



SOCIAL RESPONSIBILITY



Social Responsibility

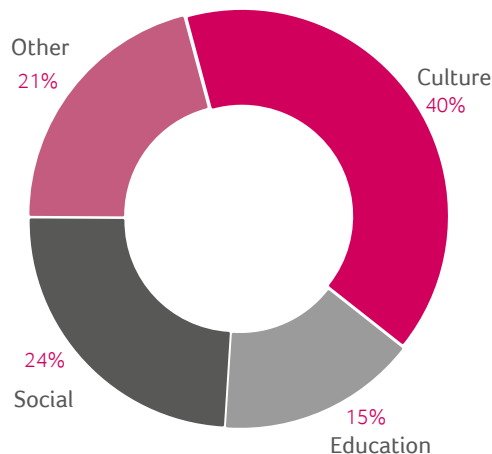
The BCP Group's strategy is the promotion of a culture of social responsibility, developing actions for and with several groups of Stakeholders aiming at, directly and indirectly, contributing to the social development of the countries where it operates.

It is in this context of proximity to the community that its policy of social responsibility has developed, giving priority to its intervention on cultural, educational and social initiatives.

In 2020, as a result of the Covid-19 pandemic, the Corporate Social Responsibility initiatives, especially those including volunteering work on the field were, for public health reasons, significantly reduced and the majority was rescheduled to an opportune occasion, in all countries where Group BCP operates.

Within this conjuncture, we proceeded with the necessary adjustments, namely the use of electronic means, to develop the solidarity initiatives that, and responding to the needs enhanced by the sanitary, economic and social crisis experienced in 2020, would enable us to carry out actions able of adding social value, show a spirit of citizenship, collective and individual, active and participative, with impact on People but, most of all, showing a true commitment with causes and values.

Donations allocated per intervention area
(Percentage %)



In 2019, the number of volunteer hours reached 1.202 in Portugal and 2.939 in the Group. In 2020, and as a consequence of the Covid-19 pandemic, a significant number of the planned volunteering actions did not take place.

Thus, the objective of achieving a 10% growth in the volunteering hours in Group BCP was not fulfilled.

In 2021, if the public health conditions so allow, we will continue to materialise a strong social commitment that will enable us to (always) remain close to the communities and People and we propose to increase in 5% the number of volunteering hours in Group BCP.

Participate and sharing

Material issue: PARTNERSHIPS WITH NGO/PUBLIC CHARITABLE ORGANIZATIONS AND VOLUNTEER WORK

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Within this context, 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/COM and Quality and Support to the Network Divisions, we highlight:

- “Millennium Solidário – Natal 2020”, a campaign for the collection of donations that within the scope of the international movement Giving Tuesday, we initiated in December 2020 and extended until January 2021, established an association with Fundação do Gil, ao C.A.S.A - Centro de Apoio ao Sem Abrigo and with Associação Just a Change, with the objective of aiding those who place themselves at the service of the most vulnerable, needy and fragile. This campaign involved donations from the Bank to each one of the beneficiary institutions but also the solidary support from many employees, making possible, in a particularly challenging year when the work developed by these institutions assumed, if that is possible, an increased criticality, to raise funds to maintain the social skills addressed to children with incapacitating diseases, homeless individuals at risk of social exclusion;

- Within the scope of the six-month campaign for the collection of food of the Food Bank, in 2020, since it was impossible to ensure the usual participation of volunteers from Millennium, we participated by resorting to the communication corporate platforms of the Bank, in the national campaign of disclosure and appeal to the solidary participation of our employees, clients and social media followers;

Material issue: SOCIAL AND ENVIRONMENTAL AWARENESS

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



- Regular support to institutions through the donation of IT equipment and office furniture that is no longer used, but is in condition to be reused. In this context, the agreement established with Entrajuda, has been maintained. The Bank donated over 1,058 items of IT equipment and furniture to 25 institutions during 2020.
- Pursuant to the termination of PNCB - Plataforma de Negociação Integrada de Crédito, the bank delivered IT equipment and other goods to Associação EPIS, which will deliver the same to schools and social institutions included in the initiative Jovens Especiais (Special Young People), aimed at developing the professional inclusion of young people with special needs.
- Culturally speaking, we must point out the 12th edition of Festival ao Largo, which every year presents on stage, this time at Palácio Nacional da Ajuda, and only with Portuguese artists, a series of shows with the best of opera, ballet and symphonic music. The purpose of this action is to take art to increasingly inclusive audiences, thus contributing for the cultural enrichment of Portugal.
- 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 many other to have their first sea experience.
- Millennium bcp participates once again in the campaign "Portugal Chama", a prevention campaign launched by the Portuguese State to avoid forest fires, protecting the people, the forest and minimising the environmental, economic and social impact of fires;
- Were also carried out, within a logic of proximity, some internal sector corporate social responsibility campaigns, of which the Solidary Day promoted by ActivoBank, an monthly initiative wherein the Bank gives 1 euro for each sharing of the post on the beneficiary entity published on its facebook (Ex. Academia do Johnson, Missão Pais, among other organisations, is a fine example).
- The Bank disclosed and promoted by resorting to its communication channels, initiatives from the programme Oeiras Solidária (POS), an organization of which it is a member, but also from entities of the social sector, such as CERCI Oeiras or CERCICA;
- The Bank, pursuing a usual practice, also disclosed through its corporate communication platforms, the possibility of assigning 0.5% of the income tax to a charitable organisation directly chosen by the taxpayer, suggesting around 25 social institutions of the most varied types, with which the Bank established partnerships or cooperation relations.



In 2020, Millennium bcp also gave its contribution in terms of ideas and development of solutions in the Inclusion Labs, a new way to involve the community promoted by the Inclusive Community Forum (ICF) from NOVA SBE. This is an initiative devoted to the lives of disabled people with the purpose of promoting a more inclusive community.

It is with a strong sense of responsibility that Millennium bcp is participating in this pioneering group, specifically in the training on social skills and employability for disabled individuals. Globally, from 21 February to 11 December, five Inclusion Labs (work sessions) were held and 4 interim meetings, totalling 24 hours.

Concerning the qualification work developed, the Bank created a training programme denominated “Vencer no Mundo do Trabalho”, wherein the following Associations are represented as beneficiaries: Novamente, Somos Nós, Pais em Rede and Centro de Medicina de Reabilitação de Alcoitão.

The development of the training plan implied obeyed 4 stages:

- Construction of contents with the making of a standard training module and response to the challenge considering the diagnosis made, the objectives and the target-audience;
- Tailor-made solutions, with their presentation to those in charge of the association and holding of a prior session with technicians to adequate the exercises to carry out;
- Promotion via Teams by two Employees of Millennium bcp, with training sessions carried out from 16 to 23 November, totalling 4 hours for pairs (9 disabled individuals and 7 technicians);
- Post- training exercises with the provision of two textbooks containing exercises to be made together with the technician between sessions and one month after the training session, for consolidation of concepts.

The pandemic was herein also a challenge in terms of development of technology and place it at the service of the community, allowing reaching participants from numerous associations located throughout the country.

In Poland, Bank Millennium continues to carry out a significant number of actions within the scope of culture and volunteering, notably. Amongst these initiatives, we must point out:

- 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 2019, this initiative enabled to raise around 19 thousand euros;
- Within the scope of education, we must emphasise the attribution, within a pluri-annual partnership with the University of Warsaw and Instituto Camões, of scholarships to the best students in Portuguese Studies;
- Within the scope of culture, was once again attributed, with the support from Bank Millennium, the “Golden Sceptre”, an annual award organized by the Polish Foundation for Culture that aims at distinguishing the Polish artists able of standing out in the musical area;
- Bank Millennium provided, once again, support to the modern music festival Sacrum Profanum, this time, online, on the platform Play Krakow. The employees who wished to participate also had the opportunity to access e-tickets and participate at home and free of charge in the 9 concerts;
- Bank Millennium, in a recognition of its cultural promotion activity, was distinguished with the award Golden Lifter of Culture. The award was attributed by the Kraków Festival Bureau (KBF) for the aid given to the festival Sacrum Profanum, as festival that the bank has been supporting on an ongoing basis since 2012;
- Bank Millennium was once again a partner of *Docs Against Gravity*, the biggest and more global festival of documentary films in Poland;



- Joining the action #stayhome, the bank shared, free of charge, during the lockdown period, the films from the festival Millennium Docs Against Gravity shown at previous editions and online versions of the theatre performances broadcasted some years ago by the Polish television (TVP) as part of the programme "Millennium Pearls;
- 17th edition of this film festival, supported by an intense communication campaign and by a number of debates, workshops and side events was held in 2020, in 7 Polish cities, with more than 60.000 spectators in the 150 documentaries and associated events, all organized online and in accordance with the sanitary requirements;
- The strategy for inclusion and reduction of barriers defined for accessing banking services is also extended to the events supported by the Bank. In the case of Docs Against Gravity, an App with audio contents is made available and these contents allow people with special needs to better understand the films exhibited.



In Mozambique, the Bank's social commitment is embodied in the "Mais Moçambique pra Mim" programme, one of the references of the BCP Group under Corporate Social Responsibility aimed at tightening relations with local communities, which, even under a pandemic context, continued to focus on projects in the area of health, education, culture and community development:

- "Mais Moçambique pra Mim" - intervention to improve the attendance and internment conditions of Hospital Central de Maputo, notably by means of the purchase of hospital equipment and works to rehabilitate the ward of cardio-respiratory diseases;
- Clube Empresarial da Gorongosa - Millennium bim started to give a direct support to the programme "Clubes de Raparigas", an initiative aimed at preventing the high number of early marriages and school abandon by promoting activities approaching the education of girls and their personal safety, nutrition and access to family planning;
- "Millennium bim Solidário" support to the displaced persons of Cabo Delgado - development of several initiatives to support the displaced persons due to terrorist attacks that occurred in the region. From among these, we must point out (i) the launching of a digital campaign - "Um Like, Uma Esperança" - that enabled more than 20.000 Mzn, an amount donated, in the meantime, donated to the Platform Makobo, for acquisition of food, hygiene material, among other needs of the refugees; (ii) the promotion of self-assessment in a partnership with the Chamber of Commerce Portugal Mozambique (CCPM), through the offer of sewing machines and sewing kits, containing several material for the beginning of activity and (iii) in the offer of construction and food products, this time within a partnership established with the Insurance Company Ímpar, to the families re-allocated in Nanjua, district of Ancuabe.



Alaya

Be a Hummingbird! Do your part.

Vestiaire Social provides basic needs to people affected by poverty, including free distribution of second-hand clothing and shoes. Jointly managed by Caritas Geneva and the CSP, Vestiaire Social distributes each year several tons of clothes to more than 5000 people, adults and children, living in Geneva under very precarious conditions.

On the 18th of December, Catherine, Alexandra, Tracy and Alyssa spent the morning with Vestiaire Social. Their first mission was to organise the shoes. They then had to welcome and help children accompanied by their parents to choose a list of clothes and shoes. They could also offer a christmas gift to each child! Every year, many companies are supporting the association by giving toys for children.



CARITAS



Catherine, Alexandra, Tracy and Alyssa!



In Portugal, where the initiative was held for the first time, Millennium bcp joined the internal campaign "Millennium Solidário 2020", in favour of Fundação do Gil, of C.A.S.A and Associação Just a Change.

In 2021, the goal is to, in articulation with the entity responsible for its organization, to extend the Giving Tuesday to Millennium bim, in Mozambique and involve once again the Bank Millennium in Poland.

In Switzerland, Millennium Banque Privée implemented an internal Volunteering programme under an association established with iAlaya. The Alaya is a platform that promotes the involvement of the employees through social and environmental me/initiatives and through which the employees of Millennium Banque Privée have access to several programmes that promote volunteer actions, donations and goods-raising. Although within a context of a pandemic, it was possible to organize a raising of Christmas gifts for children and donation of clothing.

To promote and support this programme, the employees of Millennium Banque Privée dispose up to 2 work days per year, benefiting also from an additional half day of vacations per each day of volunteer work.

Lastly in Angola, we must mention the programme "Partilhamos Valores para a Vida", a programme of corporate volunteering from Banco Millennium Angola (BMA), initiated in 2018, which has also helped many thousands of people and involved hundreds of volunteers of the Bank, ensuring many thousands of hours of social work.

We must also mention the programme "LOGOS - Geração com Valor", a social transformation project of Fundação BMA that provides daily support to around 3.000 children and young people from the poorest communities.

Financial literacy

In all its operations, the BCP Group assumes as one its strategic goal the increase of financial literacy. An example of that commitment are the actions that the Bank has been developing on an ongoing manner to increase the financial knowledge of the individuals, namely young people, always bearing in mind the importance of a generalized adoption of responsible banking behaviours and of a clear, balance and informed decision-making process. Within this context, the Group promoted a diversified group of initiatives throughout 2020, 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: helping the client balance his/her personal budget. In the M Vídeos area of the website it is also possible to find tutorials and savings suggestions;
- In Portugal, the Facebook page “Millennium bcp” continued with the regular sharing of contents related with financial planning, a practice extended to all operations of Group BCP;
- 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 an increased knowledge of the subjects related with the provision of financial services.
- The Bank also participated in the Work Group of Associação Portuguesa de Bancos (Portuguese Bank Association), together with several financial institutions and Instituto de Formação Bancária (Banking Training Institute), whose mission is to develop and support initiatives for the promotion of the financial education of all citizens.
- From the activity developed in 2020, we must point out another edition of the European Money Week, a digital competition promoted by the European Banking Federation to test the financial literacy of Europe's young people, aged between 13 and 15 years old. In Portugal, PBA ensured the participation of around 2.000 students from 48 schools throughout the country.
- Already in the second half of 2020, was launched the “Manual de Literacia Financeira para a Europa”, a joint work made by the European Bank Associations and EBF that consisted in a collection of data on the financial literacy initiatives promoted by the European Banking sector. 35 associations of European banks participated in this publication which, together, promote more than 125 financial literacy initiatives at an European level and where Millennium bcp also participates;
- Millennium bcp participates in an international paper on Financial Inclusion promoted by EFMA – European Financial Management Association (within a partnership established with Wavestone and Ecole des Ponts Business School), that was able to gather experiences and good practices from a group of world banks.



Still in Portugal, to provide support for the publication and disclosure of contents on Sustainability issues, especially on Sustainable Finance, the Bank supported the launching of the project ECO Capital Verde. Among the initiatives carried out and materials published, we must point out the presence of Millennium bcp at the “Green Economy Forum 2020” and the *Webtalk* on the 2021 Sustainability Master Plan (SMP).

The Bank also joined, with the same objective, the project of the newspaper Jornal de Negócios on Sustainability. From the activity developed in 2020, we must emphasise the participation of Millennium bcp in the *Webinars* on “Communication on Sustainability - What feedback”, “Well-being and Sustainable Cities - How will we live in 2030” and “Sustainable Finance - New Financing Paradigms in the Markets”.

In Mozambique, the pandemic Covid-19 prevented the carrying out of a number of face-to-face initiatives, of which we may point out the traditional ones aimed at celebrating the World Savings Day and the programme “Olimpíadas Bancárias Millennium bim”, whose 11th edition will be carried out as soon as the sanitary conditions so allow.

In 2020, Millennium bim significantly enhanced the publication of financial literacy contents in its pages on the social networks, providing information on new types of transactions, disclosing of good practices on credit and investment and warnings on the importance of maintaining saving habits.

In Poland, we must point out the “Financial ABCs”, a financial literacy programme of Foundation Bank Millennium whose purpose is to give basic financial concepts to pre-school children. In 2020, and since it was impossible to carry out in-person workshops, the bank provided new digital training contents available at the social networks of Foundation Bank Millennium, such as the “How to teach finance to children – A guidebook for parents”, a multimedia content that was able to achieve more than 420.000 views.



The Foundation Bank Millennium presented the result of a survey on financial education carried out with the participation of the parents of pre-school children. In accordance with this survey carried out for the Foundation by Instituto de Investigação GfK, the ideal age to start learning processes on finance is between three and seven years of age. These results enable to prove that concentrating the education on financial literacy, at a national level, on pre-school children is the correct thing to do.

This programme has the Honorary Sponsorship of the Ministry of Education and of the Ombudsman for Children, in 2019, was awarded by the “Golden Banker” with the 1st prize in the category “Socially Responsible Bank”;

Within the scope of the cycle of counselling on financial education, the Foundation of Bank Millennium also produced a cycle of interviews with a psychologist on issues related with the financial education of children of pre-school and their specific themes. This content was especially conceived for the lockdown period imposed by Covid-19. The conversations with the specialist are available on the Youtube channel of the Foundation.



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.

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The BCP Group's strategic objective is to increase levels of financial literacy. To this end, it develops actions on an ongoing basis to increase citizens' financial knowledge for making informed decisions.

Millennium bcp Foundation

Culture, Science and Social Solidarity are the three main components of the activities performed by Fundação Millennium bcp. By supporting projects in these three areas, the Foundation aims at developing society, in its several components, and promote the activities developed by the supported entities so that these are able to increase their innovation and sustainability potential.

In the development of its activity, the Foundation tried to favour policies and initiatives able to respond to the challenges placed in aspects such as the social, environment and governance, aligning its performance with the main guidelines of the Sustainability Master Plan of Banco Comercial Português, especially in the areas of influence of the Foundation.



Culture

In that sense, it provided support to projects oriented towards the development of national museums, the recovery of national architectonic and art heritage and the disclosure of modern art and of new artistic talents.

These contributions are part of the strategic line of action of the Foundation that has been actively seeking to contribute for the safeguard, disclosure, promotion and enjoyment of the national cultural heritage and for the disclosure and promotion of Portuguese artists.

In the course of the year, a number of actions were carried out that will enable that, from 2021 onwards, a significant effort is made in the disclosure of significant art and archaeological assets of Banco Comercial Português, with the purpose of sharing them with the community.

From amongst them, we may point out the intervention in Museu do Chiado, in MNAC - Gallery Millennium bcp, creating the required conditions to give practical expression to the cooperation protocol signed with the General-Directorate of Cultural Heritage articulating, namely, the Collection with the exhibition projects of the Millennium bcp Gallery.

Also came to an end the preparations for the re-opening of the Archaeological Nucleus of Rua dos Correios (ANRC), classified as a National Monument, considering the remains of pre-Roman and Roman times.

After deep renovation works in the museum, which were made throughout the year with a project from the art studio Brückner, the ANRC should re-open in 2021 as a place of excellence for the exhibition and enjoyment of the archeological, cultural and art assets of the Bank.

In terms of Culture, the Foundation provided support to the following initiatives:

Conservation and Disclosure of the Bank's Art Assets

- Continuance of the rehabilitation works of the Archeological Nucleus of Rua dos Correios (NARC), closed for that specific purpose on 1 June 2019; the architecture and design project that is currently being implemented has been developed by the art studio Brückner;
- Within the scope of the project "Shared Art" the Foundation inaugurated, on 26 June, the exhibit "Manuel Amado Pintura sem Alibi" which could be visited until 20 September at Fundação Arpad-Szenes Vieira da Silva, in Lisbon. It welcomed 2.030 visitors;
- Concerning the disclosure of the Bank's art heritage and its own cultural initiatives, the Foundation maintains a partnership with the General-Directorate of Cultural Heritage (DGPC) and with the Fine Arts College from the University of Lisbon. This partnership is focused on the promotion and disclosure of the art heritage and cultural activities of the Museu Nacional de Arte Contemporânea (MNAC) (Portuguese Museum of Modern Art). This partnership will enable the Foundation to carry out exhibits in a space from MNAC- Gallery Millennium bcp -, and the museum will remain in charge of programming and curatorship.

Museum Activities:

- Museu Nacional de Arte Antiga (MNAA) (Portuguese Museum of Ancient Art) - support to the conservation and restoration of the Saint Vicent panels, in accordance with the Triennial Patronage Protocol to be in force from 2020 to 2022, signed by the Museum, Grupo de Amigos do Museu Nacional de Arte Antiga, the General-Directorate for the Cultural Heritage and Fundação Millennium bcp;
- Museu Nacional de Arte Contemporânea – Museu do Chiado (MNAC) - support to the museum activities;
- Museu Nacional de Arqueologia (Archeology National Museum) - Support for the making of the inventory and upload in the registry of the collection of item found in the archaeological excavations made in the NARC.

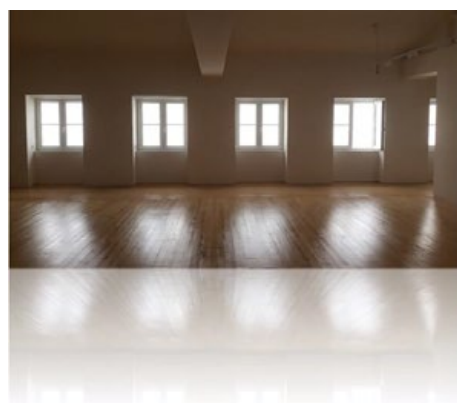
Restoration of Heritage:

- Palácio Nacional da Ajuda: support to the conservation and restoration works of the Throne Room;
- Associação World Monuments Fund Portugal - support to the 3rd stage of the conservation project of the Jerónimos Monastery.
- General-Directorate of Cultural Heritage – Mosteiro dos Jerónimos – Support to the conservation of the cloister involving treating the white limestone walls of the exterior vertical plans, of the two galleries and walls.
- Museu Nacional dos Coches - support for the conservation and preservation of all the vehicles exhibited in the museum;
- Church of Santa Clara – Church conservation and restoration works;
- Museum of Caramulo – support for the rehabilitation of a terrine in the shape of Budai Heshang;
- Church of the parish of São Tiago de Cautoias – support for the construction of the organ and restoration of the church's main door.

Other Cultural Initiatives:

- A.I.R. 351 - (Art Residences) - project for welcoming national and international artists in Portugal (visual arts) for the establishment of art residences; Since the beginning of its programme, the AiR 351 welcomed more than 32 artists and curators from 18 nationalities;

- Architecture Triennial - 6th edition 2022 - support granted for the preparation of this 6th edition of this initiative, expected to take place in 2022;
- Church of São Cristóvão (Mouraria-Lisboa) - Restoration of the triumphal arch and of the painting – “Retrato de Cristo por São Lucas”;
- ACEGE - Associação Cristã de Empresários e Gestores: support to the activities of the community of Christian business leaders in promoting the dignity of people.
- A.I.C.A. - Association of Art Critics – AICA/MC/Millennium awards of Visual Arts and Architecture attributed every year in Portugal to one plastic artist and one architect.
- Publication of a book on the Monastery of Santa Maria de Celas - support granted for the launching of the book “Santos, Heróis e Monstros” dedicated to the cloister of the abbey;
- Book store Lello - support to an initiative aiming at the development of children literature;
- DSCH – Associação Musical - Festival e Academia Verão Clássico - 2020 Edition - support to the making of the festival and production of the Beethoven album by pelo DSCH - Schostakovich Ensemble; Within the scope of the Academy, the Masterclasses recorded a participation of 200 young musicians, 100 of them Portuguese and 100 coming from more than 20 countries;
- Tiago Nunes - V edition of the Coimbra Cycle of Concerts - support for the carrying out of the cycle of concerts, broadcasted, in this 5th edition in a digital format.
- Clube de Lisboa - 4th Conference "A Aceleração das Mudanças Globais" - approaching issues that bring the future to everyday life – Climate Changes, Energy Transitions, technological evolution, growth models, demographic trends and geopolitical challenges.



- Escola Superior de Santarém - support to the course on Digital Literacy for the labour market through the development of an immersion room Escape Room with several learning activities within the scope of employability competences for young people with Development and Intellectual difficulties;
- Associação Internacional de Música da Costa do Estoril - support for the making of the 46th edition of the Festival Estoril Lisboa, of Classical Music;
- Carpe Diem Art and Research - 5th Edition of the Award “Young Art Fundação Millennium bcp” for final-year students of visual arts;
- Associação Geração Inabalável - 10th Edition of the Dance International Competition - support for the making of the competition that intends to support the training of young dancers through monetary support and the attribution of scholarships to attend reputed dance schools;
- Associação Portuguesa de Historiadores da Arte (Portuguese Association of Art Historians) – Award APHA / Millennium José Augusto França 2019 - an initiative that intends to distinguish works of excellence in Art History, carried out within the scope of the 2nd and 3rd levels of study of college education in Portugal;
- Municipality of Lisbon - support for the launching of the collection Roman Lisbon / Felicitas Iulia Olisipo;
- BoCA - Biennial of Contemporary Arts - support to the educational programme consisting in a group of three activities to be held in three cities at the same time, Lisbon, Almada and Faro;
- “Drawing Room Lisboa 2020”, that, in this 3rd edition, highlighted the Portuguese contemporary design, by means of an in-person edition, together with international galleries, in an online edition. Within the scope of this initiative, the following awards were granted: (i) Award Aquisição Fundação Millennium bcp Talento Emergente, that aids an artist by acquiring his/her work and including the same in Mbcp collection; (ii) Award Projeto Artístico Destacado, that distinguishes an artist of the edition of the current year; (iii) Award Projeto Curatorial Galeria, that distinguishes a curatorial project from a participating gallery .
- Municipality of Lisbon - support to the 12th edition of Festival TODOS – Caminhada de Culturas 2020, an initiative that celebrates, since 2009, Lisbon as an inter cultural city, through the contemporary performing arts;
- SPIRA and Universidade Nova de Lisboa - completion and presentation of the Research “Património Cultural em Portugal (Cultural Heritage in Portugal): Avaliação do Valor Económico e Social”.

Education and Investigation



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

In Science and Knowledge, the Foundation has been privileging scientific investigation, training and projects particularly on health issues and post graduation programmes at Portuguese universities of reference which may contribute for the internationalization of schools, as well on an university education of excellence in areas connected with financial activities and arts, of which we may point out the following examples:

Scientific Investigation Projects:

- Fundação Rui Osório Castro - *Prémio Rui Osório de Castro / Millennium bcp* - protocol established for the period of 2020 to 2022 aiming at, by means of an award, promoting the development of innovative scientific projects on pediatric oncology, able of encouraging and promote the improvement in health care provided to children with a cancer disease. In February 2020 the award of the 4th edition was delivered to Patrícia Nunes Correia from Instituto de Ciências da Saúde da Universidade Católica Portuguesa;
- Instituto de História da Arte (IHA) da Universidade Nova de Lisboa –Within the scope of the existing protocol established with IHA and the MNAC/Museu do Chiado, attribution of an investigation scholarship in Art History to enable the in-depth study of relevant artists common to the collection Millennium bcp and the one of MNAC/Museu do Chiado, thus contributing for the investigation, disclosure and valuing of art assets;



- Portuguese Olympic Committee - Protocol established for the triennial 2018-2020 with the goal of contributing for the development of investigation in Physical Education in Portugal including the annual attribution of 3 Awards and six Honourable Mentions to the best research projects on Physical Education;
- Instituto de Biologia Molecular e Celular - support to the investigation on Alzheimer's disease;
- Universidade Católica Portuguesa - Health Sciences Institute: support to the Pedipedia project, development of an online paediatric encyclopaedia with the purpose of creating a pedagogical tool to support clinical practices and training in health care; Its recipients are health professionals, parents, caretakers, children and teenagers from Portuguese-speaking countries;
- Casa da América Latina - Invited Professor at Instituto de Higiene e Medicina Tropical (IHMT), with the objective of developing research projects on malaria and the development of training programmes in the area of tropical diseases for post-graduate students and health professionals from the Instituto de Higiene e Medicina Tropical da Universidade Nova de Lisboa;
- Portuguese Centre of Geo-History and Pre-History - support to investigation on palaeobotany;
- Global Strategic Platform – a virtual platform the purpose of which is to foster the debate on relevant themes due to the current context. It counts with the institutional partnership from the University of California in the United States as well as from other institutions from Europe, Africa and Asia.
- A partnership with Millennium bcp so as to give scholarships (in several areas) from Universities of Mozambique to young people that evidenced academic merit and lack economic means; In the course of 6 years of cooperation, it was possible to finance 156 students of several courses from 10 universities;
- IPRI – Instituto Português de Relações Internacionais - Universidade Nova de Lisboa - support for the activities of this institute dedicated to advanced studies in Political Science and International Relations;
- Universidade Católica Portuguesa – Faculdade de Ciências Humanas - attribution of scholarships to two students to enable their participation in the academic programme The Lisbon Consortium (Art Scholarships);
- Fundação Casa de Mateus – Mini-school of innovation – Programme developed through a partnership with the Institute of the Next, from Barcelona and with Universidade de Trás-os-Montes e Alto Douro and addressed to entrepreneurs and other active agents of the region;
- Centro Astrofísica Universidade do Porto - AstroCamp 2020 - Summer Academic Programme on astrophysics providing the 16 students of the 2020 edition with an inspiring and high quality training;

University:

- A scholarship programme of Fundação Millennium bcp aimed at students from Portuguese-speaking African countries and from Timor (PALOP) The management of these scholarships was entrusted to Instituto Camões by means of a collaboration protocol;
- Junior Achievement: StartUp Programme: (13th edition) this initiative aims to undertake entrepreneurial programmes with college students by creating new micro companies.



Basic Education:

- MoneyLab Financial Education Labs – road show the purpose of which is to fill gaps regarding misinformation that young people have on financial literacy, especially high-school students from private and public schools.
- Municipality of Pedrogão Grande –support to “+Future”, a project focused on three aspects: Education and Citizenship, Road Safety and Sustainability. It is based on the approach of contents in schools (1st cycle) located in the municipalities of Castanheira de Pêra, Figueiró dos Vinhos and Pedrogão Grande;
- Fundação Dr. António Cupertino de Miranda – support to the 10th edition of the Financial Literacy project “No Poupar Está o Ganho”, (When you save, you gain) a project to increase the pre-school, basic and secondary student’s awareness on the importance of money, thus contributing for the acquisition of skills on this theme;
- Associação Empresários pela Inclusão Social (EPIS) – support to the promotion of initiatives addressed to the creation of work opportunities and social reintegration of persons, families or groups which are under situations of exclusion or of risk of social exclusion.

Social Action



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

The extension and depth of the impacts provoked by Covid-19, that led to a quite significant aggravation of the living conditions and isolation of the most fragile populations, gave rise to a special follow-up and support to the projects launched in order to mitigate the effects of this pandemic.

Hence, in the area of Social Solidarity, the Foundation provided aid to actions carried out by different entities, providing assistance in several areas, such infancy/adolescence, poverty and disability, namely:

- Programme GOS – Gestão de Organizações Sociais – this program results from a partnership established between AESE / ENTREAJUDA / CNIS and is intended for the training in management of leaders of entities developing their activities in the social economy sector, exclusively non-profit; trying to provide a response to the training needs in this particular sector. In 2020, this programme had 68 participants coming from 58 entities.
- Portuguese Food Bank – support to annual food collection campaigns and reinforcement of the Emergency Network created to cope with the needs emerging due to the Covid-19 pandemic;

From 19 March and 30 September were received by the Food Emergency Network more than 20.106 requests for food for 60.752 individuals, plus the requests received directly by the Food Banks. In February 2020, the 21 active Food Banks provided support to 332.874 individuals, through 2.399 partner social institutions. Moreover, we have the individuals that resorted to the Food Emergency Network, and the estimation is that, during this period, more than 393.000 individuals received support;

- The additional donation granted by Fundação Millennium bcp to the Food Emergency Network, enabled buying 109.072 kgs of food, representing a total of 272.679 meals;
- CERCICA – Cooperativa para a Educação e Reabilitação de Cidadãos Inadaptados de Cascais – sport to the launching of the “Linha de Apoio às Famílias”, the purpose of which is to respond to the aggravation of social isolation of individuals with mental disabilities and respective families, due to the Covid-19 pandemic ; The support granted by Fundação Millennium bcp enable the carrying out of 639 follow-ups;

- ASSOCIAÇÃO DIGNITUDE – Covid -19 Emergency Fund - created to support the individuals that, due to the context generated by the pandemic Covid-19, present specific needs in terms of access to health care, aggregating, in a coordinated manner, access to medication and to health products and services;
- Caritas Arquidiocesana de Évora - support to the project for the requalification of a space for the installation of the Residential Structure for old people, able of lodging 20 individuals;
- 55 MAIS - Project for the upgrade of inactive people aged 55 or more that, through a human and technological platform, connects the needs of citizens with the services provided by individuals aged 55+ years;
- APSA – Associação Portuguesa Síndrome Asperger (Portuguese Association of the Asperger Syndrome) – support to the programme “Employability”, for young people/adults with Asperger Syndrome (SA), over 18 years of age; its purpose is providing them with the skills for inclusion in the social and professional life; The Employability Programme promoted by APSA, developed in Greater Lisbon, aided in 2020, 27 Young people/Adults with Asperger syndrome;
- BUS Association – Social Utility Assets: support for the development of its activities which consist in the collection of useful goods, forwarding them to individuals/families in need;
- Universidade de Évora – Fund for Social Support to Students – a programme that intends, through the granting of funding to students who are in financial difficulties, properly justified, to fight against lack of success at school and early school leaving and for the acquisition and development of transversal competences able of increasing employability;
- EAPN - Projects ACEDER – pursuant to the serious sanitary emergency caused by Covid-19, support was granted for the purchase of protection kits, hygiene and cleaning for the gypsy communities;
- Lar Crianças Bom Samaritano - Child Psychiatric help for the children of this institutional home;
- APGES - Global Platform for the Syrian Students - a programme for the granting of emergency scholarships to enable students coming from countries at war to pursue their education;
- Project cancer patient at Hospital Central de Maputo - the protocol established supports a project to improve health care for cancer patients in Mozambique. This project contributed to a 53% decrease in mortality in patients in an early stage of breast cancer;
- Ponto de Apoio à Vida – An association the purpose of which is to help, welcome and train teenagers and new and expectant mothers whose socio-economic, family or psychological situation prevents them from ensuring, alone, the birth and education of their children;
- Critical Concrete - attribution of a scholarship for the programme “Sustainable Architecture Programme”, an educational programme of post-graduation studies, with the duration of 1 year, in the fields of sustainable construction, participative design and inclusive town planning;
- Association Help to Newly Born Babies (baby Bank) – support to the project “Ser mais família” that comprises home support to newly born babies with disabilities or under social risk;

- Fundação do GIL - support to the project Paediatric Home Support that, within a partnership established with 5 hospitals, monitors children with chronic diseases at their homes, thus avoiding unnecessary visits to the hospital, through monitoring and use of therapeutics at home and the provision of a psychosocial, emotional and spiritual support;
- ACAPO Associação de Cegos e Amblíopes de Portugal – Support for the distribution of food baskets to the underprivileged associates;
- Centro Doutor João dos Santos – Beach House – Contribution for the activities developed by the institution that provides support to children at risk and to their families, in the therapeutic pedagogy component;
- Associação de Doentes com Lúpus (Association for Lupus patients) – support to activities developed by the association;
- Ajudaris: support for the edition of the book collection "Histórias da AJUDARIS" – the revenue of which is to be used in favour of needy children and families;
- Associação Terra dos Sonhos – Support to the activities developed by the association;
- Association 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;
- Care Centre of the Parish of Santa Maria de Belém - support to the activities carried out by the institution that helps young mothers in need;
- AMEC | Metropolitana - attribution of a Social Support Scholarship for the course of orchestra direction. In addition, this institution also received, to be used in scholarships of social support, the amount which had been donated to Fundação Millennium bcp by Banco Comercial Português, S.A. Concerning the award attributed by Fósun to the Direct Banking Division and to the Digital Transformation Office of that Bank at the Global Conference carried out in Shanghai;
- Portuguese Large Families Association (APFN) - support to the "Observatório das Autarquias Familiarmente Responsáveis" with the goal of raising awareness, rewarding and publicising municipalities that adopt family responsible measures.

Reference, given the role played by Fundação Millennium bcp in the promotion of culture, to the recognition from APOM – Associação Portuguesa de Museologia (Portuguese Association of Museums) that, in the edition of the Awards APOM 2020, distinguished, for the second time (the previous one was in 2018) Fundação Millennium bcp as one of the winners in the Category Patronage.

For more information, please see the 2020 Activities Report of Fundação Millennium bcp at: https://ind.millenniumbcp.pt/relcontas/2020/files/RCF_undacaoBCP2020.en.pdf

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In 2020, the Foundation supported a total of 100 projects, of which 57% in the area of Culture, 20% in Knowledge and 24% in Social Solidarity.

Social aid within a pandemic context

The year of 2020 will remain undoubtedly marked by the Covid-19 pandemic. In just a few months, the new coronavirus SARS-CoV-2 introduced radical changes in our way of living and in our way of work. In companies, the pandemic was a real stress test to management ability, particularly in what concerns Management of People, within a context featured by significant uncertainties.

Since the financial services are crucial for the normal functioning of societies, of companies and of people, Millennium bcp continued to function as usual even during the State of Emergency, in force from 19 March to 30 April. The Bank confirmed its capacity to adjust to unexpected challenges and, rapidly, adapted the way it operates. Even before the first confirmed case of Covid-19 in Portugal, Millennium bcp activated the Contingency Plan foreseen in the Business Continuity Plan, with two clear and prime objectives:

- Protect the health of people - Employees, Customers and of all contacting with Millennium bcp;
- and ensure the continuance of a service of quality in line with the Customer's expectations.

The swift definition and implementation of measures and the strong focus on the direct communication with the Employees, enabled Millennium bcp to protect People and Business and, in spite of the required physical distance, we remained close and stood by those who needed us, internally and externally.

Thus, Millennium bcp was a front-line player in the emergency response to the pandemic caused by Covid-19. The following initiatives stood out in Portugal and in the other countries where the Bank operates:

- Measures to support families and companies, totally amounting, in Portugal, to 4,7 billion euros;
- Participation in the campaign "Unidos pela Sobrevivência" (United for Survival), for the purchase of clinical means to fight against Covid-19;
- Actions to support the Portuguese National Health Service (SNS), like the construction of the Contingency Structure of Lisbon, reconversion of Hospital Curry Cabral and donation of 100 ventilators through APB;
- Contribution within the scope of the initiative from the EU - international donor's conference - and part of the Portuguese effort for the research and development of a vaccine for Covid-19;
- Fundação Millennium bcp support the Food Emergency Network of the Food Bank, increasing its annual contribution;
- Clube Millennium bcp supports social institutions by donating individual protection equipment;
- Associação Dignitude – support to the project Abem: emergency Covid 19 - created to support the individuals that, due to the context generated by the pandemic Covid-19, present specific needs in terms of access to health care, aggregating, in a coordinated manner, access to medication and to health products and services;
- Payment in advance of invoices to Suppliers, particular SME, from 30 days to 1 week.
- Millennium bcp was also part of the movement Portugal #EntraEmCena, that joins artists, public and private companies, in the support to Culture.
- In Poland, Bank Millennium attributed an aid in the amount of 5,000,000 PLN to the academy of sciences for the development of the first local Covid-19 test;
- In Mozambique, Millennium bim gave up from celebrating its 25 the anniversary and donated the respective amount to Hospital Central de Maputo.



Products and Services

Material issue:

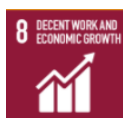
PRODUCTS INNOVATION AND SUSTAINABLE SERVICES

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 an increasing number of products and services which incorporate social principles and respect for the environment and nature.

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, meeting the needs and ambitions of a market increasingly related with sustainability.

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, encouragement and achievement of entrepreneurial action, comprising an effective instrument in the fight against unemployment, poverty and social exclusion.

Within a context featured by the Covid-19 pandemic, the institutional activity of disclosure of microcredit was highly conditioned. On the other hand, with the economic activity highly affected particularly the area of services and small retailers – main recipients of this financial model –, the decision of launching new products by the entrepreneurs was extremely weighted, and that had an impact on demand.

In spite of this scenario, in order to establish new types of cooperation and strengthen the existing ones, the microcredit of Millennium bcp carried out, in the course of 2020, face-to-face or via electronic means, 100 work meetings and 79 follow-up meetings with its institutional partners.

Considering its promotion model, based on partnerships with institutional entities that work with entrepreneurship and creation of jobs, it was possible in 2020 to celebrate 21 Cooperation Agreements with Municipalities (4), advising companies (6), entrepreneurial associations (6) entities of the social economy (5).



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Since 2005, it adds up to 7,164 jobs resulting from projects funded by Millennium bcp's Microcredit, 158 of which in 2020.

The work of promoting microcredit and promotion of entrepreneurship experienced limitations and had to be adjusted to the conditions defined by the Health Authorities. Even so, it was possible to carry out 17 training/information sessions, 8 face-to-face and 9 *webinars*, with the participation of 441 persons. From the 17 sessions, we must point out the ones with the Municipality of Porto (Projeto Cidade das Profissões) and municipality of Lisbon (Project Lisboa Empreende +), with the Escola Profissional Profensino from Penafiel, with the advising companies Atlantic Hub and Eurofranquias and with the Social Development Local Agreements of Albergaria-a-Velha, Tabuaço, Águeda, Peso da Régua and Caldas da Rainha.

From the 17 sessions made, 3 had objectives eminently commercial and 14 were focused on awareness and acquisition of entrepreneurship skills. From the latter, we must point out the *webinars* for young graduates of the Project Cidade das Profissões from the Municipality of Porto, the sessions (face-to-face and *webinar*) for young finalists of Escola Profissional Profensino de Penafiel or the workshops for unemployed individuals carried out under a partnership established with the Social Development Local Agreements.

The alteration of the structure of microcredit in 2018 with the migration of the operation into the Bank's Network, paved the way for a clear approximation of the instrument to its recipients, thus reinforcing the commitment of Millennium bcp towards micro credit as an opportunity to help those with an entrepreneurial mind and a feasible business idea, encouraging them to use this solution to develop their business and create his/her own job. This alteration placed Micro credit near the surrounding community.

In 2020, Microcredit applied to the Sustainability National Award promoted by Jornal de Negócios.

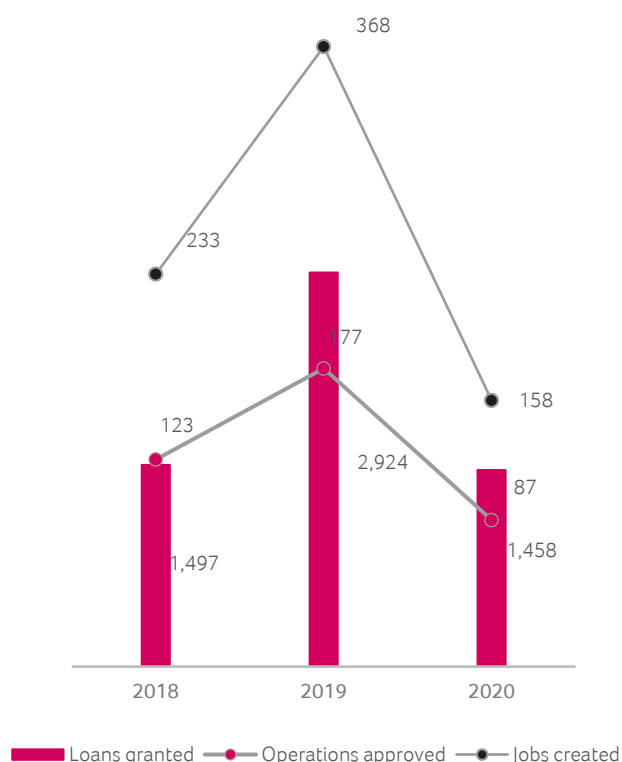
Also this year, the microcredit of Millennium bcp was included in the online library of case studies of BCSD Portugal - Conselho Empresarial para o Desenvolvimento Sustentável.

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. Its social responsibility nature is revealed by a permanent focus on the Client's reality, circumstances and needs. Since 2005, it adds up to 7,164 jobs resulting from projects funded by Millennium bcp's Microcredit.

As a result of the work developed, the Microcredit of Millennium bcp financed 87 new operations, totalling 1,485 million Euros of credit granted and the creation of 158 new jobs. The volume of active credit granted to the 628 operations in the portfolio, up to 31 December 2020, totalled 5,353 million Euros.

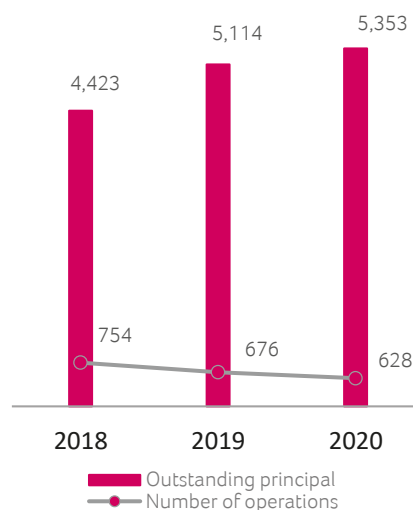
Microcredit activity

(Thousand euros)



Microcredit loan activities

(Thousand euros)



Some of the operations approved may not have been completed during the 2020 financial year.

In 2020, the Millennium Microcredit proposed to increase in 10%, versus 2019, 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.

However, the constraints provoked by the Covid-19 pandemic crisis prevented the fulfilment of the objectives.

In 2021, despite the feeling of uncertainty that we are still facing, we remained with the ambition of increasing these indicators in 5%.

Financial Advisory Service

With the objective of continuing to support Customers in financial difficulties and prevent default, Millennium bcp also maintained its focus on the stimulation and applicability of SAF packages (Financial Follow-up Service). 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, 6,681 contractual amendments were made during 2020 (3,163 mortgage loans and 3,569 consumer credit), with a restructuring value of 284 million Euros (267 mortgage loans and 17 consumer loans) and comprised 7,280 Clients (3,711 mortgage loans and 3,569 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, the purpose of which is to grant loans under favourable conditions to operations promoting the improvement of environmental performance of private residences, giving a special attention to energy and hydro efficiency, as well as to urban waste is available since June 2018 - 17 operations were carried out, with a total funding of 111 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 1,089 operations, with total funding of 126,415 thousand euros;
- Regarding support to companies in the agricultural and/or fisheries sector and through the credit lines with IFAP (Short-term and Medium-Long Term), 154 operations were conducted involving a total financing of 11,238 thousand Euros;
- Credit Lines to Support Tourism, aimed at supporting, with favourable conditions, companies that develop activities related to tourism. 14 operations were financed, up to a total amount of 3,834 thousand Euros;
- A credit line - Social Invest - was launched in 2013 to facilitate the inclusion of Third Sector institutions in the financial system. In 2020, the Bank maintained 4 operations in portfolio, with a total value of 75 thousand Euros;



- The Bank also made available the - Linha Capitalizar Mais/SI Inovação -, 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 139 operations totalling 67,914 million Euros in credit;
- Due to the development of the domestic and international situation originated by Covid-19, Millennium bcp is committed in supporting the families and companies by making available a set of measures aimed at preserving the financial stability of its customers, of which we highlight : i) application of more than 100 thousand moratoriums to families and of 27.436 to companies; ii) Increase of the support given to the economy by means of financings made with guarantees from the EIF in the amount of 429 mio€. iii) Financing of 18.127 operations in an amount of 2.499 Mio€, under the Covid-19 lines (with the support from the State) through which more than 18.127 companies received aid.

In Poland, the support to small and medium-sized enterprises (SMEs) is granted within the scope of energetic and technological development, through PolGEFF (Polish Green Economy Financing Facility) and financing instruments such as "Biznesmax" and "MilleSun". Thus:

- Bank Millennium Leasing, through protocols established with BERD, under the PolGEFF (*Polish Green Economy Financing Facility*), ensures financing of projects in the sector of small and medium-sized companies (SMEs) 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;

- In 2020, the Bank was particularly active in the development of MilleSun - a programme for the financing of investments in solar energy. The rental of solar panels is a solution for entrepreneurs who like to change and are aware that the environment needs to be protected. In the area of leasing of solar panels, Millennium Leasing has been cooperating with the leading market suppliers, providing financing under preferential conditions for the installation of panels;
- In November 2020, Millennium Leasing signed a protocol with Esoleo, a company of Group Cyfrowy Polsat S.A., that supplies professional solar plants. The objective of this partnership is to ensure a simple and efficient process for clients who wish to rent these sustainable energy solutions;
- The bank offers the Biznesmax Guarantee Programme, within a partnership established with Bank Gospodarstwa Krajowego (BGK). The programme aims at guaranteeing loans granted to finance innovative undertakings by the SMEs, being particularly focused on eco-efficient companies. The client may take advantage of the "ecological path" that the Biznesmax Guarantee Programme intends to foster to finance projects involving at least one environmental category, such as electric mobility, renewable sources of energy, including solar energy plants, technologies to reduce the consumption of energy or to produce alternative fuels, circular economy, installations for the recovery of raw-materials from productive processes, among other;
- The Bank adopted a policies of loans to finance renewable sources of energy for solar energy plants below 1 MW and for wind farms above 1 MW. With this credit policy, Bank Millennium intends to foster the production of renewable energy in Poland and contribute for the achievement of the target of the European Union defined in Horizon 2020;

- As part of the Intelligent Growth Operational Programme (Polish abbreviation - POIR) repayment guarantees are supplied for loans connected with an investment, up to 80% of a loan, in a maximum of 2,5 million euros. The Biznesmax guarantees may be granted as part of the "minimis assistance" or (if the latter cannot be used) as part of the "regional assistance for investment". The period of the guarantee may go up to 20 years. The Biznesmax guarantees are totally free of charge for Customers. What also makes this programme exceptional is the fact that the Borrower of a loan with a Biznesmax guarantee may be reimbursed of a portion of the interests paid during a three-year period (benefit that is part of the "*minimis assistance*");
- Like in previous years also in 2020 Bank Millennium participated actively in the national programme of Credit for Technological Innovation implemented together with the BGK as part of the Intelligent Growth Operational Programme. The objective is to support the investments made by innovative small and medium-sized companies. The Credit to Technological innovation enables obtaining an allowance under the form of a technological award to be attributed by the BGK for the partial repayment of the loan granted by the Bank. The amount of the award is determined by the investment's location and may go to 70% of the costs eligible for projects from micro and small companies, and up to 60% for medium-sized companies, in accordance with the Regional Aids Map;
- The facts that are crucial for the evaluation of the project (for selection purposes) are criteria such as the positive impact in the implementation of the principle of sustainable development, namely if the project has a high environmental value, such as remove, prevent or mitigate pollution for the environment,

environmental damages or promotes the use of natural resources in a more sustainable and efficient manner.

Bank Millennium adopted a sector policy to support the financing of ecological investments and of energy saving projects containing exclusions concerning the financing to new mines of coal and new investments with generation of energy from coal sources, exception made to the initiatives aimed at reducing the levels of pollution.

- In Mozambique, Millennium bim made available the Credit line AIMO (Industrial Association of Mozambique) aimed at supporting the development of industrial investment projects, treasury, and support to the imports of small and medium-sized companies, part of AIMO;
- Domestic Commercial Credit discount addressed to small and medium-sized companies that provides the discount of invoices with a collateral from Britam Seguro Moçambique, that covers up to 90% of the value of the Invoice, and the Client is, at the moment of the accession, eligible for a 200 days *bullet loan*. The *Bullet Loan* is a *bridge finance* mechanism while the Client is waiting for the payment from the Large National Buyer for the payment of the policy;
- Credit line FECOP Calamities - created within the scope of the cooperation established between the Government of the Portuguese Republic, the Government of Mozambique and the Mozambican Banking Association. It is aimed at financing investment projects and provide treasury support operations for Mozambican micro, small and medium-sized companies in the regions that the Government decreed as the most affected by the natural disasters. The available tranche comprises all the operations affected by the impact of the Covid-19 pandemic.

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 must point out the following:

- University Loans - for students who decided to pursue their academic career, the Bank concluded, in the first six months of 2020, within the University Credit Line, 66 new loans totalling 737 thousand euros. The volume of credit granted to the 370 operations in the portfolio amounted to 2,969 thousand Euros;
- University Loans with mutual guarantee - also in Portugal, the Bank makes available to university students, a line with mutual guarantee. In 2020, 442 new loans were attributed, in a total amount of around 5.1 million euros. The volume of credit granted to the 1,751 operations in the portfolio amounted to 9.1 million Euros;
- Within the scope of its Sustainability Policy, Millennium bcp established, within the scope of the campaign for the migration into e-statement, a partnership with AMI - Assistência Médica Internacional, project Ecoética "Vamos todos ser Dinis", with the objective of participating in the reforestation of the Leiria pine forest. Guaranteeing a contribution of 1 Euro per each statement in paper that migrated to its digital version, Millennium bcp was able to deliver a donation of 50 thousand Euros to AMI, an amount that enable to rehabilitate 5 hectares of land affected by the 2017 fires in the Leiria pine forest, where 5 thousand trees were planted, representing a contribution for local economy and to reach carbon neutrality;
- "Manda Mola" - a type of transfer that enables transferring money to any mobile phone number. This innovation contributes for the financial inclusion process of the Mozambican society since it allows the Bank's clients to transfer cash to beneficiaries who do not hold a bank account and have access to an Electronic Currency Account (IZI Account), that may be used through the mobile channel (Millennium IZI) or ATMs for withdrawal of cash;
- "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 to the population a POS that enables executing a significant number of transactions, such as deposits, transfers, withdrawals, consultation of balances or payment of services;
- Credit line Mulher Empreendedora - credit to support individual businesses, small and medium-sized companies managed by Women. This product intends to promote the development of projects related with the entrepreneurial spirit of women in Mozambique and boost the growth and appreciation of the Mozambican women through her involvement in activities that contribute for the growth of the economy;
- Update of data via IZI on Whatsapp - the clients of Millennium bim, in Mozambique, are able to know which are the missing documents (Identity card, Single Tax Identification Number, Income Statement and proof of residence) and to send them through Whatsapp, in a digital version, to the Bank, enabling, this way, the automatic unblocking of the means of payment;



- Saving Plans (Women, Health, Family, Young People) – in Mozambique are available programmed saving products that, apart from the offer of a personal accidents insurance, ensures annual malaria tests to the members of the family of the account holder, automatic credit amounting to 80% of the amount of the savings;
- Micro credit IZI – solution wherein the Client, through the mobile phone (*Mobile banking*), may benefit from a short-term micro credit to cope with emergency situations, purchases or extraordinary payments;
- In Poland, Millennium Dom Maklerski provides accounts and brokerage services to its clients – IKZE (Pension Individual Accounts). The IKZE is a welfare individual programme that enables accumulating savings through a brokerage account;
- Konto 360° Student / Junior – in Poland, having as recipients young people aged 18 to 26 years in the first case and 13 to 17 in the second, enabling the opening of a bank account with special conditions, free of charge, that provides a first contact with the financial and banking services.

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 industry, 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. 242 accounts with these features were opened, corresponding to a total of 4,834 accounts in the Bank's portfolio.

So as to ease the inclusion of institutions from the third sector in the financial system, 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 2020, the Bank maintained 4 operations in portfolio, with a total value of 75 thousand Euros.

Regarding the support to enterprise creation investment projects by unemployed persons, through the following credit lines: i) Microinvest Line – which financed 43 entrepreneurs to a total of 624.49 thousand Euros; and ii) Invest+ Line which supported 26 entrepreneurs, to a total value of 929.48 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 the homebanking service. In 2020, 2,873 accounts were opened, presently accruing to 13,023 accounts.

Millennium bcp signed 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 cards from the network Visa/Mastercard (Catalogue of Points) delivered donations (5€ or 10€), in a total amount of around 565 euros to institutions such as Acreditar, Ajuda de Berço, AMI and Associação Portuguesa de Bombeiros Voluntários;
- 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 2020, this partnership of aid to access culture was rather affected due to the closing of the movie theatres due to the pandemic.

In Poland, the WWF Millennium MasterCard credit card, available since 2008 and produced with recyclable plastic, takes up an environmental commitment. For each subscribed card, the Bank transfers to WWF Poland (World Wide Fund For Nature) half of the first annuity and a percentage of each transaction made. In 2020, more than 11.0 thousand Euros were transferred, totalling 1.614 cards, 243 of which subscribed to 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.

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, these funds are available through: i) an online platform of Millennium bcp – which marketed 3 environmental funds in the area of energy and sustainable investment, amounting to, on 31 December, a portfolio value above 10,009 thousand euros; and ii) ActivoBank – offering 19 investment funds, of which 7 are ethical funds and 12 are environmental funds, with a total portfolio value above 4,558 thousand euros, representing a growth of 218% *versus* 2019 (1.434 thousand Euros) and already around 4% of the total of funds under management. On 31 December 2020 these funds had a volume of subscribed participation units of 3.429 thousand Euros, a positive evolution versus the 436 subscribed in 2019;
- In Poland, Bank Millennium also has a solid offer of SRI (Socially Responsible Investing), funds, fundamentally aimed at Customers of the Prestige and Private segments, reflecting the investment in businesses whose principles incorporate environmental concerns, namely regarding climate change.

Employee benefits

Material issue:

MOTIVATION MANAGEMENT

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, Millennium bcp's employees have medical clinics and a group of full time doctors, who ensure the provision of curative medicine, 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 experts on Nutrition (397 consultations vs 920 in 2019) - also available for Employees working in Porto - and Clinical Psychology (866 consultations vs 866 in 2019). A service for posture correction is also available at this stage in Taguspark, the purpose of which is to correct anomalies in the spinal column and nervous system, as well as the remaining symptoms thereto related. The Physiotherapy services are also available in Taguspark and in the head office of Club Millennium in Lisbon. In addition, a service for the collection of clinical tests is also available (41 vs 211 in 2019).

It is important to mention that the reduction in the number of check-ups made in 2020, as well as of the consultations on nutrition, psychology, and clinical tests are directly related with the preventive measures determined by the Bank within the scope of the actions targeted at mitigating the risk of contamination by the corona virus and to protect the employees and the health professionals Covid-19 that, among other things, represented the temporary suspension of the non-urgent activities of the Medical Services. The psychology consultations which were really necessary were made by Skype. Also the Physiotherapy Cabinet was temporarily closed for the same reasons.

Notwithstanding, to respond to the support need in terms of health, at the beginning of April, the Hospital da Luz made available a supporting phone line exclusive for employees of Millennium bcp. Also Médis made available a nursing lines that clarifies doubts and makes recommendations on the most appropriate health care that, during this circumstantial stage, extended to employees who do not have a Médis Insurance.

In Mozambique, Millennium bim has: i) a medical office, which, in addition to medical appointments, also offers various specialities and basic health care; ii) a HIV office, ensuring prevention and follow-up of this disease; and iii) social support office, offering counselling to Employees with serious social problems that also provides legal and psychological support.

HEALTH SERVICES ⁽¹⁾

	2020	2019	2018	VAR.% 20/19
MEDICAL SERVICES				
Medical appointments made	35,007	26,539	22,507	31.9%
Check-ups made	6,487	9,416	9,142	-31.1%
HEALTH INSURANCES				
Individuals involved	46,737	46,311	47,257	0.9%

⁽¹⁾ Includes active Employees 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 the scope of pandemics or other situations that may severely and broadly impact the health of the Employees, as happened in 2020 with the Covid-19 pandemic, Millennium defines and discloses and implements 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 and in Portugal.

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.

It is also available since the beginning of 2018, 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, 5,686 pieces were published on the intranet, 427 of which with videos produced by Millennium TV.

It is also published a weekly newsletter, transversal to all countries where Group BCP operates, the “About us”, a communication vehicle through which the news and the most relevant events that mark the activities of Millennium in Portugal, Poland, Mozambique and Switzerland are shared.

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In addition to the contingency plan implemented, due to Covid-19, the BCP Group offers a diversified set of social benefits to Employees, having been reinforced to adapt the response to the current pandemic context.

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) visits to the premises, so as to find and correct problems. In 2020, 186 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.

Following up the needs resulting from the concentration of employees from central services of Millennium bcp from Lisbon in TagusPark, and without damaging increasing parking space with the creation of a new car park, the focus continues on the daily and free use of buses that ensure transportation to and from Taguspark which, since 2020, are managed based on the existing demand, an improvement that enables optimising the number and frequency of the travels.

Credit

Employees of the BCP Group benefit from mortgage loans, permanently and 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.

LOANS TO EMPLOYEES ⁽¹⁾

Million Euros

	2020		2019		2018	
	Amount	Staff Members	Amount	Staff Members	Amount	Staff Members
HOME LOANS						
In portfolio	529.8	7,940	562.1	8,294	607.7	8,747
Granted in 2019	23.1	217	29.8	281	25.8	304
SOCIAL PURPOSES						
In portfolio	9.1	2,199	11.1	2,429	9.7	2,548
Granted in 2019	3.2	265	3.9	981	3.5	870

⁽¹⁾ Includes active Employees 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.

Parenting

In 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 programme that began in Portugal in 2015 continued active, even under a pandemic period. The banks sent 111 kits for babies born in 2020 and, notwithstanding the constraints due to the pandemic, was granted the afternoon off on the birthday of their children under 12 years old to celebrate the event with their family, to 1.907 Employees.

Due to the union negotiations for 2020 the amount of the parenting allowance was revised to become 800 euros, corresponding to an increase of 6,7% versus the previous amount granted.



Sharing the rights associated with pregnancy and birth or adoption of a child and ensure their observance in the entire organization are the main objectives of this programme, applicable to all employees of Millennium bcp, exercising functions in Portugal. For that purpose, there is a digital guide on intranet and shared when deemed pertinent with the employees that benefit from this programme that gathers information of laws, rights and also duties, based on a digital system that makes the life of the parents easier and also the one of the teams.

In addition, Millennium bcp also guarantees:

- Offer of the Baby Millennium Kit right after birth or the adoption of a child up to 3 years of age that includes a gift for the baby and a voucher for the opening of a savings account in favour of the newly-born child or newly-adopted child (currently in the amount of 800€). 128 savings accounts were opened, totalling 126,064 thousand Euros;
- The mother and her baby also receive a flower bouquet with a greetings card from the Bank, together with a soft toy;
- Afternoon off work on the birthday of the child of an Employee until the child's 12th birthday (inclusively);
- Use of an outsourcing company, whenever necessary, to ensure the replacement of the absent Employee (in commercial areas);
- Adoption of measures to follow-up the moment the parent returns from the parental leave to ensure a good interaction with the team;
- Follow-up questionnaire: a survey is made to all Employees that take parental leave so as to identify eventual improvement opportunities.

The satisfaction with this programme is very significant standing in some cases, above 90 points as is the case of the offer "Kit Baby Millennium" the offer that receives a better score from the employees, the parental leave and the afternoon off on the birthday of the child of an Employee until the child's 12th birthday. On the other hand, the use of breastfeeding hours continues to be a area that could be improved in the future, notwithstanding the fact that the same has a score of 83 points.

It is a programme that continues to be highly appreciated by our employees not only because it offers several benefits to the employees, but also because the same enables Millennium bcp to be part of a very significant moment in the life of our Employees and respective family.

In Poland, an operation where 67% 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, apart from the relevant information (rights, family health, etc.) - available for consultation at a digital platform - and of several social benefits, also enabled 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. 12 employees received financial support, in an amount of 23.096 euros.

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 5,178 Euros, to 31 Employees; ii) Employees with children of school age, supporting 3,993 Employees, totalling 1,316 thousand Euros; and iii) children of deceased Employees of school age, The bank supported 124 young people with 282,324 Euros.

In Poland, the pandemic forced the Bank to develop new solutions. For example, in 2020 it was not possible to put into place certain social projects, such as travels and excursions, as well as meetings that have been organized by the Bank for many years. That is why the bank created two new cash benefits in the Company's Social Benefits Fund, the programme "Yes to Parenthood" and the low income benefit. Firstly this is a response to the parent's need related with the remote education of their children, the need to purchase computers and educational tools for home learning. The majority of the funds aimed at financially assist the employees, including support to e-learning of children and young people.

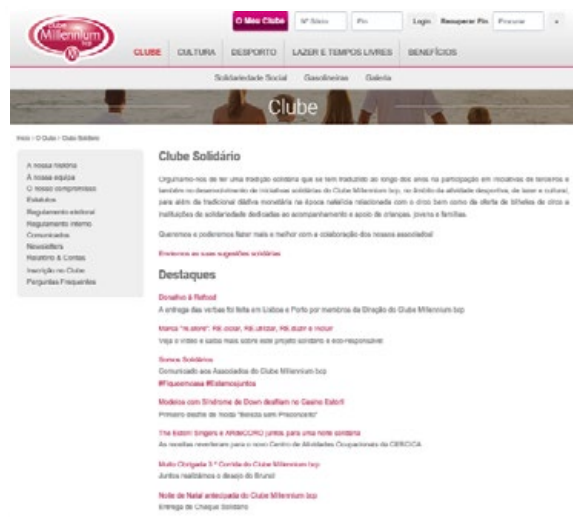
Besides providing attracting working conditions, development and social support, Bank Millennium offers the employee the possibility of returning to work after the parental leave, opportunities to participate in charitable activities, in volunteering actions, in sporting activities and in cultural activities.

Culture and leisure

The year of 2020 was significantly marked by the Covid-19 pandemic and forced us to face a reality that is completely different from the one we were used to.

The behaviours and routines had to be adjusted to new formats, challenging the creativity and implied the search for new solutions. The challenges to face were many and quite demanding but the efforts to overcome them showed the enormous resilience that enabled to maintain the Club's balanced offer, even under a very difficult conjuncture.

This way, a new stage began. Clube Millennium bcp reinvented itself and showed that, regardless of the adverse conditions, the Associates can always count with their Club to improve their daily life. It developed new ways to disclose new contents, new information so that the activities continue to reach its Associates, most of them on an online version. The initiatives or information disclosed in 2020 reached the number of 726. The impressive subscription of these initiatives resulted in 404.197 visits and more than 2 million pages viewed (an average of 5.500 pages viewed per day on the Club's website (www.clubemillenniumbcp.pt), a fact that leaves us proud and certain that, regardless of the adverse conditions, the Associates follow their Club because they are able to find therein solutions that are beneficial for them.



In the last quarter of 2020, alongside with the evolution of the pandemic and in accordance with the sanitary requirements, measures were being adopted to resume the in-person activities and events proposed by the Club.

In an atypical year, strongly impaired by the pandemic, 4 053 employees joined the initiatives disclosed by the Club: 1.778 sporting activities, 1.717 cultural ones, 222 leisure ones and 336 related with requests for sporting equipment, Covid -19 protection masks and face shields and tickets for the Zoo.

MEMBERS OF CLUBE MILLENNIUM BCP

	2020	2019	VAR.% 19/18
Active Employees	5,825	6,005	-2.9%
Retired Employees	5,344	5,438	-1.9%
Sub Total	11,169	11,443	-2.4%
Relatives	23,490	23,864	-1.5%
Total	34,659	35,307	-1.8%
Total of signing up in events on the website	4,053	17,192	-76.4%

Source: Members database and website December 2020

The Club celebrated the 2020 Christmas by distributing 2.531 toys for children and young associates up to 12 years of age and with a special and diversified online programme. We must point out the show "Um Sonho de Natal", on 8 December and the Christmas Concert from the MUSIC School of Clube Millennium bcp on 19 December. The Club's solidarity was also maintained by the donation of 10.000€ to the nucleus of Refood of Carnaxide and Foz do Douro (5.000€ for each).

By the end of 2020, the Club had 34 659 Associates, 11.169 effective ones and 23 490 relatives. 5.825 of the Associates are still in active duty and 5 344 are retired or left the bank by mutual agreement signed with one of the companies of Group Banco Comercial Português.

For 2021 the Club will continue to maintain its levels of excellence concerning the quality of its products and services, innovation and diversity of its initiatives/activities, as well as the protocols it will sign, requesting the best discounts and services for their Associates and families since they represent its priority and the reason why Clube Millennium bcp exists.

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 2020, Bank Millennium was, for the 7th consecutive time distinguished with the "Solidny Pracodawca 2020" (Reliable Employer). This award, that distinguishes the best Polish employers, recognises the quality of management of human capital, translated in reliable employment policies, the promotion of training and management of careers, in solutions and benefits addressed to employees and also in the development of social responsibility actions and in the volunteer work opportunities created by the Bank.



In Mozambique, the Millennium bim Club continued its activities 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 2020 the Concerts of Festival ao Largo (Portugal), the film festival Millennium Docs Against Gravity film festival (Poland) and the Art Nucleus Exhibition (Mozambique).

Suppliers

GRI 204-1

In 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 ongoing capacity of providing the service. In all the Group's operations, it is given preference to purchasing from Suppliers of the respective country, registering 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.

Already in 2020, in Portugal, the Bank revised the Suppliers Sustainability Guidelines that includes now all the contracts for the purchase of goods and provision of services signed by Millennium bcp.

BCP conducts assessments of its suppliers, through the application of a performance questionnaire which includes parameters related to the level of compliance with the Supplier Principles. In 2020, 489 suppliers were evaluated and the average score was 4.32.

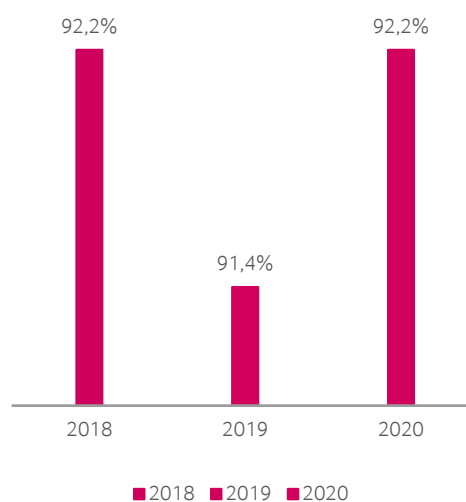
Within the scope of the monitoring, Millennium bcp's suppliers are subject to a permanent evaluation process, based on: i) the relationship they maintain with Technical Competence Centres; ii) performance assessment actions and the identification of areas for improvement; and iii) on existing decision-making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

In Portugal, Millennium bcp participates in the Commitment to make Timely Payments from ACEGE, an initiative that intends to encourage the timely payment to suppliers, being an ethical exercise which contributes not only for the entrepreneurial success but also to enhance the economy's competitiveness. 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 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.

Already in 2020, in Portugal, the Bank revised the [Suppliers Sustainability Guidelines](#), which are now part of all the contracts for the purchase of goods and provision of services signed by Millennium bcp. This document includes aspects such as compliance with the law, environmental and labour good practices, but also human rights and the application of these principles in the contracting of third parties.

Supply Chain (Percentage)



SUSTAINABILITY EVENTS AND SOLIDARITY ACTIONS



Millennium bcp signs Lisbon European Green Capital commitment



FOSUN Group delivers medical equipment to the National Health Service in the context of the response to Covid-19 (Portugal)



“Ajude-nos a Ajudar” Campaign promoted by Millennium bim Solidarity (Mozambique)



Millennium bim support to misplaced people from Cabo Delgado (Mozambique)



Special Fund to support Bank Millennium Employees in case of Covid-19 infection (Poland)

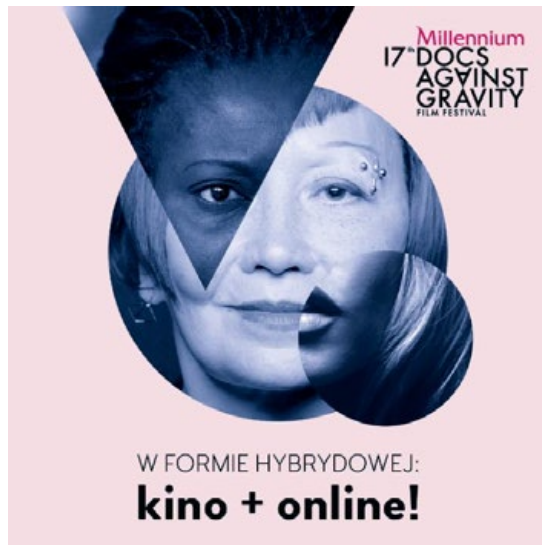


Bank Millennium supports local development of the first Covid-19 tests (Poland)



Millennium bim supports the production of individual protection material for Covid-19

SUSTAINABILITY EVENTS AND SOLIDARITY ACTIONS



Millennium Docs Against Gravity Film Festival
Millennium Bank Millennium in support of culture
(Poland)



Bank Millennium's Financial ABCs literacy programme
Millennium adapts to the pandemic situation and reaches to children through digital media (Poland)



Banque Privée's voluntary action supports disadvantaged children (Switzerland)



Millennium bim provides computers to Maputo Central Hospital (Mozambique)



Miguel Maya participates in a webinar on Sustainable Finance (Portugal)



Paulo Neves participates in ECO Capital Verde Web Talk about the Sustainability Master Plan of BCP (Portugal)