



2021 EU-wide Transparency Exercise

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

2021 EU-wide Transparency Exercise

Key Metrics

Banco Comercial Português, SA

(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
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

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Leverage ratio

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(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,173	6,187	6,048	6,021	C 47.00 (r310,c010)	
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)	
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]	

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Capital

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		(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
OWN FUNDS Transitional period	A	OWN FUNDS	7,206	7,212	7,074	7,085	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,655	5,657	5,555	5,527	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,739	4,740	4,740	4,740	C 01.00 (9103,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	795	892	766	761	C 01.00 (9130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,107	-3,192	-3,273	-3,132	C 01.00 (9180,010)	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 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,010)	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 (9230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-71	-54	13	31	C 01.00 (9250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-275	-229	-223	-222	C 01.00 (9300,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	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 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-41	-25	-12	-14	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-34	-93	-95	-287	C 01.00 (9390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,010)	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 (9440,010)	Article 36(1) point (i) 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 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 270(2) of CRR, Articles 36(1) point (k) (iii) and 133(8) of CRR and Articles 36(1) point (k) (iv) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	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 (9480,010)	Articles 4(27), 36(1) point (l), 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 (9490,010)	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 (9500,010)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-140	-146	-165	-160	C 01.00 (9510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-2	C 01.00 (9510,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				-21	C 01.00 (9510,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,010)	Article 36(1) point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-112	-126	-137	-117	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	14	6	37	42	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9220,010)	Articles 48(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 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	71	64	55	56	C 01.00 (9250,010)	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 (9300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	532	536	530	535	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	1	1	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,187	6,194	6,085	6,063	C 01.00 (9101,010)	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 (9700,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,085	1,084	1,050	1,063	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-59	-59	-59	-40	C 01.00 (9610,010) + C 01.00 (9320,010) + C 01.00 (9530,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9700,010) + C 01.00 (9710,010) + C 01.00 (9710,010)	
	A.4.3	Tier 2 transitional adjustments	-7	-7	-2	-1	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	46,211	46,413	45,883	47,379	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	98	91	81	84	C 05.01 (9101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.24%	12.19%	12.11%	11.67%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.39%	13.35%	13.26%	12.80%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.59%	15.54%	15.42%	14.95%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,641	5,651	5,518	5,485	1A.3-A.1.13-A.1.21+MIN(A.3-A.1.13-A.1.21-A.3.2)+MIN(A.4-A.1.21-A.3.2-A.1.13)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.23%	12.20%	12.05%	11.60%	(B.1)/(D-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	62	58	46	45	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	95	91	69	70	C 05.01 (9440,010)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Banco Comercial Português, SA

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
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 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(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.

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P&L

Banco Comercial Português, SA

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(m€ 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, net	64	63	20	60
Gains or (-) losses on financial assets and liabilities held for trading, net	-29	51	65	112
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-15	-69	-64	-125
Gains or (-) losses from hedge accounting, net	-4	-2	1	1
Exchange differences (gain or (-) loss), net	84	92	21	28
Net other operating income /(expenses)	2	12	4	15
TOTAL OPERATING INCOME, NET	1,773	2,384	600	1,211
(Administrative expenses)	726	979	224	522
(Cash contributions to resolution funds and deposit guarantee 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 ²	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 subsidiaries, 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 subsidiaries, 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	146	183	58	12

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Banco Comercial Português, SA

(mín EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
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)(i); 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)(i); 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".

(mín EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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 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 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 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 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 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 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	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)
	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	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)
	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.⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	8	14	2	2	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	153	231	119	197	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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

Banco Comercial Português, SA

(min EUR)	SA		1M											1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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	LAST 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 (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
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	1	1	0	0	0	0							0	0	0	0									
Equities	2	0	1	0	1	0							1	0	1	0									
Of which: General risk	0	0	1	0	1	0							1	0	1	0									
Of which: Specific risk	2	0	0	0	0	0							0	0	0	0									
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	0	682		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021												
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	0	0	0	0	0	0							0	0	0	0									
Total	1,605	1,697	11	3	29	8	0	0	0	0	0	502	24	4	63	14	0	0	0	0	0	0	1,093		

Market risk template does not include CLI positions under the particular approach for position risk in CLIs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	19,067	22,229	1,309		19,727	23,138	1,440	
	Regional governments or local authorities	1,139	465	123		1,262	702	149	
	Public sector entities	313	278	293		301	220	212	
	Multilateral Development Banks	40	40	0		40	40	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,618	1,733	479		2,609	1,707	470	
	Corporates	15,716	5,366	5,026		15,307	5,203	4,888	
	of which: SME	4,338	2,427	2,133		4,163	2,346	1,966	
	Retail	5,769	5,124	3,744		5,361	5,294	3,873	
	Secured by mortgages on immovable property	799	355	317		790	544	311	
	of which: SME	2,196	2,007	1,008		2,084	1,874	917	
	Exposures in default	12	5	2		624	462	226	
	Items associated with particularly high risk	890	441	491	393	883	461	538	350
	Exposures in default	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	102	102	89		100	100	86	
	Equity	31	31	77		30	30	75	
	Other exposures	95	95	95		91	91	91	
	Standardised Total ⁴	41,841	38,015	12,761	648	42,300	38,884	12,715	573

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
PORTUGAL	(in EUR, %)								
	Central governments or central banks	9,753	12,311	16		11,401	14,111	16	
	Regional governments or local authorities	1,065	435	127		1,203	677	131	
	Public sector entities	177	177	177		175	174	174	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	870	389	131		946	388	124	
	Corporates	4,009	2,028	1,946		3,781	1,986	1,867	
	of which: SME	2,117	1,093	988		1,986	1,084	962	
	Retail	141	333	82		136	138	86	
	Secured by mortgages on immovable property	304	135	77		285	75	75	
	of which: SME	26	49	27		25	14	14	
	Exposures in default	138	29	33	17	122	23	24	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	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 ⁴	15,074	12,761	4,188	350	15,074	12,715	4,188	350

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
POLAND	(in EUR, %)								
	Central governments or central banks	5,665	5,665	14		4,143	4,420	23	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	40	33	16		37	31	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	77	69	31		76	57	5	
	Corporates	4,575	2,775	2,386		4,552	2,715	2,497	
	of which: SME	2,104	1,254	1,066		2,097	1,224	968	
	Retail	5,141	4,742	3,484		5,136	4,913	3,613	
	Secured by mortgages on immovable property	1,838	1,603	773		1,762	1,587	709	
	of which: SME	451	227	168		447	225	167	
	Exposures in default	555	318	354	233	627	387	431	238
	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	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	10,277	10,277	3,854	350	10,277	10,277	3,854	350

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
MOZAMBIQUE	(in EUR, %)								
	Central governments or central banks	1,088	1,082	1,233		1,120	1,164	1,350	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	96	67	100		88	115	23	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	23	7		47	45	17	
	Corporates	330	138	201		278	103	150	
	of which: SME	31	15	17		26	11	11	
	Retail	112	64	64		107	83	61	
	Secured by mortgages on immovable property	10	10	3		10	3	3	
	of which: SME	281	274	206		266	256	193	
	Exposures in default	14	14	5		13	12	6	
	Items associated with particularly high risk	174	83	92	82	97	58	66	32
	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	31	31	77		30	30	75	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	1,614	1,614	1,614	96	1,614	1,614	1,614	96

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	1,416	1,416	0		1,420	1,420	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	104	91	44		131	125	61	
	Corporates	169	113	147		147	125	125	
	of which: SME	2	2	2		2	2	2	
	Retail	2	2	2		2	2	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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	0	0	0		0	0	0	
	Standardised Total ⁴	1,620	1,620	1,620	0	1,620	1,620	1,620	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(m EUR, %)								
	Central governments or central banks	7	7	0		6	6	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	714	679	110		621	602	107	
	Corporates	26	25	25		7	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	2		4	2	2	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	(m EUR, %)								
	Central governments or central banks	1,141	1,141	0		1,132	1,132	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	3		3	3	3	
	Corporates	0	0	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	4	2	2		3	2	2	
	of which: SME	1	1	1		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(m 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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	11		11	11	11	
	Corporates	12	10	9		9	7	7	
	of which: SME	4	4	3		2	2	1	
	Retail	2	1	1		2	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 8	(m 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	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		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(m 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	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		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(m 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	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		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Comercial Portugal, SA

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	22,39	25,72	1,538		22,710	26,679	1,604	
	Regional governments or local authorities	1,499	1,591	140		1,524	1,715	141	
	Public sector entities	301	362	277		483	375	400	
	Multilateral Development Banks	39	39	0		22	22	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,623	1,731	468		2,694	1,869	534	
	Corporates	9,203	5,330	4,031		9,366	5,211	4,860	
	of which: SME	4,123	2,365	1,907		4,201	2,410	1,888	
	Retail	6,149	5,439	3,082		6,549	5,761	4,213	
	Secured by mortgages on immovable property	808	330	300		800	604	365	
	of which: SME	2,160	1,897	918		2,226	1,957	956	
	Exposures in default	650	477	260		650	500	280	
	Exposures associated with particularly high risk	854	465	518	340	699	305	345	353
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	110	110	97		98	98	97	
	Collective investments undertakings (CIU)	30	30	74		23	23	57	
	Equity	60	60	69		70	70	70	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	45,179	41,699	13,010	606	46,089	43,076	13,334	594

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	12,569	13,603	17		11,189	13,902	17	
	Regional governments or local authorities	1,291	1,274	137		1,187	681	136	
	Public sector entities	175	175	175		307	263	263	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	947	562	110		961	1,173	124	
	Corporates	3,805	1,920	1,802		3,710	1,831	1,706	
	of which: SME	2,003	1,066	920		1,972	1,038	873	
	Retail	332	332	17		332	147	81	
	Secured by mortgages on immovable property	321	142	81		333	143	81	
	of which: SME	107	32	17		103	30	15	
	Exposures in default	107	20	20	51	103	19	19	49
	Exposures 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 5Y credit assessment	0	0	0		0	0	0	
	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 ⁴				173				150

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
POLAND	Central governments or central banks	5,106	5,429	14		5,109	5,553	14	
	Regional governments or local authorities	0	0	0		0	24	0	
	Public sector entities	34	20	14		37	21	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	63	54	12		16	13	1	
	Corporates	4,383	2,217	2,471		4,508	2,813	2,353	
	of which: SME	1,995	1,170	824		2,161	1,304	1,008	
	Retail	5,481	5,033	3,706		5,661	5,133	3,500	
	Secured by mortgages on immovable property	471	386	221		549	449	256	
	of which: SME	1,807	1,578	715		1,839	1,612	728	
	Exposures in default	106	455	238		631	468	228	
	Exposures associated with particularly high risk	605	371	415	232	453	213	244	217
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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	0	0	0		0	0	0	
	Standardised Total ⁴				300				337

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,251	1,252	1,497		1,342	1,342	1,383	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	91	91	87		139	80	80	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	50	48	10		45	43	9	
	Corporates	376	161	238		287	124	183	
	of which: SME	27	11	12		21	9	11	
	Retail	118	88	66		130	98	73	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	295	285	185		332	314	212	
	Exposures in default	11	11	5		15	13	6	
	Exposures associated with particularly high risk	101	59	67	38	98	56	65	40
	Covered bonds	1	1	2		2	2	3	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	30	30	74		23	23	57	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				49				50

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	1,409	1,409	0		1,631	1,631	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	131	122	60		168	166	82	
	Corporates	136	113	112		151	100	99	
	of which: SME	18	18	18		17	17	17	
	Retail	2	2	1		3	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Exposures 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 5Y 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	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	(in EUR, %)								
	Central governments or central banks	4	4	0	0	599	599	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	579	551	88	88	636	615	110	110
	Corporates	8	7	7	8	8	7	4	4
	of which: SME	1	0	0	1	1	0	0	0
	Retail	3	2	1	3	3	2	2	2
	of which: SME	2	1	0	2	2	1	1	1
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				1

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	(in EUR, %)								
	Central governments or central banks	1,100	1,100	0	0	1,100	1,100	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	29	25	12	29	29	27	29	29
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	4	4	3	4	4	3	3	3
	of which: SME	1	1	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	9	9	9	9	9	9	9	9
	Corporates	21	19	19	29	29	26	23	23
	of which: SME	2	2	2	12	12	12	12	12
	Retail	1	1	1	1	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 8	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(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 effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco Comercial Português, SA

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
(in EUR, %)													
Consolidated data	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	15,143	2,017	15,113	11,404	305	1,337	15,402	1,723	15,103	11,308	298	1,162
	Corporates - Of Which: Specialised Lending	1,206	6	1,137	1,802	0	5	1,225	6	1,185	1,107	0	6
	Corporates - Of Which: SME	7,402	728	4,906	3,371	144	446	7,885	640	5,072	3,440	159	418
	Retail	31,973	1,077	25,117	6,163	1,258	351	33,233	1,018	29,301	6,003	1,155	196
	Retail - Secured on real estate property	23,815	644	23,785	4,480	724	138	23,887	602	23,854	4,336	665	165
	Retail - Secured on real estate property - Of Which: SME	951	45	93	189	39	9	1,332	49	1,389	230	41	12
	Retail - Secured on real estate property - Of Which: non-SME	22,863	599	22,863	4,312	686	130	22,555	553	22,565	4,106	624	153
	Retail - Qualifying Revolving	2,752	53	1,419	436	91	43	2,601	53	1,435	440	88	45
	Retail - Other Retail - Of Which: SME	5,486	380	3,814	1,247	442	170	5,594	383	4,023	1,236	403	186
	Retail - Other Retail - Of Which: non-SME	2,094	188	1,567	463	177	66	3,367	171	1,700	484	194	79
	Equity	2,412	102	2,347	703	266	104	2,376	101	2,333	742	247	107
Other non credit-obligation assets		1,399	0	1,389	3,101	0		1,392	0	1,369	3,060	0	
IRB Total ²					26,110						26,970		

(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 effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
(in EUR, %)													
PORTUGAL	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	13,564	10,365	283	1,094
	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	7,954	727	4,884	3,332	144	445	7,705	640	4,978	3,381	159	417
	Retail	23,204	848	20,654	6,075	905	217	23,433	788	20,804	6,003	806	257
	Retail - Secured on real estate property	16,458	451	16,436	2,732	406	40	16,494	409	16,469	2,600	350	64
	Retail - Secured on real estate property - Of Which: SME	936	45	905	164	39	9	1,304	48	1,278	225	41	12
	Retail - Secured on real estate property - Of Which: non-SME	15,522	406	15,530	2,568	367	32	15,190	361	15,199	2,374	310	52
	Retail - Qualifying Revolving	1,993	23	942	189	48	11	1,622	23	944	164	66	12
	Retail - Other Retail - Of Which: SME	5,352	373	3,676	1,174	432	166	5,207	366	3,793	1,151	390	162
	Retail - Other Retail - Of Which: non-SME	2,985	187	1,562	462	176	66	3,157	170	1,694	482	153	79
	Equity	2,457	106	2,114	713	256	100	2,140	105	2,099	659	236	103
Other non credit-obligation assets		1,240	0	1,237	2,658	0	0	1,225	0	1,216	2,608	0	0
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 effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
(in EUR, %)													
POLAND	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	8	0	2	1	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	0	0	0	0	0	0	0	0	0	0
	Retail	6,923	186	6,731	1,775	304	123	6,942	190	6,740	1,775	303	127
	Retail - Secured on real estate property	5,918	162	5,918	1,539	0	95	5,923	166	5,923	1,531	0	289
	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	0	0	9	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5,909	162	5,909	1,535	0	95	5,914	166	5,914	1,528	0	289
	Retail - Qualifying Revolving	1,005	24	813	144	14	28	1,019	24	816	144	13	29
	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		21	0	21	79	0	0	21	0	21	79	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 effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
(in EUR, %)													
MOZAMBIQUE	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	182	182	182	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	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													
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 effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
(in EUR, %)													
SPAIN	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	162	0	160	166	0	1	177	0	174	182	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12	0	12	12	0	0	22	0	22	21	0	0
	Retail	27	1	25	4	1	0	29	1	26	4	1	0
	Retail - Secured on real estate property	23	1	23	3	0	0	23	1	22	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	1	22	3	0	0	23	1	22	3	0	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	1	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco Comercial Português, SA

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: subordinated				Of which: defaulted	Of which: subordinated			
(m EUR, %)													
FRANCE	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	36	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	2	0	1	0	0	0	0
	Retail	272	7	254	45	9	1	276	7	257	46	9	2
	Retail - Secured on real estate property	222	5	222	35	5	0	226	5	225	35	5	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	3	1	29	1	27	7	3	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	28	1	27	7	3	1	28	1	27	7	3	1
	Equity	36	0	36	10	0	0	36	0	36	10	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
ITALY	(m EUR, %)												
	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	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	2	0	8	0	8	2	0	0	0
	Retail - Secured on real estate property	6	0	6	2	0	6	0	7	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	7	2	0	6	0	7	1	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	1	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	1	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions
				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted	
NETHERLANDS	(m EUR, %)												
	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	532	0	531	227	0	0	941	0	941	665	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	10	0	10	13	0	0	11	0	11	11	0	0
	Retail	23	0	22	3	0	0	23	0	22	3	0	0
	Retail - Secured on real estate property	19	0	19	3	0	0	20	0	20	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	3	0	0	20	0	20	3	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
Country of Counterpart 8	(m EUR, %)												
	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	0	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
Country of Counterpart 9	(m EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: off-balance				Of which: defaulted	Of which: off-balance			
Country of Counterpart 10	(see IRB, %)												
	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: Specialized 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	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

IRB Approach												
As of 31/03/2021												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
			(in EUR, %)									
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	15,501	1,005	15,149	11,543	293	1,103	19,523	1,597	15,340	11,720	313
	Corporates - Of Which: Specialised Lending	1,204	5	1,139	990	0	0	1,219	5	1,148	1,013	0
	Corporates - Of Which: SME	7,890	602	5,099	3,491	197	360	8,053	600	5,127	3,598	221
	Retail	32,362	960	26,336	5,670	1,004	811	32,982	883	29,846	5,873	356
	Retail - Secured on real estate property	23,975	557	23,940	4,090	574	154	24,604	521	24,569	4,282	463
	Retail - Secured on real estate property - Of Which: SME	1,332	38	1,332	202	25	34	1,373	34	1,337	193	23
	Retail - Secured on real estate property - Of Which: non-SME	22,643	519	22,643	3,888	550	145	23,232	488	23,232	4,089	440
	Retail - Qualifying Revolving	2,799	54	1,392	424	86	43	2,873	55	1,454	497	98
	Retail - Other Retail	5,588	348	4,064	1,155	344	184	5,504	395	3,824	1,094	295
	Retail - Other Retail - Of Which: SME	3,179	188	1,798	455	132	80	3,257	156	1,731	440	130
	Retail - Other Retail - Of Which: non-SME	2,409	161	2,266	700	212	104	2,248	151	2,093	654	165
	Equity	1,388	0	1,368	3,033	0	0	1,305	0	1,291	2,750	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
	IRB Total ³				25,525						25,983	

(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 effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	17,929	1,469	13,620	10,339	281	1,005	18,247	1,462	13,702	10,479	301	
	Corporates - Of Which: Specialised Lending	1,091	5	1,040	879	0	0	1,104	5	1,046	898	0	
	Corporates - Of Which: SME	7,817	601	5,032	3,441	197	369	7,937	600	5,016	3,462	221	
	Retail	25,549	794	26,820	3,665	666	247	21,960	663	21,176	3,536	378	
	Retail - Secured on real estate property	16,603	370	16,589	2,429	269	56	17,075	343	17,037	2,379	239	
	Retail - Secured on real estate property - Of Which: SME	1,315	38	1,287	197	25	9	1,357	33	1,320	187	0	
	Retail - Secured on real estate property - Of Which: non-SME	15,289	333	15,280	2,231	245	47	15,718	309	15,717	2,192	238	
	Retail - Qualifying Revolving	1,602	23	535	153	62	12	1,609	21	529	163	53	
	Retail - Other Retail	5,743	341	3,886	1,083	335	180	5,275	299	3,610	1,015	285	
	Retail - Other Retail - Of Which: SME	3,169	167	1,762	454	132	80	3,334	154	1,713	428	108	
	Retail - Other Retail - Of Which: non-SME	2,574	174	2,123	629	203	100	1,942	145	1,896	587	177	
	Equity	1,305	0	1,300	2,549	0	0	1,157	0	1,157	2,420	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	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 effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	5	0	2	2	0	0	4	0	1	2	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	0	
	Retail	6,924	189	6,704	1,707	295	121	7,087	186	6,947	2,022	238	
	Retail - Secured on real estate property	5,894	164	5,891	1,470	281	95	5,997	159	5,995	1,708	205	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	5,894	163	5,891	1,466	281	95	5,997	158	5,987	1,704	205	
	Retail - Qualifying Revolving	1,030	25	809	238	16	36	1,060	26	851	214	51	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	21	0	21	60	0	0	21	0	21	61	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 effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
MOZAMBIQUE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	109	102	108	7	6	108	102	108	7	7	6	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	7	7	0	0	0	7	7	0	0	0	0	
	Retail	30	0	26	10	0	29	0	25	10	0	0	
	Retail - Secured on real estate property	9	0	8	1	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	
	Retail - Secured on real estate property - Of Which: non-SME	9	0	8	1	0	9	0	8	1	0	0	
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	19	0	18	9	0	18	0	17	9	0	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	19	0	18	9	0	18	0	17	9	0	0	
	Equity	1	0	1	5	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 effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)													
SPAIN	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	177	0	174	182	0	1	183	0	181	186	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	25	0	22	0	0	0	24	0	24	23	0	0
	Retail	27	1	25	4	1	0	28	1	27	5	1	0
	Retail - Secured on real estate property	21	0	21	2	0	0	22	0	23	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	21	2	0	0	22	0	23	3	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	4	1	4	2	1	0
	Retail - Other Retail	4	1	4	1	0	0	4	1	4	2	1	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	1	1	1	1	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	0	0	0	0	0	0	0	0	0	0	0	0	
SIB Total													

		IRB Approach															
		As of 31/03/2021						As of 30/06/2021									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
FRANCE	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	45	24	38	17	4	14	40	24	35	14	4	14				
	Corporates - Of Which: Specialised Lending	15	0	12	11	0	0	13	0	11	10	0	0				
	Corporates - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0	0				
	Retail	277	7	257	42	8	2	277	5	256	38	6	2				
	Retail - Secured on real estate property	226	5	226	33	5	0	226	4	228	30	3	0				
	Retail - Secured on real estate property - Of Which: SME	1	0	235	33	5	1	229	4	228	30	3	1				
	Retail - Secured on real estate property - Of Which: non-SME	225	5	2	0	0	0	5	2	0	0	0	0				
	Retail - Qualifying Revolving	24	0	24	0	0	0	24	0	24	0	0	0				
	Retail - Other Retail	27	1	25	7	2	1	22	1	21	6	2	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	26	1	25	7	2	1	22	1	21	6	2	1				
	Equity	37	0	37	92	0	0	36	0	36	91	0	0				
	Other non credit-obligation assets																
IRB Total																	

[illegible]

[illegible]

(min EUR)

[illegible]

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Africa	180	179	0	0	3	176	0	0	0	0	44	0		
[3M - 1Y]		229	228	0	0	5	223	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		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		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		409	407	0	0	8	399	0	0	0	0	44	0	633	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		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		
[10Y - more]		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	

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 counterpart 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 counterpart (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 counterpart (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	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	0	
[10Y - more]		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]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		219	218	0	0	0	218	0	0	0	0	0	0	0	
[10Y - more]		297	297	0	0	0	297	0	0	0	0	0	0	0	
Total		515	515	0	0	0	515	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	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	0	
[10Y - more]		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]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Estonia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															

[illegible]

(min EUR)		As of 30/06/2021													Risk weighted exposure amount			
		Direct exposures																
		On balance sheet				Derivatives				Off balance sheet								
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Luxembourg	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] Total			Malta	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] Total				Netherlands	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] Total					Poland	3	3	0	0	0	3	0	0	0	0	8	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total						Portugal	194	194	0	0	188	6	0	0	0	16	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total							Romania	1,947	1,947	0	0	1,935	12	0	0	0	3	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total								Slovakia	573	573	0	0	566	7	0	0	0	1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia								1,225	1,225	0	0	1,219	16	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total									328	328	0	0	325	33	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			2						2	0	0	2	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			4,280	4,280					0	0	4,202	78	0	0	0	28	0	21
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			654	654	0				0	654	0	0	0	0	22	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			655	655	0	0			43	612	0	0	0	65	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			61	61	0	0	51		10	0	0	0	0	0	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			23	23	0	0	18	5	0	0	0	0	0	0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,937	1,936	0	0	1,875	62	0	0	0	0	0	0					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		6,111	6,108	0	0	5,615	492	0	0	0	0	328	0					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		504	503	0	0	339	364	0	0	0	0	44	0					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		9,947	9,941	0	0	7,742	2,200	0	0	0	0	458	0	416				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		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] Total																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total																		

		As of 30/06/2021												
		Direct exposures											Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions
(mln EUR)														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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 0 478 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Hong Kong													

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	10	10	0	0	0	10	0	0	0	0	66	0		
[3M - 1Y]		110	110	0	0	0	110	0	0	0	0	27	0		
[1Y - 2Y]		52	51	0	0	0	51	0	0	0	0	0	0		
[2Y - 3Y]		92	91	0	0	0	91	0	0	0	0	0	0		
[3Y - 5Y]		143	143	0	0	0	143	0	0	0	0	0	0		
[5Y - 10Y]		37	36	0	0	0	36	0	0	0	0	0	0		
Total		64	64	0	0	0	64	0	0	0	0	0	0		
		508	506	0	0	0	506	0	0	0	0	93	0	813	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		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	

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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterpart (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Comercial Português, SA

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	3,584	0	0	0	0	0	0	0	0	0	4,985	0	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	0	0
General governments	15,399	0	0	0	0	4	0	0	0	14,625	0	0	0	0	5	0	0	0	0	0
Credit institutions	333	0	0	0	0	0	0	0	0	359	0	0	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	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	0	0
General governments	1,179	0	0	0	0	5	0	0	0	1,125	0	0	0	0	4	0	0	0	0	0
Credit institutions	666	0	0	0	0	0	0	0	0	683	0	0	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		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ 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 F 18.00 / F 19.00), 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.⁽⁵⁾ 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.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
 Banco Comercial Português, SA

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	6,252	0	0	0	0	0	0	0	0	0	4,426	0	0	0	0	0	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	0	98	98	15	13	72	5	10	10	10
Central banks	875	0	0	0	0	0	0	0	0	1,029	0	0	0	0	0	0	0	0	0	0
General governments	15,509	0	0	0	0	5	0	0	0	17,668	0	0	0	0	6	0	0	0	0	0
Credit institutions	430	0	0	0	0	0	0	0	0	509	0	0	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	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	10	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	1,068	1,068
Central banks	252	0	0	0	0	0	0	0	0	148	0	0	0	0	0	0	0	0	0	0
General governments	1,116	0	0	0	0	4	0	0	0	1,162	0	0	0	0	4	0	0	0	0	0
Credit institutions	527	0	0	0	0	0	0	0	0	508	0	0	0	0	0	0	0	0	0	0
Other financial corporations	894	0	186	186	186	8	156	156	26	933	0	184	184	184	8	123	123	59	59	59
Non-financial corporations	19,757	10	1,708	1,707	1,708	269	960	959	664	20,596	18	1,664	1,663	1,663	295	954	953	616	616	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	458	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	323	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	393	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	367	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	16	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	1,078	1,078
OFF-BALANCE SHEET EXPOSURES	16,046		409	409	409	22	81	81	166	15,870		402	402		20	83	83	166	166	166

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) 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 F 18.00 / F 19.00), 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.

(5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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

⁽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 F 18.00 / F 19.00), 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

Forborne exposures

Banco Comercial Português, SA

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	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	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	0	0	0
General governments	58	0	1	0	44	0	61	0	1	0	46	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	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 F 18.00 / F 19.00), 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

(m€ EUR)	As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/09/2021						
	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Of which: non-perform	Of which: defaulted		Of which loans and advances subject to impairment	Accumulated impairment ¹	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Of which: non-perform	Of which: defaulted		Of which loans and advances subject to impairment	Accumulated impairment ¹					
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 quarrying	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	3,992	266	265	3,906	155	0	3,850	262	262	3,851	162	0	4,020	235	235	4,017	203	0	4,149	217	217	4,149	203	0				
D Electricity, gas, steam and air conditioning	308	0	0	308	3	0	302	0	0	302	2	0	300	0	0	300	2	0	283	1	1	283	1	0				
E Water supply	227	17	17	227	11	0	225	15	15	225	17	0	232	16	16	232	17	0	223	15	15	227	17	0				
F Construction	1,692	246	246	1,682	114	0	1,720	221	220	1,720	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	208	3,648	167	0	3,648	169	169	3,648	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				
J 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	387	16	16	387	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 activities	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	19,243	1,813	1,805	19,234	1,233	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 opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

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

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	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%	952	827		165	74	8,147	7,889		258	181	8,143	7,894		249	185	6,571	6,300		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	301	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	43,037	40,804	36	2,233	1,250	44,885	41,420	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	6,505	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 5% or above.

	Gross carrying amount	As of 30/09/2020												As of 31/12/2020																																																																																																														
		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be recovered		Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be recovered		Gross carrying amount																																																																																																									
		Performing	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Non-performing	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures that are not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 2)	Of which: exposures with reference to COVID-19 with significant risk increase (Stage 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(in EUR)	As of 30/09/2020																	As of 31/12/2020																																																																																													
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the allowance that can be classified					Gross carrying amount		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the allowance that can be classified					Gross carrying amount																																																																										
	Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Performing			Non-performing																																																																													
	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with 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COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 days	Of which: exposures with significant credit risk stress measures that are not past due <= 90 days	Of which: exposures with reference to COVID-19 that are not past due <= 90 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	(in EUR)	As of 30/09/2020																As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the impairment that can be recognized	Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the impairment that can be recognized	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
				Performing		Non-performing		Performing		Non-performing		Performing						Non-performing		Performing		Non-performing		Performing		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
		Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with insurance measures	Of which: counterparties with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					

(in EUR)	As of 31/03/2023														As of 30/09/2023																	
	Gross carrying amount														Gross carrying amount																	
	Accumulated impairment, accumulated negative changes in fair value due to credit risk														Accumulated impairment, accumulated negative changes in fair value due to credit risk																	
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing					
	Of which: exposures with forbearance measures	Of which: Indemnities with significant increase in risk due to re-eval. Impairment that not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Indemnities to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: Indemnities with significant increase in risk due to re-eval. Impairment that not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Indemnities to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: Indemnities with significant increase in risk due to re-eval. Impairment that not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Indemnities to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: Indemnities with significant increase in risk due to re-eval. Impairment that not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Indemnities to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: Indemnities with significant increase in risk due to re-eval. Impairment that not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Indemnities to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: Indemnities with significant increase in risk due to re-eval. Impairment that not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Indemnities to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: Indemnities with significant increase in risk due to re-eval. Impairment that not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Indemnities to pay that are not past-due <= 90 days				
Netly originated loans and advances subject to public guarantee schemes	2,626	2,632	0	613	7	0	6	38	37	0	34	1	0	1	2,125	1	2,630	2,637	0	353	15	0	11	36	35	0	36	4	0	3	2,241	0
of which: Households	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	16	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Non-Financial corporations	2,611	2,616	0	613	7	0	6	38	37	0	34	1	0	1	2,119	1	2,613	2,630	0	353	12	0	11	36	34	0	35	4	0	3	2,236	0
of which: Small and Medium-sized Enterprises	2,396	2,392	0	7	0	35	34	1	1	0	0	1	2,340	2,337	0	15	0	2,394	2,397	0	34	31	0	34	31	0	34	4	0	3	2,196	0
of which: Collateralised by commercial immovable property	85	84	0	2	0	1	1	1	1	0	0	0	0	0	0	0	0	80	80	0	3	3	0	1	1	1	1	1	1	1	1	