

Announcement

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ISIN • PTBCP0AM0015



8 October 2025

Banco Comercial Português, S.A. informs about estimated provisions against legal risk related to FX mortgage loans portfolio booked by Bank Millennium, S.A. in 3Q 2025

Banco Comercial Português, S.A. informs that Bank Millennium S.A., in which it holds a 50.1% stake, has published the attached current report.

End of announcement

Banco Comercial Português, S.A.

BANCO COMERCIAL PORTUGUÊS, S.A.,
having its registered office at Praça D. João I, 28, Oporto,
registered at the Commercial Registry of Oporto, with the
single commercial and tax identification number 501 525 882
and the share capital of EUR 3,000,000,000.00.
LEI: JUIU6SODG9YLT7N8ZV32

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October 8, 2025

Current report no.29/2025

SUBJECT: Estimated level of provisions against legal risk related to FX mortgage loans portfolio in the 3rd quarter of 2025.

The Management Board of Bank Millennium S.A. ('the Bank') informs that the estimated level of 3rd quarter 2025 provisions for legal risk connected with FX mortgage loans originated by the Bank amounts to PLN 394 million. Additionally, PLN 91 million worth of provisions (without P&L impact) are estimated to be created against legal risk related to the loan book originated by former Euro Bank S.A.

Final value of legal risk provisions in the 3rd quarter 2025 and financial results will be disclosed in the financial statements for 3rd quarter 2025 due to be announced on October 24, 2025.

Legal basis: art. 17 section 1 MAR