



# Annexes



**ANNEX 1 – UNIFORM DISCLOSURE OF IFRS9 TRANSITIONAL ARRANGEMENTS**

	31 Dec 18	30 Sep 18	30 Jun 18	31 Mar 18
<b>AVAILABLE CAPITAL (AMOUNTS)</b>				
1 Common Equity Tier 1 (CET1) capital	4 974 060	4 889 332	4 895 392	4 810 254
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4 924 118	5 533 289	4 843 682	4 734 475
3 Tier 1 capital	5 047 969	4 963 916	4 967 878	4 879 374
4 Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4 997 668	5 534 458	4 915 789	4 803 475
5 Total capital	5 618 621	5 560 735	5 581 084	5 510 068
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5 568 457	6 142 352	5 529 133	5 434 574
<b>RISK-WEIGHTED ASSETS (AMOUNTS)</b>				
7 Total risk-weighted assets	41 855 305	42 141 892	41 792 825	41 077 391
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41 769 128	42 073 447	41 722 534	41 023 440
<b>CAPITAL RATIOS</b>				
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	11,9%	11,6%	11,7%	11,7%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,8%	13,2%	11,6%	11,5%
11 Tier 1 (as a percentage of risk exposure amount)	12,1%	11,8%	11,9%	11,9%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,0%	13,2%	11,8%	11,7%
13 Total capital (as a percentage of risk exposure amount)	13,4%	13,2%	13,4%	13,4%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,3%	14,6%	13,3%	13,3%
<b>LEVERAGE RATIO</b>				
15 Leverage ratio total exposure measure	80 554 958	68 056 100	67 264 013	67 013 868
16 Leverage ratio	6,3%	7,3%	7,4%	7,3%
17 Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,2%	7,2%	7,3%	7,2%

## ANNEX 2 –OWN FUNDS AT 31 DECEMBER 2018 (Own Funds disclosure Template)

(Thousand euros)

Reference to the articles of Regulation (EU)  
575/2013 (CRR)

COMMON EQUITY TIER 1 CAPITAL: INSTRUMENTS AND RESERVES		
1	Capital instruments and the related share premium accounts	4 737 481
	of which: instrument type 1	4 724 926
	of which: instrument type 1	
	of which: instrument type 1	
2	Retained earnings	693 896
3	Accumulated other comprehensive income (and other reserves)	191 836
3a	Funds for general banking risk	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase-out from CET1	
5	Minority interests (amount allowed in consolidated CET1)	599 169
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	
6	<b>COMMON EQUITY TIER 1 (CET1) CAPITAL BEFORE REGULATORY ADJUSTMENTS</b>	<b>6 222 382</b>
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS</b>		
7	Additional value adjustments (negative amount)	-119 760
8	Intangible assets (net of related tax liability) (negative amount)	-245 913
9	Empty set in the EU	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-328 229
11	Fair value reserves related to gains or losses on cash flow hedges	-33 829
12	Negative amounts resulting from the calculation of expected loss amounts	-124 730
13	Any increase in equity that results from securitised assets (negative amount)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-3 355
15	Defined-benefit pension fund assets (negative amount)	-12 707
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-14
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
20	Empty set in the EU	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	
20b	of which: qualifying holdings outside the financial sector (negative amount)	
20c	of which: securitisation positions (negative amount)	
20d	of which: free deliveries (negative amount)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-256 678
22	Amount exceeding the 15% threshold (negative amount)	-147 483
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-58 768
24	Empty set in the EU	
25	of which: deferred tax assets arising from temporary differences	-88 715
25a	Losses for the current financial year (negative amount)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	
28	<b>TOTAL REGULATORY ADJUSTMENTS TO COMMON EQUITY TIER 1 (CET1)</b>	<b>-1 272 698</b>
29	<b>COMMON EQUITY TIER 1 (CET1) CAPITAL</b>	<b>4 949 684</b>
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS</b>		
30	Capital instruments and the related share premium accounts	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase-out from AT1	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	78 890
35	of which: instruments issued by subsidiaries subject to phase-out	
36	<b>ADDITIONAL TIER 1 (AT1) CAPITAL BEFORE REGULATORY ADJUSTMENTS</b>	<b>78 890</b>
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS</b>		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
39	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
41	Empty set in the EU	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	
43	<b>TOTAL REGULATORY ADJUSTMENTS TO ADDITIONAL TIER 1 (AT1) CAPITAL</b>	
44	<b>ADDITIONAL TIER 1 (AT1) CAPITAL</b>	<b>78 890</b>
45	<b>TIER 1 CAPITAL (T1 = CET1 + AT1)</b>	<b>5 028 574</b>

TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS		
46	Capital instruments and the related share premium accounts	466 866 62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase-out from T2	486 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	155 817 87, 88
49	of which: instruments issued by subsidiaries subject to phasing-out	486 (4)
50	Credit risk adjustments	62 (c) & (d)
51	<b>TIER 2 (T2) CAPITAL BEFORE REGULATORY ADJUSTMENTS</b>	<b>622 683</b>
TIER 2 (T2) CAPITAL: REGULATORY ADJUSTMENTS		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	63 (b) (i), 66 (a), 67
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	66 (b), 68
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	66 (c), 69, 70 e 79
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-58 800 66 (d), 69, 79
56	Empty set in the EU	
57	<b>TOTAL REGULATORY ADJUSTMENTS TO TIER 2 (T2) CAPITAL</b>	<b>-58 800</b> Sum of lines 52 to 56
58	<b>TIER 2 (T2) CAPITAL</b>	<b>563 883</b> Line 51 - line 57
59	<b>TOTAL CAPITAL (TC = T1 + T2)</b>	<b>5 592 457</b> Sum of lines 45 and 58
60	<b>TOTAL RISK WEIGHTED ASSETS</b>	<b>41 791 217</b>
CAPITAL RATIOS AND BUFFERS		
61	<b>COMMON EQUITY TIER 1 (AS A PERCENTAGE OF TOTAL RISK EXPOSURE AMOUNT)</b>	<b>11,8%</b> 92 (2) (a)
62	<b>TIER 1 (AS A PERCENTAGE OF TOTAL RISK EXPOSURE AMOUNT)</b>	<b>12,0%</b> 92 (2) (b)
63	<b>TOTAL CAPITAL (AS A PERCENTAGE OF TOTAL RISK EXPOSURE AMOUNT)</b>	<b>13,4%</b> 92 (2) (c)
64	INSTITUTION-SPECIFIC BUFFER REQUIREMENT (CET1 REQUIREMENT IN ACCORDANCE WITH ARTICLE 92 (1) (A), PLUS CAPITAL CONSERVATION AND COUNTERCYCLICAL BUFFER REQUIREMENTS, PLUS SYSTEMIC RISK BUFFER, PLUS SYSTEMICALLY IMPORTANT INSTITUTION BUFFER EXPRESSED AS A PERCENTAGE OF RISK EXPOSURE AMOUNT)	
65	OF WHICH: CAPITAL CONSERVATION BUFFER REQUIREMENT	
66	OF WHICH: COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT	
67	OF WHICH: SYSTEMIC RISK BUFFER REQUIREMENT	
67a	OF WHICH: GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION (G-SII) OR OTHER SYSTEMICALLY IMPORTANT INSTITUTION (O-SII) BUFFER	
68	<b>COMMON EQUITY TIER 1 AVAILABLE TO MEET BUFFERS (AS A PERCENTAGE OF RISK EXPOSURE AMOUNT)</b>	<b>7,40%</b> CRD 128
69	[NOT RELEVANT ON EU REGULATIONS]	
70	[NOT RELEVANT ON EU REGULATIONS]	
71	[NOT RELEVANT ON EU REGULATIONS]	

AMOUNTS BELOW THE THRESHOLDS FOR DEDUCTION (BEFORE RISK WEIGHTING)		
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)	22 938 36 (1) (h), 45, 46, 56 (c), 59, 60, 66 (c), 69, 70
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)	354 657 36 (1) (i), 45, 48
74	Empty set in the EU	
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	535 385 36 (1) (c), 38, 48
APPLICABLE CAPS ON THE INCLUSION OF PROVISIONS IN TIER 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	62
79	Cap on inclusion of credit risk adjustments in T2 under internal ratings-based approach	62
CAPITAL INSTRUMENTS SUBJECT TO PHASE-OUT ARRANGEMENTS (ONLY APPLICABLE BETWEEN 1 JANUARY 2013 AND 1 JANUARY 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements	484 (3), 486(2) e(5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	484 (3), 486(2) e(5)
82	Current cap on AT1 instruments subject to phase-out arrangements	1 753 484 (4), 486(3) e(5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	484 (4), 486(3) e(5)
84	Current cap on T2 instruments subject to phase-out arrangements	10 808 484 (5), 486(4) e(5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	16 213 484 (5), 486(4) e(5)



**ANNEX 3 – MAIN FEATURES OF OWN FUNDS' INSTRUMENTS****INSTRUMENTS (1) TO (5)**

		<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
1	Issuer	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.
2	Unique identifier	PTBIVXOM0013	PTBIU6OM0028	PTBCL2OM0016	PTBCUWOM0011	PTBCTZOM0037
3	Governing law(s) of the Instrument	English and Portuguese law	English and Portuguese law	English and Portuguese law	English and Portuguese law	English and Portuguese law

**REGULATORY TREATMENT**

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated
7	Instrument type	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (1)	51 173 333 €	7 444 444 €	6 844 444 €	979 167 €	5 009 667 €
9	Nominal amount of instrument (2)	114 000 000 €	50 000 000 €	40 000 000 €	7 500 000 €	26 600 000 €
9a	Issue price	100%	84,45%	80,40%	100%	73,19%
9b	Redemption price	100%	100%	100%	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28 March 2011	14 October 2011	8 November 2011	25 August 2011	30 December 2011
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	28 March 2021	28 September 2019	8 November 2019	25 August 2019	9 December 2019
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A

**COUPONS/DIVIDENDS**

17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Euribor 3m + 3.75%	9,31%	8,519%	6,383%	7,150%
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A

		(1)	(2)	(3)	(4)	(5)
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A

**INSTRUMENTS (6) TO (10)**

		(6)	(7)	(8)	(9)	(10)
1	Issuer	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.
2	Unique identifier	PTBCU9OM0028	PTBIVSOM0077	PTBIUGOM0072	PTBIZUOM0053	PTBCQJOM0030
3	Governing law(s) of the Instrument	English and Portuguese law	English and Portuguese law	English and Portuguese law	English and Portuguese law	Portuguese law

**REGULATORY TREATMENT**

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated
7	Instrument type	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (1)	2 901 111 €	28 880 611 €	16 158 333 €	7 904 167 €	5 341 111 €
9	Nominal amount of instrument (2)	14 000 000 €	64 100 000 €	35 000 000 €	26 250 000 €	23 000 000 €
9a	Issue price	72,31%	100%	100%	82,55%	81,52%
9b	Redemption price	100%	100%	100%	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27 January 2012	1 April 2011	21 April 2011	18 July 2012	4 April 2012
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	13 January 2020	1 April 2021	21 April 2021	2 July 2020	28 February 2020
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A

**COUPONS/DIVIDENDS**

17	Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed	Fixed
18	Coupon rate and any related index	7,010%	Euribor 3m + 3.75%	Euribor 3m + 3.75%	9,00%	9,00%
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A

	(6)	(7)	(8)	(9)	(10)
25 If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30 Write-down features	No	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	No	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A

**INSTRUMENTS (11) TO (15)**

	(11)	(12)	(13)	(14)	(15)
1 Issuer	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	BCP Finance Bank, Ltd.	Banco Comercial Português, S.A.	Bank Millennium, S.A.
2 Unique identifier	PTBIUMOM0082	PTBIZKOM0063	XS0686774752	PTBCPWOM0034	PLBIG0000453
3 Governing law(s) of the Instrument	Portuguese law	Portuguese law	English law	English and Portuguese law	Polish law

**REGULATORY TREATMENT**

4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated
7 Instrument type	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8 Amount recognised in regulatory capital (1)	12 835 000 €	6 416 667 €	14 978 256 €	300 000 000 €	46 077 919 €
9 Nominal amount of instrument (2)	51 000 000 €	25 000 000 €	98 850 000 €	300 000 000 €	PLN 700.000.000 [162.919.517,76 €]
9a Issue price	83,20%	82,82%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%	100%
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	12 April 2012	12 April 2012	13 October 2011	7 December 2017	7 December 2017
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	3 April 2020	12 April 2020	13 October 2021	7 December 2027	7 December 2027
14 Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	In case of Capital Disqualification Redemption Event. The Notes will be redeemed at par.	N/A.	07 December 2022. Existence of call option, at any moment, in case of determined tax and regulatory events. If the option is exercised, the notes will be redeemed at par.	08 December 2022. Existence of call option, on each interest payment date, in case of determined tax and regulatory events. If the option is exercised, the notes will be redeemed at par.



	(11)	(12)	(13)	(14)	(15)
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
<b>COUPONS/DIVIDENDS</b>					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed (reset)	Floating
18 Coupon rate and any related index	9,15%	9,00%	13,00%	First 5 years. 4.5%. Refixing at the end of the 5th year: MS 5y rate + Initial Margin (4,267%)	Wibor 6M + 2,30%
19 Existence of a dividend stopper	No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30 Write-down features	No	No	No	N/A	N/A
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	No	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A

**INSTRUMENTS (16) TO (19)**

	(16)	(17)	(18)	(19)
1 Issuer	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.	Banco Comercial Português, S.A.
2 Unique identifier	PTBSMFOE0006	PTBCLAOE0000	PTBCPMOM0002	PTBCPOAM0015
3 Governing law(s) of the Instrument	Portuguese law	Portuguese law	Portuguese law	Portuguese law

**REGULATORY TREATMENT**

4 Transitional CRR rules	Tier 2	Tier 2	Additional Tier 1	Common Equity Tier 1
5 Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Common Equity Tier 1
6 Eligible at solo/(sub-) consolidated/solo & (sub-) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated	Solo / (Sub) consolidated
7 Instrument type	Subordinated Debt	Subordinated Debt	Other Capital Instruments	Ordinary Shares
8 Amount recognised in regulatory capital (1)	8 814 031 €	1 994 400 €	1 168 800 €	4 721 010 339 €
9 Nominal amount of instrument (2)	PTE 18.000.000.000; [89.783.621,47] €	35 000 000 €	300 000 000 €	N/A

		(16)	(17)	(18)	(19)
9a	Issue price	100%	100%	100%	N/A
9b	Redemption price	100%	100%	100%	N/A
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Shareholders' equity	Shareholders' equity
11	Original date of issuance	4 December 1997	28 December 2001	29 June 2009	N/A
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	No maturity
13	Original maturity date	No maturity	No maturity	No maturity	N/A
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	N/A
15	Optional call date, contingent call dates and redemption amount	First call date: 4 December 2007	First call date: 28 December 2011	First date: 29 June 2014	N/A
16	Subsequent call dates, if applicable	First call date and on each interest payment date thereafter.	First call date and on each interest payment date thereafter.	First call date and on each interest payment date thereafter	N/A
<b>COUPONS/DIVIDENDS</b>					
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed to floating	Floating
18	Coupon rate and any related index	Until 4-Dec-2007: Euribor 6m + 0,4%; 4-Jun-2008 to 4-Dec-2017 (inclusive): Euribor 6m + 0,9%; From 4-Jun-2018: Euribor 6m + 1,4%	28-Mar-02 to 28-Dec-11 (inclusive): Euribor 3m + 1,75%; From 28-Mar-12: Euribor 3m + 2,25%	Until 29-Jun-2011: 7%; From 29-Dec-2011: Euribor 6m + 2,5% (minimum rate: 5%)	N/A
19	Existence of a dividend stopper	No	No	No	N/A
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Fully discretionary	N/A
21	Existence of step up or other incentive to redeem	Yes	Yes	No	N/A
22	Noncumulative or cumulative	Cumulative	Cumulative	Noncumulative	Noncumulative
23	Convertible or nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	Full or Partial	Full or Partial	Always partial	N/A
33	If write-down, permanent or temporary	Permanent	Permanent	Temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	(3)	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Tier 2	Additional Tier 1
36	Non-compliant transitioned features	Yes	Yes	Yes	No
37	If yes, specify non-compliant features	Existence of Step-up clause	Existence of Step-up clause	Existence of Step-up clause	N/A

(1) Amount included in the calculation of Bank's Own Funds (phased-in) as of 31 December 2018

(2) On the Issue date.

(3) In the following situations: (i) to the extent of the positive variation of the Issuer's equity from profits or positive reserves (according to the rules applicable to the preparation of individual financial statements of the Issuer) on proportion of the nominal value of the Notes and the Share capital of the Issuer; (ii) in the case of dissolution, liquidation or insolvency of the Issuer; (iii) in case of payment of dividends to the shareholders; (iv) in the event of early redemption (Issuer call). In each case subject to prior authorisation from Banco de Portugal.

**ANNEX 4 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL CAPITAL BUFFER**

		(Thousand euros)											
		General credit exposures		Trading book exposures		Securitisation exposures		Own funds requirements				Own funds requirements weights	Countercyclical capital buffer
Country code	Country	Exposure value for Standardised Approach	Exposure value IRB Approach	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for Standardised Approach	Exposure value IRB Approach	Of which: Trading book exposures	Of which: Securitisation exposures	Of which: Trading book exposures	Total		
DE	Germany	5 198	97 313					7 525			7 525	0,3389%	0,0000%
AO	Angola	64 679	256 886					23 257			23 257	1,0474%	0,0000%
BR	Brazil	6 374	94 637					1 619			1 619	0,0729%	0,0000%
ES	Spain	51 968	138 408					15 324			15 324	0,6901%	0,0000%
US	United States	23 107	99 509					10 235			10 235	0,4610%	0,0000%
FR	France	7 120	337 455					13 411			13 411	0,6040%	0,0000%
KW	Kuwait	0	107 304					4 072			4 072	0,1834%	0,0000%
LU	Luxembourg	27 807	106 046					5 547			5 547	0,2498%	0,0000%
MO	Macao	46 632	3 990					209			209	0,0094%	0,0000%
MZ	Mozambique	445 604	137 441					23 372			23 372	1,0526%	0,0000%
NL	Netherlands	18 547	425 346					9 670			9 670	0,4355%	0,0000%
PL	Poland	6 842 844	6 585 574					491 463			491 463	22,1334%	0,0000%
PT	Portugal	4 442 639	41 591 056	720 277			2 161 722	1 582 320	90	22 726	1 605 136	72,2885%	0,0000%
GB	United Kingdom	35 320	238 715					4 561			4 561	0,2054%	1,0000%
CH	Switzerland	1 870	378 571					5 055			5 055	0,2276%	0,0000%
TOTAL		12 019 709	50 598 250	720 277	0	0	2 161 722	2 197 640	90	22 726	2 220 456	100,0%	-

**ANNEX 5 – CALCULATION OF THE COUNTERCYCLICAL CAPITAL BUFFER**

Total amount of exposures	41 855 305
Countercyclical capital buffer rate (institution-specific)	0,002053936%
Countercyclical capital buffer (institution-specific)	860