

Bank Name	Banco Comercial Português, SA
LEI Code	JU1U6S0DG9YLT7N8ZV32
Country Code	PT



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,655	5,657	5,555	5,527	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,592	5,600	5,509	5,482	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,187	6,194	6,085	6,063	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	6,125	6,136	6,039	6,017	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,206	7,212	7,074	7,085	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,144	7,154	7,029	7,039	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	46,211	46,413	45,883	47,379	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,116	46,322	45,814	47,308	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.24%	12.19%	12.11%	11.67%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.13%	12.09%	12.03%	11.59%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.39%	13.35%	13.26%	12.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.28%	13.25%	13.18%	12.72%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.59%	15.54%	15.42%	14.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.49%	15.45%	15.34%	14.88%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	93,002	92,784	96,066	98,284	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.65%	6.68%	6.33%	6.17%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,187	6,194	6,085	6,063	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,173	6,187	6,048	6,021	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	93,002	92,784	96,066	98,284	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	92,931	92,720	96,011	98,228	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.7%	6.3%	6.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.6%	6.7%	6.3%	6.1%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Banco Comercial Português, SA

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,206	7,212	7,074	7,085	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,655	5,657	5,555	5,527	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including share premium and necown capital instruments)	4,739	4,740	4,740	4,740	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	795	892	766	761	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-3,107	-3,192	-3,273	-3,132	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,383	3,367	3,485	3,480	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	734	747	645	668	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-71	-54	13	31	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of ORR
	A.1.8	(-) Intangible assets (including Goodwil)	-275	-229	-223	-222	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-154	-177	-186	-193	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-41	-25	-12	-14	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-34	-93	-95	-287	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (4) (i) and 89 to 91 of CRR; Articles 36(1) point (4) (ii), 243(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point (b) (ii) and 378(3) of CRR; Articles 36(1) point (b) (vi) and 155(4) of CRR. 36(1) point (b) (vi) and 153(8) of CRR and Articles 36(1) point (b) (vi) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-76	-53	-40	-45	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ii); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-140	-146	-165	-160	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-2	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				-21	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-112	-126	-137	-117	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	14	6	37	42	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-57	-58	-18	-14	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	71	64	55	56	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	532	537	530	536	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	532	536	530	535	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	1	1	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,187	6,194	6,085	6,063	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,020	1,018	989	1,022	C 01.00 (r750,c010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	1,085	1,084	1,050	1,063	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-59	-59	-59	-40	C01.09 (4916,0310) + C 01.00 (4936,0310) + C01.09 (4936,0310) + C 01.00 (4936,0310) + C01.09 (4936,0310) + C 01.00 (4936,0310) + C 01.09 (4936,0310) + C 01.00 (4978,0310) + C 01.00 (4974,0310) + C 01.00 (4978,0310)	
	A.4.3	Tier 2 transitional adjustments	-7	-7	-2	-1	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	46,211	46,413	45,883	47,379	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	98	91	81	84	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.24%	12.19%	12.11%	11.67%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.39%	13.35%	13.26%	12.80%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.59%	15.54%	15.42%	14.95%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,641	5,651	5,518	5,485	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.23%	12.20%	12.05%	11.60%	A.4.3.0).0)1 [D.1]/[B-B.1]	
Fully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	62	58	46	45	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	95	91	69	70	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				I	1	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	38,600	38,415	38,276	38,559	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r040, c280, s002) - C 08.01 (r050, c280, s002) - C 08.01 (r040, c280, s002) - C 08.01 (r050, c280, s
Of which the standardised approach	12,645	12,602	12,884	13,186	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	917	971	871	831	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	16,494	16,383	16,209	16,552	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	3,101	3,065	3,033	2,750	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	291	270	258	358	C 07.00 (1990, c220, 5001) + C 07.00 (1110, c220, 5001) + C 07.00 (1210, c220, 5001) + C 08.01 (1940, c220, 5001) + C 08.01 (1950, c260, 5001) + C 08.01 (1950, c260, 5001) + C 08.01 (1960, c260, 5001) + C 08.01 (1940, c260, 5002) + C 08.01 (1960, c260, 5002) + C 08.01 (1960, c260, 5002) + C 02.00 (1940, c260) (1010)
Credit valuation adjustment - CVA	77	73	67	117	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	497	482	425	363	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,929	2,322	2,107	2,790	C 02.00 (R520, c010)
Of which the standardised approach	990	1,640	1,605	1,697	C 02.00 (R530, c010)
Of which IMA	939	682	502	1,093	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010_501*12.5+C 20.00_010_450*12.5+HAXV(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,058	4,014	4,014	4,014	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,058	4,014	4,014	4,014	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	760	836	736	1,178	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	46,211	46,413	45,883	47,379	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency ExerciseP&L Banco Comercial Português, SA

4.1 710	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	1,425	1,860	427	873
Of which debt securities income	193	239	43	95
Of which loans and advances income	1,145	1,501	350	707
Interest expenses	280	332	52	108
(Of which deposits expenses)	182	206	22	48
(Of which debt securities issued expenses)	68	88	20	40
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	5	0	1
Net Fee and commission income	520	706	179	354
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	64	63	20	60
net		51		112
Gains or (-) losses on financial assets and liabilities held for trading, net	-29	-69	65 -64	112
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-15 -4	-b9 -2	-64 1	-125 1
Gains or (-) losses from hedge accounting, net	84	92	21	28
Exchange differences [gain or (-) loss], net Net other operating income /(expenses)	2	12	4	28
TOTAL OPERATING INCOME, NET	1,773	2,384	600	1,211
(Administrative expenses)	726	979	224	522
(Cash contributions to resolution funds and deposit quarantee schemes)	149	170	28	129
(Depreciation)	106	141	35	70
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	109	238	122	272
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	3	-1	-2
(Other provisions)	105	235	123	274
Of which pending legal issues and tax litigation ¹	0	50	0	0
Of which restructuring ¹	0	-6	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	391	524	112	163
(Financial assets at fair value through other comprehensive income)	14	10	1	4
(Financial assets at amortised cost)	377	513	111	159
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	49	65	8	26
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	60	75	16	32
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	302	342	86	65
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	182	208	29	-35
Profit or (-) loss after tax from discontinued operations	0	0	0	3
PROFIT OR (-) LOSS FOR THE YEAR	182	208	29	-31
Of which attributable to owners of the parent Ulformation available only as of end of the year	146	183	58	12

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	Fair value hierarchy			Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,083				5,565				6,773				4,942				IAS 1.54 (i)
Financial assets held for trading	1,777	1,211	278	288	1,025	481	259	285	1,152	601	265	287	1,699	1,216	216	267	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,682	0	0	1,682	1,626	0	0	1,626	1,617	0	0	1,617	1,585	0	0	1,585	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,319	12,495	618	205	12,161	11,764	216	181	13,487	12,460	392	635	13,904	12,832	383	689	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	58,620				59,355				59,652				62,989				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	139	0	139	0	91	0	91	0	107	0	107	0	56	0	56	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,382				5,981				5,789				6,206				
TOTAL ASSETS	86,001				85,804				88,577				91,380				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	ls of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant d increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	13,253	0	1	0	0	-1	12,107	0	1	0	0	-1	13,433	0	1	0	0	-1	13,849	0	1	0	0	-1	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6,062	72	24	-11	-1	-14	6,090	124	16	-10	-1	-6	6,175	84	14	-10	-1	-4	8,185	129	14	-12	-1	-4	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	44,133	6,950	3,637	-156	-257	-1,819	44,723	7,188	3,267	-169	-239	-1,629	45,305	6,984	3,078	-174	-224	-1,576	46,748	6,908	2,916	-183	-241	-1,523	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	433	330	325	577	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,883	1,599	1,599	1,481	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	74,635	75,009	77,791	80,418	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	260	286	223	174	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	336	421	537	473	IAS 37.10; IAS 1.54(I)
Tax liabilities	21	23	17	14	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	987	785	823	889	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	78,556	78,452	81,315	84,026	IAS 1.9(b);IG 6
TOTAL EQUITY	7,445	7,353	7,262	7,355	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	86,001	85,804	88,577	91,380	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		603	550	430	543	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	8	14	2	2	Annex V.Part 1.31
	Central banks	7,640	7,605	8,188	8,151	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	58	13	9	8	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	712	574	621	714	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	594	544	526	607	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,482	1,267	948	888	Annex V.Part 1.42(c),44(c)
Devente	of which: Current accounts / overnight deposits	153	231	119	197	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,658	2,131	1,949	2,102	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,139	1,558	1,421	1,558	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	17,468	17,230	18,489	19,322	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,667	14,020	14,857	15,739	ECB/2013/33 Annex 2.Part 2.9.1
	Households	43,144	43,398	44,421	46,041	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	26,921	27,607	28,749	30,309	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,145	4,135	4,515	4,433	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	1,419	1,405	1,279	1,200	Annex V.Part 1.37
Other financial liabilities		352	319	376	453	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		77,212	77,224	79,938	82,650	



2021 EU-wide Transparency Exercise Market Risk

	SA						M									IN						
			VaR (Memorar	(Memorandum item) STRESSED VaR (Memorandum item,		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (Memorandum item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPIT! FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	47	45	8	2	59	16							8	4	43	5						
Of which: General risk	46	45	8	2	59	16							8	4	43	5						
Of which: Specific risk Equities	1 2	1 0	0	0	0	0							0	0	0	0						
Of which: General risk	2	l	1	0	1	0							1 1	0	1	0						
Of which: Specific risk	2	ő	Ô	ő	ō	o o							Ô	ŏ	ō	ő						
Foreign exchange risk	941	1,595	9	1	15	2							5	1	8	1						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	990	1,640	13	2	62	16	0	0	0	0	0	939	10	4	45	5	0	0	0	0	0	682
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	46	43	9	2	28	8							8	1	61	14						
Of which: General risk	45	42	9	2	28	8							8	1	61	14						
Of which: Specific risk	1	2	0	0	0	0							0	0	0	0						
Equities	1	1	2	1	3	1							4	1	7	2						
Of which: General risk	0	0	2	1	3	1							4	1	7	2						
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,558	1,653	5	2	7	2							21	3	10	1						
Commodities risk Total	1,605	1.697	11	3	29	•	•	0		0	0	502	24	4	63	14	•	0	0	0	0	1,093
otal	1,605	1,697	1 11		29	0		U			U	502	24	-	0.3	14		U	U	U	v	1,093

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Comercial Portugués, SA

		Standardised Approach													
		As of 30/09/2020 As of 31/12/2020													
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providing Original Exposure* Exposure Value* Risk exposure amount Val													
	(min EUR, %) Central governments or central banks	19,067	22,229	1,309		19.727	23,138	1.440							
i	Regional governments or central banks	1,130	22,229	1,309		1262	23,130	1,440							
	Public sector entities	313	278	293		301	220	212							
	Multilateral Development Banks	40	40	1,00		40	40								
	International Organisations	o o		ō		0	0	ō							
	Institutions	2,618	1,733	479		2,609	1,707	470							
	Corporates	9,576	5,266	5,056		9,207	5,201	4,868							
	of which: SME	4,338	2,427	2,133		4,163	2,348	1,946							
	Retail	5,769	5,124	3,744		5,961	5,294	3,873							
Consolidated data	of which: SME	799	555	317		790	544	311							
Corisolidated data	Secured by mortgages on immovable property	2,196	2,007	1,008		2,094	1,874	917							
	of which: SME	650	513	270		604	452	226							
	Exposures in default	890	441	491	395	883	481	535	350						
	Items associated with particularly high risk	12	5	7		6	4	7							
	Covered bonds Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0							
		102	102	89		100	100								
	Collective investments undertakings (CIU) Equity	31	31	77		30	200	75							
	Other exposures	31 31 // 30 30 /3 95 95 95 91 91													
	Standardised Total ²	41.841 38.015 12.781 648 42.300 38.894 12.715													
	- Standardisco Total	(1) Original exposure, unlike Ex							573						

		Standardised Approach								
					Scalidardise	и Арргоаст				
			As of 30)	09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)	9.753				11.491	14.113			
	Central governments or central banks Regional governments or local authorities	9,753 1.065	12,311 635	16 127		11,491	14,113	16 135		
	Public sector entities	177	177	177		175	174	174		
	Multilateral Development Banks	.,,				0				
	International Organisations	0	0	0		0	0	0		
	Institutions	935	190	131		941	168	124		
	Corporates	4,009	2,028	1,945		3,781	1,986	1,867		
	of which: SME	2,117	1,093	988		1,986	1,094	942		
	Retail	333	141	82		326	138	80		
PORTUGAL	of which: SME	304	135	77 27		295 54	131	75		
	Secured by mortgages on immovable property of which: SME	/6 67	49	27		54 45	29	14		
	or which: SME Exposures in default	128	79	33	57	122	29	24	5	
	Items associated with particularly high risk	0	0	0			0	0		
	Covered bonds	0	0	0		ō	ō	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	102	102	89		100	100	86		
	Equity	0	0	0		0	0	0		
	Other exposures	24	24	24		22	22	22		
	Standardised Total ²				160				137	

		exposures, but includes general creat risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2020			As of 31,	/12/2020				
	(+) 00 (4)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
POLAND	Control of comments or central and control of control o	5,465 66 46 0 0 77 4,575 2,104 5,141 475 1,838 559 555 111 0 0 0	5,665 303 313 60 69 2,775 1,755 4,742 404 1,683 461 318 3 0 0	14		4,143 99 17 0 0 7,533 4,533 2,009 5,336 4,762 5,47 627 4 0 0 0 0	4,420 25 31 0 57 2,753 4,913 393 1,587 411 387 3 0 0	5 15 0 0 5 2,497 988 3,613 228 709	238			
l	Other exposures Standardised Total ²	3/	3/	3/	360	62	62	62	362			

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30)	09/2020			As of 31	12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks	1,086	1,092	1,233		1,120	1,164	1,356				
	Regional governments or local authorities	~		100				22				
	Public sector entities	20	07	100		03	13	43				
	Multilateral Development Banks International Organisations	0		0		0		0				
	Institutions	72	22	7		47	45	17				
	Corporates	330	138	201		278	103	150				
	of which: SME	33	15	17		26	11	13				
	Retail	112	86	64		107	83	61				
	of which: SME	10	6	3		10	5	3				
MOZAMBIQUE	Secured by mortgages on immovable property	281	274	206		266	256	193				
	of which: SME	14	14	6		13	13	6				
	Exposures in default	174	83	92	82	97	58	66	32			
	Items associated with particularly high risk	1	1	2		1	1	2				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
I	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	31	31	77		30	30	75				
I	Other exposures	14	14	14		7	7	7				

		(7) Total value adjustments and crovisions per country of counterparty excludes those for securisdisation executes. additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SPAIN	Control or communities or central facilities. So control contr	1,416 0 0 0 0 104 199 2 2 1 1 0 0 0 0 0 0	1,416 0 0 0 9 91 113 2 2 1 0 0 0 0 0	0 0 0 0 44 113 1 1 0 0 0 0	٥	1,420 0 0 0 0 131 147 2 2 2 1 0 0 0 0 0 0	1,420 0 0 0 0 125 125 12 2 1 1 0 0	0 0 0 0 6 1 125 1 1 0 0 0 0		
	Standardised Total ²			,	0				0	

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Comercial Português, SA

	Banco Comerciai Portugues, SA								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control occuments or central whole of the section o	7 0 0 724 25 0 3 1 1 0 0 0 0 0	7 0 0 0 0 0 0 25 25 0 3 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 110 125 25 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6 0 0 0 523 7 7 0 4 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	maruna wakes, is especified before	a takina inta account acu offer	t due to could conversion facts	er or coold sick militation tooks	ionor to a substitution offer	to)	

⁽¹⁾ Oriental encourse, untile Encourse value, is recorded before takino into account any effect due to credit convension factors or credit risk missation techniques (e.a. substitution effects).
(I) Total value and authemets and envisions or counter of counterparty excludes those for securistication excourse, additional valuation adjustments. Any and other own funds reductions related to the expourse, but include personal coefficial equilibration.

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
	(min FIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control overmonates or control basis of control overmonates or incide alteriorities declarated provisionment Statis technical provisionment Statis controlled or control of controlled or control of controlled or controlled or controlled or controlle	1,141 0 0 3 3 4 1 1 0 0 0 0	1,141 0 0 0 0 0 0 0 3 1 1 0 0 0 0	000000000000000000000000000000000000000	0	1,352 0 0 0 3 2 2 3 3 1 0 0 0 0	1,352 0 0 0 0 0 1 1 1 3 0 0 0 0 0	0 0 0 0 1 1 1 2 0 0 0 0	0
	Standardised Total ²				0				0

O Ciscial ecosors, write Ecosors value, is recorded before takins into account our field due to credit consist control recorded in the scale of the control control recorded in the scale of the control control recorded in the scale of the control control recorded in the control control

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	(min File %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS NETHERLANDS A distribution of the control of the con	of concentrations or control banks. In development or the calaborities attend Development or banks attend Development Banks attend Development Banks attend Development Banks attend Development Banks attend	0 0 0 10 10 12 1 1 1 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 2 3 3 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 11 2 2 2 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	۰

O Original escourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk misiation stchniques (s.e. aubstitution effects).

(7) Total value artistments and convisions one country of counterservir excludes those for esconditation encourse, additional valuation artistments (AWA) and other own funds reductions valued to the

			which addresses the property of the adjustment o								
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks										
	Regional governments or local authorities	ő	ŏ	ő		o o	ŏ	ő			
	Public sector entities	0	0	0		ō	ō	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0							
	of which: SME Retail	0	0	0		0		0			
Country of	of which: SME	ů	0	0		0	0	0			
Counterpart 8	Secured by mortgages on immovable property	ō	0	0		ō	ō	0			
counterpart o	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		0	0	0			
	Collective investments undertakings (CIU) Equity	0	0	0		0		0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

(1) Orielael exocurs, unified Exocurs value, is recorded before basins into account any effect due to credit conversion laters or credit risk mitization techniques (e.g., substitution effects.)
(3) Total value activaments and crevisions per country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		** Total Walks abborherins and provisions our country or country o								
					Standardise	d Approach				
			As of 30	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 9	Control of comments or control of	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Other exposures Standardised Total ²	0			0	Ü	U	0		

Oriental exocurs, utilise Exocurs value, is recorded before taking into account any effect due to credit convention factors or credit risk miditation techniques (e.g., substitution effects).

Total value adjustments and creditions our country of counterparty excludes those for securification encourses, additional valuation adjustments (ANA) and other own funds reductions related to the

		* Total value abstractions general consists for country of counternative excuses those for secundation excounts, additional valuation advantments (AVAS) and other own funds reductions related to the exposures, but following general or consists for this adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	International Organisations Institutions	0				0				
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
C	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
1	or which: SME Exposures in default	0			0	0			0	
	Items associated with particularly high risk	0	0	0	_	0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0		0		
	Other exposures Standardised Total ²	0						U		
	Standardised Total*	m			ı v					



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Comercial Português, SA

		Standardised Approach									
					Standardise	d Approach					
			As of 31,	03/2021			As of 30/	06/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	22,289	25,723	1,528		22,710	26,673	1,654			
	Regional governments or local authorities	1,249	699	140		1,234	705	141			
	Public sector entities	301	262	277		483	375	400			
	Multilateral Development Banks	39	39	0		22	22	0			
	International Organisations	0		.0			0				
	Institutions	2,623	1,731	468		2,694	1,869	534			
	Corporates	9,293 4,123	5,230 2,305	4,931 1,907		9,266 4,291	5,211 2,410	4,860 1,988			
	of which: SME Retail	4,123 6,147	2,305 5,439	3,983		4,291 6,549	2,410	1,988			
	of which: SME	6,147	539	3,983		900	5,761	4,213			
Consolidated data	Secured by mortgages on immovable property	2,160	1,897	918		2,226	1,957	956			
	of which: SMF	650	477	240		693	500	249			
	Exposures in default	854	465	518	345	699	305	345	355		
	Items associated with particularly high risk	6	5	7		6	5	8			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	110	110	97		98	98	97			
	Eaulty	30	30	74		23	23 70	57			
ı	Other exposures	45.170	69 41.699	13.010	606	70 46.080	43.076	70 13.334	594		
	Standardised Total ²	45,170 (1) Original exposure, unlike E							594		

					Standardise	d Approach					
			As of 31	03/2021			As of 30	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	12,968 1.201	15,605 674			11,186 1.187	13,902 681	17 136			
	Regional governments or local authorities Public sector entities	1,201	175			307	263	263			
	Multilateral Development Banks	1/3	1/3	1/3		307	203	203			
	International Organisations	o n		0		0	0	i o			
	Institutions	947	162	110		941	173	104			
	Corporates	3,805	1,925	1,802		3,710	1,831	1,706			
	of which: SME	2,003	1,066			1,972	1,018	873			
	Retail	352	149			365	147	85			
PORTUGAL	of which: SME	321	142			333	143	81			
TORTOGAL	Secured by mortgages on immovable property	57	32			53	30	15			
	of which: SME	48	31	17	51	103	29 19	15 19			
	Exposures in default	107	20	20	51	103	19	19	49		
	Items associated with particularly high risk Covered bonds		0				0				
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	1			
	Collective investments undertakings (CIU)	110	110	97		98	98	97			
	Equity	0	0	0		0	0	0			
	Other exposures	20	20	20		18	18	18			
	Standardised Total ²				173				150		

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	5.106		14		5.158		14	
	Central governments or central banks	5,106	5,429	19		5,158	5,553	19	
	Regional governments or local authorities Public sector entities	10 24	23	14		77	27	16	
	Public sector entities Multilateral Development Banks	34	29	14		3/	34	10	
	Multifateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	63	54	12		16	13	ı i	
	Corporates	4.382	2,717	2,471		4,508	2,832	2,563	
	of which: SME	1,995	1,170	924		2,161	1,304	1,036	
	Retail	5,481	5,033	3,706		5,843	5,333	3,920	
	of which: SME	471	386	221		549	449	256	
POLAND	Secured by mortgages on immovable property	1,807	1,578	715		1,839	1,612	728	
	of which: SME	591	435	218		633	458	228	
	Exposures in default	605	371	415	232	453	213	244	237
	Items associated with particularly high risk	4	3	5		4	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	43	43	43		46	46	46	
	Standardised Total ²				350				357

		enosures, but includes general great risk adjustments. Standardised Approach												
					Standardise	d Approach								
			As of 31,	03/2021			As of 30	06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(min EUR, %)	1.251	1.252			1.342								
	Central governments or central banks	1,251	1,252	1,457		1,542	1,342	1,583						
	Regional governments or local authorities Public sector entities	01	0 00	97		139	90	121						
	Multilateral Development Banks	,,,		0,		1.55								
	International Organisations	o n	0	0		0	0	0						
	Institutions	50	48	10		45	43	9						
	Corporates	376	161	238		287	174	183						
	of which: SME	29	11	12		25	9	11						
	Retail	118	88	66		130	98	73						
MOZAMBIQUE	of which: SME	9	4	2		9	3	2						
MUZAMBIQUE	Secured by mortgages on immovable property	295	285	185		332	314	212						
	of which: SME	11	11	5		15	13	6						
	Exposures in default	101	59	67	38	98	56	65						
	Items associated with particularly high risk	1	1	2		2	2	3						
	Covered bonds	0	0	0		9	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0							
	Collective investments undertakings (CIU)	20	- 0	1 74		77		57						
	Equity Other exposures	30	30	/4		23	23	5/						
	Other exposures				49	0								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk militigation techniques (e.g., substitution effects).

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (RIAA) and other own funds reductions related to the encourses, but includes general coeff eigh adjustments. Standardised Approach												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	/06/2021						
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	Central governments or central banks Regional governments or focal authorities Public sector entities	1,409 0 0	1,409 0	0		1,631 0 0	1,631 0 0	0						
	Multilateral Development Banks International Organisations Institutions	0 0 131	0 0 122	0 0 60		0 0 168	0 0 165	0 0 82						
	Cornorates of which: SME Retail	136 18 2	113 18 2	112 18		151 17 4	100 17 3	99 17 2						
SPAIN	of which: SME Secured by mortosoes on immovable property of which: SME Exposures in default	0	0	0	0	0	0 0	0 0						
	Items associated with particularly high risk Covered bonds Calms on institutions and corporates with a ST credit assessment	0 0 0	0	0 0 0		0	0	0 0 0						
	Collective investments undertakings (CEU) Equity Other exposures	0 0 0	0	0 0 0		0 0 0	0 0 0	0 0						
	Standardised Total ²				0									

(I) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cost connection fictors or cost cin elligation behaviours (e.g. authentitus effects).
(2) Tale vius applicaments and proviours per convey of countryparty exclusion from the scondition exposure, additional substantion applicaments ((ridge) and other core fronts resolutions resoluted to the country account of the applicament control and applications.)



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Comercial Português, SA

				Standardise	d Approach			
		As of 31	/03/2021			As of 30	06/2021	
(min FIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control executions for control real forms (60 %) Residual executions of control authorities Public scator contine. In all the state of	6 0 0 0 579 8 1 1 1 0 0 0 0	5555	0 0 0 88 88 7 7 0 0 0 0 0	0	989 G G G G S S S S S S S S S S S S S S S	989 0 0 0 615 7 7 0 2 1 1 0 0 0	0 0 0 0 110 14 4 0 2 1 1 0 0 0 0 0	c

					Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
	(mh EJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	1,345 0 0	1,345 0 0	0		1,100 0 0	1,100 0 0	0	
	Multilateral Development Banks International Organisations Institutions Corporates	0 29 0	0 25 0	0 12 0		0 78 0	0 77 0	0 39 0	
ITALY	of which: SME Retail of which: SME Secured by mortgages on immovable property	0 4 1	0 4 1	0 3 0		0 4 0	0 4 0	0 3 0	
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0	0 0 0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient feature or credit risk militaption techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31;	03/2021			As of 30,	/06/2021	
	(mh EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Contral encomments or central basis in Bellevial encomments or heal authorities Relational encomments or heal authorities Relational Development Basis Development of the Particular Composities of which SE Section for more contral to the Control for more contral to the or which SE Section for more contral to produce the or which SE Section for more contral to produce the or which SE Section for more contral to produce the produce of the Control book Control book Contr	0 0 0 2 2 11 1 0 0 0 0	0 0 0 0 9 19 12 2 1 0 0 0 0 0	0 0 0 2 19 2 1 1 0 0 0 0 0	0	0 0 0 0 0 8 29 22 12 1 1 0 0 0 0 0	0 0 0 0 8 8 26 21 1 1 0 0 0 0 0	0 0 0 0 2 23 12 1 0 0 0 0 0 0	۰

	exposures, but includes gene	ral credit risk adjustments.											
				Standardise	d Approach								
		As of 31,	03/2021			As of 30/	06/2021						
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	ő	0	0		ō	ő	ő						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0	0	0	0	0	0	0						
	0	0	0		0	0	0						
ssessment	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0		0	0		0	0						

Ol Original exposure, unlike Exposure value, is reported before taking into account any effect due to need convenion factors or needs risk militigation schniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposures, additional valuation adjustments (WMA) and other own funds reductions related.

		(2) I data value adjustments and provisions per country of country-party exclusions trose for securistication exposures, auditional valuation adjustments (AVAs) and other own funds reductions related to the emotiums. But includes cereanial credit risk adjustments. Standardised Approach												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	/06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Country of Counterpart 9	Central consuments or contral basis. Section (consuments or contral basis. Ballic section entitle in Authorities Determination Constitutions Determination Constitutions Consuments (Consuments on International Consuments of Consuments of Consuments of Consuments of Consuments of Consuments on International Consuments of Consume	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0					
	Eaultv Other exposures Standardised Total ²	0		0	0	ò	Č	Ö	0					

		enosures, but includes general great risk adjustments. Standardised Approach												
					Standardis	d Approach								
			As of 31	/03/2021			As of 30	/06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Country of Counterpart 10	Control Community or control for Control Control Administration of Control Control Control Administration of Control Control Administration of Control Administration Composites Com	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000						
	Standardised Total ²				0				0					

Credit Risk - IRB Approach

Banco Comercial Português, SA

							IRB Ap	proach					
				As of 3	0/09/2020		As of 3	1/12/2020					
		Original Exposure ¹ Exposure Risk exposure amount Value adjustments and						Original Exposure ¹ Exposure Value ¹		Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	19.143	2.017	15.113	11.404	305	1.357	19,402	1.723	15.101	11.508	0 298	1.182
	Corporates - Of Which: Specialised Lending	1,206	5	1,127	1.062	303	1,33/	1,225	5	1,165	1,107	190	6
	Corporates - Of Which: SME	7,402	728	4,906	3.371	144	446	7,805	640	5.072	3,440	159	418
	Retail	31.973	1.077	29.117	6.163	1.258	351	32.232	1.018	29.303	6.002	1.155	396
	Retail - Secured on real estate property	23,815	644	23,785	4,480	724	138	23,887	602	23,854	4,336	666	165
Consolidated data	Retail - Secured on real estate property - Of Which: SME	951	45	922	168	39	9	1,322	49	1,289	230	41	12
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-S		599	22,863	4,312	686	130	22,565	553	22,565	4,105	626	153
	Retail - Qualifying Revolving	2,752	53	1,419	436	91	43	2,801	53	1,426	440	88	45
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	5,406	380	3,914	1,247	442	170	5,544 3,167	363	4,023	1,226	401	186
		2,994 2.412	188	1,567	463 783	177 266	66 104	2,376	171	1,700	484 742	154 247	79
	Retail - Other Retail - Of Which: non-SME Equity	1,399	192	1,380	3.101	200	104	1,392	191	1,369	3.065	247	107
	Other non credit-obligation assets	1,399		1,360	5,442			1,392		1,309	5 395		
	IRB Total ²				26.110						25,970		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation t
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
			As of 30/09/2020							As of	31/12/2020		
		Original	Original Exposure Exposure Police Pol						Original Exposure ¹ Exp		Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	18,003	1,845	14,015	10,704	285	1,230	17,829	1,563	13,566	10,365	283	1,064
	Corporates - Of Which: Specialised Lending	1,087	6	1,024	940	0	5	1,114	6	1,067	998	0	6
	Corporates - Of Which: SME	7,354	727	4,864	3,332	144	445	7,705	640	4,978	3,381	159	417
	Retail	23,204 16,458	848 451	20,654 16,436	4,075 2,732	906 406	217	23,413 16.494	788 409	20,806 16,469	3,915	806	257 64
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		451	905	164	405 39	40	1,304	409	1,270	2,600 225	350 41	12
PORTUGAL	Retail - Secured on real estate property - Of Which: non-		406	15.530	2.568	367	32	15.190	361	15.199	2.374	310	52
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	15,522	906 23	15,530	2,568 169	36/ 68	32 11	1,622	361 23	15,199	2,374	310 66	12
	Retail - Other Retail	5.152	373	3,676	1.174	437	166	5,297	356	3,793	1.151	390	182
	Retail - Other Retail - Of Which: SME	2.985	187	1,562	462	176	66	3,157	170	1,694	482	153	79
	Retail - Other Retail - Of Which: non-SME	2,167	186	2,114	713	256	100	2,140	185	2.099	669	236	103
	Equity	1,240	0	1,237	2.658	0	0	1,225	0	1,216	2.608	0	0
	Other non credit-obligation assets	1,211		1,231				-,		1,210			
	TOO Take!												

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020	l ,	
		Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		amount Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0		0
	Corporates	8	0	2	3	0	0	5	0	2	2	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0		0
	Retail	6,923	186	6,731	1,775	304 290	123	6,942	190	6,740	1,775	303	127
	Retail - Secured on real estate property	5,918	162	5,918	1,539	290	95	5,923	166	5,923	1,531	289	97
POI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	10 5.909	162	10 5.909	1.535	290	95	5.914	166	5.914	1.528	299	97
1 05 1115		1.005	74			290 14	95 28	1,019	166 74	5,914 816			
	Retail - Qualifying Revolving Retail - Other Retail	1,005	29	813	236	14	28	1,019	29	816	244	13	29
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME		0		0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-sale Equity	21		21	79	0		21	0	21	78	0	0
	Other non credit-obligation assets	21		21	/3			21		21	78	_	
	IRB Total												

1) Original executive, unlike Executive value, is recorded before taking into account any effect due to credit convenion factors or credit risk mitication techniques (e.g., substitution effects)

								IRB Ap	proach					
					As of :	0/09/2020					As of :	31/12/2020		
			Original E	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		102	102	102	6	6	67	98	98	98	6	6	64
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		32	0	26	11	0	0	31	0	28	11	0	0
	Retail - Secured on real estate property		10	0	8	1	0	0	10	0	9	1	0	0
MOZAMBIOLIE	Retail - Secured on real estate po	roperty - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MOZAMBIQUE	Retail - Secured on real estate pr	roperty - Of Which: non-Sf	10	0	8	1	0	0	10	0	9	1	0	0
	Retail - Qualifying Revolving		2	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail		21	0	18	11	0	0	19	0	18	10	0	0
1	Retail - Other Retail - Of Which:	SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which:	non-SME	20	0	17	11	0	0	19	0	18	10	0	0
	Equity		1	0	1	4	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
1	IRB Total													

(3) Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0 166	0	0	0	0	174	0 182		0
	Corporates Corporates - Of Which: Specialised Lending	162	0	160	166	0	0	177	0	1/4	182	0	1
	Corporates - Of Which: SME	12	0	12	12	0	0	22	0	22	21	0	0
	Retail	27	1	25	4	,	0	29	i	26	4	,	0
	Retail - Secured on real estate property	23	i	23	3	n n	0	23	i	22	3	i i	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	ō	ō	ō	0	ō	0	ō	ō	ō
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	22	1	22	3	0	0	23	1	22	3		0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	2	1	2	1	1	0	4	1	3	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	2	0	1	0	0	0
1	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0		0
1	Other non credit-obligation assets												
	IRB Total	100											

(1) Original excourse, unlike Excourse value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	41	24	39	23	4	14	42	24	37	16	4	14
	Corporates - Of Which: Specialised Lending	16	0	14	19	0	0	15	0	13	12	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail	272	7	254	45	9	1	278	7	257 225	44	9	2
	Retail - Secured on real estate property	222	5	222	35	5	0	225	5	225	35	5	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	2	0	0	0
TIGHTCE	Retail - Secured on real estate property - Of Which: non-Si	221	5	221	35	5	0	224	5	223	35	5	1
	Retail - Qualifying Revolving	23	0	5	2	1	0	24	0	5	2	1	0
	Retail - Other Retail	28	1	27	7		1	29	1	27	7	3	1 0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	28	1	27	/	3	1	28	1	27	· ′	3	1
	Equity	36	. 0	36	90		0	36		36	91	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	ō	ō	0	ō	0	ō	ō	0	ō	0
	Retail	8	0	8	2	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property	6	0	7	2	0	0	6	0	7	1	0	0
ITALY	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
TIME	Retail - Secured on real estate property - Of Which: no	r-St 6	0	7	2	0	0	6	0	7	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME		0		0		0	1		0			0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ő	0	ŏ	ō	0	ő	ő	ı ö	ő	ō	ő	ŏ
	Other non credit-obligation assets												
	IRB Total												

	ı						IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Taibe		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
NETHERI ANDS	Control banks and control governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property	0 532 0 10 23 19	0	0 531 0 10 22 19	0 0 227 0 13 3	0	0 0 0 0 0 0	0 941 0 11 23 20	0	0 941 0 11 22 20	0 0 665 0 11 3	0 0 0 0 0	0 0 0 0
NETHEREANDS	Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other	19 1 3 1 2 0	0 0 0 0	19 0 3 1 2	3 0 0 0	00000	0	20 1 2 1 2 0	0 0 0 0	20 0 2 1 2	3 0 0 0	00000	0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		l l
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0		0			0			0		0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0		0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0				0	0		0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	o o
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	ō	0	0	0	ō	ō	0	ō	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0 0	0	0	0	0	0 0	0	0	0 0	0	0	0
	Corporates		0	0	o o	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	ō	ō	ō	0	0	ō	ō	0	ō	0	ō	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0				0	0		0			0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	ő	ŏ	ō	0	ő	ő	0	ő	ō	ı ö	ı ö
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised	Lending	0	0	0	0	0	0	0	0		0		0
	Corporates - Of Which: SME Retail			0	0	0		0	0		0	0	0	0
	Retail - Secured on real estate p	wante		0				0	0		0	0		0
		real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0
Country of Counterpart 10	Retail - Secured on r	real estate property - Of Which: non-Sf	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	- Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	- Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

POLAND

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco Comercial Português, SA

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	19,501 1,204	1,605	15,149 1.139	11,543 990	293	1,103	19,923 1,219	1,597	15,340 1,148	11,720 1.013	313	1,104
	Corporates - Of Which: Speciaised Lending Corporates - Of Which: SME	7,890	602	1,139	990 3.491	197	5 360	1,219 8.053	600	5,127	3,568	221	352
	Retail	32,362	960	29,396	5,670	1.004	381	32.982	883	29.846	5,873	856	385
	Retail - Secured on real estate property	23,975	557	23,940	4,090	574	154	24,604	521	24,569	4,282	463	175
	Retail - Secured on real estate property - Of Which: SME	1.332	38	1.297	202	25	9	1.373	34	1.337	193	22	10
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	22,643	519	22,643	3,888	550	145	23,232	488	23,232	4,089	442	165
	Retail - Qualifying Revolving	2,799	54	1,392	424	85	43	2,873	55	1,454	497	98	45
	Retail - Other Retail	5,588	348	4,064	1,155	344	184	5,504	306	3,824	1,094	295	165
	Retail - Other Retail - Of Which: SME	3,179	168	1,708	455	132	80	3,357	156	1,731	440	110	80
	Retail - Other Retail - Of Which: non-SME	2,409	181	2,356	700	212	104	2,148	151	2,092	654	185	85
	Equity	1,388	0	1,368	3,033	0		1,305		1,291	2,750	0	
	Other non credit-obligation assets				5,279						5,240		
	IRB Total ²				25,525						25,583		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	17,929	1,469	13,620	10,359	281	1,005	18,247	1,462	13,702	10,479	301	980
	Corporates - Of Which: Specialised Lending	1,091	5	1,040	879	0	6	1,104	5	1,046	898	0	6
	Corporates - Of Which: SME	7,817	601	5,032	3,441	197	359	7,937	600	5,016	3,462	221	352
	Retail	23,549	734	20,920	3,665	666	247	23,960	663	21,176	3,536	578	246
	Retail - Secured on real estate property	16,603	370	16,569	2,429	269	56	17,075	343	17,037	2,379	239	73
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	1,315	38	1,278	197	25	9	1,357	33	1,320	187	21	10
TORTOGAL	Retail - Secured on real estate property - Of Which: non-Sh		333	15,292	2,231	245	47	15,718	309	15,717	2,192	218	64
	Retail - Qualifying Revolving	1,602	23	515	153	62	12	1,609	21	529	142	53	11
	Retail - Other Retail	5,343	341	3,836	1,083	335	180	5,276	299	3,610	1,015	285	161
	Retail - Other Retail - Of Which: SME	3,169	167	1,702	454	132	80	3,334	154	1,713	428	108	79
	Retail - Other Retail - Of Which: non-SME	2,174	174	2,133	629	203	100	1,942	145	1,896	587	177	82
	Equity	1,205	0	1,200	2,549	0	0	1,157	0	1,157	2,420	0	0
	Other non credit-obligation assets												
	IRB Total												

| As of 31/03/2021 | As of 32/04/2021 | As of 32/04

TSS Appeared

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	109	102	108	7	6	69	108	101	108	7	6	94
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Corporates - Ur Which: SME Retail	30	0	26	10	0	0	29	0	25	10	0	0
	Retail - Secured on real estate property	9	0	8	1	0	0	9	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-Sh	9	ō	8	1	ō	ō	9	ō	8	i	ō	ō
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail	19	0	18	9	0	0	18	0	17	9	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	19	0	18	9	0	0	18	0	16	9	0	0
	Equity	1	0	1	5	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

| TREA paper | Treatment | Tre

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect)

Credit Risk - IRB Approach
Banco Comercial Português, SA

	•						IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
FRANCE	Central banks and central governments Corporates Corporates Corporates Corporates Retail Reta	0 0 45 15 2 277 226 1 225 24 27 0 26	0 0 24 0 7 5 0 5 0	0 0 38 12 1 257 226 2 225 5 25 0 25	0 0 17 11 0 42 33 0 33 2 7	0 4 0 0 8 5 0 5 1 2	0 0 14 0 2 1 0 1	0 0 40 13 2 277 230 1 229 24 22 0	0 0 24 0 0 5 4 0 4 0	0 0 35 11 1 256 230 2 2 228 5 21 0	0 0 14 10 0 38 30 0 30 2 2 6 0	0 0 4 0 0 6 3 0 3 1 2	0 0 14 0 0 2 1 0 1 0 1
	Equity Other non credit-obligation assets IRB Total	37	0	37	92	0	0	36		36	91	0	0

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0		0		0			0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	,	2		0	0	0	,	3	0	0
	Retail - Secured on real estate property - Of Which: SME	o o	0	0	n	0	0	0	0	0	n	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-S		0	8	2	0	0	6	0	8	2	0	0
	Retail - Qualifying Revolving	1	ō	1	ō	ō	ō	1	ō	1	ō	ō	ō
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· initial		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central b Institutio	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		972		971	700	0		1.035	0	1.035	702	0	
	Corporati	Corporates - Of Which: Specialised Lending	9/2	0	9/1	0		0	1,033	0	1,035	702	0	
		Corporates - Of Which: SME	11	ő	11	11	ő	ő	18	ő	18	26	0	ő
	Retail		24	0	23	3	0	0	24	1	23	5	1	0
		Retail - Secured on real estate property	20	0	19	2	0	0	21	0	21	3	0	0
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INL ITIERLANDS		Retail - Secured on real estate property - Of Which: non-Si	20	0	19	2	0	0	21	0	21	3	0	0
		Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail	4	0	1 1	1		0	2	1	2	1	1	0
	T'	Retail - Other Retail - Of Which: SME	1	0	1	U		0	1	1 0	1	1	1	0
	Equity	Retail - Other Retail - Of Which: non-SME	3	0	3	0		0	1	0	0		0	
		credit-obligation assets	- 0			U		- 0			- 0		U	-
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0		0		0		0	0		0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Uther Retail - Ut Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets											_	
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Origina	l Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	ō	ō	ō	ō	ō	ō	ō	ō	0	ō
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which:	SMF 0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which:		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	ů			U		0		0	0			
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0		0	0		0	0	0	0
	Retail	o o	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0		0		0	0	0	0	0	0	
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect



General governments exposures by country of the counterparty

						Ba	anco Comercial Português	s, SA						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off balance of		
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
1 2 1 2 1 1 2 1 1 2 1 1	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
	4													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more Total]													
Total [0 - 3M [[3M - 1Y [<u> </u>													
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Denmark													
[10Y - more Total [0 - 3M [1													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
f5Y - 10Y f f10Y - more Total	-													



General governments exposures by country of the counterparty

						В	anco Comercial Portuguê	s, SA						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [7Y - 3Y	Finland													
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0 6 0 0 0	0 6 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 6 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Germany													
Total [0 - 3M [Croatia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Greece													
10Y - more	Hungary	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy	791 561 0 0 0 0 0	791 561 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	791 561 0 0 0 0 0 1,352	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total	Latvia													



General governments exposures by country of the counterparty

						Ва	anco Comercial Portuguê							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
10 - 3M f 13M - 1V f 11V - 2V f 12V - 3V f 13V - 5V f 15V - 10V f	Lithuania													
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	9
Total	Malta	·	J	·	·	,	,	Ţ	Ţ	Ţ			·	Ü
Total	Netherlands													
[0 - 3M [Poland	2,388 1,722 0 0 0 0 0 0 0	2,388 1,722 0 0 0 0 0 0 4,110	0 0 0 0 0	0 0 0 0 0	2,347 1,648 0 0 0 0 0 0 0 0 0 3,995	40 74 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	41 0 0 0 0 0 0 0	0 0 0 0 0	20
13Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [19Y - more Total	Portugal	7,563 108 175 0 0 0	696 7.560 107 175 0 0 0 8,539	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	136 3,277 98 0 0 0 0	560 4,284 9 175 0 0 5,028	5 0 0 0 0	54 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	86 329 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	326
Total	Romania	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,311 0 0 0 0 0 0	5,028 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Slovakia			·	, and the second	,	, and the second	Ţ.		,		,		
Total	Slovenia													



General governments exposures by country of the counterparty

						В	anco Comercial Portuguê	s, SA						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	103 1,317 0 0 0 0 0 1,420	103 1,317 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	103 1,317 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M [Sweden	1,420	1,420	,	J	1,420	0	Ü	U	U	U	U	U	U
Total [0 - 3M [3M - 1Y [United Kingdom													
Total [0 - 3M [3M - 1Y [17 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y Total	Iceland													
[0 - 3M [Liechtenstein													
Total [0 - 3M [Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [2Y - 3Y [3Y - 5Y	Canada													
TiOY - more	Hong Kong													



General governments exposures by country of the counterparty

						Bi	anco Comercial Portuguê	s, SA						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Japan													
[0 - 3M	u.s.	0 109 0 0 0 0	0 109 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 109 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China													
[0 - 3M 1 1 1 1 1 1 1 1 1	Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	Other Central and eastern Europe countries non EEA					J	,			j		j		
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	1	0	0	0	0	0	0	0	0	0	0		0	0



General governments exposures by country of the counterparty

Banco Comercial Português, SA

						De	anco Comerciai Portugue	:5, 3A						
							As of 31/12/2020)						
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	,											Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	/ Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	180 229 0 0 0 0 0 0	179 228 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3 5 0 0 0 0	176 223 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	44 0 0 0 0 0 0 0	0 0 0 0 0	633
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after of setting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

Part							Bi	anco Comercial Portuguê	s, SA						
Training								As of 30/06/2021							
Marie Mari							Direc	ct exposures							
Country Pages Pa		(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
Reducted Modernia Programs Total Control Pro													Off-balance sl	neet exposures	
County Rapids R									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
County Rapids R															
County Rapids R							1			<u> </u>		I			Risk weighted
19-24	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											exposure amount
Co-part Company Comp				positions)		of which: Einancial accets	of which: Eigensial accets at						Nominal	Provisions	
[4-39] [3						designated at fair value	fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
[134-174] [154-1						through profit of loss	comprehensive income								
[134-174] [154-1															
[134-174] [154-1	[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
EXT.	[3M - 1Y [0						0	0	0	0	0	0	
CFT - 1997	[2Y - 3Y [Austria	-		0		-	0	0	0	0	0	0	0	
Table 8 0 0 0 0 0 0 0 0 0	[5Y - 10Y [0	0		0		-	0	0	0	0	0	0	
137 - 271 Belgium	Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
1571 1571	[17 - 27 [0 0	0 0	0 0	0 0	0 0	0 0 0	0	0	0	0	0	0	
10-347 131-27 131-	[5Y - 10Y [Belgium	0 219	0 218	0	0	0	0 218	0	0	0	0	0	0	
11 - 77 12 - 127 12 - 277 13 - 277	Total		515 0	515 0	0	0	0	515 0	0 0	0	0	0 0	0	0	0
10 - 3M1			0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	[3Y - 5Y [[5Y - 10Y [Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
Cyrus Cyru	[10Y - more Total		0	0	0	0	0	0 0	0	0	0	0	0	0	0
13Y - SYI 15Y - 10Y	3M - 1Y 1Y - 2Y														
Total	[3Y - 5Y [[5Y - 10Y [Cyprus													
1.1 - 2.1	f 10Y - more														
TOTAL	[3M - 1Y [
TOTAL	[2Y - 3Y [3Y - 5Y 15Y - 10Y	Czech Republic													
Ty - 3y Denmark	Total														
Ty - 3y Denmark	[0 - 3M [3M - 1Y [1Y - 2Y														
Total	[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Denmark													
13Y - 2Vf	[10Y - more Total	-													
12 - 34	[0 - 3M [3M - 1Y 1Y - 2Y														
f10Y - more	[2Y - 3Y [[3Y - 5Y [Estonia													



General governments exposures by country of the counterparty

						Do	As of 30/06/2021							
						Diroc	t exposures							
				On balance sh	1eet	Direc	t exposures		Deriva	tives		Off balar	re sheet	
	(mln EUR)			On Bulance Si	icc:				Denva					
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[1Y - 2Y [Finland													
7-1-1														
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [France	0 0 207	0 0	0	0	0	0 0 396 595	0	0	0	0	0	0	
137 - 1071 110Y - more Total		397 596 992	396 595 992	0	0	0	595 992	0	0	0	0	0 0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Germany													
Total		0	0	0	0	0	0	0	0	0	0		0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece													
[3Y - 5Y [F5Y - 10Y F10Y - more	Greece													
Total 「0 - 3M 「 「3M - 1Y 「		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	_
Total 0 - 3M 3M - 1Y		0 0	0 0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0
10 - 3M	Ireland	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0	0	0 0 0	
		202 295 497	202 295 497	0	0	0	202 295 497	0	0	0	0	ŏ	0	0
f 0 - 3M f f 3M - 1Y f		0	0 0 0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 302 597	0 302 597 201	0	0	0 302 597	0	0	0 0	0 0 0	0	0	0 0 0	
		201 0 1,100	201 0 1,100	0 0	0 0	201 0 1,100	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
Total [0 - 3M [3M - 1 Y f] [1Y - 2Y f] [1Y - 2Y f] [12Y - 3Y f] [13Y - 5Y f] [15Y - 10Y f] [10Y - 10Y f] [1														
1 2Y - 3Y I 13Y - 5Y I	Latvia													
	-													



General governments exposures by country of the counterparty

							anco Comercial Português							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
			, ,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
[3Y - 5Y [[5Y - 10Y [Lithuania													
[101 - 11101e		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
Total Tota		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
f 2Y - 3Y f f3Y - 5Y f	Malta													
Total														
1 ME - 0 1														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands													
[0 - 3M [3 194	3 194	0	0	0 188	3 6	0	0	0	0	8 16	0	
[0 - 3M [Poland	194 1,947 573 1,235	194 1,947 573 1,235	0 0	0 0 0	188 1,935 566 1,219	12 7 16	0	0	0	0	3 1	0	
[5Y - 10Y [10Y - more		328 2	328 2	0	0	295 0	33 2	0	0	0	0	0	0	
Total 「 0 - 3M 「 「 3M - 1Y 「		4,280 654 655	4,280 654 655	0 0 0	0 0 0	4,202 0 43	78 654 612	0 0 0	0 0	0 0 0	0 0 0	28 22 65	0 0 0	21
[1Y - 2Y [Portugal	61	61	0	0	51 18 1,875	10	0	0	0	0	0	0	
[2Y - 3Y [23 1,937 6,111 504	1,936 6,108 503	0 0	0	5,615	62 492 364	0 0	0 0	0 0	0 0	0 328 44	0 0 0	
Total		504 9,947 0	503 9,941 0	0	0	139 7,742 0	364 2,200 0	0	0	0	0	44 458 0	0	416
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	B	0	0 0 0	0	0	0	0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	
	Romania	0	0	0	0	0	0 0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y														
[1Y - 2Y [Slovakia													
[3M - 1Y [[1Y - 2Y [
Total [0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[1] [1] [1] [1] [1] [1] [1] [Slovenia													
15Y - 10Y 10Y - more Total														



General governments exposures by country of the counterparty

						Bi	anco Comercial Portuguê	is, SA						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 0 0 478 1,152 0 1,631	0 0 0 0 478 1,152 0 1,631	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 478 1,152 0 1,631	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
[0 - 3M [Sweden	A)03A	1,031	J		1,031	Ü		· ·	v	v	v	Ü	
Total [0 - 3M	United Kingdom													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [33Y - 5Y [5Y - 10Y [10Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
Total [0 - 3M	Norway	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	0
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y	Canada													
10Y - more	Hong Kong													



General governments exposures by country of the counterparty

						Ba	anco Comercial Portuguê	s, SA						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	0 13 0 0 194 0 0	0 13 0 0 194 0 0	0 0 0 0 0 0	0 0 0 0 0	0 13 0 0 194 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

						Ba	anco Comercial Portuguê	s, SA						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	10 110 52 92 143 37 64 508	10 110 51 91 143 36 64	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	10 110 51 91 143 36 64	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	66 27 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	813
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Banco Comercial Português, SA

1					As of 30/09/202	D							A	As of 31/12/202	0			
		Gr	oss carrying amou	unt			ed impairment, ac fair value due to d		Collaterals and financial		Gross o	carrying amou	ınt			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of wi	nich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-performi	ing ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures		days and <=90 days		Of which:	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	3,584	0	0	0	0	0	0	0	0	4,985	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	20,780	0	109	109	26	12	82	15	10	19,634	0	100	100	17	10	74	7	10
Central banks	304	0	0	0	0	0	0	0	0	270	0	0	0	0	0	0	0	0
General governments	15,399	0	0	0	0	4	0	0	0	14,625	0	0	0	0	5	0	0	0
Credit institutions	333	0	0	0	0	0	0	0	0	359	0	0	0	0	0	0	0	0
Other financial corporations	1,645	0	8	8	8	1	. 8	8	0	1,396	0	0	0	0	0	0	0	0
Non-financial corporations	3,100	0	101	101	18	7	74	7	10	2,983	0	100	100	17	5	74	7	10
Loans and advances(including at amortised cost and fair value)	55,083	76	3,663	3,636	3,637	412	1,833	1,819	1,388	55,545	90	3,295	3,278	3,267	407	1,644	1,629	1,202
Central banks	141	0	0	0	0	0	0	0	0	292	0	0	0	0	0	0	0	0
General governments	1,179	0	0	0	0	5	0	0	0	1,125	0	0	0	0	4	0	0	0
Credit institutions	666	0	0	0	0	0	0	0	0	683	0	0	0	0	0	0	0	0
Other financial corporations	1,031	0	261	261	261	10	211	211	48	936	0	221	221	221	9	187	187	32
Non-financial corporations	19,360	4	2,086	2,078	2,085	273	1,174	1,174	782	19,543	5	1,813	1,805	1,812	267	987	986	682
of which: small and medium-sized enterprises at amortised cost	14,641	4	1,313	1,307	1,312	223	681	681	544	14,689	5	1,118	1,113	1,117	219	556	556	466
of which: Loans collateralised by commercial immovable property at amortised cost	4,473	1	658	655	658	58	319	319	332	4,321	1	507	505	507	63	208	208	295
Households	32,706	72	1,315	1,297	1,290	123	448	434	559	32,967	85	1,262	1,252	1,235	127	470	455	487
of which: Loans collateralised by residential immovable property at amortised cost	24,188	49	636	629	635	30	110	110	520	24,289	49	589	587	587	36	132	131	452
of which: Credit for consumption at amortised cost	5,290	20	343	339	340	75	164	163	17	5,113	28	335	332	332	73	162	162	16
DEBT INSTRUMENTS other than HFT	79,448	76	3,772	3,745	3,662	424	1,915	1,834	1,399	80,164	90	3,396	3,378	3,284	417	1,717	1,636	1,212
OFF-BALANCE SHEET EXPOSURES	15,654		464	451	463	23	82	82	193	15,841		443	434	442	23	81	81	192

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Tenth the orbitations sheet items, accumulated impairments and acc



Performing and non-performing exposures Banco Comercial Português, SA

i					As of 31/03/2021	ı								As of 30/06/202	1			
		Gros	s carrying amo	unt			ed impairment, accu fair value due to cre		Collaterals and financial		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to 5		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	rhich non-perform	ning ¹	On performing	On non-performing	g exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perforr	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	01	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	6,252	0	0	ueraurteu 0	0	0		0	0	4,426	0	0	ueraurteu 0	0	0	0	,	
Debt securities (including at amortised cost and fair value)	20,995	0	99	99	15	11	72	5	10	23,435		98	98	15	13	72	5	10
Central banks	875	0	0	0	0	0	0	0	0	1,029		0	0	0	0	0	0	0
General governments	15,509	0	0	0	0	5	0	0	0	17,668		0	0	0	6	0	0	0
Credit institutions	430	0	0	0	0	0	0	0	0	509	0	0	0	0	0	0	0	0
Other financial corporations	1,496	0	0	0	0	0	0	0	0	1,432	0	0	0	0	0	0	0	0
Non-financial corporations	2,686	0	99	99	15	5	72	5	10	2,798	0	98	98	15	6	72	5	10
Loans and advances(including at amortised cost and fair value)	55,733	95	3,100	3,100	3,078	398	1,590	1,576	1,138	57,029	109	3,003	3,003	2,916	416	1,563	1,523	1,068
Central banks	252	0	0	0	0	0	0	0	0	148	0	0	0	0	0	0	o	0
General governments	1,116	0	0	0	0	4	1 0	0	0	1,162	. 0	0	0	0	4	0	0	0
Credit institutions	527	0	0	0	0	0	0	0	0	508	0	0	0	0	0	0	o	0
Other financial corporations	894	0	186	186	186	8	3 156	156	26	933	0	184	184	184	8	123	123	59
Non-financial corporations	19,757	10	1,708	1,707	1,708	269	960	959	664	20,596	i 18	1,664	1,663	1,663	295	954	953	616
of which: small and medium-sized enterprises at amortised cost	15,006	10	1,118	1,118	1,118	221	581	581	479	15,865	18	1,061	1,061	1,061	248	533	533	458
of which: Loans collateralised by commercial immovable property at amortised cost	4,420	1	548	548	548	65	229	229	315	4,774	7	586	585	586	78	258	258	323
Households	33,187	85	1,207	1,207	1,185	117	474	460	448	33,682	91	1,156	1,156	1,069	109	486	446	393
of which: Loans collateralised by residential immovable property at amortised cost	24,282	41	547	547	547	35	127	127	416	24,876	49	515	515	512	31	145	145	367
of which: Credit for consumption at amortised cost	4,813	32	331	331	331	60	170	170	15	4,753	33	334	334	292	53	178	159	16
DEBT INSTRUMENTS other than HFT	82,981	95	3,199	3,198	3,093	409	1,662	1,581	1,148	84,890	109	3,102	3,101	2,931	430	1,635	1,528	1,078
OFF-BALANCE SHEET EXPOSURES	16,046		409	409	409	22	81	81	166	15,870		402	402	402	20	83	83	166

⁽¹⁾ For the disfinition of non-performing exposures please refer to COMMISSION INPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other does not recommend to the provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet keeps, accumulated impairments and accumulated repairment and accumulated repairment and accumulated repairment set in the provisions (instruments at a fair value other than HFT)
(4) For the orbalances sheet keeps, accumulated impairment and accumulated repairment and accumulated repairment fair value other values (instruments at a fair value other than HFT)
(4) For the orbalances sheet keeps, accumulated impairment and accumulated repairment fair value due to credit risk and provisions (in the provisions of the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FIREP sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FIREP sign convention. This is because, based on this sign convention, the provisions on the sign convention, the provisions on the sign convention. This is because, based on this sign convention, the provisions of makes at advanced the approvision or provisions of current and provisions (in the provisions of the sign convention). The sign convention is accumulated impairment and accumul



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9	9	2	2	7	7	9	9	2	2	7	7
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	9	9	2	2	7		9	9	2	2	7	
Loans and advances (including at amortised cost and fair value)	2,925	1,901	1,002	954	1,453	776	2,675	1,698	900	852	1,307	682
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	56	0	2	0	47	0	54	0	2	0	43	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	232	161	127	125	95	34	174	126	104	102	62	24
Non-financial corporations	1,781	1,240	731	689	773	504	1,633	1,091	644	602	707	450
of which: small and medium-sized enterprises at amortised cost	1,219	836	464	436	547		1,073	687	379	351	477	
Households	856	501	143	139	538	237	815	482	150	148	494	208
DEBT INSTRUMENTS other than HFT	2,935	1,910	1,004	956	1,460		2,684	1,707	902	854	1,314	
Loan commitments given	3	1	0	0	0	0	3	1	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	194						196					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	1,169						946					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINKEP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014-TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Banco Comercial Português, SA

			As of 31/	03/2021					As of 30	/06/2021		
		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	15	9	2	2	10	7	14	9	2	2	10	7
Central banks	0	0	0	0	0		0	0	0	c	0	
General governments	0	0	0	0	0		0	0	0	c	0	
Credit institutions	0	0	0	0	0		0	0	0	C	0	
Other financial corporations	0	0	0	0	0		0	0	0	C	0	
Non-financial corporations	15	9	2	2	10		14	9	2	. 2	10	
Loans and advances (including at amortised cost and fair value)	2,516	1,536	821	774	1,207	597	2,523	1,533	857	812	1,289	551
Central banks	0	0	0	0	0	0	0	0	0	C	0	0
General governments	58	0	1	0	44	0	61	0	1	C	46	0
Credit institutions	0	0	0	0	0	0	0	0	0	c	0	0
Other financial corporations	141	93	74	73	59	20	140	93	74	73	58	20
Non-financial corporations	1,538	977	593	551	645	386	1,563	984	621	581	760	359
of which: small and medium-sized enterprises at amortised cost	1,031	633	359	330	444		1,045	636	377	349	555	
Households	779	465	152	150	460	190	759	456	161	158	424	172
DEBT INSTRUMENTS other than HFT	2,531	1,545	823	776	1,217		2,537	1,542	860	814	1,299	
Loan commitments given	3	1	0	0	1	0	4	2	1	1	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	171						176					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	860						994					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Banco Comercial Português, SA

			AS 01 3	0/09/2020					AS 01 3	L/12/2020					As of 3	1/03/2021					AS OF 30	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	395	21	21	395	8	0	391	15	15	391	9	0	401	11	11	401	9	0	430	11	11	430	9	0
B Mining and guarrying	98	4	4	98	2	0	101	4	4	101	2	0	105	4	4	105	2	0	107	3	3	107	2	0
C Manufacturing	3.909	266	265	3.906	156	0	3.858	269	267	3.851	162	0	4.020	235	235	4.013	138	0	4.157	220	220	4.149	137	0
D Electricity, gas, steam and air conditioning supply	308	0	0	308	3	0	302	0	0	302	2	0	300	0	0	300	2	0	283	0	0	283	1	0
E Water supply	227	17	17	227	11	0	225	15	15	225	17	0	232	16	16	232	17	0	227	15	15	227	17	0
F Construction	1.682	246	246	1.682	114	0	1.730	231	230	1.730	136	0	1.551	94	94	1.550	71	0	1.612	87	87	1.612	68	0
G Wholesale and retail trade	3.649	208	207	3.648	167	0	3.648	169	168	3.647	140	0	3.659	142	142	3.658	125	0	3.841	135	135	3.840	118	0
H Transport and storage	1,221	53	52	1,221	42	0	1,193	52	51	1,192	44	0	1,170	39	39	1,170	27	0	1,189	23	23	1,189	20	0
I Accommodation and food service activities	1,373	155	153	1,373	97	0	1,349	111	111	1,349	68	0	1,562	233	233	1,562	132	0	1,665	247	247	1,665	143	0
3 Information and communication	441	23	23	441	20	0	462	22	22	462	20	0	400	15	15	400	14	0	434	13	13	434	13	0
K Financial and insurance activities	389	103	103	389	92	0	287	17	17	287	17	0	367	16	16	367	16	0	281	16	16	281	16	0
L Real estate activities	1,704	152	152	1,704	95	0	1,719	127	127	1,719	84	0	1,716	121	121	1,716	82	0	1,747	106	106	1,747	79	0
M Professional, scientific and technical activities	1,142	148	148	1,142	124	0	1,299	80	80	1,299	64	0	1,271	72	72	1,270	66	0	1,319	78	78	1,318	74	0
N Administrative and support service activities	623	101	101	623	86	0	600	93	93	600	73	0	575	91	91	575	72	0	615	87	87	615	71	0
O Public administration and defence, compulsory social security	105	0	0	105	0	0	74	0	0	74	0	0	86	0	0	86	0	0	101	0	0	101	0	0
P Education	139	20	20	139	7	0	140	20	20	140	7	0	144	20	20	144	7	0	142	20	20	142	7	0
Q Human health services and social work artivities	309	25	25	309	9	0	332	25	25	332	9	0	324	24	24	324	9	0	357	24	24	357	12	0
R Arts, entertainment and recreation	329	158	158	329	81	0	357	182	182	357	101	0	365	220	220	365	112	0	369	220	220	369	118	0
S Other services	1,316	385	384	1,316	334	0	1,477	378	377	1,477	300	0	1,509	355	355	1,509	327	0	1,720	356	356	1,720	341	0
Loans and advances	19 360	2.086	2.078	19 355	1 447	0	19 543	1.813	1.805	19.534	1.253	0	19 757	1 708	1 707	19 747	1 228	0	20.596	1 664	1.663	20.586	1 248	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banco Comercial Português, SA

		As of 31/09/2020 Loans and advances						As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advanc	PS.	AS 01 31/09/2020			Loans and advance		AS 01 31/12/2020			Loans and advance	P4	AS 01 31/03/2021			Loans and advanc	es.	AS 01 30/00/2021		
	COURS and devent			1		Cours and Cavare								l e						
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	55,083	51,420	76	3,663	1,739	55,545	52,250	90	3,295	1,551	55,733	52,633	95	3,100	1,557	57,029	54,025	109	3,003	1,557
Of which secured	40,976	38,236	52	2,740	1,391	41,429	39,101	54	2,327	1,166	41,848	39,653	51	2,195	1,180	43,237	41,090	66	2,147	1,202
Of which secured with immovable property	30,616	28,877	50	1,739	1,087	30,467	28,998	51	1,469	909	30,643	29,195	44	1,448	956	31,663	30,235	59	1,428	969
Of which instruments with LTV higher than 60% and lower or equal to 80%	992	827		165	74	8,147	7,889		258	181	8,143	7,894		249	185	8,571	8,300		270	211
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,280	1,186		94	45	4,195	3,910		285	225	4,228	3,949		280	225	4,392	4,158		234	185
Of which instruments with LTV higher than 100%	27,508	26,293		1,215	816	2,798	2,457		342	152	2,772	2,429		342	170	2,804	2,485		319	157
Accumulated impairment for secured assets	1,530	201	3	1,329	648	1,339	231	4	1,108	493	1,278	234	6	1,044	493	1,313	244	7	1,069	500
Collateral																				
Of which value capped at the value of exposure	32,004	30,824	47	1,180	655	32,410	31,379	47	1,031	590	32,615	31,614	40	1,001	610	33,513	32,554	54	960	620
Of which immovable property	29,184	28,129	47	1,055	631	29,171	28,257	47	914	571	29,341	28,459	40	882	589	30,270	29,448	53	822	574
Of which value above the cap	42,295	39,805	45	2,490	1,341	42,834	40,519	48	2,315	1,185	55,037	52,804	36	2,233	1,250	56,885	54,420	48	2,465	1,485
Of which immovable property	34,633	32,947	45	1,686	1,005	34,680	33,067	47	1,613	948	34,958	33,411	36	1,547	935	36,581	34,723	43	1,858	1,243
Financial guarantees received	6,396	6,188	1	208	75	6,650	6,479	2	171	72	6,925	6,788	5	137	69	7,319	7,211	5	108	76
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 1% or above.



Information on loans and advances subject to legislative and non-legislative meantains and public guarantee schemes in accordance with EBA Guideline EBA/GL/2020/02 Barco Cornection Portuguits, 24

i								As of 30)	09/2020															As of 31/12	:/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Nurforming	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: esposares with fortserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		ng Of which: exposures with forbalance melasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures wit forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not pain-due or pain-due <- 90 days	P		Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: soposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	10,167	9,529	501	2,489	668	491	656	362	116	30	84	266	206	265	۰	34	8,814	8,171	492	2,310	643	504	637	366	106	30	85	283	246	282	0	36
of which: Households	5,264	5,157	139	936	107	56	102	33	23	1	10	9	3	9	۰	10	4,202	4,107	136	782	95	40	90	16		1	s		4	7	0	6
of which: Collateralised by residential immovable property	4,469	4,383	123	804	87	40	63	13	9	1	5	4	1	4	۰	6	3,726	3,651	122	697	75	41	72	s	3		2	2	1	2	0	3
of which: Non-financial corporations	4,827	4,287	361	1,503	540	415	533	327	90	29	72	237	184	236	۰	23	4,516	3,989	353	1,482	528	434	526	351	95	28	77	255	222	255	0	30
of which: Small and Medium-sized Enterprises	4,245	3,733	331	1,290	512	396	505	312	81	26	æ	231	181	230	0	23	4,111	3,609	323	1,326	502	436	501	329	87	25	71	242	213	241	0	30
of which: Collateralised by commercial immovable property	1,724	1,527	94	635	197	146	197	90	30	3	26	60	45	60	۰	19	1,653	1,455	80	663	199	150	199	110	32	3	28	78	8	я	0	24

								As of 30	/09/2020															As of 3	1/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
									Performing																Performing							
(min EUR)			Of which: exposures wit forbearance measures.	Of which: instruments with significant increase in oradit risk since initial recognition but not coedit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance missures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monitoria	915	885	0	82	30		29	20	10	0	4	9	0	7		2	2,155	2,062	16	174	93	32		58	30	1	14	28	10	24		34
of which: Households	635	616	0	33	19	0	19	15		0	3	7		7		2	1,621	1,572	10	95	40	27	45	42	25	0	11	18		16	0	22
of which: Collateralised by residential immovable property	502	499	0	25	15	0	14	10	4	0	2	6	۰	5	۰	1	1,199	1,168	6	58	31	16	29	21	10	0	5	11	6	10	۰	10
of which: Non-financial corporations	280	269	0	40	11		0	5	3	0	2	2				0	22	465		19	44	5	ж	15	5	0	3	10	1			13
of which: Small and Medium-sized Enterprises	144	140	0	21	4	0	0	2	1	0	1	1	۰	0	۰	۰	334	303		46	31	5	26	10	3	٥	1	7	1	6	۰	13
of which: Collateralised by commercial immovable property	6	6	0		0		0		0	0	0	0				0	72	49	1	5	23	3	20	5	0	0		4	0	4		12

İ								As of 30	/09/2020															As of 31	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESII)		Performing	Of which: exposums wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures will forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposures with forbestance measures	Of which:		Of which: exposures with forbeizance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbearence measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	2,098	2,094	0	215	3	۰	1	19	18	0	9	1	۰	1	1,744	3	2,376	2,369	0	537	7		7	36	35	0	24	1	0	1	1,932	4
of which: Households	6	6			0				0			0				۰	14	14			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			0				0			0				۰	0	۰			0			0	۰			0				0
of which: Non-financial corporations	2,090	2,086	0	215	3	۰	1	19	18	0	9	1		1	1,737	3	2,359	2,352	0	535	7	۰	7	36	35	0	24	1	0	1	1,917	4
of which: Small and Medium-sized Enterprises	1,956	1,952			3			18	17			1				3	2,167	2,161			6			33	32							3
of which: Collateralised by commercial immovable property	68	68														۰	76	74			2			1	1			0				2



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 31,	03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(rein EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)	Non-performi	ng Of which: exposures with forbeitrance measures	Of which: Unlikely to pay that are not past-due <- 90 days			Of which: eopoisunis with forbearance massures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant receipts in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: soposans with forbarance measures	Of which: Unitely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active BBA-compliant moratoria	8,028	7,330	472	2,094	698	472	665	438	102	30	85	336	253	311	0	92	8,576	7,861	296	2,218	695	459	659	428	93	10	66	335	252	309	0	35
of which: Households	3,426	3,376	110	627	50	26	49	6	3	1	3	3	2	3	0	4	3,276	3,226	106	764	52	26	20	7	4	1	3	3	2	3	0	7
of which: Collaboralised by residential immovable property	3,284	3,241	104	590	43	23	43	3	2	0	2	1	1	1	0	3	3,210	3,160	105	746	50	25	46	6	3	1	3	3	2	3	0	7
of which: Non-financial corporations	4,495	3,867	360	1,410	627	426	595	410	97	29	79	313	232	288	0	89	5,208	4,566	187	1,396	642	432	607	49	86		60	332	250	306		28
of which: Small and Medium-sized Enterprises	4,081	3,511	330	1,277	570	407	570	364	89	27	74	275	222	275	0	89	4,812	4,225	169	1,266	587	414	585	373	79	7	26	293	238	292	0	28
of which: Collaboratised by commercial immovable property	1,679	1,386	78	628	293	147	261	161	34	3	30	127	68	101	0	72	1,666	1,359	109	657	308	155	275	171	30	4	26	141	81	116	0	

								As of 31	(03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-performi	ng					Performing			Non-performe	ng			Performing			Non-performi	ng			
(min EUR)			Of which: exposures wit forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranter received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit task since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbstrance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Loans and advances with expined EBA-compliant monatoria	3,012	2,853	107	385	159	71	133	76	31	1	15	45	19	35	0	30	3,425	3,186	281	594	219	130	181	143	52	19	37	91	60	24	0	33
of which: Households	2,370	2,259	41	221	110	61	96	50	25	1	11	32	16	26	0	29	2,365	2,232	50	261	133	73	100	70	26	1	14	44	21	32	0	32
of which: Collateralised by residential immovable property	1,660	1,597	27	140	63	37	60	23	9	0	4	34		13	0	9	1,627	1,563	28	144	64	39	8	25		0	4	16	10	15	0	13
of which: Non-financial corporations	641	592	67	164	49	9	37	19	6	1	3	13	3	9	0	1	1,019	953	231	333	66	37	55	53	26	10	22	27	19	23		1
of which: Small and Medium-sized Enterprises	393	357	14	65	36	9	30	13	4	0	2	9	3		0	1	723	675	166	235	47	31	39	42	23	18	20	19	15	16	0	1
of which: Collaboralised by commercial immovable property	130	106	s	30	25	4	22	s	1	0		s	1	4	0	1	354	325	154	173	29	20	24	27	19	17	18	9				

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															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing								Non-perform				Performing			Non-performi				
(min EUR)			Of which: exposures wi forbeirance measures	Of which: Instruments with significant increase in oxid risk sino initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	2,639	2,632	0	613	7	۰	6	30	37	۰	24	1	۰	1	2,125	1	2,830	2,817	0	355	13		11	38	35	0	16	4	0	3	2,241	6
of which: Households	15	15			۰			0	0			0				0	16	16			0			0	۰			0				
of which: Collaboralised by residential immovable property	0				۰			0	0			0				0	0				0			0	۰			0				۰
of which: Non-financial corporations	2,621	2,614	0	612	7		6	38	37	0	24	1		1	2,110	1	2,813	2,800	0	353	13	0	11	38	34	0	15	4	0	3	2,226	6
of which: Small and Medium-sized Enterprises	2,399	2,392			7			25	34			1				1	2,540	2,527			13			34	31			4				6
of which: Collaboralised by commercial immovable property	85	84			2			1	1			0				0	90	86			3			1	1			0				