



ENVIRONMENT RESPONSIBILITY



Environment Responsibility

The climate approach of Group BCP is based on the promotion of a culture of environmental responsibility and management, involving commitments and goals, action plans, investment and procedures for the management of the several environmental aspects, especially those related with climate changes, energy efficiency and the eco-efficient performance of its operations.

Currently, there are several commitments, tools and indexes with which BCP aligns its environmental responsibility ambition:



In 2020, BCP was given the award A- in CDP Climate Change.

In 2019 the Bank defined its Sustainability Master Plan (SMP) 2021, with the objective of enhancing the creation of value at the economic, social and environmental level. Structured around the ESG lines of action, the three lines of action of this structuring plan is the Environmental one, focused on Sustainable Operations. The environment action plan includes 12 specific actions aimed at containing global warming (in line with the commitments assumed in the Paris Agreement) and minimising the operation's environmental impact. Among these measures, we may point out the definition of targets to reduce emissions in accordance with the *Science Based Targets Initiative*; and the goal "zero paper", a consequence of the ongoing increase in scanning and reduction of prints and the disclosure, in line with the recommendations issued by TCFD.

In terms of ownership of the initiatives part of the SMP, the Sustainability Commission, chaired by the CEO, follows-up their implementation. The definition of the sustainability strategy is a responsibility of the Executive Committee and the Risk Committee has the task of defining the global risk management framework (including sustainability risks). The Sustainability Area has been entrusted with the direct implementation of the SMP actions, and also monitors them.

Hereinafter please find a summary of the main environmental actions foreseen in the SMP and to be implemented from 2020 onwards:

Climate changes, energy efficiency and alternative energy sources	Contribute to limit global warming to 2°C (Paris Agreement).	Increase knowledge on the carbon footprint. Including the scope 3, both upstream and downstream of the Group's activity;
		Redefine targets for the reduction of emissions in accordance with the <i>Science Based Targets Initiative</i> ;
		Implement the recommendations issued by the "Task Force on Climate-related Financial Disclosures" (TCFD);
		Assess the capacity to increase the installation of solar energy plants (define production targets and implementation deadline);
		Consumption of energy 30% renewable, through a <i>Renewable Energy Power Purchase Agreement</i> (RE PPA);
Environmental performance	Minimize the environmental impact of the operations	Purchase of energy-efficient vehicles for the bank's car fleet, 30% until 2025 and 80% until 2030;
		Implement measures to reduce consumption;
		Implement measures targeted at the reduction, re-use and recycling of waste;
		Foster individual awareness for the adoption of environmentally responsible behaviours;
		Reduce the use of disposable plastics in the operations of BCP;
		Scanning - target "zero paper";
		Implement a process of environment monitoring and a set of KPI, both in Portugal and abroad, harmonising criteria and monitoring their performance.

At Millennium bcp we are committed to communicating and reporting our approaches and initiatives in a transparent manner. In this sense, we prepared a table of alignment with the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD), an exercise we intend to complement in future reports.

Activities, content and reference sources

Governance

How BCP manages climate-related risks and opportunities

- Participation in the CDP Climate Change, where the management approach to climate-related risks and opportunities is published.
- Creation of a Sustainability Committee that aims to promote the integration of sustainability aspects (namely environmental) in the Bank's decision and management processes.

- [CDP Climate Change](#): C1. Governance
- [2020 Report & Accounts](#): Main risks and uncertainties; Risk management
- 2020 Sustainability Report: Governance model

Strategy

How BCP manages the current and potential impacts of climate-related risks and opportunities

- Development of a Sustainability Master Plan, which includes the integration of ESG risks in risk management procedures and the contribution to limiting global warming to 2°C (Paris Agreement).
- Implementation of internal initiatives aimed at minimizing the environmental impact of the Bank's operations.

- [CDP Climate Change](#): C2. Risk and opportunities; C3. Business strategy
- [2020 Report & Accounts](#): Sustainability Master Plan
- 2020 Sustainability Report: Relation with *stakeholders* – Sustainability Master Plan

Risks and opportunities

How BCP identifies, assesses and manages climate-related risks and opportunities

- BCP's risk commission has implemented formal processes for identifying, assessing and managing over 60 risks (including the climate change risk).
- Monetization of risks and opportunities carried out as part of the response to the CDP Climate Change.
- Use of scenario analysis to identify and assess impacts of extreme weather events.

- [CDP Climate Change](#): C2. Risk and opportunities; C3. Business strategy
- [2020 Report & Accounts](#): Main risks and uncertainties; Risk management

Metrics and goals

How BCP assesses and manages climate-related risks and opportunities

- Definition of metrics and goals published in response to the CDP Climate Change.
- Definition of other initiatives and goals related to climate action within the scope of the Sustainable Development Goals.
- Calculation of its carbon footprint (which includes scope 1, 2 and 3 emissions).
- Creation of conditions for the definition of reduction targets based on Science-based targets.

- [CDP Climate Change](#): C2. Risk and opportunities; C3. Business strategy
- [2020 Report & Accounts](#): Non-financial information – Environmental impact
- 2020 Sustainability Report: Environmental responsibility
- [BCP's Contribution to the United Nations Sustainable Development Goals](#): Sustainable operations

Sustainable Development Goals

Group BCP recognises the importance of the companies' involvement in the compliance with the Sustainable Development Goals (SDG), and identified which are the most significant contributions by Group BCP for the SDG related with environment, as described hereunder.



Our goal

Contribute to limit global warming to 1.5/ 2°C.

Increase the percentage of renewable energy in total consumption of fuel.

Our contribution in 2020:

- In 2020, the energy consumed at the central services of the Bank in Portugal was 100% renewable and, in 2021, the Bank is committed to use 100% of green electricity at the Bank's premises in Portugal.
- 39% reduction in the Group's direct emissions of CO₂
- Commitment to increase the % of energy-efficient vehicles for the entire bank's car fleet, 30% until 2025 and 80% until 2030;



Our goal

Mobilise and increase the financial means for the consternation and sustainable use of biodiversity and ecosystems and for the promotion of a sustainable management of forests, including maintenance and re-forestation.

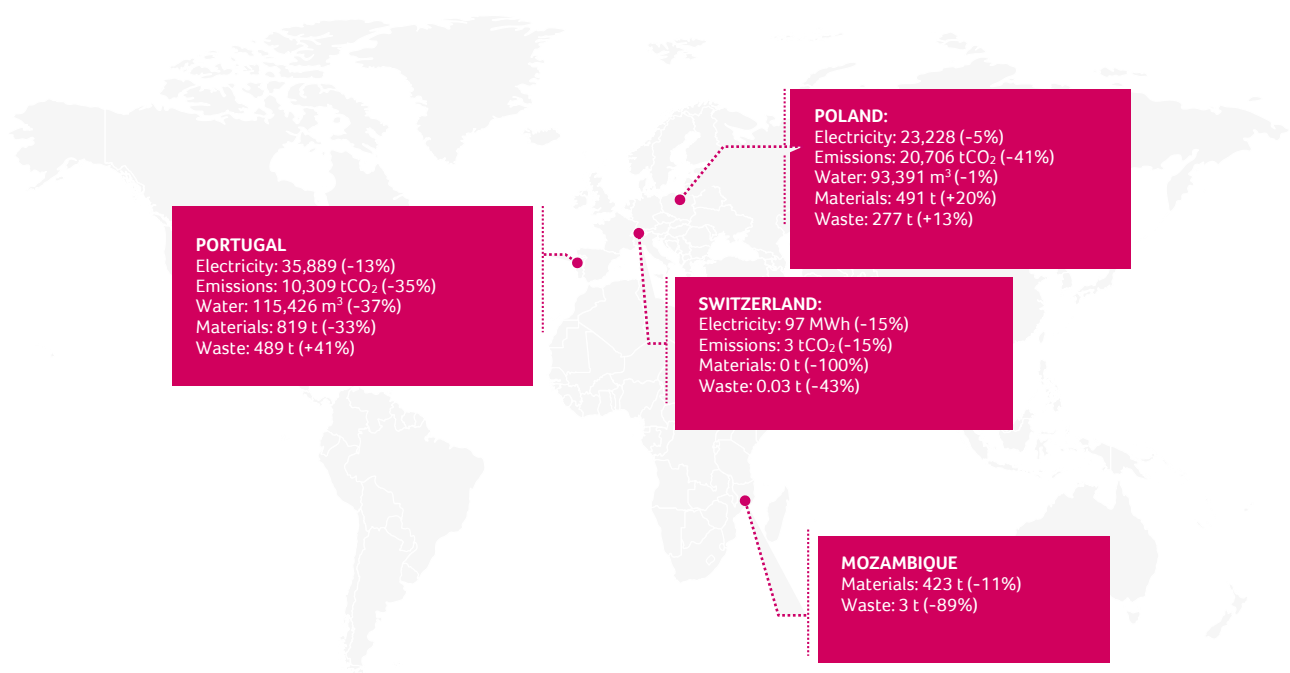
Our contribution in 2020:

- Finance Projects in the areas of energy, forest, farming through the lines "Casa Eficiente" (Efficient Household), the credit lines PRODER/PROMAR and IFAP Short Term, PolGEFF Polish Green Economy Financing Facility, Leasing Eko Energia, MilleSun, among other.
- Financing, through a donation of 50.000 Euros, the plantation of 5 thousand trees, corresponding to the rehabilitation of 5 hectares, by means of a partnership established with Assistência Médica Internacional/AMI, representing an estimate of 102,5 tCO₂ retained^(*) per year.

(*) Estimations based on the average of the factors 15-26 t CO₂/ha/year (Source: Florestas.pt <https://florestas.pt/saiba-mais/qual-a-capacidade-de-sequestro-de-carbono-das-principais-especies-florestais-portuguesas/>, Correia, A.V., A. P. Correia e J. S. Pereira (2005), Principais Impactos das Alterações Climáticas na Produtividade da Floresta em Portugal: <https://www.repository.utl.pt/bitstream/10400.5/1032/1/Congress-5-santos%20P.pdf>).

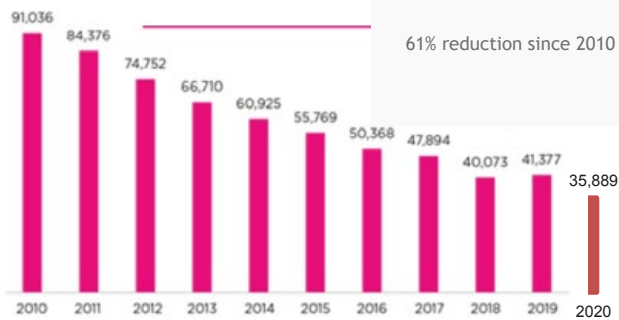
Main Highlights

(2020, % of evolution *versus* 2019)

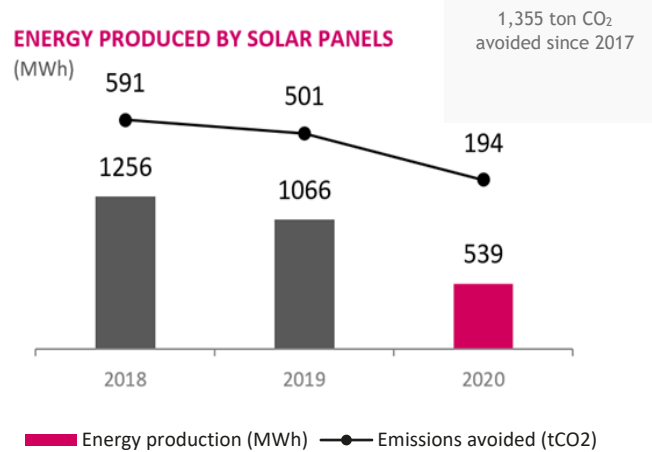


MILLENNIUM BCP ENERGY EFFICIENCY PATH IN PORTUGAL (2010-2020)

Electric energy consumption (MWh)



ENERGY PRODUCED BY SOLAR PANELS (MWh)



Reduction of consumption of electricity since 2010

Reduction of
61%

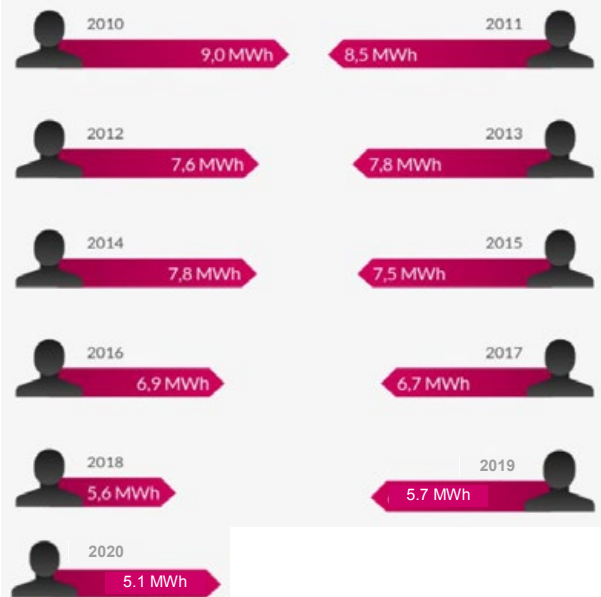
Reduction of consumption of electricity per employee since 2010

Reduction of
43%

Energy and interior air quality certification:

Classification B
71%

MWh por Colaborador



Environmental

Main initiatives implemented in the course of the last 10 years

Replacement of traditional light bulbs for LED in all of the Bank's buildings in TagusPark

Programme Go Paperless which, since the same has been put into place, enabled achieving saving around 22 million prints

Mobility pact for the City of Lisbon and the European Green Capital 2020 commitment

Optimisation of the functioning of lighting, HVAC and thermal power station

Commitment of using electricity 100% green in the Bank's premises in Portugal in 2021



Becoming A- in the CDP Climate Change in 2020

In 2020, the energy consumed by the central services of the Bank in Portugal was 100% renewable

Selection of Bank Millennium as the bank with the best performance in the ranking "Climate Leaders Poland 2021" from the Forbes magazine, reaching the second place amongst the Polish companies of the list in what concerns reduction of greenhouse gas emissions



Installation of a Photovoltaic Solar Energy Plant with 1 MW capacity, avoiding the emission of 1,355 tCO₂

Renewal of the lighting in the offices of Bank Millennium, reducing the consumption of energy in 54%

Financing, through a donation of 50,000 Euros, for the plantation of 5 thousand trees, corresponding to the rehabilitation of 5 hectares, through a partnership established with Assistência Médica Internacional /AMI, representing an estimate of 102.5 tCO₂ retained ^(*) per year.



(*) Estimations based on the average of the factors 15-26 t CO₂/ha/year (Source: Florestas.pt <https://florestas.pt/saiba-mais/qual-a-capacidade-de-sequestro-de-carbono-das-principais-especies-florestais-portuguesas/>, Correia, A.V., A. P. Correia e J. S. Pereira (2005), Principais Impactos das Alterações Climáticas na Produtividade da Floresta em Portugal: <https://www.repository.utl.pt/bitstream/10400.5/1032/1/Congress-5-santos%20P..pdf>).

Material issue: ECOEFFICIENCY

Sustainable operations

The Bank regularly monitors a series of environmental performance indicators which measure the Bank's eco-efficiency with regard to its main consumption of resources. 2020 was an atypical year, featured by the pandemic Covid-19 and by its economic, social and environmental impacts; therefore, the assessment of the performance reached is conditioned and must take this aspect into consideration.

The rationalization in the consumption of energy, water and materials, based on a rationale of dematerialisation of processes, protection of the environment and preservation of natural resources, are objectives part of the core of the environmental policies followed by all the operations of Group BCP.

The environmental performance of the Group also suffered the impact of the pandemic in 2020, with the major percentage of its employees working from home, together with the under-utilization of the Bank's premises. Consequently, there were significant reduction in the consumption of energy, materials, water and waste. These improvements resulted not only in a reduction of the environmental impact of the Bank's operations, but also in a significant reduction of the associated costs.

In 2020, apart from the monitoring of the environmental indicators, BCP has reinforced its action in terms of assessment of risks related with climate changes and the incorporation of, standards, policies and of defined procedures in order to ensure the Bank's ongoing activity in case of natural disasters able of discontinuing it. These themes are under the supervision of the Sustainability Commission and of the Risk Office (ROFF). The Bank also continued to manage indirect environmental risks, during the credit and project finance evaluation and granting process and carries out environmental impact studies, in accordance with the applicable legislation in effect.

Summary of Environmental Performance - Group BCP

	Unit:	2021	2020		2019		2018		Var. % 2020 versus 2015 5 years
		Targets	Var. % 20/19	Values	Var. % 19/18	Values	Var. % 18/17	Values	
ELECTRICITY (*)	MWh	-5%	-10%	59,214	-0.3%	65,989	-11%	66,181	-25%
ENERGY									
Total	TJ	-7%	-30%	310	-5%	443	-15%	465	-45%
Direct	TJ	-9%	-26%	96	-18%	130	-25%	158	-52%
Indirect	TJ	-5%	-32%	214	2%	313	-8%	307	-41%
WATER	m3	-7%	-24%	208,817	-2%	276,460	-23%	366,872	-9%
PRODUCTION OF WASTE	t	-20%	25%	768	-9%	617	12%	677	-35%
MATERIALS									
Total	t	-10%	-18%	1,732	-1%	2,107	-8%	2,140	-32%
Cardboard/paper	t	-10%	-17%	1,692	-1%	2,046	-9%	2,071	-32%
Plastic	t	-10%	-33%	41	-10%	60	10%	67	-23%
CO₂									
Total	tCO ₂ eq	-7%	-39%	31,018	0%	50,714	-9%	50,588	-47%
Direct Emissions	tCO ₂ eq	-7%	-23%	6,401	-16%	8,330	-23%	9,921	-50%
Indirect Emissions	tCO ₂ eq	-7%	-42%	24,616	4%	42,384	-5%	40,667	-42%

(*) Domestic context – Portugal

MAIN INITIATIVES AND SUSTAINABILITY COMMUNICATION

The Bank committed to foster the individual awareness concerning the adoption of environmentally responsible behaviours in **Portugal**. This theme remains a significant concern for the Bank and, in 2020, the Bank continued to launch initiatives to increase environmental awareness and disclose good practices. The Bank also initiated the development of an e-learning training on sustainability, to be provided in 2021, including subjects on environmental dimension.

The action of communication and awareness “*push yourself, not the button*” encouraged the employees in **Poland** to use the stairs instead of the elevators, with benefits not only in terms of energy saving but also in the well-being and health of the employees.

The Bank developed a contest on environmental knowledge on the employee’s intranet. The awards consisted of gifts made with biodegradable materials with the logo of Bank Millennium. In addition, the Bank disclosed information on changes in garbage collection, namely through marketing campaigns and new selective garbage containers, with the appropriate logo.

Millennium bim, in **Mozambique**, signed in July 2017 the protocol to join the Clube Empresarial da Gorongosa, and started to give a direct support to the programme “Clube de Raparigas” (“Girls Clubs”), 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, access to family planning and also environmental sustainability. The two projects that currently are taking place at Parque Nacional da Gorongosa have, as main purpose, to restore the ecosystem, support local communities in their socio-economic development and create, in a sustainable manner, a tourism industry, a prime example in nature conservation and creation of opportunities for local communities.

In **Switzerland**, some of the measures put into place in 2020 include: automated lighting outside working hours, promotion of an internal message to print only the required documents and encouragement for the use of video conferences. It was also created, in 2020, the work group called “The Green Team”, to promote awareness in sustainability themes. This group writes an internal monthly newsletter on the theme and expects, in the future, to be able to organize sustainability awareness events.

Material issue: CLIMATE CHANGES

De-carbonisation



A 47% reduction in the total consumption of energy in the course of the last 5 years.

The commitment of Group BCP is based on minimising its carbon footprint and on supporting its clients in the transition into a low carbon economy so as to contribute for the achievement of the objectives defined by the international political agenda. In 2020, the Bank has been enhancing this effort to mitigate its carbon footprint, not only by minimising the emissions deriving from its activity but also through initiatives to compensate the emissions, such as the plantation of trees within a partnership established with AMI and the compensation of emissions related with the way according to which the Bank’s Managing Staff meeting was held in 2020, in Lisbon. At the moment, the Bank is assessing its commitment towards carbon neutrality in its operations in Portugal, similar to what has been made in Poland.

In addition, BCP identifies the risks related with climate changes and the incorporation of standards, policies and procedures in order to ensure the Bank’s ongoing activity in case of natural disasters able of discontinuing it. The Bank also manages indirect environmental risks, during the credit and project finance evaluation and granting process and is able to carry out environmental impact studies, in accordance with the applicable legislation in effect. Within this context, the goal of the Bank is to improve reporting in this area by implementing the recommendations from the “Task Force on Climate-related Financial Disclosures” (TCFD).

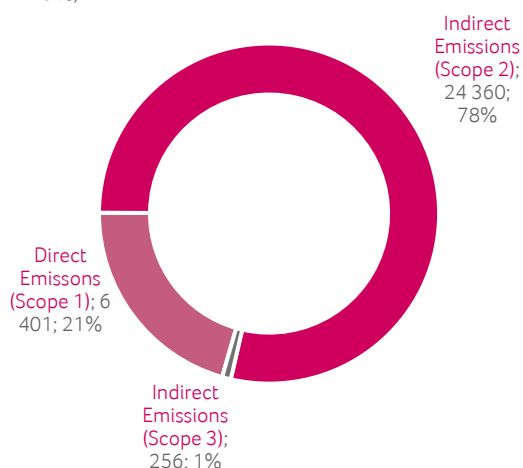
Every year, the Bank participates in the CDP (Carbon Disclosure Project), and reached, in 2020, a Classification A-, Leadership band.

Within the scope of the commitment of adjusting to climate changes, BCP estimates every year the Group’s carbon footprint in order to be able to contribute for the reduction of Greenhouse Gas Emissions (GHE).

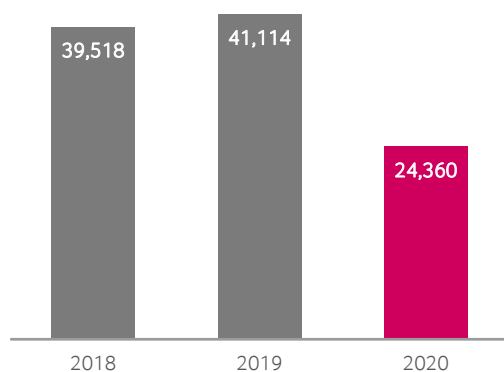
In 2020, the downward trend in the GHG emissions associated with the Group's banking activity continued and there was a decrease of approximately 39% *versus* 2019, due to the pandemic effect that minimised the use of offices and decreased the number of travels and also due to the ongoing implementation of several energy efficiency measures in the several countries where the Bank operates.

In overall terms, in Group BCP, the emissions associated to fuel consumption (scope 1) recorded a decrease of 23% compared to the previous year, mainly caused by a reduction in emissions associated with the consumption of natural gas. Regarding the emission associated with the consumption of electricity, there was a reduction of 41% *versus* 2019. In emissions associated to service mobility (scope 3), the same decreased around 80%, imputable mainly to the drastic reduction in employee's travels. In line with the Sustainability Master Plan (MSP), the Bank is committed in enlarging the estimation of scope 3, both upstream and downstream of the Group's activity; There was also a reduction of approximately 1,5 tCO₂e (41%) in the emissions per employee, *versus* 2019.

TOTAL EMISSIONS (SCOPE 1, 2 AND 3) IN 2020 ⁽¹⁾ (tCO₂e AND %)

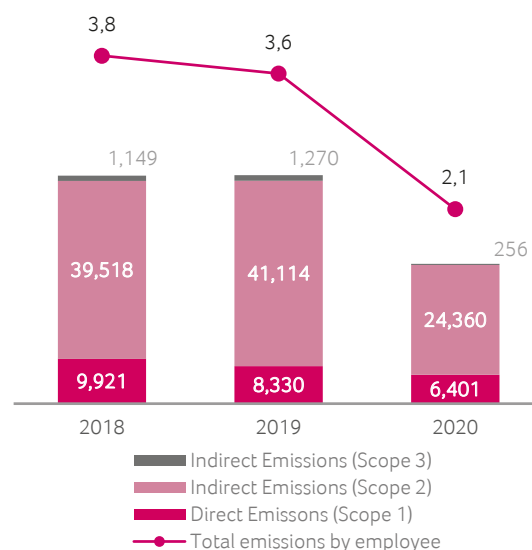


INDIRECT EMISSIONS OF GHG (SCOPE 2) - GRI 305-2 ⁽¹⁾ (tCO₂e)

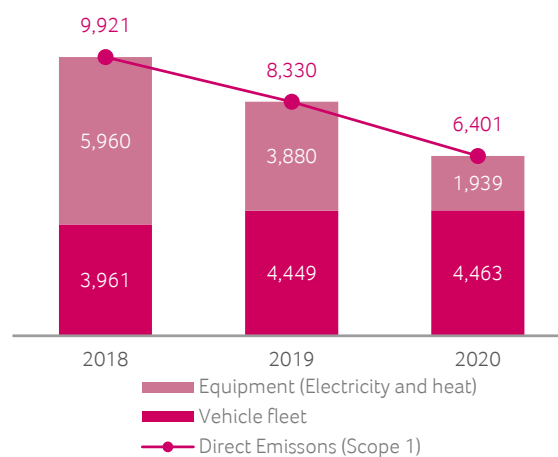


(1) Data does not include Mozambique. Includes figures from EuroBank since October 2019.

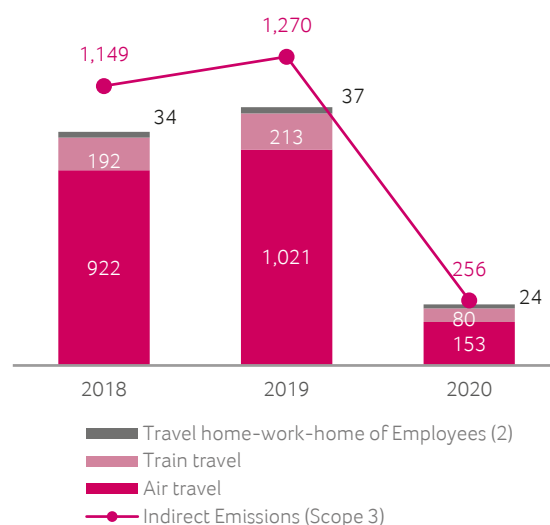
GHG EMISSIONS ⁽¹⁾ (tCO₂e)



DIRECT GHG EMISSIONS (SCOPE 1) - GRI 305-1 ⁽¹⁾ (tCO₂e)



INDIRECT GHG EMISSIONS (SCOPE 3) - GRI 305-3 (tCO₂e)



Concerning domestic activity (Portugal), Millennium bcp recorded a 35% reduction in its greenhouse gas emissions *versus* 2019, largely exceeding the pre-defined goal (-5%). Direct emissions decreased 41% year-on-year, due to the decrease in the consumption of fuel, particularly of natural gas.

The indirect emissions associated with the consumption of electricity decreased 26% due to the reduction in the consumption of electricity from the public grid *versus* the previous year, while the indirect emissions associated with mobility (scope 3) also recorded significant reductions, of around 96%, due to the reduced number of employee's travels made in 2020.



In 2021, all the electricity used by Millennium bcp in its premises in Portugal will be 100% green, through a mix of energy produced at the bank's photovoltaic solar energy plant and energy acquired with a renewable origin energy certificate.



In 2020 trees were planted in the region of Leiria. In a partnership established with Assistência Médica Internacional (AMI) five hectares of pine forest destroyed in the 2017 fires were rehabilitated, with the use of a donation amounting to 50 thousand obtained via the commitment of donating one euro per each client that subscribes to the e-statement instead of the paper one. This campaign enabled not only reduce the emissions by means of the reduction in the use of paper but also through the carbon storage achieved by the planted trees.



Millennium BCP, within the scope of its environmental policy and the Lisbon European Green Capital 2020 commitment **compensated the emissions of GHE associated with an internal event**, which accounted 67,0 tCO₂e, through the certified forestation of an area in Portugal. This event was held in Pavilion Carlos Lopes (Parque Eduardo VII), in February 2020, with the presence of 1.560 employees.

Bank Millennium was the bank with the best score in the ranking “Climate Leaders Poland 2021” published by the magazine Forbes, occupying the 2nd place among all the Polish companies in the list of reduction of greenhouse gas emissions.



Within the scope of the **Mobility pact for the City of Lisbon** and the **Lisbon European Green Capital 2020 commitment**, Millennium bcp committed to de-carbonise its car fleet in accordance with the following targets: 30% until 2025 and 80% until 2030.

Millennium bcp, within the scope of its sustainability strategy, subscribed the “**Engagement Letter for the Sustainable Funding in Portugal**”, an initiative targeted at contributing for the promotion and development of the financing of Carbon Neutrality until 2050.

Mobility

- There was a reduction in the consumption of fuel in Poland due to the replacement of cars with traditional engines by hybrid ones, that took place in the period comprised between 2017 and 2020 and due to the pandemic and employee's teleworking. In Poland, the use of bikes is encouraged and the infrastructures for bikes has been expanded (bike parking and additional showers).
- In **Portugal**, by the end of 2020 there were 19 electric/hybrid cars, comparing with the 9 that existed by the end of 2019. To accelerate this process, the Bank adopted the following measures: Increased the number of cars available for selection by the employees, 22 in 76 (corresponding to 29% of the total), when, by the end of 2019 the figures were 7 in 75 (9,3% of the total); **and installed 4 double charging posts in its premises in Taguspark.**



Energy efficiency

To continue to decrease this consumption, BCP Group continued to invest in operating efficiency measures, in the various operations, by optimizing processes and equipment's, reinforcing a set of measures to decrease consumption, giving way to not only technological gains but also financial and environmental ones.

Another priority of Group BCP in this area is the production and consumption of renewable energy and the Group assumed, in the 2021 Sustainability Master Plan, commitments related with increasing the number of solar energy plants and the consumption and purchase of renewable energy. In that sense, in 2020, it was already ensured that all the electricity to be used by Millennium bcp in its premises in Portugal will be 100% green, through a mix of energy produced at the bank's photovoltaic solar energy plant and energy acquired with a renewable origin energy certificate.

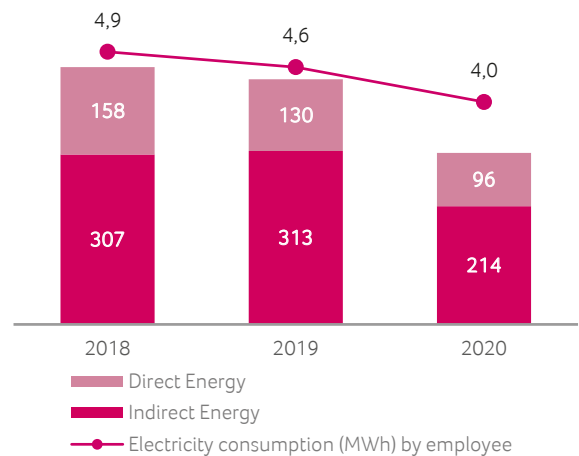
In 2020, the Bank recorded again a year of improvement in the eco-efficiency levels due to the minimisation of the use of the Group's infrastructures due to the pandemic context in 2020 and the optimization of the thermal power stations, the installation of the photovoltaic plant, the ongoing investment in the optimization of procedures, focusing on dematerialization and on the alteration of the daily behaviour of the Employees regarding the rational use of resources.

The Bank's consumption of energy is mostly of indirect origin (electricity and thermal energy) and meets 69% of the Bank's energy needs. In 2020, the Bank continued to reduce its consumption of direct and indirect energy, both falling around 30% *versus* 2019.

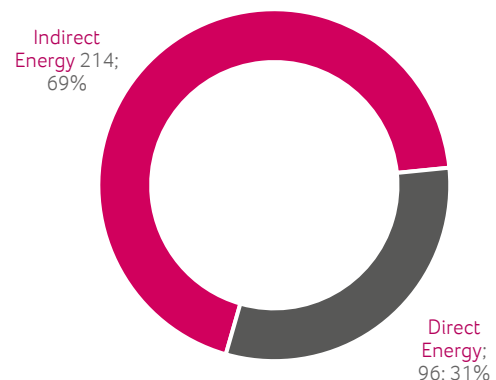
Internationally speaking, there was a 49% decrease of indirect energy in Poland and a 25% increase of direct energy due to the increase in the consumption of natural gas and GPL. In Switzerland, there was a 15% decrease in the consumption of indirect energy.

A 45% reduction in the total consumption of energy in the course of the last 5 years

TOTAL ENERGY CONSUMPTION - GRI 302-1 ⁽²⁾
(TJ and MWh/employee)



CONSUMPTION OF DIRECT AND INDIRECT ENERGY IN 2020 ⁽²⁾
(TJ and %)



Concerning the domestic activity, BCP in Portugal reduced all types of energy consumption by 25% in total, and succeeded in attaining its annual target (-4%). The consumption of electricity from the public grid recorded a reduction of 13% *versus* 2019.

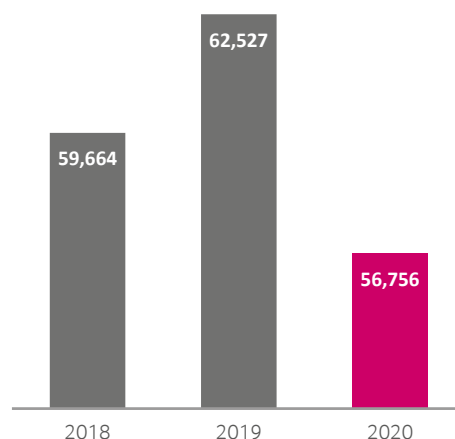
Millennium bcp, in Portugal, decreased its electricity consumption in 3% *versus* the figures recorded in 2019. The co-generation plant in Tagus Park produced 7% of the electricity consumed by the Bank, a decrease of 29% in the consumption of own-production recorded in the previous year.

In 2017, the Photovoltaic Solar Energy Plant began operating in Taguspark. The same is composed by 3,703 panels installed in 3 buildings. In 2020, the production recorded reached 539 MWh, showing a 49% decrease *versus* 2019, justified by a lesser consumption due to the fact that most of the employees have been placed in teleworking in 2020.

In 2020, the energy consumed at the central services of the Bank in Portugal was 100% renewable and, in 2021, the Bank is committed to use 100% of green electricity at the Bank's premises in Portugal.

CONSUMPTION OF ELECTRICITY ⁽³⁾

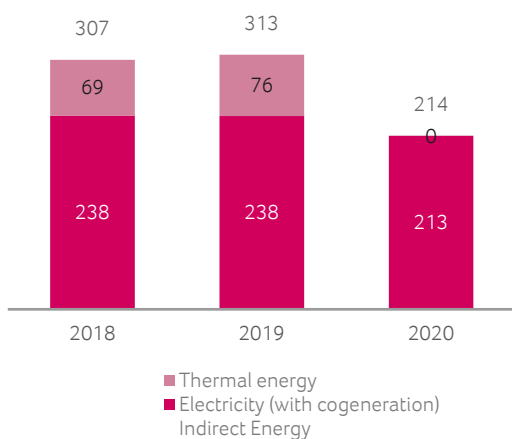
MWh



⁽³⁾ Does not include the co-generation plant and the installations with data centres in Portugal. Does not include figures from Mozambique.

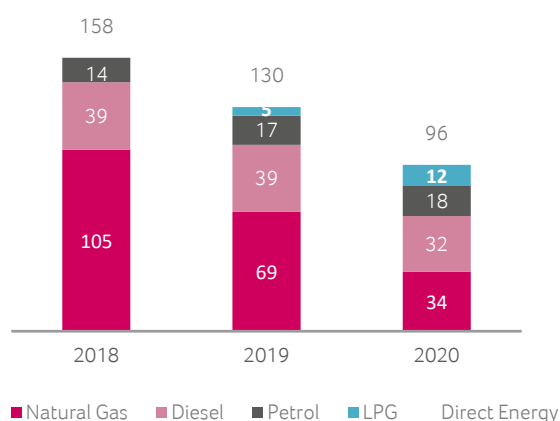
INDIRECT ENERGY CONSUMPTION ⁽²⁾

(TJ)



DIRECT ENERGY CONSUMPTION ⁽²⁾

(TJ)



⁽²⁾ Does not include the co-generation plant and the installations with data centres in Portugal and does not include figures from Mozambique. Includes figures from EuroBank since October 2019.

“

The consumption of materials with greater expression, such as paper and cardboard, showed a reduction of 17%, compared to 2019.

MAIN INITIATIVES AND ENERGY EFFICIENCY HIGHLIGHTS

Installation of LED lighting in Taguspark In 2020, the Bank completed equipping the garages of Taguspark with LED lights.

The solar energy plant continues to operate: In 2020, the plant in Taguspark, with 1 MW of power, enabled to generate 539 MWh of energy for self-consumption, cutting CO2 emissions by 194 tons.

The installation of a second 1 Mwh solar photovoltaic plant in Taguspark and the development of a study for the installation of solar photovoltaic panels in a group of 20 branches is planned.

Monitoring of energy and water consumption In 2020, the Bank initiated the pilot scheme consisting in the regular monitoring of electricity and water consumptions in a building in TagusPark. This initiative enables to closely monitor variations in consumptions and act swiftly on any anomaly, avoiding excessive consumptions and consumption costs. In 2020, the project was extended to the remaining buildings of TagusPark and the number of monitoring points in the buildings increased so as to enhance the detail given by the existing energy management system and, consequently, increase efficiency in the management of resources.

Adjustments to the lighting and heating systems in Poland:

In all Branches, the external bank logos with traditional LED light were replaced and a lighting timer was introduced. In 2020, were installed LED bulbs in 4 Branches, contributing for a total of 117 branches with LED lighting. At the registered office 1,200 traditional light bulbs were replaced by LED technology, leading to a 54% reduction in energy consumption;

Due to changes in opening hours imposed by the pandemic, the consumption associated with lighting and functioning of the branches, decreased. In the registered office, the office lighting hours, of functioning of the ventilation devices, and air-conditioning and the changes in the configurations of temperature on the individual areas were changed.

The Branches with the highest consumption of energy are examined and the recommendations for the building management companies are implemented.

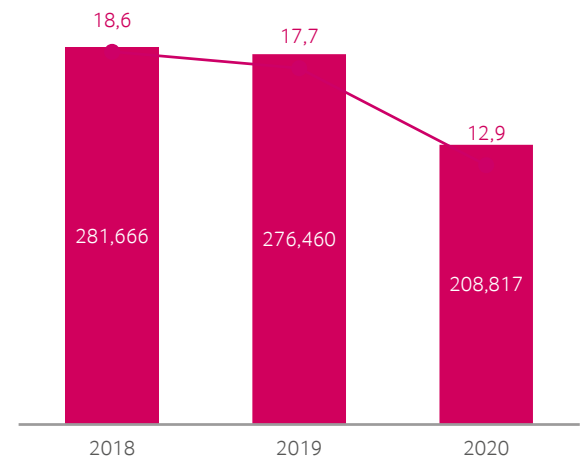
Management of resources (water, materials and waste)

Globally, the total consumption of water of Group BCP continued to fall, and decreased 24% *versus* 2019, due to a lesser use of the BCP's premises, causing also in a reduction in the total consumption of water per employee of 27% *versus* 2019.

In Portugal, Millennium bcp recorded a decrease of 37% in the consumption of water if compared with the same period of 2019, reaching the proposed annual reduction target (-3%).

Within the scope of consumer goods, globally, Group BCP recorded a 18% decrease in the consumption of its principal materials (paper and cardboard, plastic and toners) *versus* 2019, thus keeping the trend of previous years as a result of processes optimisation measures.

WATER WITHDRAWAL - GRI 303-1 ⁽⁴⁾
(m³)



■ Total water withdrawal —●— Total water withdrawal by employee

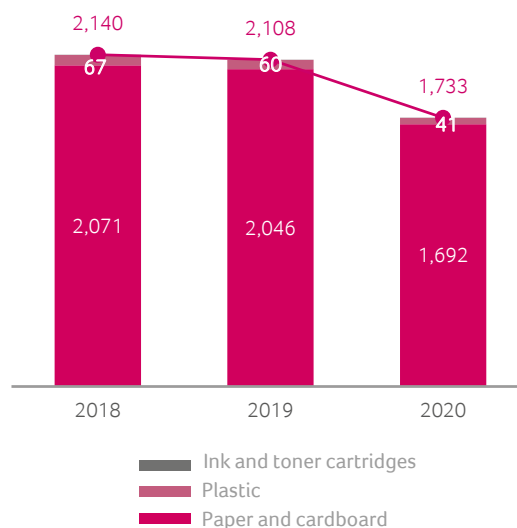
The most consumed materials in terms of weight and quantity continue to be paper and cardboard, which, in overall terms, fell by 17% in relation to 2019, as a result of the dematerialisation initiatives that are being implemented in all the countries where the Bank operates. Ink and toner cartridges also showed a significant reduction of 64% due to measures adopted to decrease printed documents and promote scanning.

In Portugal, in 2020, the reduction in materials continued, recording - 33% *versus* 2019 and it was possible to reach the defined annual target (-2% in materials consumption). We must point out that the A4 and A3 paper brand used by the Bank has an Eco-label certificate of the European Union which certifies that the paper manufacturing process is environmentally sound.

With regard to waste production, by 2020, there was an overall increase in waste, at around 25%. Portugal also recorded a 41% increase in the waste produced, especially paper (+ 46%). This increase is mainly caused by a faster destruction of paper stored. In Portugal, the plastic and ink and toner cartridges waste materials recorded a reduction of around 27%.

MATERIALS CONSUMPTION - GRI 301-1

(t)



	Unit	Paper and cardboard			Plastic			Ink and toner cartridges		
Waste produced		2020	2019	2018	2020	2019	2018	2020	2019	2018
Activity in Portugal:	t	471.3	323.3	322.7	17.1	23.6	28.5	0.3	0.4	0.7
International Activity	t	272.3	249.6	298.4	7.3	25.6	26.4	0.0	0.5	0.8
Total	t	743.6	573.0	621.1	24.5	49.2	54.9	0.3	0.9	1.5

MAIN INITIATIVES AND RESOURCES MANAGEMENT HIGHLIGHTS

Green IT Programme: Reduction in local printing, giving preference to digital tools in the development of software

The Bank pursued the "GO Paperless" project which focuses on the dematerialisation of operations to innovate and optimise processes, using solutions of electronic production and signing of documents. During 2020 the Bank was able to save 3,317,687 prints of cashier transactions, corresponding to 28% less prints made using the Branch's equipment if compared with 2019, resulting in a monthly savings of 552,948 prints.



Aiming at decreasing the CO₂ emissions, in the course of 2020, although an atypical year due to the Covid-19 pandemic, with the consequent adjustment to new circumstances, in what regards productivity and cooperation tools MS Teams and Skype, the Bank recorded a value of 296,778 in what concerns the number of meeting sessions, 6,523,163 instant messages sessions, 1,774,743 audio sessions and 662,286 video sessions. Concerning Skype, the usage values translate an increase of 2,444% in the number of video session minutes *versus* the same period in 2019 (second half-year of 2019) and a 3,128% increase in the number of participations in Skype sessions.

These results enable the Bank to pursue a culture of sustainable consumption habits, to the extent strictly required for functional needs, optimising the capacity installed, reducing costs and waste, and optimising the resources consumed.

Clients who subscribed to the e-statement in 2020: 91% of accounts in Portugal; 73% of clients in Poland; 317,308 accounts in Mozambique (24%); and 96% of clients in Switzerland

To reduce the use and circulation of paper, at the beginning of June, an E-Statement campaign was launched, in an association with the project of AMI – Assistência Médica Internacional, of re-foresting the Leiria pin-tree forest, named "Vamos todos ser Dinis". The success of this campaign, which lasted until the end of September, enabled to deliver to AMI a donation amounting to 50.000 euros, an amount that enabled to re-forest 5 hectares of the Leiria pine-tree forest, partially devastated by the 2017 fires. It is estimated that the number of subscriptions to the e-statement due to this campaign will enable to save around 1 million of sheets of paper per year.

The Programme Kaizen which promotes, daily, a set of practices related with an ongoing improvement of the tasks developed by teams, based on lean approaches, contributing to processes with a higher value-added for the client and with direct impact on the sustainability of the operations. During the year 245 improvement initiatives were implemented, of which 9% represent savings in consumer goods amounting to 2.979€ (ex. paper, prints, internal mail seals, among other), and recovery of non-charged fees of around 120,000€.

In **Mozambique**, transactions made at cashier only print the customer's slip and the copies for internal archive are digital. At the level of account opening, all the procedures are totally digital and there isn't any physical circulation /archive of any document.

MILLENNIUM GO!

NEWS

Março 2011

Crédito Pessoal
Energia Renováveis

Seguro Viagem
o Seguro TDIOL

Desconto de
15% em Viagens

Millennium GO!

**O PLANETA
NÃO PRECISA
DE PROBLEMAS,
PRECISA DE SOLUÇÕES**

O QUE VALEREM DO PLANETA AMANHÃ, SE NÃO PENSARMOS NADA HOJE NO MILÊNIO? ESTA É A ÚNICA MANEIRA DE UMA QUESTÃO CENTRAL, QUE NOS LEVA A PENSAR, DESCOBRIR E IMPLEMENTAR SOLUÇÕES QUE VÃO AO ENCONTRO DAS RESPOSTAS QUE O AMBIENTE PRECISA. CONSCIENTES DE QUE A SUSTENTABILIDADE É UM CAMINHO DE TODOS, É FUNDAMENTAL AJUDAR AQUELES QUE DESEJAM CONTRIBUIR PARA UM PLANETA MAIS VERDE.

Por isso, apostamos em uma preservação de investimentos, o Milênio tem aprovação do Instituto Pessoal Energia Renovável – INEER, S.A. – entidade de promoção de projetos e soluções sustentáveis, tais como:

Sistemas de energia sustentável para os edifícios e produção de água quente solar térmica. Soluções de energia para a gestão energética das fontes para automação. Para os dois segmentos de soluções elétricas.

Para os 1.000 e 25.000 (Poder 20 e 250 metros) (Tensão 220 e 250V) (Cabo de 10 e 25 mm²) (10 e 25 mm²).

Ainda sabemos mais informações sobre os nossos produtos e serviços, basta ir até a loja de distribuição mais próxima a você e falar com todos os nossos colaboradores.

Para mais informações, basta entrar em contato com o nosso atendimento ao cliente. O nosso atendimento ao cliente é 24 horas por dia, 7 dias por semana, através do telefone 0800 10 10 10. Também podemos ser encontrados no nosso site, através do endereço www.millenniumgo.com. Para mais informações, basta entrar em contato com o nosso atendimento ao cliente. O nosso atendimento ao cliente é 24 horas por dia, 7 dias por semana, através do telefone 0800 10 10 10. Também podemos ser encontrados no nosso site, através do endereço www.millenniumgo.com.

Informações no Site do Millennium Go!

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Revista
Tudo

Crédito Pessoal
Emprego, Renda, Previdência

Finanças Pessoais
Seguros, Previdência

Abril 2021

Millennium

NEWS PRESTIGE

LIGUE-SE AO FUTURO COM A TESLA

Se os sonhos se tornam de um futuro tão próximo quanto a alta tecnologia e conforto com um futuro mais sustentável, no Millennium, não há o futuro. Por isso, damos-lhe acesso a uma solução de mobilidade elétrica cheia de vantagens. Uma oportunidade única para si e um contributo para o planeta.

Tudo Model S? Milhares de vezes. Voltado à sustentabilidade, o design - único - foi desenvolvido para o futuro.

TESLA MODEL S

Long Range AWD Dual Motor

839€

Modelo Prestige AWD

Preço: 88 meses

50.000 km totais, 10.000 km/año

Garantia: 102.000 km

200.000 km de assistência

Reserva: 100.000 km de assistência

Reserva: 100.000 km de assistência

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Millennium

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Reserva: 100.000 km de assistência

Millennium
bcp Prestige

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www.millenniumbcp.pt

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Tesla Model 3 – Utilização de um veículo a combustão 100% elétrica – Oferta Tratamento Elétrico Bateria Série A

TESLA MODEL 3
Long Range AWD Dual Motor

838€
Renda Mensal c/IVA

Prazo: 60 meses
50.000 km totais, 10.000 km ano
Emissões CO₂: 0 g/km
até 580 km de autonomia

Renting GREEN, sem entrada inicial
e com todos os serviços incluídos.

Para mais informações fale com o seu Gestor,
Monitorização preventiva e remediação, Manutenção e
Seguro danos próprios com Franquia de 0%
Peças substituídas (incluindo peças de reposição) e substituição em emergências
Serviço "Panic" 24 horas para situações críticas (chamada grátis)
Inspecção Periódica Obrigatória (IPO) (Importo Único de Circulação (IUC))

Produto de Renting comercializado pela SAGAT Automóveis (Carquanta de Renting para Tesla Model 3 Long Range AWD Dual Motor com oferta de Tratamento elétrico Bateria Série A, limitado ao stock existente e excluído para clientes particulares). Para mais informações sobre o produto, o contrato de arrendamento com opção de compra, o seguro, o tratamento elétrico e o serviço de assistência 24 horas para situações críticas e o serviço de substituição de peças de reposição, consulte o contrato de arrendamento com opção de compra, o contrato de seguro, o contrato de tratamento elétrico e o contrato de substituição de peças de reposição. Para mais informações sobre o produto, o contrato de arrendamento com opção de compra, o seguro, o tratamento elétrico e o serviço de assistência 24 horas para situações críticas e o serviço de substituição de peças de reposição, consulte o contrato de arrendamento com opção de compra, o contrato de seguro, o contrato de tratamento elétrico e o contrato de substituição de peças de reposição.

Crédito Pessoal
Energias Renováveis

Seguro Vida
e Seguro TUDO

Eolo Vida
Casigo

Março 2022 Millennium NEWS

O PLANETA NÃO PRECISA DE PROBLEMAS, PRECISA DE SOLUÇÕES

QUE PLANETA VAMOS DEIXAR PARA OS Nossos FILHOS? NO MILLENNIUM, ESTA É CADA VEZ MAIS UMA QUESTÃO CENTRAL, QUE NOS LEVA A PENSAR, PESQUISAR E IMPLEMENTAR SOLUÇÕES QUE VÃO AO ENCONTRO DAS RESPOSTAS QUE O AMBIENTE PRECISA, CONSCIENTES DE QUE A SUSTENTABILIDADE É UM CAMINHO DE TODOS, É FUNDAMENTAL AJUDAR AQUELES QUE DESSEM CONTRIBUIÇÃO PARA UM PLANETA MAIS VERDE.

Por isso, apostamos na sustentabilidade e na inovação, desenvolvendo o Milé Investimentos e o Milé Crédito Pessoal (Energias Renováveis) – 0005.036 – e o Milé Casigo, que oferece o melhor custo-benefício no mercado.

Estamos de braços cruzados para discutir e propor as melhores soluções possíveis. Estamos de mãos dadas e comprometidos para fazer do mundo um lugar melhor e melhor para todos. Por isso, estamos de mãos dadas.

Nos locais: 0800 10 10 10 e 0800 10 10 10 (Tudo Bem) e 0800 10 10 10 (Tudo Bem)

Atuamos também em outros segmentos e oferecemos a melhor solução possível, sempre com o melhor custo-benefício. E para isso, estamos de mãos dadas.

Conheça mais sobre o Milé Investimentos e o Milé Crédito Pessoal (Energias Renováveis) e o Milé Casigo, que oferece o melhor custo-benefício no mercado. E para isso, estamos de mãos dadas.



 Solução para o Seu Milé Investimentos

Millennium

 by

 AQUI CONSIGO