Harmonised Transparency Template

2026 Version

Portugal

Millenniumbcp

Reporting Date: 30/09/2026

Cut-off Date: 30/09/2026

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Covered Bond Label Disclaimer

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A. Harmonised Transparency Template - General Information

HTT 2026

Reporting in Domestic Currency	EUR

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1. Basic Facts
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4. Compliance Art 14 CBD Check Table
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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**	Obrigações Cobertas BCP
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**	2026/09/30
	2. Regulatory Summary	
G.2.1.1	**Basel Compliance, subject to national jurisdiction (Y/N)**	Yes
G.2.1.2	**CBD Compliance**	Yes
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	15,096.6			
G.3.1.2	Outstanding Covered Bonds	13,200.0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	21,067.8			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	13,496.6			
OG.3.1.4					
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5.0%	2.4%	12.0%	Rating Requirements
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	15046.6		99.7%	
G.3.3.2	Public Sector			0.0%	
G.3.3.3	Shipping			0.0%	
G.3.3.4	Substitute Assets			0.0%	
G.3.3.5	Other	50.0		0.3%	
G.3.3.6	Total	15,096.6		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)	15.2	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	523.4	ND3	3.5%	
G.3.4.3	1 - 2 Y	504.5	ND3	3.4%	
G.3.4.4	2 - 3 Y	509.3	ND3	3.4%	
G.3.4.5	3 - 4 Y	513.9	ND3	3.4%	
G.3.4.6	4 - 5 Y	515.3	ND3	3.4%	
G.3.4.7	5 - 10 Y	2,592.2	ND3	17.3%	
G.3.4.8	10+ Y	9,838.0	ND3	65.6%	
G.3.4.9	Total	14,996.6	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)	3.5	4.5		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	2 - 3 Y	2,200.0	0.0	16.7%	0.0%
G.3.5.6	3 - 4 Y	7,000.0	2,200.0	53.0%	16.7%
G.3.5.7	4 - 5 Y	4,000.0	7,000.0	30.3%	53.0%
G.3.5.8	5 - 10 Y		4,000.0		30.3%
G.3.5.9	10+ Y				
G.3.5.10	Total	13,200.0	13,200.0	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	15,046.6	15,046.6	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	13,200.0	13,200.0	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	0.0	0.0	0.0%	0.0%
G.3.8.2	Floating coupon	13,200.0	13,200.0	100.0%	100.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	13,200.0	13,200.0	100.0%	100.0%
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	50.0		100.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)			0.0%	
G.3.9.3	Exposures to central banks			0.0%	
G.3.9.4	Exposures to credit institutions			0.0%	
G.3.9.5	Other			0.0%	
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%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets				
G.3.11.2	Central bank eligible assets	50.0		0.3%	0.4%
G.3.11.3	Other				
G.3.11.4	Total	50.0		0.3%	0.4%
	12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com			
	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			
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:*	https://coveredbondlabel.com		
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*	184 for Mortgage Assets

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2026

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets					
	1. Property Type Information	**Nominal (mn)**			**% Total Mortgages**	
M.7.1.1	Residential	14,996.6			100.0%	
M.7.1.2	Commercial				0.0%	
M.7.1.3	Other				0.0%	
M.7.1.4	Total	14,996.6			100.0%	
	2. General Information	**Residential Loans**	**Commercial Loans**		**Total Mortgages**	
M.7.2.1	Number of mortgage loans	228,315			228,315	
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**		**% Total Mortgages**	
M.7.3.1	10 largest exposures	0.3%			0.3%	
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**		**% Total Mortgages**	
M.7.4.1	European Union	100.0%	0.0%		0.0%	
M.7.4.23	Portugal	100.0%	[For completion]		[For completion]	
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%	
M.7.4.33	Other	0.0%	0.0%		0.0%	
	5. Breakdown by regions of the main country of origin	**% Residential Loans**	**% Commercial Loans**		**% Total Mortgages**	
M.7.5.1	Portugal	100.0%	0.0%		100.0%	
M.7.5.2	Norte	27.6%			27.6%	
M.7.5.3	Center	13.7%			13.7%	
M.7.5.4	Lisbon	46.6%			46.6%	
M.7.5.5	Alentejo	2.6%			2.6%	
M.7.5.6	Algarve	6.3%			6.3%	
M.7.5.7	Madeira	2.0%			2.0%	
M.7.5.8	Azores	1.3%			1.3%	
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**		**% Total Mortgages**	
M.7.6.1	Fixed rate	36.0%			36.0%	
M.7.6.2	Floating rate	64.0%			64.0%	
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	0.0%			0.0%	
M.7.7.2	Amortising	99.8%			99.8%	
M.7.7.3	Other	0.1%			0.1%	
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**		**% Total Mortgages**	
M.7.8.1	Up to 12months	8.3%			8.3%	
M.7.8.2	> 12 - ≤ 24 months	14.7%			14.7%	
M.7.8.3	> 24 - ≤ 36 months	10.4%			10.4%	
M.7.8.4	> 36 - ≤ 60 months	14.5%			14.5%	
M.7.8.5	> 60 months	52.1%			52.1%	
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**		**% Total Mortgages**	
M.7.9.1	% NPLs	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)	65.7	228,315.0			
	By buckets (mn):					
M.7A.10.2	0 - EUR 10.000	178.7	33,151		1.2%	14.5%
M.7A.10.3	10.000 - EUR 20.000	410.0	27,789		2.7%	12.2%
M.7A.10.4	20.000 - EUR 30.000	520.7	20,887		3.5%	9.1%
M.7A.10.5	30.000 - EUR 40.000	682.9	19,454		4.6%	8.5%
M.7A.10.6	40.000 - EUR 50.000	908.7	20,164		6.1%	8.8%
M.7A.10.7	50.000 - EUR 60.000	993.2	18,091		6.6%	7.9%
M.7A.10.8	60.000 - EUR 70.000	939.2	14,483		6.3%	6.3%
M.7A.10.9	70.000 - EUR 80.000	862.6	11,515		5.8%	5.0%
M.7A.10.10	80.000 - EUR 90.000	826.1	9,721		5.5%	4.3%
M.7A.10.11	90.000 - EUR 100.000	811.3	8,543		5.4%	3.7%
M.7A.10.12	100.000 - EUR 200.000	4,756.0	34,874		31.7%	15.3%
M.7A.10.13	> EUR 200.000	3,107.3	9,643		20.7%	4.2%
M.7A.10.26	Total	14,996.6	228,315		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 (%)	52.6%	228,315			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	3,829.3	101,165		25.5%	44.3%
M.7A.11.3	>40 - <=50 %	2,302.0	33,078		15.4%	14.5%
M.7A.11.4	>50 - <=60 %	2,734.3	34,174		18.2%	15.0%
M.7A.11.5	>60 - <=70 %	3,073.8	33,080		20.5%	14.5%
M.7A.11.6	>70 - <=80 %	3,057.1	26,818		20.4%	11.7%
M.7A.11.7	>80 - <=90 %	0.0	0		0.0%	0.0%
M.7A.11.8	>90 - <=100 %	0.0	0		0.0%	0.0%
M.7A.11.9	>100%	0.0	0		0.0%	0.0%
M.7A.11.10	Total	14,996.6	228,315		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	ND3			
M.7A.12.10	Total	0.0	0		0.0%	0.0%
	13. Breakdown by type	**% Residential Loans**				
M.7A.13.1	Owner occupied	89.4%				
M.7A.13.2	Second home/Holiday houses	10.5%				
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	79.9%				
M.7A.14.2	Guaranteed	0.0%				
M.7A.14.3	Other	20.1%				

C. Harmonised Transparency Template - Glossary

HTT 2026

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	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.1.2	OC Calculation: Contractual	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.
	OC Calculation: Voluntary	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 calculatec 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.1.3		
HG.1.4	Interest Rate Types	Fixed rate / floating rate
HG.1.5	Life of cover assets: how is it calculated? Does it only consider the final date of redemption or does it take into account scheduled redemptions for amortising assets? Is is calculated by reference to the next interest reset dates or by reference to the redemption dates ? If assets have a floating or resettable rate, which assumption do you make regarding the future applicable rate?	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]
	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		
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
	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.1.11		
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
	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
OHG.3.1	Confidential Information	ND4

Report Reference Date:	**2026/09/30**
Report Frequency:	Quarterly

1. Current Credit Ratings	**Long Term**	**Short Term**
Euro 12,500,000,000 Mortgage Covered Bond Programme	Aaa/AAA (Moody's / Fitch)	N/A
Banco Comercial Português, S.A.	Baa1/BBB+/BBB+) (Moody's / S&P / Fitch)	NP/B/B/R-2(m) (Moody's / S&P / Fitch / DBRS)
Portugal	A3/A+/A+/A(H) (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					**3.47**	**13,200,000,000**
Syndicated Covered Bonds Issues						
Private Placements Covered Bonds Issues						
Series 5 (ISIN PTBIPGOE0061)	2010/05/18	Floating Rate	2028/10/18	2029/10/18	2.05	2,200,000,000
Series 6 (ISIN PTBCSFOE0024)	2010/07/23	Floating Rate	2029/10/29	2030/10/29	3.08	4,000,000,000
Series 7 (ISIN PTBCS3OE0028)	2010/10/22	Floating Rate	2030/04/22	2031/04/22	3.56	3,000,000,000
Series 8 (ISIN PTBCQLOE0036)	2012/08/23	Floating Rate	2031/04/23	2032/04/23	4.56	4,000,000,000

CRD Compliant (Yes/No)	**Yes**

3. Asset Cover Test	**Remaining Term[a]**	**Nominal Amount**
Mortgage Credit Pool	**16.06**	**14,996,581,344**
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	**16.01**	**15,046,581,344**
% of ECB eligible assets		100.00%
Overcollateralization[3] (Current OC)		**13.99%**
Required Overcollateralization (Moody's) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		**8.00%**
Committed Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		**12.00%**
Legal Minimum Overcollateralization		**5.00%**

[a]Remaining Term not considering loan amortization profiles. Mortgage credit pool weighted average life **15.2 years**

4. Other Triggers	
Net Present Value of Assets (incl. derivatives)[4]	21,067,771,133.20
Net present value of liabilities (incl. derivatives)[4]	13,496,556,652.09
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

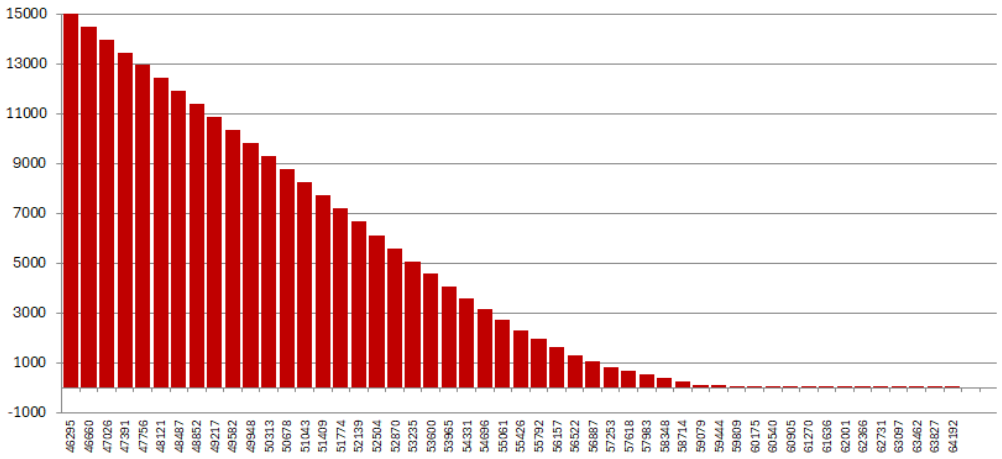
6. Mortgage Credit Pool	
Main Characteristics	
Number of Loans	228,315
Aggregate Original Principal Balance (EUR)	21,136,705,188.94
Aggregate Current Principal Balance (EUR)	14,996,581,343.73
Average Original Principal Balance per loan (EUR)	92,576.94
Average Current Principal Balance per loan (EUR)	65,683.73
Current principal balance of the 5 largest borrowers (EUR)	31,224,536.65
Weight of the 5 largest borrowers (current principal balance) %	0.21
Current principal balance of the 10 largest borrowers (EUR)	48,640,340.95
Weight of the 10 largest borrowers (current principal balance) %	0.32
Weighted Average Seasoning (months)	98.48
Weighted Average Remaining Term (months)	295.86
Weighted Average Current Unindexed LTV[5] (%)	52.57
Weighted Average Current Indexed LTV[5] (%)	0.00
Weighted Average Interest Rate (%)	3.393
Weighted Average Spread (%)	1.065
Max Maturity Date (dd-mm-yyyy)	2076/08/02

Subsidized Loans	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	10,499	4.60%	120,115,187	0.80%
No	217,816	95.40%	14,876,466,157	99.20%
Insured Property[6]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	228,315	100.00%	14,996,581,344	100.00%
No	0	0.00%	0	0.00%
Interest Rate Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Fixed	53,733	23.53%	5,396,493,278	35.98%
Floating	174,582	76.47%	9,600,088,066	64.02%
Repayment Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Annuity / French	228,147	99.93%	14,972,890,111	99.84%
Linear	0	0.00%	0	0.00%
Increasing instalments	0	0.00%	0	0.00%
Bullet	0	0.00%	0	0.00%
Interest-only	64	0.03%	7,323,173	0.05%
Other	104	0.05%	16,368,060	0.11%

6. Mortgage Credit Pool (continued)

Seasoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 1 year	8,248	3.61%	1,251,922,229	8.35%
1 to 2 years	16,511	7.23%	2,198,226,576	14.66%
2 to 3 years	13,745	6.02%	1,555,970,433	10.38%
3 to 4 years	9,289	4.07%	992,276,090	6.62%
4 to 5 years	11,426	5.00%	1,179,876,295	7.87%
5 to 6 years	11,530	5.05%	1,101,529,948	7.35%
6 to 7 years	8,566	3.75%	727,859,479	4.85%
7 to 8 years	8,963	3.93%	696,015,648	4.64%
8 to 9 years	7,884	3.45%	579,384,047	3.86%
9 to 10 years	5,232	2.29%	326,822,550	2.18%
10 to 11 years	3,737	1.64%	205,378,567	1.37%
11 to 12 years	2,542	1.11%	124,952,409	0.83%
More than 12 years	120,642	52.84%	4,056,367,073	27.05%
Remaining Term	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 5 years	22,012	9.64%	200,750,683	1.34%
5 to 8 years	14,949	6.55%	333,929,650	2.23%
8 to 10 years	9,407	4.12%	309,031,966	2.06%
10 to 12 years	9,192	4.03%	368,302,151	2.46%
12 to 14 years	10,203	4.47%	497,179,362	3.32%
14 to 16 years	10,826	4.74%	568,133,648	3.79%
16 to 18 years	13,700	6.00%	738,338,950	4.92%
18 to 20 years	16,111	7.06%	991,900,096	6.61%
20 to 22 years	16,329	7.15%	1,069,319,012	7.13%
22 to 24 years	17,618	7.72%	1,306,300,018	8.71%
24 to 26 years	17,945	7.86%	1,424,389,840	9.50%
26 to 28 years	15,983	7.00%	1,393,413,923	9.29%
28 to 30 years	17,293	7.57%	1,570,408,052	10.47%
30 to 40 years	36,626	16.04%	4,214,099,196	28.10%
More than 40 years	121	0.05%	11,084,796	0.07%
Current Unindexed LTV	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 40%	101,165	44.31%	3,829,307,739	25.53%
40 to 50%	33,078	14.49%	2,302,038,926	15.35%
50 to 60%	34,174	14.97%	2,734,284,028	18.23%
60 to 70%	33,080	14.49%	3,073,842,986	20.50%
70 to 80%	26,818	11.75%	3,057,107,665	20.39%
More than 80%	0	0.00%	0	0.00%
Loan Purpose	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Owner-occupied	211,782	92.76%	13,404,263,614	89.38%
Second Home	16,453	7.21%	1,580,972,571	10.54%
Buy to Let	0	0.00%	0	0.00%
Other	80	0.04%	11,345,159	0.08%
Property Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Residential	**228,315**	**100.00%**	**14,996,581,344**	**100.00%**
Flat	145,146	63.57%	9,130,246,035	60.88%
House	83,169	36.43%	5,866,335,309	39.12%
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	**228,315**	**100.00%**	**14,996,581,344**	**100.00%**
Norte	70,540	30.90%	4,133,472,765	27.56%
Center	39,172	17.16%	2,057,487,586	13.72%
Lisbon	91,579	40.11%	6,987,184,905	46.59%
Alentejo	8,188	3.59%	396,464,719	2.64%
Algarve	10,991	4.81%	938,573,858	6.26%
Madeira	4,481	1.96%	294,632,189	1.96%
Azores	3,364	1.47%	188,765,321	1.26%
Delinquencies[7]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
> 30 to 60 days	269	0.12%	17,598,389	0.12%
> 60 to 90 days	3	0.00%	208,136	0.00%
> 90 days	0	0.00%	0	0.00%

Projected Outstanding Amount[b]



Amortisation Profile__	Principal Balance
Sept/2026	14,996,581,344
Sept/2027	14,473,140,815
Sept/2028	13,968,602,013
Sept/2029	13,459,332,029
Sept/2030	12,945,401,453
Sept/2031	12,430,131,611
Sept/2031	12,430,131,611
Sept/2035	10,359,163,751
Sept/2040	7,723,547,676
Sept/2045	5,070,501,558
Sept/2050	2,702,945,676
Sept/2055	1,038,849,421
Sept/2060	251,673,238
Sept/2065	23,018,581
Sept/2070	203,644
Sept/2075	4,940
Sept/2080	0
Sept/2085	0
Sept/2090	0

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

Report Reference Date:	**2026/09/30**
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]	270,165,144	253,268,604	504,532,266	509,263,388	1,029,187,086	2,592,122,831	9,838,042,024
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets[2]	0	0	0	0	0	0	0
Cover Pool	**270,165,144**	**253,268,604**	**504,532,266**	**509,263,388**	**1,029,187,086**	**2,592,122,831**	**9,838,042,024**
Covered Bonds	0	0	0	2,200,000,000	11,000,000,000	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.

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

HTT 2026

Reporting in Domestic Currency	Eur

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

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	Ernst & Young Global Limited				
OE.1.1.1	*Common Representative*	Deutsche Trustee Company Limited	529900LFW4V9VVN9V839			
OE.1.1.2	*Agent*	Banco Comercial Português, S.A.	JU1U6S0DG9YLT7N8ZV32			
OE.1.1.3	*Paying Agent*	Banco Comercial Português, S.A.	JU1U6S0DG9YLT7N8ZV32			
	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	**Residential Assets**	**Commercial Assets**	**Public Sector Assets**	**Shipping Assets**	**Total Assets**
E.3.1.1	Weighted Average Seasoning (years)	98.5				98.5
E.3.1.2	Weighted Average Maturity (years)	295.9				295.9
	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	0.1%	ND2	ND2	ND1	0.1%
E.3.2.3	60-<90 days	0.0%	ND2	ND2	ND1	0.0%
E.3.2.4	90-<180 days	ND1	ND1	ND1	ND1	ND1
E.3.2.5	>= 180 days	ND1	ND1	ND1	ND1	ND1