Harmonised Transparency Template

2024 Version

Portugal

Millenniumbcp

Reporting Date: 29/12/2023

Cut-off Date: 29/12/2023

Index

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR

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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	**Labelled Cover Pool Name**	OBH01			
G.1.1.4	**Link to Issuer's Website**	http://ind.millenniumbcp.pt/en/Institucional/investidores/Pages/CoveredBondsProgramme.aspx			
G.1.1.5	**Cut-off date**	29/12/2023			
OG.1.1.2	*Optional information e.g. Contact names*	Virgilio Costa			
	2. Regulatory Summary				
G.2.1.1	**Basel Compliance, subject to national jursdiction (Y/N)**	Yes			
G.2.1.2	**CBD Compliance**	Y			
G.2.1.3	**CRR Compliance (Y/N)**	Yes			
OG.2.1.1	**LCR status**	https://coveredbondlabel.com			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	10925.96501			
G.3.1.2	Outstanding Covered Bonds	9200			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	14,203.6			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	9,211.3			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5.0%	4.8%	14.0%	Rating Requirements
G.3.2.3	Total OC (absolute value in mn)	1,726.0			
OG.3.2.4					
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	10,876.0		99.5%	
G.3.3.5	Other	50.0		0.5%	
G.3.3.6	Total	10,926.0		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)	12.9	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	532.4	ND1	4.9%	
G.3.4.3	1 - 2 Y	529.0	ND1	4.9%	
G.3.4.4	2 - 3 Y	522.8	ND1	4.8%	
G.3.4.5	3 - 4 Y	513.4	ND1	4.7%	
G.3.4.6	4 - 5 Y	502.3	ND1	4.6%	
G.3.4.7	5 - 10 Y	2,304.9	ND1	21.2%	
G.3.4.8	10+ Y	5,971.1	ND1	54.9%	
G.3.4.9	Total	10,876.0	0.0	100.0%	0.0%
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	2.0	3.0		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	2,200.0	0.0	23.9%	0.0%
G.3.5.4	1 - 2 Y	2,000.0	2,200.0	21.7%	23.9%
G.3.5.5	2 - 3 Y	4,000.0	2,000.0	43.5%	21.7%
G.3.5.6	3 - 4 Y	1,000.0	4,000.0	10.9%	43.5%
G.3.5.7	4 - 5 Y	0.0	1,000.0	0.0%	10.9%
G.3.5.10	Total	9,200.0	9,200.0	100.0%	100.0%
	6. Cover Assets - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR	10,926.0	10,926.0	100.0%	100.0%
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR	9,200.0	9,200.0	100.0%	100.0%
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.2	Floating coupon	9,200.0	9,200.0	100.0%	100.0%
G.3.8.4	Total	9,200.0	9,200.0	100.0%	100.0%
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	50.0		100.0%	
G.3.9.6	Total	50.0		100.0%	
	10. Substitute Assets - Country	**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	50.0		100.0%	
G.3.10.16	Total	50.0		100.0%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.2	Central bank eligible assets	50.0		0.5%	0.5%
G.3.11.4	Total	50.0		0.5%	0.5%
	12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/24/			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2			
	4. Compliance Art 14 CBD Check table	**Row**	**Row**		

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 14(2) of the Covered Bond Directive (EU) 2019/2162. 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	*(a) Value of the cover pool total assets:*	38			
G.4.1.2	*(a) Value of outstanding covered bonds:*	39			
G.4.1.3	*(b) List of ISIN of issued covered bonds:*	[insert here link to the cover pool on the covered bond label website]			
G.4.1.4	*(c) Geographical distribution:*	43 for Mortgage Assets			
G.4.1.5	*(c) Type of cover assets:*	52			
G.4.1.6	*(c) Loan size:*	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets		
G.4.1.7	*(c) Valuation Method:*	link to Glossary HG.1.15			
G.4.1.8	*(d) Interest rate risk - cover pool:*	149 for Mortgage Assets			
G.4.1.9	*(d) Currency risk - cover pool:*	111			
G.4.1.10	*(d) Interest rate risk - covered bond:*	163			
G.4.1.11	*(d) Currency risk - covered bond:*	137			
G.4.1.12	*(d) Liquidity Risk - primary assets cover pool:*				
G.4.1.13	*(d) Credit Risk:*	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor	
G.4.1.14	*(d) Market Risk:*	230 Derivatives and Swaps			
G.4.1.15	*(d) Hedging Strategy*	18 for Harmonised Glossary			
G.4.1.16	*(e) Maturity Structure - cover assets:*	65			
G.4.1.17	*(e) Maturity Structure - covered bond:*	88			
G.4.1.18	*(e) Overview maturity extension triggers:*	link to Glossary HG 1.7			
G.4.1.19	*(f) Levels of OC:*	44			
G.4.1.20	*(g) Percentage of loans in default:*	179 for Mortgage Assets			
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
	5. References to Capital Requirements Regulation (CRR) 129(1)				
G.5.1.1	*Exposure to credit institute credit quality step 1*	ND1			

B1. Harmonised Transparency Template - Mortgage Assets

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Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

Field Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	10,876.0		100.0%	
M.7.1.4	Total	10,876.0		100.0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	178,723	0	178,723	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0.2%	0.0%	[For completion]	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100.0%	0.0%	100.0%	
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	28.4%	0.0%	28.4%	
M.7.5.2	Center	13.5%	0.0%	13.5%	
M.7.5.3	Lisbon	45.1%	0.0%	45.1%	
M.7.5.4	Alentejo	2.8%	0.0%	2.8%	
M.7.5.5	Algarve	6.7%	0.0%	6.7%	
M.7.5.6	Madeira	2.0%	0.0%	2.0%	
M.7.5.7	Azores	1.4%	0.0%	1.4%	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	23.3%	0.0%	23.3%	
M.7.6.2	Floating rate	76.7%	0.0%	76.7%	
M.7.6.3	Other	0.0%	0.0%	0.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0.0%	0.0%	0.0%	
M.7.7.2	Amortising	97.9%	0.0%	97.9%	
M.7.7.3	Other	2.0%	0.0%	2.0%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	6.7%	0.0%	6.7%	
M.7.8.2	> 12 - ≤ 24 months	12.3%	0.0%	12.3%	
M.7.8.3	> 24 - ≤ 36 months	11.4%	0.0%	11.4%	
M.7.8.4	> 36 - ≤ 60 months	13.2%	0.0%	13.2%	
M.7.8.5	> 60 months	56.5%	0.0%	56.5%	
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
	7.A Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	60.9			
	By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	114.4	21,709	1.1%	12.1%
M.7A.10.3	10.000 - EUR 20.000	310.6	20,905	2.9%	11.7%
M.7A.10.4	20.000 - EUR 30.000	434.7	17,473	4.0%	9.8%
M.7A.10.5	30.000 - EUR 40.000	580.3	16,571	5.3%	9.3%
M.7A.10.6	40.000 - EUR 50.000	765.0	16,976	7.0%	9.5%
M.7A.10.7	50.000 - EUR 60.000	904.5	16,460	8.3%	9.2%
M.7A.10.8	60.000 - EUR 70.000	881.4	13,594	8.1%	7.6%
M.7A.10.9	70.000 - EUR 80.000	798.3	10,667	7.3%	6.0%
M.7A.10.10	80.000 - EUR 90.000	733.9	8,644	6.7%	4.8%
M.7A.10.11	90.000 - EUR 100.000	682.6	7,190	6.3%	4.0%
M.7A.10.12	100.000 - EUR 200.000	3,157.4	23,775	29.0%	13.3%
M.7A.10.13	> EUR 200.000	1,512.9	4,759	13.9%	2.7%
M.7A.10.26	Total	10,876.0	178,723	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	50.9%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	3,008.9	83,695	27.7%	46.8%
M.7A.11.3	>40 - <=50 %	1,764.1	26,934	16.2%	15.1%
M.7A.11.4	>50 - <=60 %	2,068.2	27,263	19.0%	15.3%
M.7A.11.5	>60 - <=70 %	2,286.0	25,471	21.0%	14.3%
M.7A.11.6	>70 - <=80 %	1,748.8	15,360	16.1%	8.6%
M.7A.11.10	Total	10,876.0	178,723	100.0%	100.0%
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	ND3			
	By LTV buckets (mn):				
M.7A.12.10	Total	0.0	0	0.0%	0.0%
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	87.6%			
M.7A.13.2	Second home/Holiday houses	12.3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.6	Other	0.1%			
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	87.2%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	12.8%			
	15. EPC Information of the financed RRE - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
	16. Average energy use intensity (kWh/m2 per year) - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
	17. Property Age Structure - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.17.14	Total	0.0	0	0.0%	0.0%
	18. Dwelling type - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
	19. New Residential Property - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
	20. CO2 emission - by dwelling type - as per national availability	*Ton CO2 (per year)*	*Ton CO2 (per year) (LTV adjusted)*	*kg CO2/m2 (per year)*	
M.7A.20.9	Total	0.0	0.0		

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	**OC Calculation: Statutory**	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: Contractual**	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: Voluntary**	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
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	**Maturity Extention Triggers**	[insert link to the national legislation where the maturity extention triggers are listed - insert link of relevant programme prospectus]
HG.1.8	**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.1.9	**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.1.10	**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
HG.1.11	**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.1.12	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant**	Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and commercial mortgages (with a maximum LTV of 60%). The current cover pool includes residential mortgages only
HG.1.13	**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.1.14	**Non-performing loans**	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 fulfils the eligibility criteria. Therefore, there are no NPL's included in the cover pool
OHG.1.2		

	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

Report Reference Date:	**29/12/2023**
Report Frequency:	Quarterly

1. Current Credit Ratings	Long Term	Short Term
Euro 12,500,000,000 Mortgage Covered Bond Programme	Aa2/A/A (Moody's / Fitch / DBRS)	N/A
Banco Comercial Português, S.A.	Baa3/BBB-/BBB-/BBB(L) (Moody's / S&P / Fitch/ DBRS)	NP/B/B/R-2(m) (Moody's / S&P / Fitch / DBRS)
Portugal	Baa2/BBB+/A-/A (Moody's / S&P / Fitch/ DBRS)	NP/B/B/... (Moody's / S&P / Fitch / DBRS)

2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Soft Bullet Date[1]	Remaining Term[a]	Nominal Amount
Covered Bonds Outstanding					**1.96**	**9,200,000,000**
Syndicated Covered Bonds Issues						
Private Placements Covered Bonds Issues						
Series 5 (ISIN PTBIPGOE0061)	18/05/2010	Floating Rate	18/10/2024	18/10/2025	0.81	2,200,000,000
Series 6 (ISIN PTBCSFOE0024)	23/07/2010	Floating Rate	29/10/2025	29/10/2026	1.84	2,000,000,000
Series 7 (ISIN PTBCS3OE0028)	22/10/2010	Floating Rate	22/04/2027	22/04/2028	3.32	1,000,000,000
Series 8 (ISIN PTBCQLOE0036)	23/08/2012	Floating Rate	23/04/2026	23/04/2027	2.32	4,000,000,000
CRD Compliant (Yes/No)						**Yes**

3. Asset Cover Test	Remaining Term[a]	Nominal Amount
Mortgage Credit Pool	**25.16**	**10,875,965,007**
Other Assets[2] (Deposits and Securities at market value)	**0.00**	**50,000,000**
Cash and Deposits	0.00	50,000,000.00
RMBS	0.00	0.00
Other securities	0.00	0.00
Total Cover Pool	**25.05**	**10,925,965,007**
% of ECB eligible assets		100.00%
Overcollateralization[3] (Current OC)		**18.76%**
Required Overcollateralization (Moody's) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		**3.50%**
Committed Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		**5.00%**
Committed Overcollateralization (DBRS) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		**14.00%**
Legal Minimum Overcollateralization		**5.00%**

[a]Remaining Term not considering loan amortization profiles. Mortgage credit pool weighted average life**12.9 years**

4. Other Triggers	
Net Present Value of Assets (incl. derivatives)[4]	14,203,631,927.62
Net present value of liabilities (incl. derivatives)[4]	9,211,346,572.75
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives)≥ 0	OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives)≥ 0 (stress of + 200bps)	Ok
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives)≥ 0 (stress of - 200bps)	Ok
Other Assets <= 20% (Cover Pool + Other Assets)	Ok
Deposits with a remaining term > 100 days <= 15% Covered Bonds Nominal	N/A
Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds >= 0	Ok
Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term >= 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	178,723
Aggregate Original Principal Balance (EUR)	15,711,400,247.05
Aggregate Current Principal Balance (EUR)	10,875,965,007.22
Average Original Principal Balance per loan (EUR)	87,909.22
Average Current Principal Balance per loan (EUR)	60,853.75
Current principal balance of the 5 largest borrowers (EUR)	13,652,839.80
Weight of the 5 largest borrowers (current principal balance) %	0.13
Current principal balance of the 10 largest borrowers (EUR)	24,007,455.16
Weight of the 10 largest borrowers (current principal balance) %	0.22
Weighted Average Seasoning (months)	105.39
Weighted Average Remaining Term (months)	301.98
Weighted Average Current Unindexed LTV[5] (%)	50.94
Weighted Average Current Indexed LTV[5] (%)	0.00
Weighted Average Interest Rate (%)	4.525
Weighted Average Spread (%)	1.215
Max Maturity Date (dd-mm-yyyy)	01/12/2073

Subsidized Loans	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	10,090	5.65%	157,672,223	1.45%
No	168,633	94.35%	10,718,292,784	98.55%
Insured Property[6]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	178,723	100.00%	10,875,965,007	100.00%
No	0	0.00%	0	0.00%
Interest Rate Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Fixed	31,144	17.43%	2,539,146,945	23.35%
Floating	147,579	82.57%	8,336,818,062	76.65%
Repayment Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Annuity / French	176,822	98.94%	10,649,490,876	97.92%
Linear	0	0.00%	0	0.00%
Increasing instalments	0	0.00%	0	0.00%
Bullet	0	0.00%	0	0.00%
Interest-only	47	0.03%	4,542,671	0.04%
Other	1,854	1.04%	221,931,461	2.04%

6. Mortgage Credit Pool (continued)

Seasoning	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 1 year	5,737	3.21%	724,766,524	6.66%
1 to 2 years	10,698	5.99%	1,340,631,004	12.33%
2 to 3 years	11,300	6.32%	1,234,933,292	11.35%
3 to 4 years	7,555	4.23%	714,957,927	6.57%
4 to 5 years	8,269	4.63%	716,595,037	6.59%
5 to 6 years	8,385	4.69%	704,198,787	6.47%
6 to 7 years	6,410	3.59%	476,883,933	4.38%
7 to 8 years	4,397	2.46%	277,638,939	2.55%
8 to 9 years	3,286	1.84%	189,277,473	1.74%
9 to 10 years	2,201	1.23%	106,369,494	0.98%
10 to 11 years	3,064	1.71%	123,487,743	1.14%
11 to 12 years	1,629	0.91%	62,191,116	0.57%
More than 12 years	105,792	59.19%	4,204,033,739	38.65%

Remaining Term	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 5 years	14,465	8.09%	134,874,477	1.24%
5 to 8 years	13,558	7.59%	278,938,586	2.56%
8 to 10 years	9,010	5.04%	256,794,680	2.36%
10 to 12 years	7,813	4.37%	275,341,500	2.53%
12 to 14 years	8,363	4.68%	356,093,086	3.27%
14 to 16 years	8,338	4.67%	427,389,215	3.93%
16 to 18 years	8,946	5.01%	487,286,624	4.48%
18 to 20 years	9,487	5.31%	545,598,779	5.02%
20 to 22 years	11,328	6.34%	692,873,754	6.37%
22 to 24 years	13,384	7.49%	897,122,183	8.25%
24 to 26 years	12,768	7.14%	959,037,552	8.82%
26 to 28 years	14,477	8.10%	1,169,685,624	10.75%
28 to 30 years	11,139	6.23%	1,017,217,654	9.35%
30 to 40 years	35,313	19.76%	3,346,104,684	30.77%
More than 40 years	334	0.19%	31,606,610	0.29%

Current Unindexed LTV	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 40%	83,695	46.83%	3,008,860,465	27.67%
40 to 50%	26,934	15.07%	1,764,108,675	16.22%
50 to 60%	27,263	15.25%	2,068,224,307	19.02%
60 to 70%	25,471	14.25%	2,285,981,782	21.02%
70 to 80%	15,360	8.59%	1,748,789,777	16.08%
More than 80%	0	0.00%	0	0.00%

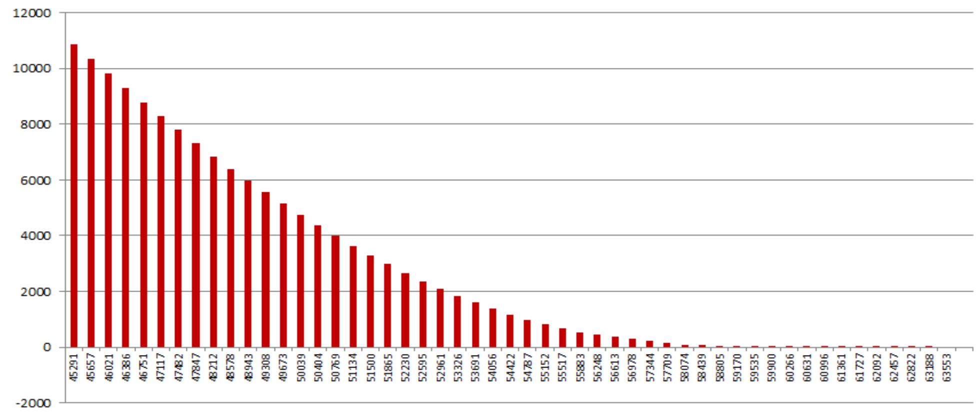
Loan Purpose	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Owner-occupied	163,095	91.26%	9,530,810,815	87.63%
Second Home	15,564	8.71%	1,338,992,491	12.31%
Buy to Let	0	0.00%	0	0.00%
Other	64	0.04%	6,161,701	0.06%

Property Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Residential	**178,723**	**100.00%**	**10,875,965,007**	**100.00%**
Flat	113,771	63.66%	6,683,043,548	61.45%
House	64,952	36.34%	4,192,921,459	38.55%
Other	0	0.00%	0	0.00%
Commercial	**0**	**0.00%**	**0**	**0.00%**

Geographical Distribution	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Portugal	**178,723**	**100.00%**	**10,875,965,007**	**100.00%**
Norte	55,979	31.32%	3,087,916,894	28.39%
Center	30,310	16.96%	1,473,362,107	13.55%
Lisbon	70,225	39.29%	4,904,117,319	45.09%
Alentejo	6,712	3.76%	304,613,169	2.80%
Algarve	9,201	5.15%	732,339,835	6.73%
Madeira	3,519	1.97%	217,750,388	2.00%
Azores	2,777	1.55%	155,865,295	1.43%

Delinquencies[7]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
> 30 to 60 days	325	0.18%	18,317,553	0.17%
> 60 to 90 days	4	0.00%	178,788	0.00%
> 90 days	0	0.00%	0	0.00%

Projected Outstanding Amount[b]



Amortisation Profile	**Principal Balance**
Dec/2023	10,875,965,007
Dec/2024	10,343,515,449
Dec/2025	9,814,533,790
Dec/2026	9,291,702,143
Dec/2027	8,778,287,033
Dec/2028	8,276,021,713
Dec/2029	7,787,128,681
Dec/2030	7,311,780,341
Dec/2035	5,142,096,226
Dec/2040	3,302,697,096
Dec/2045	1,838,539,874
Dec/2050	815,863,642
Dec/2055	305,508,035
Dec/2060	59,792,525
Dec/2065	1,039,458
Dec/2070	7,863
Dec/2075	0
Dec/2080	0
Dec/2085	0

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

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]	266,521,774	265,703,253	528,758,590	522,611,172	1,015,252,124	2,303,922,061	5,973,196,032
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets[2]	0	0	0	0	0	0	0
Cover Pool	**266,521,774**	**265,703,253**	**528,758,590**	**522,611,172**	**1,015,252,124**	**2,303,922,061**	**5,973,196,032**
Covered Bonds	0	2,200,000,000	2,000,000,000	4,000,000,000	1,000,000,000	0	0

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

8. Liquidity Cushion

	Nominal Amount
Liquidity Cushion (according to Fitch's definition)[c]	
Liquidity Cushion amount	**0.00**
Deposits with eligible financial institutions	0.00
Eligible securities	0.00
Liquidity Cushion requirement calculation	
Required Liquidity Cushion	**0.00**
Interest due month 1	0.00
Interest due month 2	0.00
Interest due month 3	0.00

[c] At least equal to the interest payments due on the Covered Bonds Outstanding before swaps for the next 3 months

9. Derivative Financial Instruments

	Nominal Amount
Total Amount of Derivatives in the Cover pool	**0.00**
Of Which Interest Rate Derivatives[d]	**0.00**
Fixed to Floating Swaps	0.00
Interest Basis Swaps	0.00
Of Which Currency Swaps	**0.00**

[d] External Counterparties (No)

10. Contacts

Financial Operations Department	Securitisation.Unit@millenniumbcp.pt
Other Reports on Millenniumbcp website	http://ind.millenniumbcp.pt/en/Institucional/investidores/Pages/CoveredBondsProgramme.aspx
ECBC Label Website	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 2024

Reporting in Domestic Currency	Eur

CONTENT OF TAB E

Field Number	1. Additional information on the programme				
	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.	ND3		
	2. Additional information on the swaps				
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap	
E.2.1.1	ND3	ND3	ND3	ND3	
	3. Additional information on the asset distribution				
	1. General Information	Total Assets			
E.3.1.1	Weighted Average Seasoning (years)	105.3852127			
E.3.1.2	Weighted Average Maturity (years)**	301.9792158			
	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	0.17%	ND2	ND2	ND1	0.18%
E.3.2.3	60-<90 days	0.00%	ND2	ND2	ND1	0.00%
E.3.2.4	90-<180 days	ND1	ND1	ND1	ND1	ND1
E.3.2.5	>= 180 days	ND1	ND1	ND1	ND1	ND1