



A. Harmonised Transparency Template - General Information

| Reporting in Domestic Currency |
|---|
| |
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| 1. Basic Facts |
| 2. Regulatory Summary |
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| 4. References to Capital Requirements Regulation (CRR) 129(7) |
| 5. References to Capital Requirements Regulation (CRR) 129(1) |
| 6. Other relevant information |

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| Field Number | 1. Basic Facts | |
|-----------------|---|--|
| G.1.1.1 | Country | Portugal |
| G.1.1.2 | Issuer Name | Millenniumbcp |
| G.1.1.3 | Link to Issuer's Website | http://ind.millenniumbcp.pt/en/Institucional/invest idores/Pages/CoveredBondsProgramme.aspx |
| G.1.1.4 | Cut-off date | 31/03/2022 |
| OG.1.1.1 | Optional information e.g. Contact names | Virgílio Costa |
| | 2. Regulatory Summary | |
| G.2.1.1 | UCITS Compliance (Y/N) | Yes |
| G.2.1.2 | CRR Compliance (Y/N) | Yes |
| G.2.1.3 | LCR status | https://coveredbondlabel.com |
| OG.2.1.1 | | |
| OG.2.1.2 | | |

OG.2.1.3 OG.2.1.4 OG.2.1.5 OG.2.1.6

| | 3. General Cover Pool / Covered Bond Information | | | | |
|----------|--|--------------------|---------------------------|---------------------|-----------------------------------|
| | 1.General Information | Nominal (mn) | | | |
| G.3.1.1 | Total Cover Assets | 12,033.70 | | | |
| G.3.1.2 | Outstanding Covered Bonds | 10,200.00 | | | |
| | 2. Over-collateralisation (OC) | Legal / Regulatory | Actual | Minimum Committed | Purpose |
| G.3.2.1 | OC (%) | 5.26% | 18.0% | 14.00% | Rating Requirements |
| | 3. Cover Pool Composition | Nominal (mn) | | % Cover Pool | |
| G.3.3.1 | Mortgages | 12,033.70 | | 100.0% | |
| G.3.3.6 | Total | 12,033.7 | | 100.0% | |
| | 4. Cover Pool Amortisation Profile | Contractual | Expected Upon Prepayments | % Total Contractual | % Total Expected Upon Prepayments |
| G.3.4.1 | Weighted Average Life (in years) | 25.8 | ND3 | | |
| | | | | | |
| | Residual Life (mn) | | | | |
| | By buckets: | 504 7 | 100 | 4.00/ | |
| G.3.4.2 | 0 - 1 Y | 581.7 | ND3 | 4.8% | |
| G.3.4.3 | 1-2Y | 573.3 | ND3 | 4.8% | |
| G.3.4.4 | 2 - 3 Y | 562.7 | ND3 | 4.7% | |
| G.3.4.5 | 3 - 4 Y | 552.1 | ND3 | 4.6% | |
| G.3.4.6 | 4 - 5 Y | 541.3 | ND3 | 4.5% | |
| G.3.4.7 | 5 - 10 Y | 2,491.6 | ND3 | 20.7% | |
| G.3.4.8 | 10+ Y | 6,731.0 | ND3 | 55.9% | |
| G.3.4.9 | Total | 12,033.7 | 0.0 | 100.0% | 0.0% |
| OG.3.4.1 | o/w 0-1 day | | | 0.0% | |
| OG.3.4.2 | o/w 0-0.5y | | | 0.0% | |
| OG.3.4.3 | o/w 0.5-1 y | | | 0.0% | |
| OG.3.4.4 | o/w 1-1.5y | | | 0.0% | |
| OG.3.4.5 | o/w 1.5-2 y | | | 0.0% | |
| OG.3.4.6 | | | | | |

| | 5. Maturity of Covered Bonds | | Initial Maturity | Extended Maturity | % Total Initial Maturity | % Total Extended Maturity |
|----------|--|-------|---|------------------------------|--------------------------|---------------------------|
| G.3.5.1 | Weighted Average life (in years) | | 2.4 | 3.4 | | |
| | Maturity (mn) | | | | | |
| 6.3.5.2 | By buckets: | | | | | |
| 6.3.5.3 | 0 - 1 Y | | 2,000.0 | 0.0 | 19.6% | 0.0% |
| 6.3.5.4 | 1 - 2 Y | | 4,000.0 | 2,000.0 | 39.2% | 19.6% |
| .3.5.5 | 2 - 3 Y | | 2,200.0 | 4,000.0 | 21.6% | 39.2% |
| 6.3.5.6 | 3 - 4 Y | | 2,000.0 | 2,200.0 | 19.6% | 21.6% |
| 6.3.5.7 | 4 - 5 Y | | | 2,000.0 | | 19.6% |
| i.3.5.8 | 5 - 10 Y | | | | | |
| 6.3.5.9 | 10+ Y | | | | | |
| .3.5.10 | | Total | 10,200.0 | 10,200.0 | 100.0% | 100.0% |
| | 6. Cover Assets - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| 5.3.6.1 | EUR | | 12,033.7 | 12,033.7 | 100.0% | 100.0% |
| 6.3.6.17 | Other | | 0.0 | 0.0 | 0.0% | 0.0% |
| .3.6.18 | | Total | 12,033.7 | 12,033.7 | 100.0% | 100.0% |
| | 7. Covered Bonds - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| 5.3.7.1 | EUR | | 10,200.0 | 10,200.0 | 100.0% | 100.0% |
| 6.3.7.18 | | Total | 10,200.0 | 10,200.0 | 100.0% | 100.0% |
| | 8. Covered Bonds - Breakdown by interest rate | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.8.1 | Fixed coupon | | 1,000.0 | | 9.8% | |
| 5.3.8.2 | Floating coupon | | 9,200.0 | | 90.2% | |
| 3.3.8.3 | Other | | 0.0 | | 0.0% | |
| G.3.8.4 | | Total | 10,200.0 | 0.0 | 100.0% | 0.0% |
| | 9. Substitute Assets - Type | | Nominal (mn) | | % Substitute Assets | |
| 6.3.9.6 | | Total | 0.0 | | 0.0% | |
| | 10. Substitute Assets - Country | | Nominal (mn) | | % Substitute Assets | |
| 3.10.16 | | Total | 0.0 | | 0.0% | |
| | 11. Liquid Assets | | Nominal (mn) | | % Cover Pool | % Covered Bonds |
| .3.11.2 | Central bank eligible assets | | 12,033.7 | | 100.0% | 118.0% |
| .3.11.4 | | Total | 12,033.7 | | 100.0% | 118.0% |
| | 12. Bond List | | | | | |
| .3.12.1 | Bond list | | https://coveredbondlabel.com/issuer/24/ | | | |
| | 13. Derivatives & Swaps | | | | | |
| 5.3.13.1 | Derivatives in the register / cover pool [notional] (mn) | | 0.0 | | | |
| 6.3.13.2 | Type of interest rate swaps (intra-group, external or both | | ND2 | | | |
| 5.3.13.3 | Type of currency rate swaps (intra-group, external or both | | ND2 | | | |
| | 4. References to Capital Requirements Regulation | (CRR) | Rou | Row | | |
| | 129(7) | | Row | Row | | |

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The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

| G.4.1.1 | (i) Value of the cover pool outstanding covered bonds: | <u>38</u> | | |
|----------|--|-------------------------------------|------------------------------------|--|
| G.4.1.2 | (i) Value of covered bonds: | <u>39</u> | | |
| G.4.1.3 | (ii) Geographical distribution: | 43 for Mortgage Assets | | |
| G.4.1.4 | (ii) Type of cover assets: | <u>52</u> | | |
| G.4.1.5 | (ii) Loan size: | 186 for Residential Mortgage Assets | 412 for Commercial Mortgage Assets | |
| G.4.1.6 | (ii) Interest rate risk - cover pool: | 149 for Mortgage Assets | | |
| G.4.1.7 | (ii) Currency risk - cover pool: | <u>111</u> | | |
| G.4.1.8 | (ii) Interest rate risk - covered bond: | <u>163</u> | | |
| G.4.1.9 | (ii) Currency risk - covered bond: | <u>137</u> | | |
| G.4.1.10 | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) | 17 for Harmonised Glossary | | |
| G.4.1.11 | (iii) Maturity structure of cover assets: | <u>65</u> | | |
| G.4.1.12 | (iii) Maturity structure of covered bonds: | <u>88</u> | | |
| G.4.1.13 | (iv) Percentage of loans more than ninety days past due: | 179 for Mortgage Assets | | |
| | 5. References to Capital Requirements Regulation (CRR) | | | |
| | 129(1) | | | |
| G.5.1.1 | Exposure to credit institute credit quality step 1 & 2 | <u>173</u> | | |
| | 6. Other relevant information | | | |
| | | | | |

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B1. Harmonised Transparency Template - Mortgage Assets

| | Reporting in Domestic Currency | EUR | | | |
|--------------------|---|-----------------------------|---------------------|---------------------|------------------|
| | | - | | | |
| | CONTENT OF TAB B1 | | | | |
| | 7. Mortgage Assets | | | | |
| | 7.A Residential Cover Pool | | | | |
| | 7.B Commercial Cover Pool | | | | |
| | | | | | |
| Field | 7. Mortgage Assets | | | | |
| Number | 1. Property Type Information | Nominal (mn) | | % Total Mortgages | |
| M.7.1.1 | Residential | 12,033.7 | | 100.0% | |
| M.7.1.2 | Commercial | 0.0 | | 0.0% | |
| M.7.1.3 | Other | 0.0 | | 0.0% | |
| M.7.1.4 | Total | 12,033.7 | | 100.0% | |
| | 2. General Information | Residential Loans | Commercial Loans | Total Mortgages | |
| M.7.2.1 | Number of mortgage loans | 201323 | 0 | 201323 | |
| | 3. Concentration Risks | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.3.1 | 10 largest exposures | 0.2% | 0.0% | 0.2% | |
| | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.4.1 | European Union | <u>100.0%</u> | 0.0% | <u>100.0%</u> | |
| M.7.4.23 | Portugal | 100.0% | 0.0% | 100.0% | |
| | 5. Breakdown by regions of main country of origin | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.5.1 | Norte | 29.0% | | 29.0% | |
| M.7.5.2 | Center | 14.0% | | 14.0% | |
| M.7.5.3 | Lisbon | 44.3% | | 44.3% | |
| M.7.5.4 | Alentejo | 2.7% | | 2.7% | |
| M.7.5.5 | Algarve | 6.6% | | 6.6% | |
| M.7.5.6 | Madeira | 2.0% | | 2.0% | |
| M.7.5.7 | Azores | 1.4% | | 1.4% | |
| | 6. Breakdown by Interest Rate | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.6.1 | Fixed rate | 17.5% | | 17.5% | |
| M.7.6.2 | Floating rate | 82.5% | | 82.5% | |
| M.7.6.3 | Other | 0.0% | | 0.0% | |
| | 7. Breakdown by Repayment Type | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.7.1 | Bullet / interest only | 0.1% | | 0.1% | |
| M.7.7.2 | Amortising | 97.5% | | 97.5% | |
| M.7.7.3 | Other | 2.4% | | 2.4% | |
| M.7.8.1 | 8. Loan Seasoning | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| | Up to 12months | 11.4% | | 11.4% | |
| M.7.8.2 | $\geq 12 - \leq 24$ months | 9.6% | | 9.6% | |
| M.7.8.3 M.7.8.4 | ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months | 8.4% 15.3% | | 8.4% 15.3% | |
| M.7.8.4 M.7.8.5 | $\ge 30 - \le 60$ months ≥ 60 months | 15.3% 55.3% | | 55.3% | |
| 111.7.0.3 | 2 60 months 9. Non-Performing Loans (NPLs) | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.9.1 | % NPLs | 0.0% | 76 Commercial Loans | 0.0% | |
| WI.7.5.1 | 7.A Residential Cover Pool | 0.076 | | 0.078 | |
| | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.10.1 | 10. Loan Size Information Average loan size (000s) | 59.8 | Number of Loans | % Residential Loans | 70 NO. OF LOARIS |
| IVI. / M. 1U. 1 | Average ioan size (UUUS) | 22.0 | | | |
| | By buckets (mn): | | | | |
| M.7A.10.2 | 0 - EUR 10.000 | 130.2 | 24,884 | 1.1% | 12.4% |
| M.7A.10.3 | 10.000 - EUR 20.000 | 345.2 | 23,170 | 2.9% | 11.5% |
| M.7A.10.4 | 20.000 - EUR 30.000 | 515.3 | 20,705 | 4.3% | 10.3% |
| M.7A.10.5 | 30.000 - EUR 40.000 | 663.4 | 18,968 | 5.5% | 9.4% |
| M.7A.10.6 | 40.000 - EUR 50.000 | 846.8 | 18,792 | 7.0% | 9.3% |
| | | 1,010.9 | 18,373 | 8.4% | 9.1% |
| M.7A.10.7 | 50.000 - EUR 60.000 | | | | |
| | 50.000 - EUR 60.000 60.000 - EUR 70.000 70.000 - EUR 80.000 | 1,010.9 1,005.8 912.4 | 15,509 12,200 | 8.4% 7.6% | 7.7% 6.1% |

| M.7A.10.10 | 80.000 - EUR 90.000 | 826.4 | 9,727 | 6.9% | 4.8% |
|------------------------|---|---------------------|--------------------------|---------------------|----------------------------|
| 1.7A.10.11 | 90.000 - EUR 100.000 | 773.1 | 8,144 | 6.4% | 4.0% |
| .7A.10.12 | 100.000 - EUR 200.000 | 3,432.1 | 25,921 | 28.5% | 12.9% |
| I.7A.10.13 | > EUR 200.000 | 1,572.1 | 4,930 | 13.1% | 2.4% |
| 1.7A.10.26 | | Total 12,033.7 | 201,323 | 100.0% | 100.0% |
| | 11. Loan to Value (LTV) Information - UNINDEXED | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| 1.7A.11.1 | Weighted Average LTV (%) | 51.9% | | | |
| | | | | | |
| | By LTV buckets (mn): | | | | |
| И.7A.11.2 | >0 - <=40 % | 3,179.1 | 90,272 | 26.4% | 44.8% |
| И.7A.11.3 | >40 - <=50 % | 1,903.1 | 29,341 | 15.8% | 14.6% |
| И.7A.11.4 | >50 - <=60 % | 2,237.7 | 30,561 | 18.6% | 15.2% |
| Л.7А.11.5 | >60 - <=70 % | 2,473.6 | 29,382 | 20.6% | 14.6% |
| И.7A.11.6 | >70 - <=80 % | 2,240.2 | 21,767 | 18.6% | 10.8% |
| 1.7A.11.10 | | Total 12,033.7 | 201,323 | 100.0% | 100.0% |
| | 12. Loan to Value (LTV) Information - INDEXED | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| I.7A.12.1 | Weighted Average LTV (%) | ND3 | | | |
| .7A.12.10 | T | Total 0.0 | 0 | 0.0% | 0.0% |
| | 13. Breakdown by type | % Residential Loans | | | |
| 1.7A.13.1 | Owner occupied | 88.2% | | | |
| И.7A.13.2 | Second home/Holiday houses | 11.7% | | | |
| Л.7А.13.3 | Buy-to-let/Non-owner occupied | 0.0% | | | |
| Л.7А.13.4 | Subsidised housing | 0.0% | | | |
| 1.7A.13.5 | Agricultural | 0.0% | | | |
| 1.7A.13.6 | Other | 0.1% | | | |
| | 14. Loan by Ranking | % Residential Loans | | | |
| И.7A.14.1 | 1st lien / No prior ranks | 85.9% | | | |
| VI.7A.14.2 | Guaranteed | 0.0% | | | |
| 1.7A.14.3 | Other | 14.1% | | | |
| | 15. EPC Information of the financed RRE - optional | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| 1.7A.15.18 | no data | 0.0 | 0 | | |
| 1.7A.15.19 | Total | 0.0 | 0 | 0.0% | 0.0% |
| | 16. Average energy use intensity (kWh/m2 per year) - optional | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| 1.7A.16.18 | no data | 0.0 | 0 | | |
| 1.7A.16.19 | Total | 0.0 | 0 | 0.0% | 0.0% |
| | 17. Property Age Structure - optional | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| 1.7A.17.10 | no data | 0.0 | 0 | 0.00/ | 0.0% |
| 1.7A.17.11 | Total | 0.0 | 0 | 0.0% | 0.0% |
| M.7A.17.1 | 10 Dualling tung antional | Naminal (ma) | Number of dualling | % Residential Loans | % No. of Dwellings |
| Л.7А.18.8 | 18. Dwelling type - optional Total | Nominal (mn) 0.0 | Number of dwellings 0 | 0.0% | % No. of Dwellings 0.0% |
| M.7A.18.8 M.7A.18.1 | Total | 0.0 | 0 | 0.0% | 0.0% |
| VI.7A.10.1 | 19. New Residential Property - optional | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| 1.7A.19.5 | Total | 0.0 | 0 | 0.0% | 0.0% |
| 1.7A.19.5 1.7A.19.6 | , otal | 0.0 | U U | 0.076 | 0.070 |
| 1.774.13.0 | 20. CO2 emission (kg of CO2 per year) - optional | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| .7A.20.19 | Total | 0.0 | 0 | | , , 2 |
| | 7B Commercial Cover Pool | | - | | |
| | 21. Loan Size Information | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| .7B.21.26 | Total | 0.0 | 0 | 0.0% | 0.0% |
| ., 5.21.20 | 22. Loan to Value (LTV) Information - UNINDEXED | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| .7B.22.10 | | Total 0.0 | 0 | 0.0% | 0.0% |
| ., 5.22.10 | 23. Loan to Value (LTV) Information - INDEXED | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| .7B.23.10 | | Total 0.0 | 0 | 0.0% | 0.0% |
| ., 5.25.10 | 24. Breakdown by Type | % Commercial loans | с | 0.076 | 0.078 |
| .7B.25.19 | Total | 0.0 | 0 | 0.0% | 0.0% |
| | 26. Average energy use intensity (kWh/m2 per year) - optional | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| .7B.26.19 | Total | 0.0 | 0 | 0.0% | 0.0% |
| M.7B.26.1 | , otal | 0.0 | U U | 0.076 | 0.070 |
| M.7B.26.2 | | | | | |
| M.7B.26.3 | | | | | |
| | 27. CRE Age Structure - optional | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| I.7B.27.11 | Total | 0.0 | 0 | 0.0% | 0.0% |
| 3.21.11 | iotai | 0.0 | U | 0.070 | 0.070 |

Ce |



| | 28. New Commercial Property - optional | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of CRE |
|------------|--|--------------|---------------------|---------------------|--------------|
| M.7B.28.5 | Total | 0.0 | 0 | 0.0% | 0.0% |
| | | | | | |
| | 29. CO2 emission (kg of CO2 per year) - optional | Nominal (mn) | Number of CRE | % Residential Loans | % No. of CRE |
| M.7B.29.19 | Total | 0.0 | 0 | | |



C. Harmonised Transparency Template - Glossary

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The definitions below reflect the national specificities

| Field Number | 1. Glossary - Standard Harmonised Items | Definition |
|--------------------|---|--|
| HG.1.1 | OC Calculation: Actual | The actual overcollateralisation (OC) ratio is calculated by dividing (i) the total outstanding balance of the credits excluding accrued interest plus Other Assets included in the cover pool by (ii) the total nominal amount of the covered bonds excluding accrued interest. For clarification purposes, the Other Assets are calculated the following way: (a) Depoits are valued according to their amount; (b) The eligible assets for Eurosystem credit transactions are valued according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest |
| HG.1.2 | OC Calculation: Legal minimum | According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds issued by an Institution may not exceed 95% of the cover assets amount, ie, the minimum legal OC is 5.26% |
| HG.1.3 | OC Calculation: Committed | Commited OC is the level of OC the Issuer has agreed and is commited to maintain. In some circumstances, the level of commited OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds. |
| HG.1.4 | Interest Rate Types | Fixed rate / floating rate |
| HG.1.5 | Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.] | Cover assets amortisation profile according to principal payment schedulled assuming no prepayments nor defaults |
| HG.1.6 | Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.] | Covered Bonds maturities according to contractual maturities not considering the 1 year extension period |
| HG.1.7 | LTVs: Definition | Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation); Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation); |
| HG.1.8 | LTVs: Calculation of property/shipping value | Property valuation according to the latest on-site appraisal or according to indices or statistical methodes approved by the Bank of Portugal; |
| HG.1.8 | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits | Unindexed: Valuations done through on-site appraisals; Indexed: By applying an indice or statistical method considered appropriate duly submitted to the Bank of Portugal |
| | LTVs: Frequency and time of last valuation | A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool. Properties should also be assess according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substancial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years; - The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years |
| HG.1.10 | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercia | Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and |
| HG.1.11 | real estate, etc. Same for shipping where relecvant | commercial mortgages (with a maximum LTV of 60%). The current cover pool includes residential mortgages only |
| HG.1.12 | Hedging Strategy (please explain how you address interest rate and currency risk) | Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory |
| HG.1.13 | Non-performing loans | |
| OHG.1.1 | NPV assumptions (when stated) | |
| OHG.1.2 | | |
| OHG.1.3 OHG.1.4 | | |
| 0110.1.4 | 3. Reason for No Data | Value |
| HG.3.1 | Not applicable for the jurisdiction | ND1 |
| HG.3.2 | Not relevant for the issuer and/or CB programme at the present time | ND2 |
| HG.3.3 | Not available at the present time | ND3 |
| | 4. Glossary - Extra national and/or Issuer Items | Definition |
| HG.4.1 | Other definitions deemed relevant | [For completion] |
| OHG.4.1 | | |
| OHG.4.2 | | |
| OHG.4.3 OHG.4.4 | | |
| OHG.4.4 OHG.4.5 | | |

COVERED BOND . L A B E L. 31/03/2022 Report Reference Date:

| | | | | | Report Reference Date: Report Frequency: | Quarterly | |
|--|---------------------------|------------------------|---------------------------|-------------------------------|---|----------------------------------|--|
| 1. Current Credit Ratings | | Long Term | | | Short Term | Quarterly | |
| Euro 12,500,000,000 Mortgage Covered Bond Programme | Aa2/BB | 3+/A (Moody's / Fitch | n / DBRS) | | N/A | | |
| Banco Comercial Português, S.A. | | 3B(L) (Moody's / S&P | | | NP/B/B/R-2(m) (Moody's / S&P / Fitch / DB | | |
| Portugal | | BBB(H) (Moody's / Sa | | | (Moody's / S&P / Fitch / DBR | | |
| 2. Covered Bonds Issues Covered Bonds Outstanding | Issue Date | Coupon | Maturity Date | Soft Bullet Date ¹ | Remaining Term ^a 2.38 | Nominal Amount 10,200,000,000 | |
| Syndicated Covered Bonds Issues | | | | | 2.30 | 10,200,000,000 | |
| Series 9 (ISIN PTBCPIOM0057) | 31/05/2017 | Fixed Rate | 31/05/2022 | 31/05/2023 | 0.17 | 1,000,000,000 | |
| Private Placements Covered Bonds Issues | | | | | | | |
| Series 5 (ISIN PTBIPGOE0061) | 18/05/2010 | Floating Rate | 18/10/2024 | 18/10/2025 | 2.55 | 2,200,000,000 | |
| Series 6 (ISIN PTBCSFOE0024) | 23/07/2010 | Floating Rate | 29/10/2025 | 29/10/2026 | 3.58 | 2,000,000,000 | |
| Series 7 (ISIN PTBCS3OE0028) | 22/10/2010 | Floating Rate | 22/04/2027 | 22/04/2028 | 5.06 | 1,000,000,000 | |
| Series 8 (ISIN PTBCQLOE0036) | 23/08/2012 | Floating Rate | 23/10/2023 | 23/10/2024 | 1.56 | 4,000,000,000 | |
| CRD Compliant (Yes/No) | | | | | | Ye | |
| 3. Asset Cover Test | | | | | Remaining Term ^a | Nominal Amount | |
| Mortgage Credit Pool | | | | | 25.78 | 12,033,703,752 | |
| Other Assets ² (Deposits and Securities at market value) | | | | | 0.00 | (| |
| Cash and Deposits RMBS | | | | | 0.00 0.00 | 0.00 | |
| Other securities | | | | | 0.00 | 0.00 | |
| Total Cover Pool | | | | | 25.78 | 12,033,703,752 | |
| % of ECB eligible assets | | | | | | 100.00% | |
| Overcollateralization ³ (Current OC) | | | | | | 17.98% | |
| Required Overcollateralization (Moody's) - Minimum OC lev | • | | - | • | | 3.50% | |
| Committed Overcollateralization (Fitch) - Minimum OC level | • | | • | • | | 5.00% | |
| Committed Overcollateralization (DBRS) - Minimum OC leve | I to keep the current | Mortgage Covered B | ond Programme ra | iting | | 14.00% | |
| Legal Minimum Overcollateralization | | | | | | 5.26% | |
| ^a Remaining Term not considering loan amortization profiles. I | Mortgage credit pool | weighted average lif | e 13.4 years | | | | |
| 4. Other Triggers Net Present Value of Assets (incl. derivatives) ⁴ | | | | | | 15,059,965,870.06 | |
| Net present value of liabilities (incl. derivatives) ⁴ | | | | | | 10,212,680,590.43 | |
| Net Present Value of Assets (incl. derivatives) - Net present va | lue of liabilities (incl. | derivatives) ≥ 0 | | | | Ok | |
| Net Present Value of Assets (incl. derivatives) - Net present va | | | ss of + 200bps) | | | Oł | |
| Net Present Value of Assets (incl. derivatives) - Net present va | lue of liabilities (incl. | derivatives) ≥ 0 (stre | ss of - 200bps) | | | OF | |
| Other Assets <= 20% (Cover Pool + Other Assets) | | | | | | Ok | |
| Deposits with a remaining term > 100 days <= 15% Covered B | | | | | | N/A | |
| Estimated Interest from Mortgage Credit and Other Assets - E | | | 0 | | | Ok | |
| Mortgage Credit + Other Assets WA Remaining Term - Covere | | | | | | 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) | | | | | | Nc | |
| Currency Exposure Detail | | | | | | N/A | |
| 6. Mortgage Credit Pool | | | | | | | |
| Main Characteristics | | | | | | | |
| Number of Loans | | | | | | 201,323 | |
| Aggregate Original Principal Balance (EUR) | | | | | | 16,997,956,723.69 | |
| Aggregate Current Principal Balance (EUR) | | | | | | 12,033,703,752.41 | |
| Average Original Principal Balance per loan (EUR) | | | | | | 84,431.27 | |
| Average Current Principal Balance per loan (EUR) | | | | | | 59,773.12 | |
| Current principal balance of the 5 largest borrowers (EUR) | | | | | | 18,623,798.48 | |
| Weight of the 5 largest borrowers (current principal balance) | % | | | | | 0.15 | |
| Current principal balance of the 10 largest borrowers (EUR) |) 0/ | | | | | 29,326,498.53 | |
| Weight of the 10 largest borrowers (current principal balance Weighted Average Seasoning (months) |) % | | | | | 0.24 102.51 | |
| Weighted Average Remaining Term (months) | | | | | | 309.39 | |
| Weighted Average Current Unindexed LTV^{5} (%) | | | | | | 51.85 | |
| Weighted Average Current Indexed LTV^{5} (%) | | | | | | 0.00 | |
| Weighted Average Interest Rate (%) | | | | | | 0.868 | |
| Weighted Average Spread (%) | | | | | | 1.312 | |
| Max Maturity Date (dd-mm-yyyy) | | | | | | 03/01/2070 | |
| Subsidized Loans | | | Number of Loans | | Amount of Loans | % Total Amount | |
| Yes | | | | 0 0.00% | | 0.00% | |
| No | | | 201,32 | | | 100.00% | |
| Insured Property ⁶ Yes | | | Number of Loans 201,32 | | Amount of Loans | % Total Amount 100.00% | |
| No | | | | 0 0.00% | | 0.00% | |
| Interest Rate Type | | | Number of Loans | | Amount of Loans | % Total Amount | |
| Fixed | | | 29,36 | | | 17.54% | |
| Floating | | | 171,96 | | | 82.46% | |
| Repayment Type | | | Number of Loans | | Amount of Loans | % Total Amount | |
| Annuity / French | | | 198,71 | | | 97.53% | |
| Linear | | | | 0 0.00% | 6 0 | 0.00% | |
| Increasing instalments | | | | 0 0.00% | | 0.00% | |
| Bullet | | | | 0 0.00% | | 0.00% | |
| Interest-only | | | 11 | 8 0.06% | 8.875.659 | 0.07% | |

118

2,489

0.06%

1.24%

8,875,659

288,297,208

Interest-only

Other

0.07%

2.40%



31/03/2022 Report Reference Date:

| a b s sparn 8.5% 4.42% 7.27.0% 6.0.437 b s s sparn 6.0.5% 3.0.6% 4.37.1% 3.0.6% b o s parn 3.0.4% 1.0.5% 1.0.5% 3.0.5% b o s parn 2.0.6% 1.0.5% 1.0.5% 1.0.5% 3.0.5% b o s parn 2.0.6% 1.0.5% 1.0 | | | | Report Frequency: | Quarterly |
|--|--|---|---|-------------------|-------------------|
| Un b 3 vert i 19 | | | | | |
| 1 0 2 storn 0,075 5.05 1.12/2.42/42 BERN 0 2 storn 0,037 0.66 1.097 0.097 0.097 0 5 storn 0.66 0.097 0.097 0.097 0.097 0 5 storn 0.66 0.097 0.097 0.097 0.097 0 5 storn 0.66 0.097 0.097 0.097 0.097 0 5 storn 0.097 0.097< | - | | | | |
| 2 h 3 kern: 3 h 4 kern: 5 of spars. 5 of | | | | | |
| 3 ho 4 parts 11.52 5.90% 10.073,178 8.85% 4 b 4 parts 12.92% 42.970,173,178 6.84% 5 o 7 parts 2.20% 42.970,173,178 6.84% 6 o 7 parts 2.20% 42.970,173,178 6.84% 6 o 7 parts 2.20% 42.970,173,178 6.84% 8 o 7 parts 2.20% 42.970,173,178 6.84% 8 o 7 parts 2.20% 13.97% 13.92% 6.93,173,178 6.85% 8 o 7 parts 2.20% 13.93% 13 | | | | | |
| a b s sparn 8.5% 4.42% 7.27.0% 6.0.437 b s s sparn 6.0.5% 3.0.6% 4.37.1% 3.0.6% b o s parn 3.0.4% 1.0.5% 1.0.5% 3.0.5% b o s parn 2.0.6% 1.0.5% 1.0.5% 1.0.5% 3.0.5% b o s parn 2.0.6% 1.0.5% 1.0 | | | | | 8.81% |
| 6 0 7 series 4.374 2.26% 52,450,505 2.274 0 8 series 3.101 1.200 1.200 1.200 1.200 10 1 1 series 2.60 1.300 1.200 1.311,512,505 1.300 11 10 1 yees 7.385 3.224 4.312,526 3.274 4.050,800,700 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 405,820,800 206,800,800,800,800 206,800,800,800,800,800,800,800,800,800,8 | | 8,906 | | | |
| 7 is is paris 2.371 1.485 1.485 1.637,070 1.037 8 is 3 paris 2.490 1.691 1.627,070 1.202 9 is 10 yars 2.909 1.691 1.212,071 1.202 10 is 2 paris 3.203 7.621,000 Romotel Cases 7.621,000 Nore it and 12 paris 3.204 4.521,255,000 7.622,000 S is paris 3.204 7.621,000 Romotel Cases 7.621,000 S is paris 3.626 3.626,000 7.622,000 Romotel Cases 7.621,000 S is paris 3.026 3.626,000 3.626,000 7.622,000 7.622,000 S is paris 3.026 3.626,000 3.626,000 7.622,000 7.624,000 S is paris 3.026,000 3.627,000 3.628,000 3.628,000 3.628,000 S is paris 3.026,000 3.627,000 3.628,000 3.628,000 3.628,000 S is ta paris 3.026,000 3.207,000 3.628,000 3.628,000 3.628,000 S is ta paris 3.026,000 3.208,000 3.028,000 3.028,000 3.028,000 S is ta paris 3.026,000 3.028,000 3.028,000 3.028,000 3.028,000 S is ta paris 3 | | | | | 3.69% |
| 8 is Survers 3,149 1.25% 127.553.05 1.22% 100 11 years 2,255 1.32% 120.153.00 12.75.30 100 11 years 2,255 1.32% 120.153.00 127.553.00 100 11 years 127.553 123.05 120.153.00 127.553.00 Remaining From Number John 2 wears 5.156 John 7.12% 127.553.00 127.553.00 100 12 years 10.756 5.056 8.257.757.77 2.24% 127.553.00 127. | | | | | |
| 9 is 30 rems 2,708 1.495 12,710,213 1.1025 11 to 11 years 2,220 9,705 1.101,1125 1.1025 11 to 11 years 2,220 9,705 1.101,1125 1.1015 11 to 11 years 1.2025 9,705 1.1015 1.0125 11 to 11 years 1.2025 1.000 1.1015 1.0125 10 to 11 years 1.2025 1.000 1.1015 1.0125 | | | | | |
| 10 b 1 jent 7,600 1.35% 45.135% 30.75% More fair 1 jents 1007 30.00 45.135% 30.75% More fair 1 jents 1007 30.00 45.136% 30.75% 5 0 8 years 24.548 7.75% 50.00% 2.55% 5 0 8 years 20.07% 1.00% 81.044.00% 2.25% 10 b 1 year 3.00% 4.00% 4.25% 2.25% 10 b 1 year 3.00% 3.00% 3.00% 3.00% 10 b 1 year 3.00% 3.00% 3.00% 3.00% <td< td=""><td></td><td></td><td></td><td></td><td></td></td<> | | | | | |
| 11 b D Pairs 7.465 3.578 445,153.66 43.278 Remaining from Number of Lears 5.164 Lears 7.164 Ancount 7.164 Ancount 12 b D Pairs 2.078 5.164 Lears 7.164 Ancount 7.164 Ancount 13 b Pairs 2.078 5.164 Lears 7.164 Ancount 7.164 Ancount 15 b Pairs 2.078 5.164 Lears 7.264 Ancount 7.264 Ancount 15 b Pairs 2.078 5.364 Ancount 7.264 Ancount 7.264 Ancount 15 b Pairs 2.078 5.364 Ancount 7.264 Ancount 7.264 Ancount 15 b Pairs 2.078 Ancount 2.026 5.363 Ancount 7.264 Ancount 15 b D Pairs 2.026 4.578 Ancount 7.318 Ancount 7.318 Ancount 15 b D Pairs 2.026 4.578 Ancount 7.318 Ancount 7.318 Ancount 15 b D Pairs 2.026 4.578 Ancount 7.318 Ancount 7.318 Ancount 15 b D Pairs 2.026 Ancount 2.027 Ancount 7.028 Ancount 7.028 Ancount 15 b D Pairs 2.027 Ancount 3.026 Ancount 7.028 Ancount 7.028 Ancount 15 b D Pairs 1.008 Ancount 3.026 Ancount 7.028 Ancount 7.028 Ancount 15 b D Pairs 1.008 Ancount 1. | | | | | |
| Morr then 119578 18.01% 2.8.01% <th2.8.01%< th=""></th2.8.01%<> | | | | | |
| Up to Systems 1, 7, 72 7, 85% 137, 95%, 72, 72% 137, 95%, 72, 72% Sis Bayers 10,76 5, 464 151, 444, 048 20, 20 Sis Di Yaren 10,76 5, 464 455, 52, 72% 137, 52% 72, 20 139, 20 Sis Di Yaren 2, 645 455, 55, 72% 45, 25, 72% 43, 25% 43, 25% Sis Di Yaren 10,069 4, 47% 55, 52, 73% 43, 25% Sis Di Yaren 10,069 4, 47% 55, 52, 73% 43, 25% Sis Di Yaren 10,069 4, 47% 55, 52, 73% 43, 25% Sis Di Yaren 11,45% 7, 13% 43, 13% 15, 53% Sis Di Yaren 11,45% 7, 13% 43, 13% 14, 55% 1,33, 570, 685 10, 25% | | 119,578 | 59.40% | 4,876,982,050 | 40.53% |
| 5 is 5 yawsis 1.0.491 7.009 50.00 22.02 3 to 1 years 1.0.05 5.000 32.02.02 2.04 3 to 1 years 1.0.05 5.000 32.02.02 2.04 3 to 1 years 1.0.05 5.000 32.02.02 2.04 3 to 1 years 3.000 4.000 32.02.02 3.000 5 to 15 years 3.000 4.000 50.03.92.00 4.000 4.000 5 to 15 years 3.000 4.000 50.03.92.00 4.000 4.000 4.000 5 to 15 years 3.000 4.000 5.000 6.000 6.000 6.000 6.000 5 to 5 years 3.000 7.000 1.01035.000 6.000 | Remaining Term | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
| 8 is 3 years in 10,7% 5,50% 312,544,008 72,224,708 72,244,708 72,244,708 72,244,708 73,224,708 73,254,708 74,254,708 74,2 | | | | | |
| 10 to 12 years 10.076 5.000 44.080(7)7 2.848 20 to 14 years 3.45 4.097 45.05 20 to 15 years 3.46 4.097 45.05 20 to 15 years 1.0.499 5.214 45.05 20 to 15 years 1.0.499 5.214 62.238 1.0.69 20 to 25 years 1.0.499 5.214 62.238 1.0.69 20 to 25 years 1.0.499 5.214 6.0.50,85 7.0.6695 20 to 25 years 1.0.499 7.2.484 1.0.135 8.0.60,50 20 to 25 years 1.0.499 7.2.484 1.0.135 8.0.60,50 20 to 25 years 1.0.237 1.0.6496 1.0.238 1.0.238 20 to 20 years 1.0.237 1.0.6496 1.0.238 1.0.238 20 to 20 years 2.0.238 4.000,50,50 1.0.238 1.0.238 20 to 20 years 2.0.238 1.0.238 1.0.23 | | | | | |
| 12 to 34 years 9.22 4.86 77.224.20 7.37.54 15 to 15 years 9.335 4.464 513.434.22 4.37.55 16 to 35 years 9.03 6.39.5 4.045 513.434.22 4.37.55 16 to 35 years 1.00.55 7.718 51.00.550.20 1.00.550.20 1.00.550.20 20 to 34 years 1.00.75 7.000.550.20 1.00.550.20 1.00.250.20 20 to 34 years 1.00.75 7.000.550.20 1.00.250.20 1.00.250.20 20 to 34 years 1.00.75 7.000.550.20 1.00.250.20 1.00.250.20 20 to 34 years 0.000 7.000.50 1.00.250.20 1.00.250.20 20 to 34 years 0.000 7.000.50 1.00.250.20 1.00.250.20 20 to 350.40 0.000 9.027 4.4450.30.20.20 7.000.500.20 20 to 750.40 0.000 9.027 4.4450.30.20.20 7.000.500.20 20 to 750.400.20 0.000 0.000.20 0.000.20 10.000.500.20 20 to 750.400.20 0.000.20 0.000.20 0.000.20 10.000.500.20 20 to 750.400.20 0.000.20 0.000.20 0.000.20 0.000.20 20 to 750.400.20 0.000.20 0.000.20 0.000.20 0.000.20 | | | | | |
| la to 15 eyrs in 50 34 eyrs in 50 36 eyrs in 50 34 eyrs in 50 35 eyrs in 50 25 eyrs i | | | | | |
| 16 b 8 perch9.3864.66%1519,347.25814.27816 b 2 years10.4995.7146.731,80,1165.38820 b 7 years10.4955.7146.731,80,1165.38821 b 3 years14.2137.1161.131,357,0631.503721 b 3 years15.5757.38464.00,313,270,687.303721 b 3 years3.0577.38464.00,313,270,687.303721 b 3 years3.0577.38464.00,313,270,687.55721 b 3 years3.0577.38464.00,313,270,687.55721 b 3 years3.0571.3978.75213.3378.752121 b 3 years3.0571.3971.3937,0587.5577.55721 b 3 years3.0571.3971.397,0587.5577.55721 b 3 years3.3111.3578.75213.5577.55721 b 3 years3.3111.3578.75213.5577.55721 b 3 years3.3121.3571.3937,0581.3577.55721 b 3 years3.3121.3571.3037,05821.35877.55721 b 3 years3.3571.3037,05821.35877.5577.55721 b 3 years3.3121.3571.3037,05821.35877.55721 b 3 years3.3571.20071.35877.56273.55721 b 3 years3.5771.30371.3037,05821.35877.55721 b 3 years3.5771.3071.30571.303721 b 3 years3 | | | | | |
| 16 to X) span 30,009 4.97 % 599,322,381 4.96 % 21 to Z years 30,048 52,154 63,218,0116 6.80 % 21 to Z years 1,0457 7.20 % 1,133,55,100 6.80 % 20 to Z years 1,457 7.20 % 1,133,55,100 6.80 % 20 to Z years 1,457 7.20 % 1,133,55,100 3.30 % 20 to Z years 1,457 7.20 % 1,033,55,100 3.30 % 20 to Z years 6.60 3.90 % 1,033,55,100 3.30 % 20 to Z years 6.60 3.90 % 1,033,55,100 3.00 % 3.00 % 1,003,066,920 1.61 Anoute 20 to Z host 3.03 % | | | | | |
| 21 to 24 years 12.627 3.738 8.08/54.27 6.699 24 to 25 years 13.623 7.278 1.018.35.65.03 9.298 26 to 25 years 13.627 7.098 1.018.35.65.03 9.298 26 to 25 years 13.017 6.008 1.018.35.65.03 9.298 26 to 25 years 13.017 6.008 1.018.35.65.03 9.298 26 to 25 years 13.017 6.008 7.098 1.018.35.65.03 9.298 26 to 25 years 13.017 6.008 7.008 7.018 7.028 7.028 26 to 55 years 10.007 9.001.06 (305.55) 10.028 7.018 7.028 7.018 7.028 7.018 7.018 7.028 7.018 | | 10,009 | 4.97% | | 4.98% |
| 24 0.25 years 114.214 7.055 1.013.356.20 9.24 years 25 0.25 years 13.4714 7.055 1.113.356.20 9.23 years 25 0.35 years 13.477 7.054 1.313.356.20 9.23 years 26 0.35 years 13.377 2.1844 4.068.812.62 3.376 More thin dy ears 0.05 0.205 0.205 Corrent Lindended IV Number of lows N Total Lows 0.205 0 10 50% 2.3242 1.4574 1.229.77.333 18.80% 0 10 50% 2.3242 1.4574 2.229.77.335.353 18.80% 0 10 50% 2.0324 1.81.75 10.80% 10.80% 10.80% 0 10 50% 2.04.21% 1.81.75 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.82.5% 10.80% 10.82.5% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% 10.80% 10.82.5% | | | | | |
| 26 to 28 years 14,141 7.056 11,12,356,503 0.2376 26 to 39 years 43,077 7.0596 13,137,006 0.2376 20 to 49 years 666 0.2087 40,0507 0.2376 Current Unindexed LY Number of Loans % Total Loans % Total Loans % Total Loans Up to 40% 20,521 14,576 3,050,0592 15,575 10 to 50% 20,521 14,576 3,050,0592 15,575 10 to 50% 20,521 14,576 2,020,042 15,675 10 to 70% 0 0,005 0 0,005 10 to 70% 0 0,005 0 0,005 10 to 70% 0 0,005 0 0,005 10 to 70% 0 0,005 0 0,007 10 to 70% 0 0,008 0 0,007 10 to 70% 0 0,007 | | | | | |
| 28 to 30 years 15.47 7.1945 1.13.370,62 10.02% More than 30 years 6.06 1.00% 6.05.57.28 0.55% Current Lindeeded LV Number of Losss % Ital Losss Anount of Loss % Ital Losss 7.84.54 3.13.970,622 15.84.72 Up to 40% 9.02.72 14.45% 3.13.91.84.22 15.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.64.2% 3.05.66.2%< | | | | | |
| 30 to 4)years 43.977 91.84% 4,062,812,637 63.03% Current Unindexed IV Number of Loans 47.014 Alloant 8.002,85% 6.03.5% 6.03.5% Current Unindexed IV 9.027 44.84% 3.13.13,852 6.64.2% 40 to 50% 2.3,541 1.4.5% 3.13.05,85,22 13.84% 50 to 50% 2.0,27% 5.0,553 1.8.5% 2.237.555,51 3.85% 50 to 50% 2.0,07% 2.0,01% 2.237.555,51 3.85% 00 to 80% 1.0,77 10.015,1559 4.88.2% 00 to 70% 0.00% 0.00% 0.00% Comer Atten 50% 0 0.00% 0.00% 0.00% Comer Atten 50% 0 0.00% 0.00% 0.00% 0.00% Second Home 1.84,74 1.45% 1.16,87 8.103,120 0.00% Other 2.00,2% 5.103,120 0.00% 0.00% 0.00% 0.00% Other 2.00,2% 1.00,0% 10.03% 7.014,10000 7.00,0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | | | | | |
| More than d years 0.03 0.035,288 0.035,288 0.035,288 0.035,288 Up to 40% % Total Laons Monutel of Laons % Total Amount Monutel of Laons % Total Amount 2.4.6.9% 2.3.6.18 2.4.6.9% 2.3.6.18 2.4.6.9% 2.0.95% | | | | | |
| Current Unindexed LTV Number of Losins % Total Lassis Annout of Lassis Statel Lassis Annout of Lassis % Total Anount Up to 40% 39,314 14.57% 1.030,065,922 15.64% 40 to 50% 39,341 14.57% 1.030,065,922 15.64% 60 to 70% 79,382 14.95% 2.473,558,355 20.66% 10 to 85% 71.767 10.81% 2.447,558,535 20.66% Land Funpose Number of Lossis % Total Lassis Monout at Lassis % Total Anount Dame-scatcified 16.477 0.81% 2.447,558,512.80 18.82% Boy to Lt 2.000% 91.75% 10.0151,159,324 8.82% Boy to Lt 2.000% 91.357,29 0.00% 0.00% Boy to Lt 72 0.00% 7.039,372 10.000% Reidential 72.684 36.60% 4.700,778,614 39.314 Notal Anount 2.91,323 10000% 2.08,578,771 10.00% Canader Canader 0 0.00% 7.03,814 | | | | | |
| Up to 40% 99,272 44.84% 3,179,134.822 61.6922 50 to 50% 30.361 15.18% 2,227,723.331 18.60% 50 to 60% 20.382 44.59% 2,247,755,55 705.85% 70 to 80% 2.21,767 10.81% 2,740,210,42 18.62% Nomer encurpied 184,757 40.00% 0.00% 0.00% Owner encurpied 184,757 10.81% 3,740,210,42 18.82% Second Home 164,757 40.00% 0.00% 0.00% Owner encurpied 0.00% 0.00% 0.00% 0.00% Owner encurpied 7.364 30.00% 11.64% 7.303,12,29 0.00% Owner encurpied 127,653 63.00% 4,730,776,13 100.00% 0.00% Cheer encurpied 127,653 63.00% 4,730,776,13 30.50% 7.514.80000 Cheer encurpied 127,653 63.00% 4,730,776,61 30.50% 7.524,737,763 7.000,00% Cheer encurpied 120,837,972 100.00% < | | | | | |
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| 4000 Mar/2050 917,433,620 4000 Mar/2055 355,593,565 Mar/2060 72,670,215 Mar/2065 2,304,356 Mar/2071 107,720 Mar/2076 0 1000 1000 1000,000 1000 1000,000 1000,000 1000 1000,000 1000,000 1000 1000,000 1000,000 1000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1000,000 1 | | | | | |
| 4000 | 6000 | | | | |
| 4000 2000 0 0 0 0 0 0 0 0 0 0 0 0 | 1111111111111 | | | | |
| 2000 0 5 5 5 5 5 5 5 5 5 5 5 5 5 | | | | | |
| 2000 0 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | | | |
| 2000 0 107,200 0 107,200 | | | | | |
| 0 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | | | 107,720 |
| Nar/2086 Mar/2086 1504 5655 1504 5655 1504 5655 1504 5655 1504 5655 1504 5655 1504 5655 1504 5655 1504 5655 1504 5655 1504 5655 1505 5655 <td< td=""><td></td><td></td><td></td><td>Mar/2076</td><td>0</td></td<> | | | | Mar/2076 | 0 |
| Mar/2091 0 | | | | | 0 |
| Mar/2091 0 | M651 5016 5016 5016 5173 5016 5017 5016 5017 5017 5017 5026 5039 5039 5039 5039 5039 5039 5039 5039 | 55245 55609 55974 56339 56704 (7707 77070 77435 77435 77435 77435 77435 77435 77435 77435 77435 77435 77435 77435 8165 8165 8231 8251 | 59261 59626 59922 50357 50357 50357 50357 50357 50357 1453 11453 11453 11453 11453 11453 11453 11453 11453 12483 2214 22143 | | 0 |
| | | | പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ്പ് | | |
| -2000 | | a = af 0 | | Mar/2096 | 0 |

^b Includes mortgage pool and other assets; assumes no prepayments (constant prepayment rate of 0%)



Report Reference Date: 31/03/2022 Report Frequency: Quarterly

| 7. Expected Maturity Structure | | | | | | | |
|---|-----------------------|-----------------------|---------------------|---------------|---------------|---------------------|------------------|
| In EUR | 0-6 Months | 6-12 Months | 1-2 Years | 2-3 Years | 3-5 Years | 5-10 Years | >10 Years |
| Residencial Mortgages ^b | 290,355,561 | 291,305,687 | 573,308,376 | 562,723,431 | 1,093,397,637 | 2,491,555,961 | 6,731,057,10 |
| Commercial Mortgages | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other Assets ² | 0 | 0 | 0 | 0 | 0 | 0 | |
| Cover Pool | 290,355,561 | 291,305,687 | 573,308,376 | 562,723,431 | 1,093,397,637 | 2,491,555,961 | 6,731,057,10 |
| Covered Bonds | 2,000,000,000 | 0 | 4,000,000,000 | 2,200,000,000 | 2,000,000,000 | 0 | |
| ^b Includes mortgage pool and other assets; | assumes no prepaym | nents (constant prepa | yment rate of 0%) | | | | |
| 8. Liquidity Cushion | | | | | | N | ominal Amount |
| Liquidity Cushion (according to Fitch's defi | inition) ^c | | | | | | |
| Liquidity Cushion amount | | | | | | | 0.0 |
| Deposits with eligible financial institutions | | | | | | | 0.0 |
| Eligible securities | | | | | | | 0.0 |
| Liquidity Cushion requirement calculation | | | | | | | |
| Required Liquidity Cushion | | | | | | | 0.0 |
| Interest due month 1 | | | | | | | 0.0 |
| Interest due month 2 | | | | | | | 0.0 |
| Interest due month 3 | | | | | | | 0.0 |
| ^c At least equal to the interest payments du | e on the Covered Bo | nds Outstanding befo | re swaps for the ne | kt 3 months | | | |
| 9. Derivative Financial Instruments | | | | | | N | ominal Amount |
| Total Amount of Derivatives in the Cover p | lood | | | | | | 0.0 |
| Of Which Interest Rate Derivatives ^d | | | | | | | 0.0 |
| Fixed to Floating Swaps | | | | | | | 0.0 |
| Interest Basis Swaps | | | | | | | 0.0 |
| Of Which Currency Swaps | | | | | | | 0.0 |
| ^d External Counterparties (No) | | | | | | | |
| 10. Contacts | | | | | | | |
| Financial Operations Department | | | | | | Securitisation.Unit | @millenniumbcp.r |
| | | | | | | | |

Other Reports on Millenniumbcp website ECBC Label Website

Securitisation.Unit@millenniumbcp.pt

http://ind.millenniumbcp.pt/en/Institucional/investidores/Pages/CoveredBondsProgramme.aspx https://coveredbondlabel.com/

Notes

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.

² 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-.

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.

⁴ Net Present Value (NPV)

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve. The NPV of the liabilities is obtained by discounting all future cash flows with the IRS curve. 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.

⁵ 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 satisitcal models approved by the Bank of Portugal).

⁶ Insured Property

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

⁷ 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 elegibility criteria. Therefore, there are no NPL's included in the cover pool.



This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2022

| Reporting in Domestic Currency | Eur |
|---|-----|
| CONTENT OF TAB E | |
| 1. Additional information on the programme | |
| Additional information on the swaps | |
| 3. Additional information on the asset distribution | |

| Field Number | 1. Additional information on the programme | | | | | |
|-----------------|---|----------------------------------|--------------------------------|------------------------|------------------|---------------|
| Tumber | Transaction Counterparties | Name | Legal Entity Identifier (LEI)* | | | |
| E.1.1.1 | Sponsor (if applicable) | ND1 | ND1 | | | |
| E.1.1.2 | Servicer | Banco Comercial Português, S.A. | JU1U6S0DG9YLT7N8ZV32 | | | |
| E.1.1.3 | Back-up servicer | ND1 | ND1 | | | |
| E.1.1.4 | BUS facilitator | ND1 | ND1 | | | |
| E.1.1.5 | Cash manager | Banco Comercial Português, S.A. | JU1U6S0DG9YLT7N8ZV32 | | | |
| E.1.1.6 | Back-up cash manager | ND1 | ND1 | | | |
| E.1.1.7 | Account bank | Banco Comercial Português, S.A. | JU1U6S0DG9YLT7N8ZV32 | | | |
| E.1.1.8 | Standby account bank | ND1 | ND1 | | | |
| E.1.1.9 | Account bank guarantor | ND1 | ND1 | | | |
| E.1.1.10 | Trustee | ND1 | ND1 | | | |
| E.1.1.11 | Cover Pool Monitor | Deloitte & Associados, SROC S.A. | | | | |
| | 2. Additional information on the swaps | | | | | |
| | Swap Counterparties | Guarantor (if applicable) | Legal Entity Identifier (LEI)* | Type of Swap | | |
| E.2.1.1 | Example Bank | Example Guarantor | Example Bank(LEI) | FX | | |
| | 3. Additional information on the asset distribution | | | | | |
| | 1. General Information | Total Assets | | | | |
| E.3.1.1 | Weighted Average Seasoning (months) | 102.51 | | | | |
| E.3.1.2 | Weighted Average Maturity (months)** | 309.39 | | | | |
| | 2. Arrears | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1 | 1-<30 days | - | ND2 | ND2 | ND1 | - |
| E.3.2.2 | 30-<60 days | 0.12% | ND2 | ND2 | ND1 | 244 |
| E.3.2.3 | 60-<90 days | 0.05% | ND2 | ND2 | ND1 | 106 |
| E.3.2.4 | 90-<180 days | ND1 | ND1 | ND1 | ND1 | ND1 |
| E.3.2.5 | >= 180 days | ND1 | ND1 | ND1 | ND1 | ND1 |