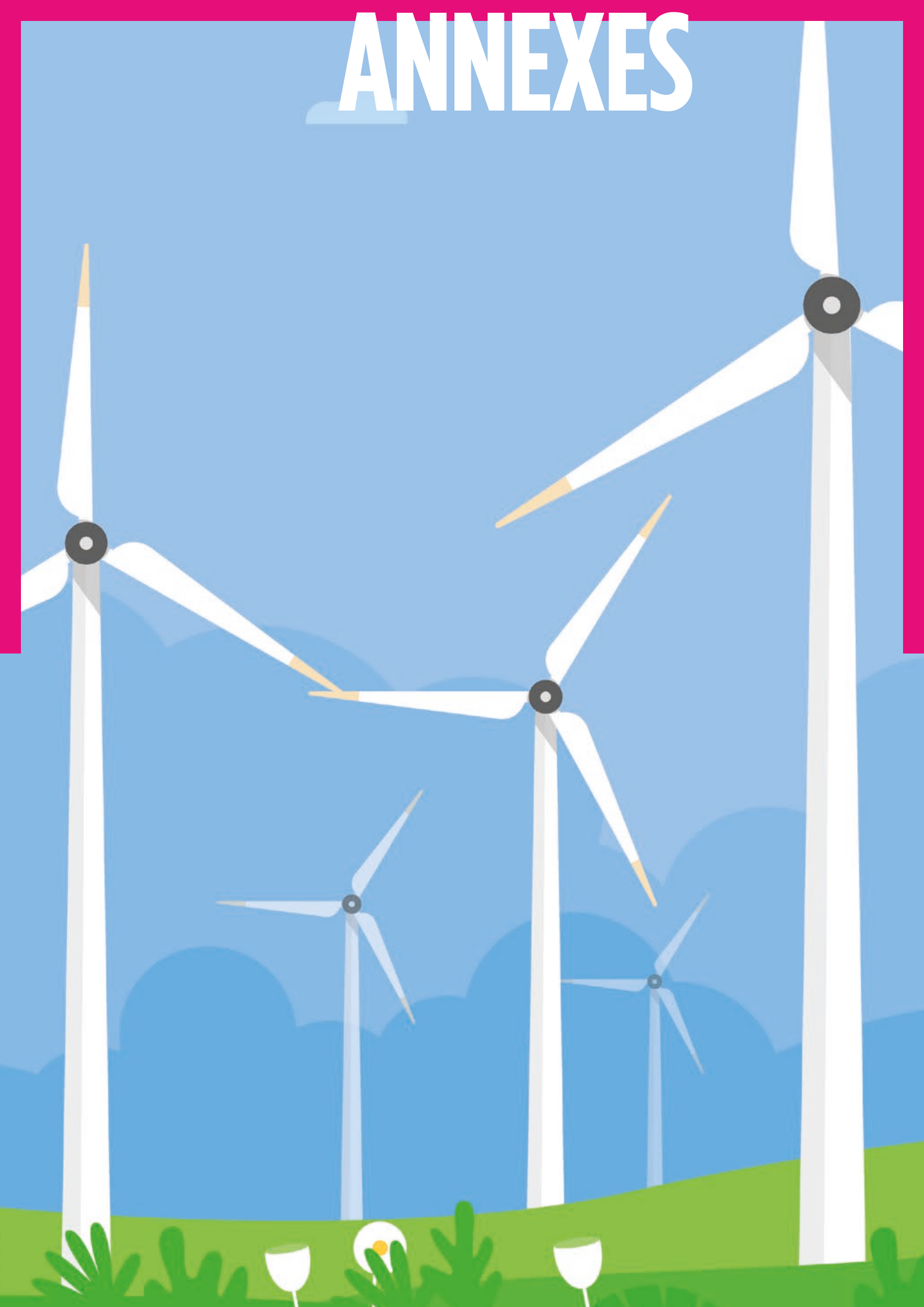


ANNEXES



SASB TABLE – Sustainability Report 2020

SASB – Commercial Banks		Category/ Unit	Content, page or link
DATA SECURITY			
FN-AC-270a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Number, Percentage (%)	<p>Number of data breaches: 16</p> <p>Percentage involving personally identifiable information: 75%</p> <p>Number of account holders affected: 19</p> <p>In order to prevent, detect and mitigate intrusion attempts, the practice of illicit acts and new threats to security, the Bank strongly invested on a 24x7x365 security monitoring with the implementation of a Security Operation Center (SOC) and a Threat Intelligence Service, on an information system incident response procedure, as well as on routine procedures to regularly assess the risk of business supporting information systems. Despite the high number of security events which are detected every day, in 2020 there wasn't any serious security incident nor signs that the information systems are compromised.</p> <p>Considering that the Information Security is a responsibility of all, Millennium bcp promotes a regular information security awareness process, covering a number of relevant items, namely the main information security policies and the risks and threats to which we are subjected on a daily basis in an approach supported by practical examples of e-mail, Internet and phishing.</p> <p>In 2020, Millennium bcp continued implementing the cyber security strategic plan approved by the Executive Committee for the triennium 2019-2021, with the purpose of implementing the new identified security solutions and strengthen those already in place, to mitigate the existing risks, consisting in the four macro initiatives - Cyber Risk, Strategy & Assets, Organization & People, Governance & Cybersecurity by Design, Cloud & Infrastructure, Application Security, Digital Identity, Data Privacy & Protection, Cyber Defence, and, in this context, it implemented the Integrated Cyber Defence Platform (ICDP) project, which added a wide range of features that contributed to increasing the resilience of information security in the fields of information protection, protection against threats and the management of information security. information.</p> <p>More information on the Bank's Information Security policies and procedures can be found on the Sustainability Report 2020, pages 35-35, 55-56.</p>
FN-CB-230a.1	Description of approach to identifying and addressing data security risks	n/a	
FINANCIAL INCLUSION & CAPACITY BUILDING			
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programmes designed to promote small business and community development	Number, Reporting currency	<p>Millennium bcp supported over 20 thousand small business and community development projects, with a total credit of approximately 280.000 thousand euros.</p> <p>More information regarding the number and amount of loans for small businesses and with social and environmental benefits can be found on pages 174-176 of the company's Annual Report, namely regarding the following initiatives: Microcrédito, University credit line, University credit line (garantia Mútua), Microinvest, Invest+ Line, PME Crescimento e PME Investe, PRODER/PROMAR e IFAP Curto Prazo, Social Invest, Apoio ao Turismo, Linha Capitalizar Mais and Linhas COVID-19.</p>

FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programmes designed to promote small business and community development	Number, Reporting currency	<p>Millennium bcp supported over 20 thousand small business and community development projects.</p> <p>More information regarding the number and amount of loans for small businesses and with social and environmental benefits can be found on pages 174-176 of the company's Annual Report, namely regarding the following initiatives: Microcrédito, University credit line, University credit line (garantia Mútua), Microinvest, Invest+ Line, PME Crescimento e PME Investe, PRODER/PRO-MAR e IFAP Curto Prazo, Social Invest, Apoio ao Turismo, Linha Capitalizar Mais and Linhas COVID-19.</p>
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Number	<p>Within the scope of the inclusion of private Customers (residents and non-residents) with reduced income in the financial system, the Bank was one of the first banking institutions to voluntarily make available the current account - Minimum Banking Services Account -, which, without associated expenses, can be used through a debit card and the home banking service. In 2020, 2,873 accounts were opened, so the cumulative total is now 13,023 accounts.</p> <p>In Portugal, within the scope of the Entities that make up the social sector, Millennium bcp has kept the Non-Profit Associations Account available, a current account with special conditions, which does not require a minimum of opening and is exempt from maintenance and overdraft fees. 242 accounts with these characteristics were opened, which corresponds to a total of 4,834 accounts in the Bank's portfolio.</p> <p>More information about the Bank's Social Inclusion offer can be found in the 2020 Sustainability Report, page 81.</p>
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Number	<p>Millennium bcp reached over 2.125 thousand people through its financial service initiatives.</p> <p>More information regarding the number and amount of loans for small businesses and with social and environmental benefits can be found on pages 177-179 of the company's Annual Report, namely regarding the following initiatives: Institutional website (instruments and M-videos), Facebook page, APB, Financial ABC's.</p>
INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS			
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Reporting currency	Information regarding the loans and advances to customers, by sector, is reported on page 74-76, 265 of the Annual Report 2020.
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	n/a	<p>The BCP Group guarantees a complete and comprehensive offer of financial products and services and continues, as part of the development of its responsible business lines, to make available an increasing number of products and services that incorporate social principles and respect for the environment and nature. It is also aware that the implementation of social and environmental criteria and standards in the commercial offer translates into more effective risk management, reputational value and better quality of products and services available to customers, meeting the needs and pretensions of a market each time more identified with sustainability.</p> <p>Market Discipline Report 2019, pg.36 https://ind.millenniumbcp.pt/en/Institucional/investidores/Documents/RelatorioContas/2019/DMBCP2019b_EN.pdf</p>
BUSINESS ETHICS			
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Reporting currency	<p>In 2020, the preventive controls carried out and the subsequent individual assessments of potentially irregular situations as well as of situations reported by other organic units of the Bank originated 157 preliminary investigation proceedings. That same year, 32 disciplinary proceedings brought against Employees of the Bank in Portugal were completed. By the end of the year there were 19 proceedings underway. None of the cases involved situations of corruption.</p> <p>More information on disciplinary proceedings can be found on pages 52 of the company's Sustainability Report.</p>
FN-CB-510a.2	Description of whistle-blower policies and procedures	n/a	Information regarding whistleblowing policy here: https://ind.millenniumbcp.pt/en/Institucional/governacao/Documents/Comunicacao-Irregularidades_EN.pdf

SYSTEMIC RISK MANAGEMENT

FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Basis points (bps)	BCP is not considered a Global Systemically Important Bank (G-SIB). https://www.fsb.org/wp-content/uploads/P111120.pdf
			The ICAAP is a key process within the scope of the BCP's Group risk management function and developed under an internal governance model that ensures the involvement of the BoD (the body responsible for approving the results-9 and its Risk Assessment Committee, of the EC, of the Risk Commission and of the top management, along with the various stages of the process.
			The results of the ICAAP allow the Bank's management bodies to test if the Group's capitalization is appropriate for the risks stemming from its activities and if the strategic plan and budget are sustainable in the medium term and comply with the risk limits defined in the Risk Appetite Statement (RAS) approved by the BoD.
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	n/a	For this purpose, the ICAAP is rolled-out from a prospective vision of the impact estimates concerning the occurrence of risks over the Bank's capital (capital requirements), considering their scale or dimension, complexity, frequency, probability and materiality, against a background consisting of the medium term (3 years) projection for the developments of the Group's activities. In this process, impacts are estimated for a base scenario and a stress scenario; the latter, with a severely negative evolution of macro-economic indicators in order to test the Group's resilience and the adequacy of the capital levels to cover the risks to which its activity may become subject. The ICAAP is a continuous process and included formal monitoring points referred to the end of each quarter, to verify the conclusions regarding the adequacy of the internal capital for covering the risks related with the Group's activity.
			More information on Risk Management can be found on pages 144-145 of the company's Annual Report.

ACTIVITY METRICS

FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Number, Reporting currency	Information on Customer Funds can be found on pages 79-81 of the company's Annual Report.
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate (Mortgage loans as well as revolving credit loans shall be excluded from the scope of disclosure.)	Number, Reporting currency	Information on Customer Funds can be found on pages 74-76 of the company's Annual Report.