

# Announcement

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7 July 2025

## **Banco Comercial Português, S.A. informs about estimated provisions against legal risk related to FX mortgage loans portfolio booked by Bank Millennium, S.A. in 2Q 2025**

Banco Comercial Português, S.A. informs that Bank Millennium S.A., in which it holds a 50.1% stake, has published the attached current report.

### **End of announcement**

**Banco Comercial Português, S.A.**

BANCO COMERCIAL PORTUGUÊS, S.A.,  
having its registered office at Praça D. João I, 28, Oporto,  
registered at the Commercial Registry of Oporto, with the  
single commercial and tax identification number 501 525 882  
and the share capital of EUR 3,000,000,000.00.  
LEI: JUIU6SODG9YLT7N8ZV32

### **INVESTOR RELATIONS**

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July 7, 2025

**Current report no.25/2025**

**SUBJECT: Estimated level of provisions against legal risk related to FX mortgage loans portfolio in the 2nd quarter of 2025.**

The Management Board of Bank Millennium S.A. ('the Bank') informs that the estimated level of 2<sup>nd</sup> quarter 2025 provisions for legal risk connected with FX mortgage loans originated by the Bank amounts to PLN 509 million. Additionally, PLN 64 million worth of provisions (without P&L impact) are estimated to be created against legal risk related to the loan book originated by former Euro Bank S.A.

Final value of legal risk provisions in the 2<sup>nd</sup> quarter 2025 and financial results will be disclosed in the financial statements for 1<sup>st</sup> half 2025 due to be announced on July 29, 2025.

Despite higher level of provisions for legal risk versus previous quarter, the combination of business and other financial results imply a level of net profit of the Bank / Group above the reported in the preceding quarter, assuming no extraordinary events until the release date.

Legal basis: art. 17 section 1 MAR