





## Social responsibility

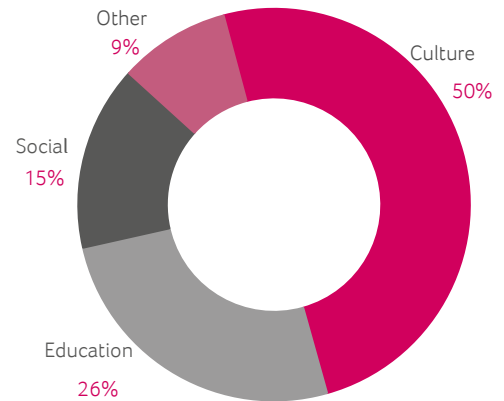


# Social responsibility

The BCP Group's strategy is the promotion of a culture of social responsibility, developing actions for and with several groups of Stakeholders aiming at, directly and indirectly, contributing to the social development of the countries where it operates..

It is within this scope of proximity to the communities that Millennium bcp has materialized its social responsibility policy, focusing its intervention on cultural, educational and social initiatives

Donations allocated by intervention area  
(Percentage)



In 2018, the number of hours of volunteer work was 1,008 in Portugal and 2,358 in the total of the Group's operations, figures showing a negative evolution versus the 1,483 and 3,272 hours recorded in 2017, not reaching the 10% goal defined for 2017.

In 2018, materializing a strong social commitment and enabling the Bank to be nearer the communities and people, the goal is to achieve a 7% increase in volunteer hours.

## Participate and share

### Material issue:

PARTNERSHIPS WITH NGO/PUBLIC CHARITABLE ORGANIZATIONS AND VOLUNTEER WORK

In Portugal, Millennium bcp has continued to foster and create opportunities for the Employees' participation as volunteers in actions to support the external community:

- In the context of the Food Bank's food collection campaigns, Millennium bcp once again was present at the warehouses, helping to separate and store the food. In 2018, in the two campaigns made regularly, the Bank helped at a national level and ensured a participation of more than 190 volunteers, Employees and their relatives.
- The Bank supports Junior Achievement Portugal (JAP) in its entrepreneurial, creativity and innovation projects, through the Bank Employees' participation as volunteers. During the school year 2017/2018, 25 volunteers of Millennium bcp monitored more than 651 students of 23 schools in the various programmes of Junior Achievement Portugal, in a total of 248 hours of corporate volunteer work.



The Bank has also been organizing, supporting and following up internal solidarity actions that promote a culture of proximity and add social value and are also a significant contribution for the materialization of its Social Responsibility Policy in Portugal. Among these initiatives, which received a special boost from the Direct Banking, Retail Marketing, Corporate Marketing, Operations, Quality and Network Support, we highlight:

- “Acreditamos: Ajudamos a Dar (mais) Cor à Esperança”, an internal initiative whose purpose was to collect colourful child sticking plasters, painting books and pencils for the children supported by the association ACREDITAR. With the

contribution given by the Bank's Employees at a national level, it was possible to collect around 700 boxes of band-aids - more than 250 individual band-aids;



- “Uns Comovem-se, Outros Movem-se”, an internal initiative of the Quality and Network Support Division the purpose of which is to collect animal feed, shelters and hygiene products for the animals sheltered by “APA - Associação de Proteção dos Animais” that was able of gathering 260 kg of animal feed and approximately 100 goods, such as feeders and crates, beds and warm clothing;
- “Millennium -Solidário (Solidarity) - Christmas 2018”, an internal campaign the purpose of which was to collect, in Lisbon, food, hygiene products and toys for the babies and children sheltered by Ajuda de Berço and in Porto, of clothes, warm clothes, food, hygiene products and toys, in this case for the children, young people and adults assisted by Cáritas Diocesana. By means of the usual commitment shown by the Employees of the Bank, it was possible to collect approximately 4,500 goods.

#### ENVIRONMENTAL AND SOCIAL AWARENESS

### Material issue:

Millennium bcp also carried out a number of supporting actions to institutions and initiatives able of generating social value, of which we highlight:

- Participation in the 1st edition of Marketplace Cascais, a social market drawing together companies, local authorities and non-profit institutions, where the participants display their offers and needs, promoting a sharing of knowledge and experiences which give rise to the exchange of goods and services. Millennium bcp which was present for the fourth time at events promoted by Marketplace, established 14 agreements for donation of material with different social solidarity institutions and already provided support, during these editions, to a total of 37 institutions;
- Regular support to institutions through the donation of IT equipment and office furniture that is no longer used, but is in condition to be re-used. Currently, the Bank has a protocol signed with Entreaajuda, the main beneficiary Entity. In 2018, the Bank donated over 2,392 items of IT equipment and furniture to 78 institutions, 329 of which to Entreaajuda.
- Culturally speaking, we must point out the Festival ao Largo, which every year presents on stage at Largo de São Carlos a series of shows with the best of opera, ballet and symphonic music. This action intends to take art to a wider public, thus contributing to the cultural enrichment of the country.

**SABEMOS  
O QUE CONTA**  
SUSTENTABILIDADE



# GIRL MOVE ACADEMY

Believe • Lead • Change

- Support to external solidarity initiatives, namely the project “Vela Sem Limites”, an initiative from Clube Naval de Cascais which enables 60 disabled individuals to regularly practice sailing and to many other to have their first sea experience.
- Project “Girl Move”, an association that helps young Mozambican girls to access more and better information and enables them to break the cycle of poverty, build their own future and contribute for a better society. Millennium bcp granted, in 2018, one month training to a young Mozambican girl.

In Poland, Bank Millennium continues to carry out a significant number of actions, notably volunteer and cultural ones. 10 volunteer actions were carried out in 2018, involving 129 volunteers and totaling 390 hours. Amongst these initiatives, we must point out:

- Corporate volunteering program “Milantrop” addressed to all Bank Employees and aimed at supporting local communities. The programme enables two types of volunteer service - the organization of personal initiatives or the participation in projects envisaged by the Foundation. The projects developed so far counted with the involvement of 441 volunteers, corresponding to 1,099 volunteer hours, providing benefits to more than 6,900 persons;
- Since 2013, every year at Christmas the Bank organizes a solidarity auction for the sale of handicraft. This auction, where the offers are made through the intranet, gathers several hundreds of items created and produced by the Bank Employees. The sale proceeds are used in the treatment of disabled children related to the Employees. In 2018, this initiative enabled gathering the record amount of 19 thousand euros;
- Races “Charity Corporate” – The employees of Bank Millennium continue to participate, on a regular basis, in solidarity races with the support of the Bank.





Within the scope of Culture, pursuant to a medium/long term plan based on partnerships established with reference cultural institutions for the support of specific programmes, we must point out: i) the 7th edition of the Sacrum-Profanum Contemporary Music, a contemporary music festival organized by the Cracow Festival Office; ii) “Złota Tarka” Old Jazz Meeting, a musical event sponsored by the Bank since 2002; iii) Gdańsk Music Festival – concerts of contemporary and classical music with a programme chosen in each edition by the Resident Artist in an open and adjustable format, supported by the Bank since 2013; iv) Golden Sceptre, an annual award organized by the Polish Foundation for Culture, that aims to celebrate Polish artists who distinguished themselves in the musical area.



Reference must also be made to the “Youthful Art Compass”, a ranking of Polish artists whose aim is, beyond cultural education purposes, to join efforts towards the creation of a professional art market in Poland. Bank Millennium financed an award for the winner of the competition.

In 2018, the Bank was partner of the Sciences Festival In Warsaw. This event counted with the participation of approximately 50,000 participants and was held in several universities of the city and developed more than 1,000 lectures, debates and workshops.

Bank Millennium also provided support to the Docs Against Gravity, the largest and more global festival of documentary films in Poland, being this the most significant sponsorship given by Bank Millennium in terms of culture. This film festival, supported by a huge communication campaign and by a number of debates, workshops and other events takes place in 26 Polish cities.

In Mozambique, the Bank's social commitment is materialized since 2006 by the programme - More Mozambique for Me - one of the references of the BCP Group within the scope of Corporate Social Responsibility and support to local communities. Millennium bim carried out 4 volunteer actions in 2018, involving 120 volunteers and totalling 960 hours.

It continues to support projects in the areas of health, education, culture, sports for children and young people and community development:

- Millennium bim Mini Basketball Tournament - in its 13<sup>th</sup> edition, involved 1,600 athletes, aged between 6 and 11 years old, from, for the first time, all Mozambican provinces;
- Millennium bim Race - 13<sup>th</sup> Edition of an event that intends to foster the development of this sporting activity, finding new talents and adopting healthy habits. More than 1,300 athletes participated;
- 8th Edition of the Helpo Solidarity Race - Millennium bim supported this event once again which was held in four Mozambican cities and also in Vila Real, in Portugal, and São Tomé, in São Tomé and Príncipe. 600 children participated in an initiative for the eradication of poverty and the promotion of a healthy life and sports.
- Partnership with the Girl Move Foundation, whose objective is to support the Leadership and Entrepreneurial Skills Advanced Program for young women with a licentiate degree;
- 3rd edition “Playing without frontiers” - an initiative from the Ministry of Education and Human Development that provides disabled children and not disabled children aged 6 to 12 an opportunity for practising physical exercise, playing games and enjoying other leisure activities to increment their ability to interact, respect, tolerance and self-esteem
- Project “Musiarte”, sponsored by Millennium bim, an initiative from two prestigious opera singers Stella Mendonça and Sónia Mocumbi which, since 2014, aims to contribute for a quality teaching of music and also to promote young talents;



- Offer of sporting equipment to several elementary schools in the Island of Mozambique enabling the students to have physical education classes;
- Offer of construction material to support the communities affected by the floods in the boroughs of Hulene A and B, in Maputo, provoked by strong rains that caused damages in several infra-structures, particularly in homes;
- Millennium bim Responsible – internal campaign “Ajude-nos a Ajudar” (Help us to help), wherein the employees donated essential relief items which were later distributed by two child care institutions, in 2018 the Aldeia da Paz – Quelimane, Orphanage Mundo dos Mais Pequenos Vovó Teresa, in Tete, and School Escola Criança Feliz, in Maputo;
- Project supporting the construction of classroom blocks and library in Escola Primária (primary school) Completa de Bêbedo (Gorongosa), together with Helpo. Within the scope of corporate volunteer actions, the bank undertook an action where 15 employees cleaned, painted and organized the school rooms;
  - Also within a partnership established with HELPO, Millennium bim aided the rehabilitation of the Basic Education School Josina Machel, in the island of Mozambique, with 1,221 students, which was partially destroyed due to the heavy rainfall that affected that region of the country;
- “Sopa Solidária”, a volunteer project from the Makobo Association, wherein the 30 bank employees made and distributed soup to around 50 orphan children from the Bethel kindergarten in Nampula;
- Action for the renovation of the Paediatric Unit of Rural Hospital of Chicumbane, in the province of Gaza, wherein 25 employees painted, assembled and installed new furniture.



Millennium bim also signed a protocol to join the Entrepreneurial Club of Gorongosa, to directly support the program “Girls Clubs”, an initiative the purpose of which is to fight against the high number of forced marriages and school drop-outs, through the promotion of activities targeted at the education of girls, their personal safety, nutrition and access to family planning. The several projects which are currently being undertaken at Parque Nacional da Gorongosa have as major goal to restore the ecosystem, support the local communities in their social and economic development and create, in a sustainable manner, a tourism industry, an emblematic example in nature conservation and in the creation of opportunities for local populations.

## Financial literacy

In all its operations, the BCP Group assumes as one its strategic goal the increase of financial literacy. An example of this commitment are the actions that have been carried out by the Bank to increase the level of financial literacy of the citizens, namely of the youngest, always taking into consideration the importance of the adoption of adequate banking behaviours and the making of steady and informed decisions. Within this context, the Group promoted a diversified group of initiatives throughout 2018, among which we highlight in Portugal:

- The promotion, in its institutional website, of the following instruments – Savings Centre, Finance Managers and the Kit for unexpected expenses which, despite being independent tools, have the same purpose: supporting the client to balance his/her personal budget. In the M Vídeos area of the website it is also possible to find tutorials and savings suggestions;
- The Bank continued to regularly share contents related with financial planning at the “Mais Millennium” Facebook page;
- Also with the goal of stimulating saving habits, the ActivoBank launched a live streaming video App on its Facebook page, called “Conversas Activo” (also available in Youtube), on issues that contribute for a major knowledge of the issues related with the provision of financial services.



- The Bank also participated in the Work Group of Associação Portuguesa de Bancos (Portuguese Banks Association), together with several financial institutions and the Instituto de Formação Bancária, whose mission was to develop and support initiatives for the promotion of the financial education of all citizens. Of the activities developed in 2018, we highlight the European Money Quiz, an initiative for digital learning of financial literacy supported by the national Banking Associations of Europe, coordinated by the European Banking Federation, which was able to get for the first time over 41 thousand students, aged between 13 and 15 years old and coming from all over Europe, competing against each other, testing their ability to manage personal finances.
- Participation in the “Financial Education Week” during the month of November, an initiative by the National Council of Financial Supervisors, under the motto “Na formação financeira Todos Contam”. This is an initiative carried out within the scope of the Financial Education national Plan that aims to increase the young people’s awareness for the importance of financial education, which counted with the participation of Millennium bcp, by attending Workshops on Saving and promotion of the Financial Education Quiz, held at Escola Secundária de Pombal.

In Mozambique, the “Millennium bim - Banking Olympics” took place, a project on financial literacy whose objective is to introduce basic financial concepts, providing students and teachers with knowledge that will enable them to make balanced decisions in the management of their savings and pursue entrepreneurial projects. In its 9th edition, this initiative counted with the participation of 400 students, representing 10 schools. After trials, 40 finalists were selected. One of the initiatives included a social volunteering action held on the International Elderly Day at the Elderly People Support Centre of Lhanguene, in Maputo. The finalists took part in a workshop at Millennium bim’s headquarters, for debating entrepreneurship, savings, insurances, banking and, for the first time, social volunteer work. In the end the students presented innovative projects that could be easily applied in their daily life. The winner project called “Culture”, of Escola Secundária Gwaza Mutine, will be implemented at the beginning of the school year with the support from Millennium bim;



Savings was one of the subjects Millennium bim took to heart, undertaking, within the scope of a programme promoted by Banco de Moçambique, training sessions for 2,300 students and 44 teachers. The training under the motto “I am able to save every day if...”, was conducted by employees of Millennium bim in a partnership with schools and their teachers. It took place in 33 schools from 5 provinces from north to south of the country, namely Inhambane, Tete, Sofala, Nampula and Maputo.

Also in Mozambique and part of the activities promoted by the Central Bank in the context of the World Savings Day celebrations promoted by Millennium bim, in 2018 in the Primary School Completa Casa de Educação da Munhuana in the province of Maputo, has been launching a number of educational initiatives in schools to promote the children's, young people's and adult's awareness for the importance of saving and of financial inclusion.



Together with the activities developed in schools, the Ban also carries out, in its personal Facebook page, a campaign on the theme wherein, through graphic images, alerts to the importance of keeping saving habits.

In Poland, we must point out the “Financial ABCs”, a financial literacy programme of Foundation Bank Millennium, whose object is to give basic financial concepts to pre-school children. In the two editions of this programme, the Foundation carried out 1,300 workshops in 400 kindergartens involving more than 33,000 children throughout the country. This program also had the support of the Ministry of Education and of the Children’s Ombudsman, support that reaffirms its educational value;

In this operation, we must point out the Finance Manager, a free of charge online service that enables to make a follow-up of the family budget through the automated classification of the entries made in the current accounts and of the use of credit cards and the possibility of creating budgets for the control of expenses. Apart from that, the Bank continued to maintain a consolidated practice of disclosing information on this issue to its Clients.

The “Millematy” videos are also available on YouTube to and showcase concepts on bank products and services in a simple and straightforward manner.



## Fundação Millennium bcp

Within the context of the social responsibility policies and institutional cultural patronage is an agent for the creation of value in society in the several areas where it intervenes which are Culture, Education/Research and Social Solidarity.

Having culture as its main priority, the Foundation continues to intervene significantly in a significant manner in the recovery and preservation of classified cultural heritage as well as in the promotion of a substantial number of activities related with the disclosure of artistic and architectonic heritage. In that sense, the Foundation maintained several partnerships with reference museums and also started to support new projects linked to several cultural initiatives, such as exhibits, festivals, art exhibits and awards to young talented individuals, being the creative innovation and the support to emerging artists one of the current guidelines of the Foundation's strategy.

### Culture

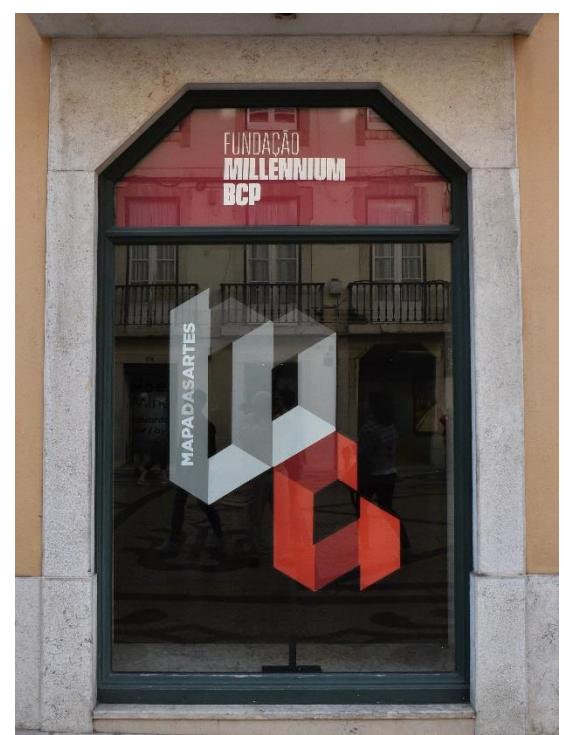
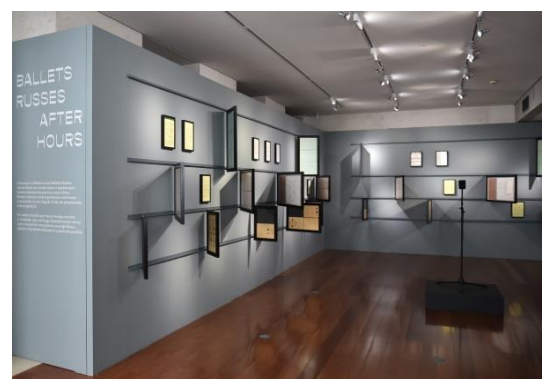
Within the scope of Culture - the Foundation's main vocation - it gave precedence to initiatives for the free of charge access for the Conservation and Disclosure of the Bank's Heritage, among which are the following:

- Maintenance of the Archaeological Nucleus of Rua dos Correios (ANRC) and management of the guided tours. It received 9,900 visitors
- Exhibits in the Millennium Gallery, namely the following: "A Partir do Surrealismo", opened on 25 September 2017 and ended on 3 February 2018, counting with the presence of approximately 1,370 visitors in 2018; "Poesia Mineral - Eduardo Souto de Moura por Nuno Cera", exhibited from 23 February to 19 May, welcoming around 2.000 visitors; "Salvem a Sardinha", an initiative that, from 2 to 30 June was visited by around 1,880 persons; "Ballets Russes", with around 1,860 visitors from 7 July to 20 October. The Millennium Gallery was visited by 7.110 persons in 2018.
- Within the scope of the programme "Shared Art", two exhibits also took place, "A Evolução do Braço" in the Municipal Museum of Faro, inaugurated on 7 July 2018 and in exhibition until 23 September, welcoming approximately 7,015 visitors and the exhibition "Os Modernistas. Friends and Contemporary artists of Amadeo de Souza-Cardoso, Coleção Millennium bcp", organized within the scope of the program of the Festival Mimo Amaranthe which, from 19 July and 31 December welcomed 11,534 visitors.

Both spaces participated in the "International Day of Monuments and Sites", "International Museum Day", "Museum Night" and "Heritage Days", with NARC and Millennium Gallery opening until later.

Supporting projects to modernise important Portuguese museums and to promote museum activities and other cultural activities, of which we highlight:

- Museu Nacional de Arte Antiga (National Museum of Ancient Art) - support to the activities developed by the Museum, restoration of the Nativity Scene Room and the maintenance of the Library;
- National Coach Museum - Support to the restoration of the coaches of the Museum made in situ and able of being observed by the visitors. During 2018, the museum received 233,295 visitors (80,332 Portuguese and 152,963 from abroad);
- Portuguese Museum of Contemporary Art - Museu do Chiado (MNAC) - support to the activities pursued by the Museum, to the International Congress "O Retrato: representações e modos de ser" with the displacement of works from Veloso Salgado into the International Congress;



- Beja Regional Museum – support to the second stage of the process for the re-qualification and promotion of the museum's assets;
- Directorate General for Cultural Heritage – support to the exhibit “Rota das Catedrais” at Palácio Nacional da Ajuda, within the scope of the European Year of Cultural Heritage;
- Diocese of Guarda: project “Paisagem Cultural Religiosa da Diocese da Guarda”, projecting the creation of a museum for the display the Museum's religious art heritage.

Within the scope of the recovery of art heritage, one must point out the following:

- World Monuments Fund Portugal (Association) - Support to the project for the conservation of the church of the Monastery of Jerónimos;
- Palácio Nacional da Ajuda: support to the conservation and restoration works of Room D. João IV;
- Regional Directorate of Culture - North – Recovery of Churches of the Historic Centre of Oporto, namely of Igreja das Almas and São José das Taipas; Igreja de São Nicolau; Capela da Senhora do Ó and Igreja de São João Novo;
- São Pedro de Faro Church – Conservation and restoration of the painting of the altar of Nossa Senhora da Victória.
- Church of Santo Antão de Évora - Restoration of the paintings of the Main-Altar.

Within the scope of literature, architecture and other cultural areas, we may highlight the following:

- Association Castelo D' If - 9th edition of the event “Opening of Artists' Studios ” which include the opening to the public of the work spaces of several artists, in Lisbon. This edition had the participation of 52 studios and 190 artists, 178 Portuguese artists and 12 from abroad;
- Isto não é um Cachimbo (Association) - Map of the Arts - a digital platform focused on the promotion of contemporary art that presents Lisbon's contemporary art spaces, such as art galleries, museums and foundations. This map may be consulted using the website or in a hard copy;
- Architecture Triennial - Lisbon Architecture Triennial: the financial aid includes 3 awards: Millennium bcp Triennial Career Award, Millennium bcp Triennial Universities Award and Millennium bcp Triennial Début Award.
- Carpe Diem Arte e Pesquisa - Competition “Young Art Award Fundação Millennium bcp 2018” for students of visual arts or those that ended their course in the two previous years. It received 130 applications. Among them seven finalists were selected;
- OPART – Teatro Nacional de São Carlos - program of Art Residences in primary schools with the purpose of promoting the teaching of music and arts
- A+A Books - Publishing the Book “Guia de Arquitetura Souto Moura”;



- BoCA - Biennial of Contemporary Arts - creation and production structure focused on the production and programming of new works of art and of special events portraying different fields of contemporary art;
- Out of The Wall - support to the interactive exhibit “Extinction – the End or the Beginning?”. This show, belonging to the Natural History Museum of London, aims to raise awareness to the challenges faced by the preservation of the environment;
- Municipality of Lisbon: Financial aid to the 2018 edition of “Todos-Caminhadas de Cultura”, a festival dedicated to multiculturalism and to the dialogue amongst the different boroughs of Lisbon, involving their inhabitants. It was attended by 17,084 spectators. From artists to technicians and volunteers, 230/individuals/employees from 37 countries participated in Todos de 2018;
- Óbidos Criativa – support to the 4th edition of FOLIO Festival Literário Internacional de Óbidos, a meeting of artists, writers and readers under the theme “Ócio, Negócio - A Invenção do Futuro”. It welcomed a total of 30,000 visitors and carried out 350 initiatives throughout the 831 hours of the program, which included exhibitions, author's conferences and concerts;
- Sandra Oliveira: support to the festival “Jardins Efêmeros”, in the city of Viseu. The 2018 edition under the theme “O Corpo” (The Body), included a program dedicated to the symbolism of the bodies, within actions within the scope of visual arts, dance, theatre, architecture, cinema and photography.
- Cultural Regional Centre of Santarém: support to the 4th edition of the “National Poetry Award Actor Mário Viegas” (2017/2018), where the winner was the poet and fiction writer Nuno Figueiredo, with the work “Epifanias”.
- International Musical Association of Costa do Estoril - Support to the 44th Festival Estoril Lisboa in the European Year of Art Heritage, coinciding with the 100th anniversary of the end of the I World War and the 100th anniversary of the death of the composer Claude Debussy.
- Monastery of Jerónimos: within the scope of the program of the European Year of Cultural Heritage a financial aid was granted to the cycle of conferences “Mosteiro dos Jerónimos: um diálogo entre o espaço e o tempo”, a program with free admission with the purpose of debating and sharing ideas on the past and future of our art heritage.

## Education and investigation



In line with the Sustainable Development Goals (SDGs) of the United Nations.

Science and education are paramount for the construction of a developed society and for the exercise of a responsible and informed citizenship. Therefore, the Foundation increased its participation in several projects for education, scientific investigation and disclosure of knowledge, namely:

- Municipality of Pedrogão Grande – support to “+Future”, a project focused on three sides: Education and Citizenship, Road Prevention and Sustainability;
- IMM (Instituto de Medicina Molecular de Lisboa) – project developed by the Centre for Research of Brain Tumours aiming to do research on the mechanisms responsible for the onset and growth of brain tumours, focusing especially on children;
- University of the Algarve – support to the international Degree in Marine Biogeochemistry – organized by the Portuguese Institute for the Sea and Atmosphere (IPMA) and of the Centre for Sea Sciences of the University of the Algarve;
- A scholarship programme of Fundação Millennium bcp, aimed at students from Portuguese-speaking African countries and from Timor (PALOP) It had 7 scholars in 2018;
- Partnership with Millennium bcp for the attribution of scholarships (several areas) in Universities of Mozambique to young people evidencing academic merit and lack economic means; It had 27 scholars in 2018;
- Fundação para a Saúde (Foundation for Health) – Financial aid to the III Congress SNS: Art Heritage of All, at the Convent of São Francisco in May 2018;
- Universidade Católica Portuguesa (Portuguese Catholic University) – Health Sciences Institute: Pedipedia project, development of an online encyclopaedia, a pedagogical resource to support clinical practices and training in child health care. Its recipients are health professionals, parents and care providers, children and teenagers from the Portuguese-speaking community
- Portuguese Catholic University – Faculdade de Direito (Faculty of Law) – support given to three foreign students of the Master of Laws.
- University of Coimbra – Law School – BBS – Instituto de Direito Bancário, da Bolsa e dos Seguros. Supporting Post-Graduate Degrees from Instituto de Direito Bancário, da Bolsa e dos Seguros (BBS).;
- Fundação Rui Osório de Castro – attribution of an award to scientific investigation in the area of paediatric oncology; The award Rui Osório de Castro Millennium bcp was created aiming at the development of innovative projects and initiatives in this area, able to foster and promote better care for children with an oncologic disease;
- Instituto Camões – Award for the best student of Portuguese language 2018, in the United Kingdom;
- Universidade Autónoma Lisboa – support to the study of the Portuguese diplomatic structure by the International relations Department;
- Acege – Associação Cristã de Empresários e Gestores – support to activities that aim to promote a group of company leaders that works as a dynamic force for a responsible management of the Portuguese companies, thus promoting higher economic productivity and social justice;
- Associação Empresários pela Inclusão Social (EPIS) – projeto de educação para a inclusão social, programa “Mediadores para o Associação Empresários pela Inclusão Social (EPIS) – Educational project for social inclusion, programme “Mediators for academic success”. In 2018, the programme was extended to a greater number of locations, reaching a higher number of students. Within the scope of the programme, EPIS organized, within the European Year of Cultural Heritage for the 50 top students of the 3<sup>rd</sup> cycle, a visit to the Archaeological Nucleus of Rua dos Correios (NARC);





- Associação Geopark Estrela - the Foundation supported an Investigation Scholarship with a 9 month duration in the area of Forest Management and e Risco de Incêndio Florestal na Serra da Estrela;
- CNIS – Confederação Nacional das Instituições de Solidariedade (National Association of Charitable Institutions) - support to the B-Learning program to the institutions associated with the CNIS. This action intends to provide training to teachers from infant school. on pedagogical practices, namely in the management of the classroom

## Social actions



In line with the Sustainable Development Goals (SDGs) of the United Nations

Lastly, in the Social Solidarity area, the Foundation supported different actions promoted by several entities. These actions comprised several intervention sub areas, such as childhood/adolescence, poverty, disability, among other.

- Portuguese Food Bank – support to regular food collection campaigns;
- Vida Norte - Associação de Promoção e Defesa da Vida e da Família (Association for the defence of Life and Family) - support to the activities carried out by the institution that helps young mothers in need;
- Ponto de Apoio à Vida – support to an association that helps, welcomes and trains pregnant teenagers and women that are in a fragile economic situation and that, alone, do not have the conditions to take care of their children's birth and education;
- AESE Business School – Programme GOS (Management of Social Organizations) – programme developed in a partnership established between the AESE - Escola de Direção de Negócios and ENTRAJUDA. The purpose of this program is to provide management training to leaders of non-profit entities in the sector of social economy;
- BUS Association - Social Utility Assets: support for the development of its activities which are the collection of useful goods, forwarding them to individuals/families in need;
- Associação Terra dos Sonhos - “Bolsa com sonhos” - support to the accomplishment of a child’ dream or young people in situations of illness or risk;
- Critical Concrete – scholarship grant to the summer school of this sustainable and social architecture programme;
- Fundação Portuguesa de Cardiologia - support to the Month of the Heart which took place in May, this year under the theme "Colesterol, Dislipidemias e Aterosclerose";
- FAMSER – Associação de Apoio Famílias Desfavorecidas – Projeto GPS - Gerar, Percorrer e Socializar, a specialized residential foster home located in Castro Verde, capable of assisting 30 young people, between 12 and 18 years old;
- Access to Culture – support to the implementation of adequate accessibility services for live shows outside Lisbon and Oporto and set up of a network of theatre that have this access;
- SOS Families Association - Project “Estoril Working for Solidarity” an initiative that brings together various charitable events in the parish of Estoril;

O The work undertaken by Fundação BCP within the scope of culture was recognised this year by the President of the Portuguese Republic with the commendation as Honorary Member of the Order of Infante D. Henrique.

Besides this commendation, Fundação Millennium bcp also received the “Patronage” award of the Portuguese Museums Association (APOM).

For more information, please see the 2018 Activities Report of Fundação Millennium bcp at: [https://ind.millenniumbcp.pt/pt/Institucional/fundacao/Docu-ments/RC18\\_FundacaoMbcp\\_PT.pdf](https://ind.millenniumbcp.pt/pt/Institucional/fundacao/Docu-ments/RC18_FundacaoMbcp_PT.pdf)



## Products and services

### Material issue:

PRODUCTS INNOVATION AND SUSTAINABLE SERVICES

GRI FS7, FS8

The BCP Group offers a complete and broad range of financial products and services, and continues, under the development of its business lines, responsible for offering products and services which incorporate social principles and respect for the environment and nature.

The BCP Group is also aware that the implementation of social and environmental criteria and standards in the commercial offer is reflected in more efficient risk management, reputation value and higher quality of the products and services offered to customers.

## Microcredit



In line with the Sustainable Development Goals (SDGs) of the United Nations.

In Portugal, Millennium bcp continues to reinforce its commitment to Microcredit activity, with its value proposition still being recognised in the Portuguese market as an alternative for the funding, promotion and viability of entrepreneurial actions, continuing to perform a relevant role as an effective instrument in the combat of unemployment, poverty and social exclusion.

In 2018, the institutional dissemination of this credit model, which incorporates Millennium bcp's Corporate Social Responsibility policy, to entities operating locally and closest to the socially excluded segments of the population continued to be one of the strategic priorities of Millennium bcp Micro credit. Hence, meetings were held with Municipalities, Parish Councils and Education Establishments, in addition to regular participation in events publicising and promoting employment and entrepreneurial action.

Pursuing this policy of proximity were also signed 19 new cooperation protocols for entrepreneurship and promotion of access to micro credit and creation of self-employment, namely the ones signed with the Regional Secretariat for Inclusion and Social Affairs of the Regional Government of Madeira and with BGI - Building Global Innovators, of the MIT Portugal, headquartered in ISCTE.

We must also mention the participation in the STARTPOINT@UM - Fair of Employment and Entrepreneurship from the University of Minho, but also the participation in the Cidade das Profissões (City of Professions) promoted by the municipality of Porto.

Millennium bcp, as corporate member of the European Microfinance Network (EMN), have the objective to analyse the growth and evolution of Microfinance in Europe.

Also in 2018 Millennium bcp altered the organizational structure of Micro credit. Thus, this instrument was made available to the entire Bank's commercial network, this way ensuring a greater proximity to customers and reinforcing the commitment with the activity developed by micro credit as an opportunity to aid all those with a feasible business idea.

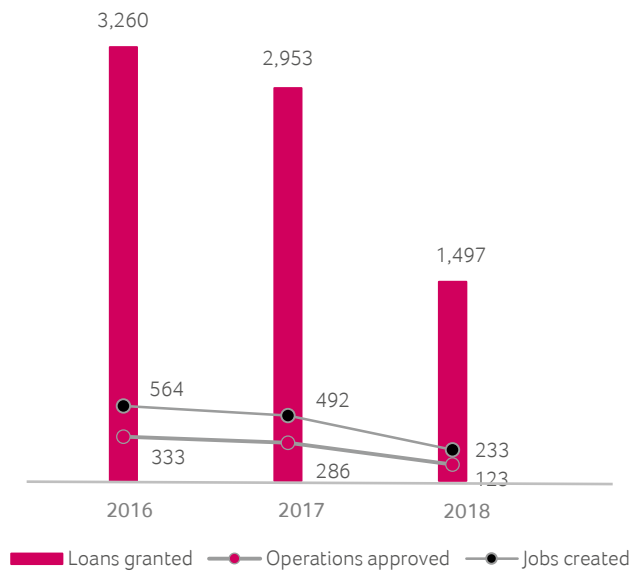
“

*In 2018, Millennium bcp's Microcredit helped the creation of 233 new jobs in Portugal .....*

Millennium bcp's Microcredit, created in 2005, is recognised as a comprehensive service providing permanent support to the Customer throughout the duration of the funding contract. This being a service of social responsibility it translates a permanent focus on the reality and needs of our Customers. Since 2005, it adds up to 6,638 jobs resulting from projects funded by Millennium bcp's Microcredit.

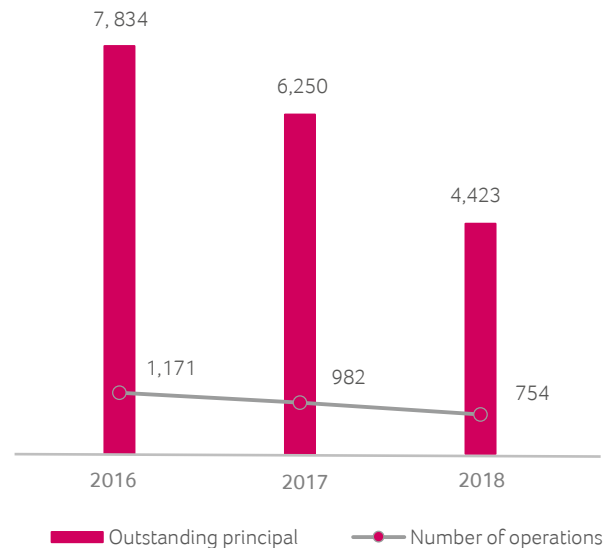
As a result of the work carried out in 2018, the Microcredit of Millennium bcp financed 123 new operations, totalling 1.497 million Euros of credit granted and the creation of 233 new jobs. The volume of active credit granted to the 754 operations in the portfolio, up to 31 December 2018, totalled 4.423 million Euros.

**Microcredit activity**  
(Thousand euros)



The new - Operations approved - may have not be implemented in 2018 exercise.

**Microcredit loan activities**  
(Thousand euros)



In 2018, the Millennium Microcredit proposed to increase in 15%, versus 2017, the institutional contacts established, assuming that the main strategic priorities of Microcredit are based on the disclosure of this funding model and the promotion of entrepreneurship in the different regions of Portugal. With 486 contacts established, corresponding to a 14.9% decrease, the defined goals were not achieved.

In 2019, in Portugal, the goal is to increase once again increase the number of institutional contacts in 10%.

“

*Since 2005, 6,638 new jobs were created  
due to projects financed by  
Millennium bcp Microcredit ....*



## Financial advisory services

Aiming to continue to support customers struggling with financial difficulties, and to prevent and avoid defaults, Millennium bcp kept focusing on promoting and applying FAS (Financial Advisory Service) packages. The Bank's concern continues to be proposing to Clients the solution which is more adequate to their available budget, so that they can keep meeting their liabilities by reducing costs with credit payments.

In this context, 16,083 contractual amendments were made during 2018 (8,084 mortgage loans and 7,999 consumer credit), with a restructuring value of 643 million Euros (588 mortgage loans and 55 consumer loans) and comprised 13,771 Clients (5,918 mortgage loans and 7,853 consumer loans).

## Companies support solutions



In line with the Sustainable Development Goals (SDGs) of the United Nations.

In Portugal, Millennium bcp has continued to strengthen its support to companies through protocol credit lines, matching the industry and the economy's specifics, especially:

- Millennium bcp joined the “2020 Efficient House” programme, launched by the Portuguese Government and co-funded by the European Investment Bank (EIB), with total funding to be made available by the Bank of 50 million Euros (25 million Euros from the EIB and 25 million Euros from the Bank). This Programme aims to grant loans under favourable conditions to credit operations that promote the improvement of the environmental performance of private housing buildings, especially focusing on energy and water efficiency, as well as on waste management, and is available since June 2018- 15 operations were made involving a total financing of 173 thousand euros;
- Funding lines (SME Growth and SME Invest) aimed at SMEs intending to carry out investment projects or increase their working capital. Completion of 1,049 operations, with total funding of 119,666 thousand euros;
- Regarding support to companies in the agricultural and/or fisheries sector, 128 operations were conducted involving a total financing of 8,009 thousand Euros through the PRODER/PROMAR and IFAP Short Term credit lines.
- Credit Lines to Support Tourism, aimed at supporting, with favourable conditions, companies that develop activities related to tourism. 4 operations were financed, totalling 1,256 thousand euros.
- The Bank also made available the - Linha Capitalizar Mais -, a protocol established between Millennium bcp, the Instituição Financeira de Desenvolvimento (IFD) and the Mutual Guarantee Societies that created a Credit Line with mutual guarantee to finance projects to be implemented in mainland Portugal to help reinforce the entrepreneurial capacity of the SME for the development of goods and services that are innovative in terms of processes, products, organization or marketing. Millennium bcp financed 43 operations totalling 11,266 million euros in credit.



In Poland, the support to small and medium-sized enterprises (SMEs) is granted within the scope of energetic and technological development, through POISEF (Polish Sustainable Energy Financing Programme) and the new Leasing Eko Energy. Thus, there are:

- The Bank Millennium Leasing established in 2018 an agreement with the European Bank for Reconstruction and Development (EBRD), aiming at the granting of a loan of PLN 300 million under the Green Economy Financing Facility, PolGEFF (Polish Green Economy Financing Facility). The loan's purpose is to finance projects in the small and medium-sized companies sector, related with energy efficiency or renewable energy, including: projects to improve the energy efficiency of commercial buildings, expenses with hardware or projects promoting the use of renewable energy, among other.

- The “Leasing Eko Energy” programme gives customers the opportunity of getting a 5% investment prize at the end of the lease agreement, besides allowing its application to new types of machinery and equipment. With 635 operations, the total funding amounted to 11.92 thousand euros as at 31 December.
- Bank Millennium is also part of a programme to promote entrepreneurship of the Polish government, - in effect until June 2018 - granting credit to micro, small and medium sized enterprises with advantageous conditions against minimal guarantees from the clients (the programme provides a guarantee of up to 60% of the amount of credit granted).

It also provides a credit line that counts on funds of the EU – European Union, especially dedicated to funding innovative technological projects. This programme includes the attribution of a non-reimbursable aid to companies for the implementation/renewal of technological solutions, granted through payment in the amount granted by the Bank

## Individuals Support Solutions

The BCP Group provides products and services that, while meeting the needs and expectations of individual customers, also incorporate social benefits. Among these, we underline the following:

- University Loans – in Portugal, for students that decided to go on studying, the Bank granted 130 new loans in 2018, amounting to 1,332 thousand Euros, under the University Credit Line. The volume of credit granted to the 381 operations in the portfolio amounted to 2.6 million euros;
- University Loans – in Mozambique the Bank provides a medium-/long-term personal loan through which it pays into the account of the school that has a protocol established with Millennium bim the amount of funding requested by the Client. The rate applied is lowered by 1% whenever the student is able to obtain a final grade point average of 15/20 or higher. The best university student and borrower of the University Credit is given a 6-month remunerated internship, with the possibility of being offered a contract with the Bank;
- Manda Mola - the transfer model that allows transferring money to any mobile phone number. This innovation contributes to the process of financial inclusion of the Mozambican society, as it allows the Bank's Customers to transfer money to beneficiaries without bank account that have an electronic money account (IZI Account), which can be used through mobile (Millennium IZI) or at ATMs for cash withdrawals;
- Millennium bim Já Já - is a bank service that allows the population in rural areas to use bank services through the use of POS and Bank Agents (stores, groceries, post offices, etc.) replacing the more traditional means and channels. This service provides the population with a POS able of making a significant set of transactions, such as deposits, transfers, withdrawals, viewing balances or paying for services;
- Emigrant Savings Plan – also in Mozambique, this plan envisaged for emigrant customers, provides a programmed savings product that, besides a personal accidents insurance, provides annual malaria tests to family members of the account holder;
- Konto 360° Student / Junior – in Poland, this product targets customers aged between 18 and 26 years old and 13 and 17 years old, respectively, allowing them to open a bank account under special conditions, at no costs, enabling a first contact with banking and financial services. In 2018, there were 293,612 active accounts.;
- “Flat for the Young” – Bank Millennium in Poland, amongst its socially responsible products, provides special credit conditions that favour young people and families with children, within the scope of a State support plan for the purchase of own home. In 2018, 842 new contracts were signed, with a total lending amounting to 37.89 million euros and representing 5% of the housing loan portfolio.



## Social inclusion



In line with the Sustainable Development Goals (SDGs) of the United Nations.

In Portugal, within the scope of Entities that incorporate the social sector, Millennium bcp keeps available the Non Profit Association Account, a current account with special conditions that does not require minimum deposit to open and has no maintenance and overdraft fees. 469 accounts were opened, adding up to 4,352 accounts in total on the Bank's portfolio.

So as to ease the inclusion of institutions from the third sector in the financial system, in 2013, a protocol was signed with Instituto de Emprego e Formação Profissional, Cooperativa António Sérgio para a Economia Social and the Mutual Guarantee Societies, defining a credit line – Social Investe – to support social economy. In 2018, the Bank kept a portfolio of 9 operations, totalling 251 thousand euros.

Regarding the support to enterprise creation investment projects by unemployed persons, through the following credit lines: i) Microinvest Line – which financed 18 entrepreneurs to a total of 212 thousand Euros; and ii) Invest+ Line which supported 15 entrepreneurs, to a total value of 527 thousand euros

Within the scope of the inclusion of individual Clients (resident and non-resident) with low incomes in the financial system, the Bank was one of the banking institutions that voluntarily provided the current account – Minimum Banking Services Account –, without associated costs, this account can be used with a debit card and through online banking. In 2018, 833 accounts were opened, presently accruing to 6,196 accounts.

Millennium bcp signed in 2018 a cooperation agreement with União das Misericórdias Portuguesas to promote the project for the qualification of communities that support elderly people (PQCAPI), with advantageous solutions and short/long term funding;

In Poland, Bank Millennium also provides a solution for customers with smaller incomes – Konto 360° –, so that they can get access to banking services with special conditions.

## Charitable cards

In Portugal, the credit cards issued by Millennium bcp continue to promote solidarity:

- Loyalty Programme – gives Customers the possibility of exchanging the points on the card into donations to charitable institutions. Within this scope, the Visa/Mastercard network (Points Catalogue) and the Membership Rewards Programme of American Express gave donations (of €5 or €10) totalling around 5,970 Euros, (2,485€ PC, 2,449€ MR) to institutions such as Cáritas Portuguesa, Liga Portuguesa Contra o Cancro, Unicef, Casa do Gaiato, Acreditar, Ajuda de Berço, Cerci and Associação Portuguesa de Bombeiros Voluntários;
- Portugal Restaurant Week – an initiative that allows Customers of Millennium bcp to go to restaurants that joined for a fixed price meal (20 Euros, of which €1 is given to charitable institutions), an initiative that aims to give wider access to high end restaurants and contribute to social causes. The Restaurant Week in 2018 gathered over 25,000 Euros that were given to the charitable institutions Liga Portuguesa Contra o Cancro and Make a Wish;
- The credit cards issued by Millennium bcp in Portugal and by Millennium bim in Mozambique continue to allow their holders to take advantage of the partnership with NOS and Lusomundo movie theatres, offering two tickets for the price of one for the chosen film. In the last year, this partnership for broadening access to culture distributed around 200,000 tickets.







In Poland, the WWF Millennium MasterCard, available since 2008, assumes an evident environmental commitment. For each card subscribed, the Bank transfers half the first annuity and a percentage of each transaction to WWF in Poland (World Wide Fund For Nature - a well-known and one of the most influential NGOs in terms of environmental conservation). In 2018, over 11.6 thousand Euros were transferred from a total of 1,466 cards, 316 of which subscribed this year.

In Mozambique, the Bank provides the debit card "Woman", for the female segment, which offers, besides discounts on a set of business establishments and access to several online channels, a health insurance that covers treatment expenses for breast and uterine cancer and childbirth health care. This card includes the "Woman Package", a set of financial products and services thought out to meet the specific needs of Women.

This solution also comprises a component of social responsibility since every transaction made with the card corresponds to an aid for the educational project "Líder em Mim", part of the project Girl Move. The service includes also a savings plan with attractive conditions and, for all entrepreneurial women, the credit Entrepreneurial Woman, a credit that facilitates the fulfilment of professional projects..

## SRI Funds (Socially Responsible Investment)

GRI FS11

The BCP Group meets the needs of Investors that consider it relevant to cover, in their investments, social and environmental risk factors, placing Responsible Investment Funds at their disposal for subscription:

- In Portugal, the funds are available through: The online platform of Millennium bcp – which marketed 4 environmental funds in the area of energy, amounting to a portfolio value above 7,398 thousand Euros on 31 December; and ii) Activo-Bank – offering 16 investment funds, of which 8 are ethical funds and 8 are environmental funds, with a total portfolio value above 835 thousand Euros. On 31 December, 12 of these funds had participation units subscribed during the year, with a global subscribed value amounting to 226 thousand Euros, an increase versus the 220 subscribed in 2017;
- In Poland, Bank Millennium also has a solid offer of SRI funds, fundamentally aimed at Customers of the Prestige and Private segment, reflecting the investment in businesses whose principles incorporate environmental concerns, namely regarding climate change. The 4 available funds were subscribed by 724 Clients, totalling 6,5 million euros.

## Employee Benefits

Material issue:

MANAGEMENT OF MOTIVATION

GRI 201-3, GRI 401-2

The BCP Group provides a diversified set of social benefits to its Employees that go beyond what is set forth in the legislation applicable in the different countries where it operates.

## Health and Safety

GRI 403-3

In Portugal and in Poland, the employees benefit from medical units and a group of full time physicians, who ensure the provision of curative and occupational medicine and medical assistance. The employees are also provided with a regular and broad medical check-up, largely surpassing what is defined by law for occupational medicine.

In Portugal, to improve health benefits granted to its Employees, the Bank's Internal Medical Services in Taguspark now include Nutrition (578 consultations) - which was also extended to the employees in Porto - and Clinical Psychology (508 consultations). The bank also created a new service for the Posture Correction. In this stage and in Taguspark the goal is the correction of anomalies in the spinal column and nervous system as well as of the several symptoms thereto related. The Physiotherapy services are also available in Taguspark and in the registered office of Club Millennium in Lisbon. Moreover, and as of the third quarter of 2018, the Bank started a service for the collection of material for clinical analysis (70).

In Mozambique, Millennium bim provides: i) medical office, where, besides general medical appointments, are also provided some specialities and basic health care; ii) HIV office, for ensuring the prevention and monitoring of this disease; and a iii) social support office – for counselling employees with severe social needs, providing whenever necessary psychological support and legal aid.

### HEALTH SERVICES <sup>(1)</sup>

	2018	2017	2016	Change % 18/17
<b>MEDICAL SERVICES</b>				
Appointed held	22.507	21.409	19.702	5,1%
Check-ups made	9.142	8.831	8.318	3,5%
<b>HEALTH INSURANCE</b>				
People covered	47.257	47.209	47.286	0,1%

(1) Includes active and retired Employees.

The Employees of Group BCP as well as their families also benefit from health insurances , free of charge, or with subsidized conditions which ensure very wide cover plans.

In Portugal, for more complex situations, the employees, whether active or retired, their spouses and children, may also have access to healthcare at Clínica Universidad de Navarra.

The disclosure, through internal communication corporate platforms, of information on issues related with health and well-being, prevention of illnesses and healthy life habits are a practice transversal to all operations of Group BCP.

In Poland, the “Millennium Active Zone” was created, a programme for employees that aims to promote and incentivise exercise and to disclose concepts, practices and habits for a healthy life. Within this context, in 2017, teams made up of Employees took part in the solidarity races “Corporate Run” and “Naval Commander Run” and in sports events such as “The Color Run” and “Runmageddon”.

Within the scope of pandemics or other situations that may severely and broadly impact the health of the Employees, BCP Group defines and discloses contingency plans together with the Bank’s Medical Services and the local health authority. An example are the flu vaccine campaigns, such as the ones carried out in Poland on a national level.

The Bank seeks, every year, to improve and complement its social benefits policy for its Employees, always aiming to meet the needs conveyed by the Employees.

Since 2017, at Millennium bcp’s premises, Thursdays became Farmers Market Day. The covered patio of the restaurant area at Taguspark now hosts a farmers market every week to sell different products, from fruit to smoked meats. This initiative, which resulted from an idea presented by Employees, aims to give access to those working at Taguspark to seasonal produce, with a good price/quality relation and without having to leave the bank’s premises.

In the beginning of 2018, the Bank inaugurated an innovative space near the meals area in Taguspark called the Books Bank a library based on a rationale of sharing wherein any employee of the Bank may take a book at his/her choice home, provided that he/she replaces it by another one. The Books Bank is made by all Employees. Therefore, the more the library is used, the more books it has.

One must also make an additional reference to the internal information flow, which, based on corporate communication platforms, publishes contents regarding business, operational, training and technological issues, but also contents on social responsibility, employee advantages and many other general interest pieces. In Portugal alone, 5,651 pieces were published on the intranet, 513 of which with videos produced by Millennium TV.

The bank also publishes a weekly *newsletter* transversal to all operations of Group BCP, the “About us”, a communication vehicle through which the most relevant internal news and events are disclosed.





## Material issue: **PHYSICAL SECURITY**

BCP Group provides a work place that enables its employees to undertake their activities with minimum risk and maximum productivity. So as to guarantee these conditions, the premises are monitored regularly, there are occupational safety and health (HST) inspection visits to the premises, so as to find and correct malfunctions. In 2018, 182 inspections were made in the Group.

Also under this subject, and aiming to reinforce Millennium bcp's commitment to its Employees Occupational Safety and Health – which is a permanent concern in its day-to-day management –, a specific company policy on these matters is in effect at the Bank.

Due to the concentration of employees of Millennium bcp's central services of the Lisbon area at Taguspark, the Bank increased the parking space with a new car park and reinforced the free daily bus service for travelling to and from Lisbon.

## Credit

BCP Group employees have the possibility of getting credit to purchase a permanent residence under special conditions. The credit is granted abiding by the credit risk assessment principles set by the Bank's regulations. The Employees may also benefit from loans for social purposes that, among other, serve to meet credit needs in order to face education or health expenses, repairs made in their own domicile or in a rented one and the acquisition of other goods and services with an exceptional nature.

### CREDIT TO EMPLOYEES <sup>(1)</sup>

Million euros

	2018		2017		2016	
	Amount	Employees	Amount	Employees	Amount	Employees
<b>MORTGAGE</b>						
In portfolio	607,7	8.747	661,2	9.405	719,6	9.973
Granted in the reporting year	25,8	304	24,7	328	22,6	323
<b>SOCIAL PURPOSES</b>						
In portfolio	11,3	2.548	12,3	2.800	10,3	2.910
Granted in the reporting year	3,5	870	3,2	848	3,4	907

(1) Includes active and retired Employees.

In Portugal, Employees with term contracts do not have access to the specific conditions of the credit lines for the acquisition of a permanent residence or to loans for social purposes. Part-time employees have access to the benefits common to all, but whenever those benefits are related to the number of years, the value of the benefit is computed based on effective work time.

“

*The BCP Group provides a diverse range of social benefits to Employees*

## Parenting

Portugal, the Bank, being aware of the demands that being a parent implies, put into practice a Programme for the Protection of Parenting to create the necessary conditions to enable the Employees to achieve a better balance between work and family life.

This program, which since its inception in 2015 has already benefited 476 Employees, of which 157 in 2018, includes:

A guide with all the useful and legal information on the main aspects of parenting, as well as on the related benefits granted by the Bank

- A structured process of communication through the internal portal to help Employees and hierarchies;
- Use of an outsourcing company, whenever necessary, to guarantee the replacement of the absent Employee (in commercial areas);
- A Millennium Baby Kit for the new-born children of Employees, which includes two gifts for the Baby, one of which is a savings voucher "Millennium Baby" amounting to 500 euros;
- Afternoon off work on the birthday of the child of an Employee (until the child's 12th birthday, inclusively);
- Follow-up questionnaire: a survey is made to all Employees that take parental leave so as to identify improvement opportunities.



The Programme for the Protection of Parenting has been well scored by Employees. The highest score - above 90 points - goes to the Millennium Baby Kit, the indicator that was better scored by the Employees, the Parental Leave and the Afternoon off on the child's birthday up to 12 years old - the latter being the indicator that gets the best score from the Employees. On the lower side of the score table, the breastfeeding break is an area that could be improved in the future, notwithstanding reaching a score of 83 points.

All employees with children under 12 years old (inclusively) were given the opportunity to make a Millennium Baby Savings Account for their children (using the voucher or by their own initiative to take advantage of the better conditions of this term deposit). 157 savings accounts were opened, totalling 116,310 thousand euros.

The creation of this programme enabled 1,616 Employees, in 2018, to take the afternoon off on the birthday of their children under 12 years old to celebrate the event with their family.

In Poland, an operation where 70% of the staff is composed of women, most of them mothers, the new Bank Millennium programme "Yes for Parents" helps them to balance their professional life with their personal and family life.

This initiative, besides providing relevant information (rights, family health, etc.) and several social benefits also included the creation of three nurseries at the Bank's central services in Warsaw. In 2016, the range of initiatives supported through 50% co-funding by the Bank was broadened and now includes summer and winter activities for children and their families.



## Support to Education



In line with the Sustainable Development Goals (SDGs) of the United Nations

The BCP Group continued to promote academic qualification, providing financial support, under the terms of the regulations in force, to Employees who, by their own initiative, wish to get undergraduate degrees, post-graduate degrees or executive training equivalent to a post-graduate degree or a master's degree, which is relevant for their careers and the Group.

In Portugal, in terms of education and through monthly subsidies, the Bank also supports: i) Employees who qualify as Student-Employee, granting a total of 4,133 Euros, to 25 Employees; ii) Employees with children of school age, supporting 4,505 Employees, totalling 1,569 thousand Euros; and iii) school-age children of deceased Employees, The bank supported 139 children and young people with 306,430 euros.

## Culture and Leisure

The members of the Millennium bcp Club have the opportunity to balance professional and personal life and take advantage of discounts and of cultural, leisure and sporting proposals, but also to participate in regular social solidarity activities, which are published daily on the website and accessible, anywhere, through the club's mobile solution.

The Club is open to all Millennium bcp Employees, in 2018, members in Portugal, active and retired employees, and family members, totalled 35,498.

In 2018, 470 events were carried out involving 18,500 entries (17,613 via the Club website), 59% of which were Cultural Events, 37% Sports and 4% Leisure and Spare Time.

In terms of training, the bank organized language courses, namely English and Spanish, and art, photography and music courses, with a total of 832 participants, including a regular activity of painting and jewellery art.

During the year, more members have used the functional improvements developed on the Club's website, among the most significant, the possibility of members in their personal area to manage events and guests, consult registrations and select alerts of activities that they are interested in, including through personalized newsletters that match their, and their families interests.

From the events which took place in 2018, one must point out the Exhibition of Club Millennium bcp that showcased a collection that represents the current club's history and that of the clubs of other banks wherein it was originated, inaugurated during the Annual Meeting of Associates

We must also point out the 2nd Race ActivoBank/Clube Millennium bcp "Together we will support the Make-a-Wish", a charitable event that was supported by ActivoBank and organized by WeRun, which took place on 7 October. The athlete Rui Silva was the special Patron of the Race and the race had more than 1.000 runners in the several races for adults and children (1.273 enrolments for the adults' race and 68 for the Kids race).

One must also highlight the organization of the Christmas festivities in several locations of the country (9 locations), namely in Lisbon and Porto. With the money collected in these events promoted by the Club, which gathered 8,395 people, a donation was given to the Associação de Solidariedade as Irmãs do Cottolengo do Padre Alegre, Servidoras de Jesus. The Millennium bcp club also gave 1,285 tickets to the circus to children of various charitable institutions.

In Poland, employees who are members of MilleKlub, a recreational club that promotes initiatives outside work hours - sports, travels, culture and art projects -, can submit ideas / initiatives within these areas and manage them to completion, with the possibility of co-funding of up to 50% of the project. Moreover, the Kids Projects also enables the co-financing of projects to stimulate family activities.



In Mozambique, the Millennium bim Club continued its activities - it was launched in 2016 - with the goal of supporting the development of initiatives related to sports, culture and leisure, to promote the Employees' identification, cohesion and involvement with the Bank, while promoting healthy habits, regular exercise and artistic expression.

The Employees also have preferential access to cultural events and spaces sponsored by the Bank in the various Countries where it operates, for example in 2018 the Concerts of Festival ao Largo (Portugal), the Millennium Docs Against Gravity film festival (Poland) and the Art Nucleus Exhibition (Mozambique).



## Suppliers

GRI 204-1

At the BCP Group, the process for selecting suppliers mainly obeys criteria of global competence of the company, functionality, quality and flexibility of the specific solutions to acquire and continuous capacity of providing the service. In all the Group's operations, it is given preference to purchasing from Suppliers of the respective country, with 92.2% in payments to local suppliers.

The Bank's main suppliers are companies that publish their economic, environmental and social performance, assuring a responsible purchase of goods and services.

Since 2007, the BCP Group, namely in Poland and Portugal, includes, as an attachment to the agreements it establishes with suppliers, the Principles for Suppliers which include several aspects, such as compliance with the law, good environmental and labour practices, including human rights and the application of those principles in the engagement of third parties.

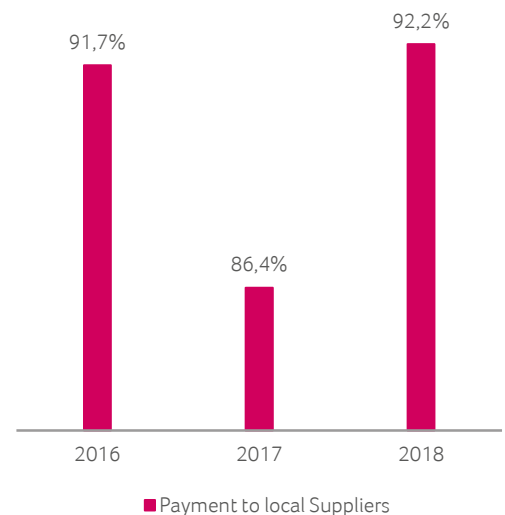
Millennium bcp assesses its suppliers through the application of a performance questionnaire including parameters related with the level of observance with the Principles for Suppliers. In 2018, suppliers were subject to continuous monitoring.

Within the scope of the monitoring, Millennium bcp's suppliers are subject to a permanent evaluation process, based on: i) the relationship they maintain with Technical Competence Centres; ii) performance assessment actions and the identification of areas for improvement; and iii) on existing decision-making processes to execute investments and renew contracts.

In Portugal, Millennium bcp participates in the Commitment for Prompt Payment from ACEGE, an initiative that intends to promote the timely payment to suppliers as an ethical exercise contributing not only to the entrepreneurial success but also to increase the competitiveness of the economy. The ratio payment deadline/agreed deadline in Group BCP is 1.

Millennium bcp is a subscriber of the Charter of Principles from BCSD Portugal - Business Council for Sustainable Development. This document establishes the principles that are the guidelines for good corporate management, enabling the subscribing companies to be recognized by their clients, suppliers and by the society in general for the adoption of solid sustainability commitments. The Charter, which the Bank will now promote with its suppliers, encourages subscribers to go beyond legal compliance, adopting rulings and practices recognized and in line with management, ethical, social, environmental and quality standards in any context of global economy.

### Supply Chain (Percentage)





## PHOTOS OF EVENTS AND SOLIDARITY ACTIONS



Corrida Millennium bim, edition 2018 (Mozambique).



Food collection campaign of the Banco Alimentar Contra a Fome (Portugal).



World Savings Day, edition 2018 (Mozambique).



Campaign "Natal Solidário 2018" in favor of Ajuda de Berço, in Lisbon, and Caritas Diocesana, in Porto (Portugal).



Financial literacy program "Finacial ABC" (Poland).



Solidarity campaign in favor of APA - Associação de Proteção dos Animais (Portugal).



## PHOTOS OF EVENTS AND SOLIDARITY ACTIONS



Rehabilitation of the Pediatric Unit of Chicumbane Hospital (Mozambique).



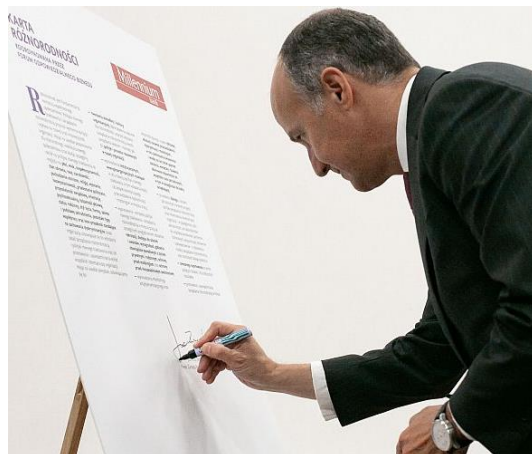
Reconstrução do parque infantil do Lar de Crianças em Zwierzyniec (Polónia).



Tournament "Mini Basketball Millennium bim", edition 2018 (Mozambique).



Renovation of the sports field of the school of Lubewo Gdanskie (Poland).



Bank Millennium signs Diversity Charter of the European Union (Poland).



Solidarity campaign in favor of the Associação Acreditar (Portugal).