yes         6.50.53         100,00%         Amount of Loans         *Total Amount           Yes         8.50.53         100,00%         Amount of Loans         *Total Amount           Yes         1.00.60         1.00.00%         Amount of Loans         *Total Amount           Yes         1.00.00%         1.00.00%         3.455.321.60         40.21%           Roard         2.00.00         5.780.564.00         40.21%           Roard         1.00.00         5.780.564.00         40.21%           Roard         1.00.00         5.780.564.00         40.00           Mumber of Loans         1.00.00         5.780.564.00         40.00           West         1.00.00         5.00.00         5.780.564.00         40.00           Manual Y Franch         1.00.00         5.00.00         5.00.00         60.00         60.00         60.00         60.00         60.00         60.00         60.00         60.00         60.00         60.				Report Reference Date:	2025-06-30
Signate (Same)         Number (Inc.)         Number (Inc.)         Call (Inc.) <th>C. Mantagas Condit Book (continued)</th> <th></th> <th></th> <th>Report Frequency:</th> <th>Quarterly</th>	C. Mantagas Condit Book (continued)			Report Frequency:	Quarterly
Year         0.00         0.000         0		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Nome Tourser/ To					
Year         55.55         50.000 <td></td> <td></td> <td></td> <td></td> <td></td>					
	Yes	65.635			100,00%
Property	No	0	0,00%	0	0,00%
Roatmount Type         Number Offices         75 Tokal Lanout         45 Tokal Amount         75 Tokal Amo	Interest Rate Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Repair Type         Number of 100,000         % Total Journal of 100,000         Mount of 100,000         100,000         5,789,564-80         100,000           Linear Increasing installments         6,005         0,000         <	Fixed <sup>7</sup>	20.407	31,09%	2.324.235.638	40,21%
Amuly French         68.05         5.00         5.780.564.00         0.000%           Inceasing instalaments         0         0.00% <th< td=""><td>Floating</td><td>45.228</td><td>68,91%</td><td>3.456.329.166</td><td>59,79%</td></th<>	Floating	45.228	68,91%	3.456.329.166	59,79%
Umar   Contaminents   0   0,0%   0   0,0	Repayment Type		% Total Loans	Amount of Loans	% Total Amount
Incesting interlatements	Annuity / French				100,00%
Ballet					
Interest					
Stenering         Number of Long         4 cultable         Amount of Long         4 cultable         Amount of Long         4 cultable					
Number of Loans   Number of					
10 10 19 years   0 0 0,000					
1.0 2 years	_				
2 0 3   wears					
1.0   1.0					
14.0   14.0   15.0					
1.1.1698   1.1.1698					
1					
7.0 By sears   2.78 By 4.25%   22.507.507   3.89%   8.10 by sears   2.381   3.58%   161.504.872   2.73%   9.10 by sears   3.080   4.69%   20.2.82.492   3.59%   10.10 by sears   3.160   3.16%   3.0.00.906   3.0.62%   3.0.00.90					
1					
9. 10 ly ayears					
10 to 11 years         1.60         2.44%         91.564.90         1.58%           More than 12 years         75 5         1.15%         36.055.96         2.62%           More than 12 years         Number Oloans         2.96%         4.119.34.21         2.00%           Remainin Ferm         Number Oloans         2.27%         1.19.34.22         3.01%           5 to 8 years         1.388         2.01%         5.339.40         0.61%           8 to 10 years         1.388         2.03%         5.539.40         0.61%           8 to 10 years         1.348         2.03%         5.59.81.61         0.79%           10 to 12 years         2.10         3.36%         5.59.81.61         1.6%           14 to 16 years         2.41%         3.6%         5.58.61         2.15%           15 to 29 years         2.60         3.9%         125.81.60         2.15%           15 to 29 years         2.60         3.9%         125.81.60         2.29%           25 to 28 years         2.60         3.9%         125.86.10         2.29%           26 to 28 years         5.98         9.12         5.59.90         5.59.91         2.59.92         2.60         2.23%         2.25%         2.25%         2.25% <td></td> <td></td> <td></td> <td></td> <td></td>					
1.0   1.2   1.2   1.2   1.3		1.603		91.564.930	
Number of Loans   Number of	11 to 12 years				0,62%
Up to Syears	More than 12 years	19.455	29,64%	1.159.343.210	20,06%
5 to Ryears         1.318         2,01%         45.53.93.00         6.61%           8 to 10 years         1.348         2,04%         45.678.386         0.79%           12 to 14 years         2.019         3,06%         55.893.619         1.04%           12 to 14 years         2.011         3,06%         55.46.681         1,65%           16 to 18 years         2.18         3,30%         139.020.297         2,19%           16 to 20 years         3.061         3,39%         172.664.170         2,99%           20 to 22 years         3.011         5,81%         305.469.842         2,85%           20 to 22 years         3.012         5,81%         305.469.842         5,28%           20 to 28 years         3.01         5,81%         305.469.842         5,28%           20 to 28 years         5.95         9,12%         564.789.224         7,50%           20 to 29 years         6.00         2,97%         564.789.224         9,77%           20 to 29 years         8.00         4,94         43.678.842         9,75%           20 to 29 years         8.00         4,95         9,12%         564.789.224         9,77%           20 to 29 years         8.00         4,00         4,75	Remaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
8 to 10 years         1.340         2,04%         45.678.386         0.79%           10 to 12 years         1.334         2,03%         59.893.619         1,04%           12 to 14 years         2.019         3,08%         95.416.681         1,65%           14 to 16 years         2.411         3,67%         126.361.050         2,19%           16 to 18 years         2.620         3,39%         132.06.217         2,99%           20 to 22 years         3.611         6,66%         228.574.696         3,95%           21 to 24 years         3.611         5,81%         305.498.42         5,28%           24 to 26 years         8.93         8,95%         358.092.124         10,12%           25 to 28 years         8.93         8,95%         585.092.124         10,12%           26 to 28 years         8.93         8,95%         585.092.124         10,12%           26 to 28 years         8.93         8,95%         585.092.124         10,12%           26 to 28 years         8.93         8,95%         585.092.126         10,12%           26 to 30 years         8.04         4,34         4,36%         4,36%         4,36%         4,36%         4,05         4,36%         4,56.59         5,1	Up to 5 years	1.492	2,27%	17.924.320	0,31%
10 to 12 years       1,334       2,0%       59.895.16       1,04%         12 to 14 years       2,011       3,0%       95.416.681       1,65%         14 to 16 years       2,411       3,67%       126.316.50       2,19%         16 to 18 years       2,168       3,30%       139.00,20.29       2,40%         18 to 20 years       3,061       4,66%       228.574.69       3,99%         20 to 22 years       3,061       6,66%       228.574.69       3,95%         24 to 26 years       3,812       5,81%       305.469.842       5,28%         24 to 26 years       5,875       8,95%       855.092.124       10,12%         26 to 28 years       5,895       9,12%       564.789.224       9,77%         28 to 30 years       5,895       9,12%       564.789.224       9,77%         28 to 28 years       5,895       9,12%       564	•	1.318			0,61%
12 to 14 years     2.019     3,08%     95.416.681     1,65%       14 to 16 years     2.411     3,07%     126.361.050     2,19%       16 to 18 years     2.168     3,39%     139.020.297     2,49%       16 to 20 years     2.620     3,99%     172.664.170     2,99%       20 to 22 years     3.061     4,66%     228.574.696     3,95%       21 to 24 years     3.812     5,81%     305.469,842     5,28%       24 to 26 years     8.375     8,95%     585.092.124     10,12%       24 to 26 years     5,875     8,95%     585.092.124     10,12%       25 to 29 years     3,04     4,46%     2,95%     585.092.124     10,12%       26 to 28 years     5,875     8,95%     585.092.124     10,12%       26 to 28 years     5,875     8,95%     585.092.124     10,12%       26 to 29 years     2,90%     4,14%     2,965.905.686     51,31%       30 to 40 years     8,13     4,14%     2,965.905.686     51,31%       40 years     8,14     4,14     4,14     2,965.905.686     51,31%       40 years     8,14     4,14     4,14     4,14     4,14     4,14     4,14     4,14     4,14     4,14     4,14     4,14     4	8 to 10 years				0,79%
14 to 16 years       2.411       3,67%       126,361,050       2,19%         16 to 18 years       2.620       3,90%       139,020,297       2,40%         20 to 22 years       2.620       3,90%       172,664,170       2,99%         20 to 22 years       3.061       4,66%       228,574,696       3,95%         22 to 24 years       3.361       5,81%       305,469,842       5,85%         24 to 26 years       4,937       7,5%       433,678,402       7,50%         24 to 26 years       5,87%       8,95%       585,092,124       10,12%         26 to 28 years       5,87%       8,95%       585,092,124       10,12%         26 to 28 years       5,80%       585,092,124       10,12%         26 to 28 years       5,80%       585,092,124       10,12%         26 to 28 years       5,80%       585,092,124       10,12%         26 to 28 years       6,00%       9,12%       564,789,224       9,77%         30 to 40years       6,00%       12,33%       14,489       4,473,630       0,08%         Current Uninexed LTV       1,00%       1,00%       1,30%       1,30%       1,33%       1,33%       1,438%       1,43%       1,50%       1,50%					
16 to 18 years       2.168       3,30%       139.02.297       2,40%         18 to 20 years       3.061       3,99%       172.664.170       2,99%         22 to 24 years       3.061       4,66%       228.574.696       3,95%         24 to 26 years       4.937       7,52%       433.678.402       7,50%         24 to 28 years       5.875       8,95%       855.09.212       10,12%         26 to 30 years       5.875       8,95%       855.09.212       10,12%         30 to 40 years       2.886       1,13%       4,75%       4,77%         30 to 40 years       2.88       4,149%       2,955.92.86       51,31%         More than 40 year       2.88       4,149%       2,955.92.86       51,31%         More than 40 year       8.88       1,798       51,31%       4,00%       51,31%         Ob 50%       9.88       1,948       1,33%       1,43%       4,00       55,55%       6,05%       6,05%       6,					
18 to 20 years       2,620       3,99%       172,664,170       2,99%         20 to 22 years       3.061       4,66%       228,574,696       3,59%         24 to 26 years       3.812       5,81%       305,469,42       2,82%         24 to 26 years       4.937       7,52%       433,678.402       7,50%         26 to 28 years       5,875       8,95%       585,092.124       10,12%         26 to 30 years       5,985       9,12%       564,789,24       9,77%         30 to 40 years       2,04%       4,736,30       9,78%         More than 40 years       8       0,04%       4,736,30       0,88%         Current Unindexed LTV       Number of Loans       4,743       831,378.36       14,38%         40 to 50%       1,149       1,297%       675,510.862       11,69%         50 to 60%       1,144       1,297%       675,510.862       11,29%         60 to 70%       1,144       1,297%       675,510.862       11,29%         50 to 60%       1,144       1,297%       675,510.862       11,29%         60 to 70%       1,148       2,298%       1,790.45.962       3,09%         More than 80%       1,24       1,24       4,44       4,44 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
20 to 22 years       3.061       4,66%       228.574.696       3,95%         2 to 24 years       3.812       5,81%       305.469.842       5,28%         2 to 26 years       4,937       7,52%       433.678.402       7,52%         26 to 28 years       5,895       8,95%       568.092.124       10,12%         26 to 30 years       5,965       9,12%       564.789.224       9,77%         30 to 40 years       2,975       41,49%       2,965.926.286       51,31%         More than 40 years       8,95%       4,49%       2,965.926.286       51,31%         More than 40 years       8,95%       4,49%       2,965.926.286       51,31%         More than 40 years       8,95%       4,149%       2,965.926.286       51,31%         More than 40 years       8,95%       7,20%       4,755.309       0,08%         Current Unindexed LTV       Number of Loans       4,00%       4,735.309       4,704       831.378.363       14,38%         50 to 60%       8,111,489       5,740%       675.51,0862       11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69%       50.11,69% <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
22 to 24 years       3.812       5,81%       305.469.842       5,28%         24 to 26 years       4.937       7,52%       433.678.402       7,50%         26 to 28 years       5,875       8,95%       585.092.124       10,12%         28 to 30 years       5,985       9,12%       564.789.224       9,77%         30 to 40 years       2,004       4,499       2,965.926.26       51,31%         More than 40 years       8       7,12%       4,40%       2,965.926.26       51,31%         More than 40 years       8       7,40%       4,736.30       0,08%         Current Unindexed LTV       Number of Loans       Amount of Loans       6,748.10       8,74%       331.378.363       14,38%       40,18%					
24 to 26 years       49.937       7,52%       433.678.402       7,50%         26 to 28 years       5.875       8,95%       585.092.124       10,12%         28 to 30 years       5.985       9,12%       564.789.224       9,77%         30 to 40 years       27.235       41,49%       2.965.926.286       51,31%         More than 40 years       8       0,04%       4.736.309       0,08%         Current Unindexet LY       Number of Loans       4 to 10,98%       4 to 10,98%       27,40%       831.378.36       14,38%         40 to 50%       15,985       27,40%       831.378.36       14,38%       14,38%         40 to 50%       15,91%       16,21%       994.417.860       17,90%         50 to 60%       10,641       16,21%       994.417.860       17,90%         60 to 70%       14,489       22,0%       1.790.455.62       30,97%         70 to 80%       14,489       22,0%       1.790.455.62       30,97%         Nomer-Occupied       52,355       79,78       5119.412.91       88,56%         Second Home       6,485       9,88       584.163.13       10,11%         Buy to Let       0       0       0       0       0					
26 to 28 years       5.875       8,95%       585.09.124       10,12%         28 to 30 years       5.895       9,12%       564.789.224       9,77%         30 to 40 years       27.235       41,49%       2.965.926.266       51,31%         More than 40 years       28       0,04%       4.736.30       0,08%         Current Unindexed LTV       Number of Loan       **Cotal Loans**       Amount of Loans**       **Cotal Amount**         Up to 40%       17.985       27,40%       831.378.363       14,38%         40 to 50%       10.641       16,21%       94.417.860       17,20%         60 to 70%       10.64       16,21%       94.417.860       17,20%         60 to 70%       10.40       2,34%       1,488.911.57       25,76%         70 to 80%       10.40       2,00%       1,790.455.62       30,97%         More than 80%       80       1,790.455.62       30,97%         Owner-Occupied       5.235       79,78       5.119.412.71       85,56%         Second Home       6.485       9,88%       584.163.13       10,11%         Other       6.785       1,04%       76,98.95       1,33%         Property Tye       Number of Loan       Number of Loan </td <td></td> <td></td> <td></td> <td></td> <td></td>					
28 to 30 years       5.985       9,12%       564.789.24       9,77%         30 to 40 years       27.235       41,49%       2.965.926.266       51,31%         More than 40 years       28       0,04%       4.736.309       0,08%         Current Unindexed LTV       Number of Loans       **Total Loans       Amount of Loans       **Total Amount         Up to 40%       17.985       27,40%       831.378.363       14,38%         40 to 50%       8.511       12,97%       675.51.062       11,69%         50 to 60%       10.641       16,21%       994.41.866       17,20%         60 to 70%       14.089       21,34%       1.488.911.75       25,76%         70 to 80%       14.489       22,08%       1.790.345.962       30,97%         More than 80%       14.489       22,08%       1.790.345.962       30,97%         More Purpose       Number of Loans       **Total Loans       **Total Loans       **Total Amount         Owner-Occupied       5.2365       79,78%       5.19.412.719       88,56%         Second Home       5.2365       79,88       5.819.4163.13       10,11%         Other       6.535       10,30%       76,988.52       1,33%         Property Tye					
30 to 40 years         27.235         41,49%         2.965,926.286         51,31%           More than 40 years         28         0,04%         4.736.39         0,08%           Current Unindeed LTV         Number of Loans         4 Total Loans         Amount of Loans         % Total Amount           Up to 40%         1,798         27,40%         831.378.36         14,38%           40 to 50%         8,511         1,297%         675.51.062         11,69%           50 to 60%         10,64         16,21%         994.417.80         17,20%           60 to 70%         14,00         21,34%         1,488.911.75         25,76%           70 to 80%         14,40         21,34%         1,488.911.75         25,76%           More than 80%         2         0         <					
More than 40 years         2         0,40%         4,736,30         0,88%           Current Unindexed LTV         Number of Loans         % Total Loans         Amount of Loans         % Total Amount           Up to 40%         17,985         27,40%         831,378,363         14,38%           40 to 50%         8,511         12,97%         675,510,862         11,69%           50 to 60%         10,641         16,21%         994,417.86         17,20%           60 to 70%         14,009         21,34%         1,488,911.75         25,76%           70 to 80%         2,008         1,790,345.62         30,97%           More than 80%         0         0         0         0,00%           Loan Purpose         Number of Loans         4mount of Loans         % Total Amount           Owner-Occupied         52,365         79,78%         54,153,13         10,11%           Second Home         6,485         9,88%         584,163,13         10,11%           Other         6,789         10,30%         76,988,55         10,30%           Other         6,789         10,30%         76,988,55         10,30%           Froperty Type         Number of Loans         Mount of Loans         Mount of Loans <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Current Unindexed LTV         Number of Loans         % Total Loans         Amount of Loans         % Total Amount           Up to 40%         17.985         27.40%         831.378.363         14,38%           40 to 50%         8.511         12,97%         675.510.862         11,69%           50 to 60%         10.641         16,21%         994.417.860         17,20%           60 to 70%         14.009         21,34%         1.488.911.757         25,76%           70 to 80%         14.489         22,08%         1.790.345.962         30,97%           More than 80%         0         0,00%         0         0,00%           Loan Purpose         Number of Loans         Amount of Loans         % Total Amount           Owner-Occupied         52.365         79,78%         5.119.412.71         88,56%           Second Home         6.485         9,88%         584.163.133         10,11%           Other         6.785         10,34%         76,988.95         1,33%           Property Type         Number of Loans         Mount of Loans         % Total Amount           Residential         65,635         100,00%         5,780.564.804         100,00%           Flat         80,01%         448.258         0,01% </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Up to 40%         17.985         27,40%         831.378.363         14,38%           40 to 50%         8.511         12,97%         675.510.862         11,69%           50 to 60%         10.641         16,21%         994.417.860         17,20%           60 to 70%         14.009         21,34%         1.488.911.757         25,76%           70 to 80%         14.489         22,08%         1.790.345.962         30,97%           More than 80%         0	Current Unindexed LTV				
40 to 50%         8.511         1,97%         675.51.862         11,69%           50 to 60%         10.641         16,21%         994.417.860         17,20%           60 to 70%         14.009         21,34%         1.488.911.757         25,76%           70 to 80%         0         0,00%         0         0         0,00%           More than 80%         0         0,00%         0         0,00%         0         0,00%           Loan Purpose         Number of Loans         % Total Loans         Mount of Loans         % Total Amount           Owner-Occupied         6.485         9,88%         584.163.13         10,11%           Second Home         6.485         9,88%         584.163.13         10,11%           Other         6.785         10,34%         76,988.952         1,33%           Property Type         Number of Loans         % Total Loans         Amount of Loans         % Total Amount           Residential         65.635         100,00%         5.780.564.804         100,00%           House         64,00%         5.780.564.804         100,00%           Other         65.635         100,00%         5.780.564.804         100,00%           House         64,00% <t< td=""><td>Up to 40%</td><td></td><td></td><td>831.378.363</td><td>14,38%</td></t<>	Up to 40%			831.378.363	14,38%
50 to 60%         10.641         16,21%         994.417.860         17,20%           60 to 70%         14.009         21,34%         1.488.911.757         25,76%           70 to 80%         14.489         22,08%         1.790.34562         30,97%           More than 80%         0,00%         0         0         0,00%           Loan Purpose         Number of Loans         4 mount of Loans         4 Total Amount           Owner-Occupied         52.365         79,78%         55.119.412.719         88,56%           Second Home         6.485         9,88%         584.163.13         10,11%           Other         0         0,00%         0         0,00%           Other         6.785         10,34%         76.988.95         1,33%           Property Type         Number of Loans         * Total Loans         Amount of Loans         * Total Amount           Residential         65.635         100,00%         5.780.564.804         100,00%           House         42.06         6,11%         3.687.555.243         6,379%           Other         23.55%         35,89%         2.092.561.30         36,20%	40 to 50%	8.511		675.510.862	11,69%
70 to 80%         14.489         22,08%         1.790.345,962         30,97%           More than 80%         0         0,00%         0         0,00%           Loan Purpose         Number of Loans         **Total Loans         Amount of Loans         **Total Amount           Owner-Occupied         52,3365         79,78%         5.119.412.719         88,56%           Second Home         6,485         9,88%         584.163.133         10,11%           Buy to Let         0         0,00%         0         0         0,00%           Other         6,785         10,34%         76,988,952         1,33%           Property Type         Number of Loans         **Total Loans         Amount of Loans         %*Total Amount           Residential         65,635         100,00%         5,780.564.804         100,00%           Flat         8         0,01%         448,258         0,01%           House         42,069         64,10%         3,687.555,243         36,79%           Other         23,558         35,89%         2,092.561,303         36,20%	50 to 60%	10.641	16,21%	994.417.860	17,20%
More than 80%         0         0,00%         0         0,00%           Loan Purpose         Number of Loans         % Total Loans         Amount of Loans         % Total Amount           Owner-Occupied         52.365         79,78%         5.119.412.719         88,56%           Second Home         6.485         9,88%         584.163.13         10,11%           Buy to Let         0         0,00%         0         0,00%           Other         6.785         10,34%         76.988.95         1,33%           Property Type         Number of Loans         % Total Loans         Mount of Loans         % Total Amount           Residentia         65.635         100,00%         5.780.564.84         100,00%           House         42.06         64,10%         3.687.555.24         6,79%           Other         23.55         35,89%         2.092.561.30         36,20%	60 to 70%	14.009	21,34%	1.488.911.757	25,76%
Number of Loans         Number of Loans         Amount of Loans         % Total Amount of Loans         <	70 to 80%	14.489	22,08%	1.790.345.962	30,97%
Owner-Occupied         52.365         79,78%         5.119.412.719         88,56%           Second Home         6.485         9,88%         584.163.133         10,11%           Buy to Let         0         0,00%         0         0         0,00%           Other         6.785         10,34%         76,988.952         1,33%           Property Type         Number of Loans         * Total Loans         Amount of Loans         * Total Amount           Residential         65.635         100,00%         5.780.564.804         100,00%           House         42.09         64,10%         3.687.555.243         63,79%           Other         23.558         35,89%         2.092.561.303         36,20%	More than 80%		0,00%	0	0,00%
Second Home         6.485         9,88%         584.163.133         10,11%           Buy to Let         0         0,00%         0         0         0,00%           Other         6.785         10,34%         76,988.95         1,33%           Property Type         Number of Loans         Amount of Loans         Month of Loans         76 Total Amount           Residential         65.635         100,00%         5.780.564.804         100,00%           Flat         8         0,01%         448.258         0,01%           House         42.069         64,10%         3.687.555.243         63,79%           Other         23.558         35,89%         2.092.561.303         36,20%					
Buy to Let         0         0,00%         0,00%         0,00%           Other         6.785         10,34%         76.988.952         1,33%           Property Type         Number of Loans         * Total Loans         Amount of Loans         * Total Amount           Residential         65.635         100,00%         5.780.564.804         100,00%           Flat         8         0,01%         448.258         0,01%           House         42.069         64,10%         3.687.555.243         63,79%           Other         23.558         35,89%         2.092.561.303         36,20%	Owner-Occupied				88,56%
Other         6.785         10,34%         76,988.952         1,33%           Property Type         Number of Loans         7 Total Loans         Amount of Loans         % Total Amount           Residential         65.635         100,00%         5.780.564.804         100,00%           Flat         8         0,01%         448.258         0,01%           House         42.069         64,10%         3.687.555.243         63,79%           Other         23.558         35,89%         2.092.561.303         36,20%					
Property Type         Number of Loans Residential         % Total Loans 100,00%         Amount of Loans 5.780.564.804         % Total Amount 100,00%           Flat         8 0,01%         448.258         0,01%           House         42.059         64,10%         3.687.555.243         63,79%           Other         23.558         35,89%         2.092.561.303         36,20%					
Residential         65.635         100,00%         5.780.564.804         100,00%           Flat         8         0,01%         448.258         0,01%           House         42.069         64,10%         3.687.555.243         63,79%           Other         23.558         35,89%         2.092.561.303         36,20%					
Flat     8     0,01%     448.258     0,01%       House     42.069     64,10%     3.687.555.243     63,79%       Other     23.558     35,89%     2.092.561.303     36,20%					
House     42.069     64,10%     3.687.555.243     63,79%       Other     23.558     35,89%     2.092.561.303     36,20%					•
Other 23.558 35,89% 2.092.561.303 36,20%					
·					



						Report Reference Date:	2025-06-30
C. Martine and C.						Report Frequency:	Quarterly
6. Mortgage Credit Pool (continued) Geographical Distribution			N.	umber of Loans	% Total Loans	Amount of Loans	% Total Amount
Portugal				65.635	100,00%	5.780.564.804	1009
North				14.713	22,42%	1.103.984.201	19,109
Center				10.815	16,48%	768.603.236	13,30
Lisbon				30.087	45,84%	3.099.641.422	53,62
Alentejo				4.066	6,19%	272.127.617	4,71
				2.772	4,22%	260.963.543	4,51
Algarve Madeira				1.406		128.795.145	2,23
				1.406	2,14%		
Azores			N.	umber of Loans	2,71%	146.449.640	2,53
Delinquencies <sup>8</sup>			N		% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days				183	0,28%	18.630.908	0,32
> 60 to 90 days				12	0,02%	1.886.001	0,03
> 90 days				0	0,00%	0	0,00
Projected Outstanding Amount <sup>b</sup>						Amortisation Profile	Principal Balance
I						2025-06	5.780.564.80
						2026-06	5.413.389.05
6.000						2027-06	4.897.600.96
						2028-06	4.426.807.36
						2029-06	3.997.509.89
						2030-06	3.605.875.64
4.000						2031-06	3.247.970.67
						2032-06	2.921.378.59
						2033-06	2.623.305.04
E E E R Millions	l _					2034-06	2.351.587.85
						2035-06	2.103.541.25
2.000	_					2036-06	1.876.750.93
		4.4				2037-06	1.013.021.66
						2038-06	487.897.35
						2039-06	407.097.33
							107 C40 FC
0							
600,000,000,000,000,000,000,000	*00 5.00 5.00 1.00 5.00 0.00	, 00, 00, 00, 00, 00, 00, 00,	30, 50, 70, 50, 50, 50,	06,06,06,06,06	06,06,06,06,06		187.640.58 43.107.26
	, <sup>1</sup> 02, 102, 102, 102, 102, 102, 102, 102, 1	**************************************	2 Tay 2 Jay	100 100 100 100 100 100 100 100 100 100	100 100 100 100 100 100 100 100 100 100	2040-06 2041-06	43.107.26 28.742.87
Par Lan Lang Lang Lang Lang Lang Lang Lang	100 100 100 100 100 100 100 100 100 100	an tout tout tout tour tou	to the top top top top top	1001, 1001, 1001, 100 , 100 1001, 1001, 1001, 100 , 100			43.107.26 28.742.87
Thockudes mortgage pool; assumes no prepay		rote to to to to to	to the top top top top		The top top top top to	2040-06 2041-06	43.107.26
Includes mortgage pool; assumes no prepay	yments					2040-06 2041-06 2042-06	43.107.26 28.742.87 18.003.64
Includes mortgage pool; assumes no prepay  7. Expected Maturity Structure  In EUR	yments <b>0-1 Years</b>	1-2 Years	2-3 Years	3-4 Years	4-5 Years	2040-06 2041-06 2042-06 5-10 Years	43.107.26 28.742.87 18.003.64 >10 Years
Pincludes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages <sup>b</sup>	<b>0-1 Years</b> 500.257.941	<b>1-2 Years</b> 504.828.721	<b>2-3 Years</b> 459.642.495	<b>3-4 Years</b> 419.579.831	<b>4-5 Years</b> 382.897.503	2040-06 2041-06 2042-06 5-10 Years 1.468.272.437	43.107.26 28.742.87 18.003.64 >10 Years 2.045.085.87
*Includes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Commercial Mortgages	<b>0-1 Years</b> 500.257.941 0	<b>1-2 Years</b> 504.828.721 0	<b>2-3 Years</b> 459.642.495	<b>3-4 Years</b> 419.579.831 0	<b>4-5 Years</b> 382.897.503 0	5-10 Years  1.468.272.437	43.107.26 28.742.87 18.003.64 >10 Years 2.045.085.87
Includes mortgage pool; assumes no prepay 7. Expected Maturity Structure (in EUR Commercial Mortgages Other Assets <sup>2</sup>	<b>0-1 Years</b> 500.257.941 0 145.767.600	1-2 Years 504.828.721 0 0	<b>2-3 Years</b> 459.642.495 0 0	<b>3-4 Years</b> 419.579.831 0 0	<b>4-5 Years</b> 382.897.503 0 0	5-10 Years 1.468.272.437 0 0	43.107.26 28.742.87 18.003.64 >10 Years 2.045.085.87
Cincludes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Commercial Mortgages Other Assets Cover Pool	0-1 Years 500.257.941 0 145.767.600 646.025.541	1-2 Years 504.828.721 0 0 504.828.721	<b>2-3 Years</b> 459.642.495 0 0 459.642.495	3-4 Years 419.579.831 0 0 419.579.831	<b>4-5 Years</b> 382.897.503 0 0 382.897.503	5-10 Years  1.468.272.437	43.107.26 28.742.87 18.003.64 >10 Years 2.045.085.87
Pincludes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Commercial Mortgages Other Assets Cover Pool Covered Bonds	0-1 Years 500.257.941 0 145.767.600 646.025.541 1.500.000.000	1-2 Years 504.828.721 0 0	<b>2-3 Years</b> 459.642.495 0 0	<b>3-4 Years</b> 419.579.831 0 0	<b>4-5 Years</b> 382.897.503 0 0	5-10 Years 1.468.272.437 0 0	43.107.26 28.742.87 18.003.64 >10 Years 2.045.085.87
Tincludes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Commercial Mortgages Other Assets Cover Pool Covered Bonds Tincludes mortgage pool; assumes no prepay	0-1 Years 500.257.941 0 145.767.600 646.025.541 1.500.000.000	1-2 Years 504.828.721 0 0 504.828.721	<b>2-3 Years</b> 459.642.495 0 0 459.642.495	3-4 Years 419.579.831 0 0 419.579.831	<b>4-5 Years</b> 382.897.503 0 0 382.897.503	5-10 Years  1.468.272.437	43.107.26 28.742.87 18.003.64 >10 Years 2.045.085.87
Includes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Other Assets <sup>2</sup> Cover Pool Covered Bonds Includes mortgage pool; assumes no prepay 3. Derivative Financial Instruments	0-1 Years 500.257.941 0 145.767.600 646.025.541 1.500.000.000	1-2 Years 504.828.721 0 0 504.828.721	<b>2-3 Years</b> 459.642.495 0 0 459.642.495	3-4 Years 419.579.831 0 0 419.579.831	<b>4-5 Years</b> 382.897.503 0 0 382.897.503	5-10 Years  1.468.272.437	43.107.20 28.742.8° 18.003.6° >10 Years 2.045.085.8°  Nominal Amount
Includes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Other Assets <sup>2</sup> Cover Pool Covered Bonds 1 includes mortgage pool; assumes no prepay 8. Derivative Financial Instruments Total Amount of Derivatives in the Co	0-1 Years 500.257.941 0 145.767.600 646.025.541 1.500.000.000 yments Cover pool	1-2 Years 504.828.721 0 0 504.828.721	<b>2-3 Years</b> 459.642.495 0 0 459.642.495	3-4 Years 419.579.831 0 0 419.579.831	<b>4-5 Years</b> 382.897.503 0 0 382.897.503	5-10 Years  1.468.272.437	43.107.2 28.742.8 18.003.6 >10 Years 2.045.085.8 Nominal Amount 0,
Includes mortgage pool; assumes no prepay  The Expected Maturity Structure  In EUR Residencial Mortgages  Cother Assets  Covered Bonds  Includes mortgage pool; assumes no prepay  Source Pool  Covered Bonds  Includes mortgage pool; assumes no prepay  Source Pool  Covered Bonds  Includes mortgage pool; assumes no prepay  One privative Financial Instruments  Total Amount of Derivatives in the Co  Of Which Interest Rate Derivatives	0-1 Years 500.257.941 0 145.767.600 646.025.541 1.500.000.000 yments Cover pool	1-2 Years 504.828.721 0 0 504.828.721	<b>2-3 Years</b> 459.642.495 0 0 459.642.495	3-4 Years 419.579.831 0 0 419.579.831	<b>4-5 Years</b> 382.897.503 0 0 382.897.503	5-10 Years  1.468.272.437	43.107.2 28.742.8 18.003.6 >10 Years 2.045.085.8 Nominal Amount 0,0
Pincludes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Commercial Mortgages Other Assets Cover Pool Covered Bonds	0-1 Years 500.257.941 0 145.767.600 646.025.541 1.500.000.000 yments Cover pool	1-2 Years 504.828.721 0 0 504.828.721	<b>2-3 Years</b> 459.642.495 0 0 459.642.495	3-4 Years 419.579.831 0 0 419.579.831	<b>4-5 Years</b> 382.897.503 0 0 382.897.503	5-10 Years  1.468.272.437	43.107.26 28.742.8; 18.003.64  >10 Years 2.045.085.8;  Nominal Amount 0,0
Pincludes mortgage pool; assumes no prepay 7. Expected Maturity Structure In EUR Residencial Mortgages Commercial Mortgages Other Assets Cover Pool Covered Bonds Pincludes mortgage pool; assumes no prepay 8. Derivative Financial Instruments Total Amount of Derivatives in the C Of Which Interest Rate Derivatives	0-1 Years 500.257.941 0 145.767.600 646.025.541 1.500.000.000 yments Cover pool	1-2 Years 504.828.721 0 0 504.828.721	<b>2-3 Years</b> 459.642.495 0 0 459.642.495	3-4 Years 419.579.831 0 0 419.579.831	<b>4-5 Years</b> 382.897.503 0 0 382.897.503	5-10 Years  1.468.272.437	43.107.26 28.742.8; 18.003.64 >10 Years 2.045.085.8;

### 10. Contacts

Financial Markets Division - Funding

Other Reports on CGD website

 $\underline{https://www.cgd.pt/English/Investor-Relations/Debt-Issuances/Prospectus/Pages/CGD-Covered-Bonds.asparts.pdf.}$ 

## 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.

### <sup>2</sup> Liquid Assets and Substitution Assets

Liquid assets means assets neig in accordance with Article 16 "Requirement for a cove rpool liquidity duffer" of Directive EU 2019-2162 and Artiqo 19%. Reserva de Liquidez of the "Require Jurídico das Obrigações Cobertas" as annex of Decree Law 31/2022 (RJOC).

Substitution assets means cover assets that contribute to the coverage requirements, other than primary assets (Article 3 "Definitions", Directive EU 2019-2162; Artigo 3º "Definições" of RJOC)

Both Liquid Assets and Substitution Assets are subject the limitations and other terms and conditions set by Article 129 of Regulation 575-2013 as subsequently amended from time to time

#### 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

## <sup>4</sup> Net Present Value (NPV)

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve plus average spread for new transactions.

The NPV of the liabilities is obtained by discounting all future cash flows based on the funding curve of the issuer.

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.

## <sup>5</sup> Loan-to-Value

The Current LTV is calculated by dividing de outstanding balance of the loan by the value of the underlying property (last physical valuation).

The Current indexed LTV is calculated by dividing de outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or 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 satisfical models approved by the Bank of Portugal).

### <sup>6</sup> Insured Property

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

These loans are fixed rate as of the reference date, including loans granted on a mixed-rate basis, i.e., loans with an initial fixed rate period after which interest rate reverts to Euribor-indexed floating rate until maturity

## <sup>8</sup> 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 eligibility criteria. Therefore, there are no NPL's included in the cover pool