



# 2025 EU-wide Stress Test

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

## 2025 EU-wide Stress Test: Summary

Banco Comercial Português, SA

RowNum	(mIn EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	2,830		3,055	3,167	3,178	2,374	2,682	2,731
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	156		-2	-2	-2	-624	20	20
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-225		-319	-274	-250	-1,455	-691	-547
4	<b>Profit or (-) loss for the year</b>	<b>1,006</b>		<b>1,235</b>	<b>1,439</b>	<b>1,475</b>	<b>-166</b>	<b>695</b>	<b>869</b>
5	Coverage ratio: non-performing exposure (%)	54.72%		45.35%	41.83%	39.84%	49.58%	45.79%	44.15%
6	Common Equity Tier 1 capital	6,563	6,611	7,206	7,713	7,816	5,861	6,298	6,587
7	Total Risk exposure amount (all transitional adjustments included)	40,128	41,555	41,887	41,792	41,765	43,077	43,838	44,232
8	<b>Common Equity Tier 1 ratio, %</b>	<b>16.36%</b>	<b>15.91%</b>	<b>17.20%</b>	<b>18.46%</b>	<b>18.71%</b>	<b>13.61%</b>	<b>14.37%</b>	<b>14.89%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>16.31%</b>	<b>15.79%</b>	<b>17.08%</b>	<b>18.33%</b>	<b>18.58%</b>	<b>13.51%</b>	<b>14.27%</b>	<b>14.79%</b>
10	Tier 1 capital	7,057	7,115	7,704	8,211	8,314	6,356	6,796	7,085
11	Total leverage ratio exposures	110,446		110,446	110,446	110,446	110,446	110,446	110,446
12	<b>Leverage ratio, %</b>	<b>6.39%</b>	<b>6.44%</b>	<b>6.98%</b>	<b>7.43%</b>	<b>7.53%</b>	<b>5.76%</b>	<b>6.15%</b>	<b>6.41%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>6.37%</b>	<b>6.42%</b>	<b>6.98%</b>	<b>7.44%</b>	<b>7.53%</b>	<b>5.76%</b>	<b>6.15%</b>	<b>6.42%</b>

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2025 EU-wide Stress Test: Credit risk IRB  
Banco Comercial Português, SA

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	9,218	233	2,752	209	6,192	252	1,840	0	8,015	1,064	468	97	81	382	81.78%
7	Corporates - Of Which: Specialised Lending	0	0	692	0	0	0	567	0	519	107	0	2	1	0	100.00%
8	Corporates - Of Which: SME general corporates	4,005	188	0	0	2,476	229	0	0	2,911	605	206	49	60	152	73.69%
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail	32,726	684	0	0	5,148	641	0	0	28,214	3,622	680	511	103	250	36.75%
11	Retail - Secured by residential estate property	26,571	444	0	0	3,700	457	0	0	23,090	2,749	444	9	24	123	27.60%
12	Retail - Qualifying Revolving	2,704	63	0	0	383	54	0	0	3,027	780	63	10	28	35	56.31%
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail	3,451	177	0	0	865	129	0	0	2,697	593	174	32	51	29	53.35%
15	Retail - Other Retail - Of Which: SME	1,201	81	0	0	245	86	0	0	899	140	75	17	21	47	59.24%
16	Retail - Other Retail - Of Which: non-SME	2,250	96	0	0	620	43	0	0	1,798	453	95	15	30	46	48.13%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	759	0	0	0	1,670	0	0	0	320	0	0	18	0	0	0
19	Securitisation	3,157	11	0	0	1,782	20	0	0	2,955	75	16	2	1	1	8.25%
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	TOTAL	45,900	933	2,752	209	14,791	913	1,840	0	39,504	4,742	1,163	168	187	633	54.47%

\* Restated 31/12/2024:

RowNum		Restated 31/12/2024*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
27	Corporates	8,789	233	2,182	209	5,929	252	1,473	0	7,542	1,012	468	89	80	382	81.78%	
28	Corporates - Of Which: Specialised Lending	0	0	690	0	0	0	543	0	477	107	0	1	1	0	100.00%	
29	Corporates - Of Which: SME general corporates	3,975	188	0	0	2,451	229	0	0	2,897	603	206	48	59	152	72.68%	
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	Retail	23,366	472	0	0	3,950	480	0	0	19,767	2,859	469	41	72	141	30.01%	
32	Retail - Secured by residential estate property	18,436	276	0	0	2,274	290	0	0	16,200	2,156	278	5	13	43	14.64%	
33	Retail - Qualifying Revolving	1,615	22	0	0	242	14	0	0	1,814	132	22	5	9	10	44.26%	
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Retail - Other Retail	3,315	172	0	0	835	127	0	0	2,553	572	169	32	40	60	90	53.38%
36	Retail - Other Retail - Of Which: SME	1,200	82	0	0	245	88	0	0	898	140	75	17	21	47	59.24%	
37	Retail - Other Retail - Of Which: non-SME	2,115	90	0	0	590	39	0	0	1,655	432	90	14	20	43	48.19%	
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Equity	614	0	0	0	1,345	0	0	0	224	0	0	0	0	0	0	
40	Securitisation	2,532	1	0	0	1,503	1	0	0	3,011	63	3	2	1	1	45.91%	
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	TOTAL	35,302	708	2,182	209	12,127	653	1,473	0	29,835	3,934	939	132	155	524	55.82%	

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	10	0	0	0	0	0	0	0	9	0	0	0	0	0	0
49	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	7,401	182	0	0	1,551	212	0	0	6,776	552	181	9	28	104	57.24%
53	Retail - Secured by residential estate property	6,385	144	0	0	1,273	173	0	0	5,974	410	144	4	10	80	55.56%
54	Retail - Qualifying Revolving	1,016	39	0	0	278	40	0	0	762	142	37	5	19	24	63.72%
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	44	0	0	0	87	0	0	0	10	0	0	0	0	0	0
61	Securitisation	499	1	0	0	182	19	0	0	488	11	13	0	0	0	0.00%
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	TOTAL	7,954	195	0	0	3,882	231	0	0	7,244	563	134	9	28	104	53.41%

2025 EU-wide Stress Test: Credit risk IRB  
Banco Comercial Português, SA

Row/Num		Baseline Scenario																							
		31/12/2025				31/12/2026				31/12/2027															
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(mln EUR, %)																									
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
6	Corporates	2,774	1,012	741	30	56	444	60.28%	7,555	1,008	964	35	48	499	51.67%	7,350	1,010	1,163	34	38	546	46.91%			
7	Corporates - Of Which: Specialised Lending	509	110	16	1	2	2	28.54%	502	114	10	1	1	3	27.72%	494	117	15	1	1	4	27.40%			
8	Corporates - Of Which: SME general corporates	2,848	518	357	18	35	186	52.22%	2,774	476	473	16	20	215	44.97%	2,706	448	568	15	22	234	41.24%			
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10	Retail	27,904	3,341	1,270	58	143	400	31.49%	27,503	3,374	1,637	68	133	492	30.04%	27,109	3,393	2,013	66	117	590	29.32%			
11	Retail - Secured by residential estate property	23,470	2,560	854	28	69	199	22.93%	23,174	2,500	1,109	31	66	241	21.73%	22,890	2,640	1,353	31	63	283	21.05%			
12	Retail - Qualifying Revolving	1,777	281	150	9	27	57	51.86%	1,721	302	145	8	27	72	49.73%	1,686	308	170	8	24	84	48.50%			
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
14	Retail - Other Retail	2,657	500	267	20	48	148	48.00%	2,609	472	383	29	39	151	46.65%	2,533	444	487	28	30	221	45.45%			
15	Retail - Other Retail - Of Which: SME	853	133	132	9	16	69	51.94%	816	135	167	20	34	83	49.63%	796	124	238	18	10	112	47.04%			
16	Retail - Other Retail - Of Which: non-SME	1,804	367	175	11	31	79	45.04%	1,793	337	216	10	25	96	44.34%	1,777	321	248	10	20	109	43.95%			
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18	Equity	320	0	0	0	0	0	0	320	0	0	0	0	0	0	0	0	0	0	0	0	0			
19	Securitisation	2,955	75	14	0	1	8.25%	2,955	75	14	0	1	8.25%	2,955	75	14	0	1	8.25%	2,955	75	14	0	1	8.25%
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
21	TOTAL	38,955	4,427	2,027	96	198	848	41.83%	38,333	4,457	2,619	103	181	992	37.89%	37,740	4,478	3,192	100	156	1,137	35.63%			

Row/Num		Baseline Scenario																							
		31/12/2025				31/12/2026				31/12/2027															
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(mln EUR, %)																									
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
27	Corporates	7,129	968	725	36	53	442	60.97%	7,127	957	938	33	45	491	52.35%	6,945	953	1,124	32	36	534	47.53%			
28	Corporates - Of Which: Specialised Lending	468	110	5	1	2	2	28.67%	461	113	10	1	1	3	27.80%	454	118	14	1	1	4	27.45%			
29	Corporates - Of Which: SME general corporates	2,836	515	355	18	34	186	52.27%	2,764	472	470	16	28	212	44.95%	2,697	444	565	15	22	233	41.25%			
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
31	Retail	15,540	2,385	976	47	130	273	27.80%	15,298	2,339	1,259	59	99	345	27.41%	15,010	2,513	1,560	57	85	429	27.89%			
32	Retail - Secured by residential estate property	16,085	1,975	623	23	35	106	17.05%	15,860	1,950	823	26	52	144	17.52%	15,669	1,948	1,017	26	49	181	17.83%			
33	Retail - Qualifying Revolving	989	129	49	4	10	21	42.72%	968	135	65	4	10	28	42.43%	951	139	79	4	9	33	42.24%			
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
35	Retail - Other Retail	2,515	481	298	10	45	143	48.12%	2,470	454	371	28	38	173	46.75%	2,396	426	471	27	28	215	45.54%			
36	Retail - Other Retail - Of Which: SME	853	133	132	9	16	69	51.94%	816	135	167	20	34	83	49.64%	796	124	238	18	10	112	47.04%			
37	Retail - Other Retail - Of Which: non-SME	1,663	348	166	10	29	75	45.07%	1,654	319	203	9	23	90	44.38%	1,641	303	233	9	18	103	44.00%			
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
39	Equity	224	0	0	0	0	0	0	224	0	0	0	0	0	0	0	0	0	0	0	0	0			
40	Securitisation	2,301	63	3	0	1	45.92%	2,301	63	3	0	1	45.92%	2,301	63	3	0	1	45.92%	2,301	63	3	0	1	45.92%
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
42	TOTAL	29,384	3,617	1,698	83	163	714	42.04%	28,950	3,559	2,199	91	144	837	38.07%	28,486	3,529	2,693	88	122	965	35.61%			

Row/Num		Baseline Scenario																					
		31/12/2025				31/12/2026				31/12/2027													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(mln EUR, %)																							
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	Corporates	9	0	0	0	0	0	6.11%	9	0	0	0	0	0	6.11%	9	0	0	0	0	0	0	6.11%
49	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	Retail	6,665	568	236	9	26	120	50.60%	6,523	600	297	8	28	134	45.21%	6,426	694	350	8	27	147	41.87%	
53	Retail - Secured by residential estate property	5,927	422	179	4	10	85	47.60%	5,820	488	221	4	11	92	47.45%	5,740	529	260	4	11	97	37.54%	
54	Retail - Qualifying Revolving	737	147	57	5	16	34	59.96%	703	162	76	4	17	42	56.13%	686	165	91	4	15	49	54.20%	
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	Retail - Other Retail	0	0	0	0	0	0	54.66%	0	0	0	0	0	0	54.37%	0	0	0	0	0	0	54.09%	
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	54.66%	0	0	0	0	0	0	54.37%	0	0	0	0	0	0	54.09%	
58	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	54.66%	0	0	0	0	0	0	54.37%	0	0	0	0	0	0	54.09%	
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	Equity	31	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	0	0	
61	Securitisation	488	11	1	0	1	0	0.00%	488	11	1	0	0	0	0.00%	488	11	13	0	0	0	0.00%	
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	TOTAL	7,173	579	249	9	26	120	47.96%	7,011	660	330	8	28	134	43.32%								

2025 EU-wide Stress Test: Credit risk IRB  
Banco Comercial Português, SA

Row/Num	(mbl EUR, %)	Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	2,437	1,373	924	142	154	531	58.08%	6,622	1,414	1,463	903	142	725	48.54%	6,225	1,423	1,861	721	100	856	45.52%	
7	Corporates - Of Which: Specialised Lending	499	114	12	5	4	4	35.39%	472	125	29	3	10	34.95%	452	131	42	3	2	15	34.85%		
8	Corporates - Of Which: SME general corporates	2,690	597	435	61	90	224	51.54%	2,341	664	737	38	78	313	43.72%	2,210	614	898	32	57	371	41.36%	
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	Retail	27,595	3,584	1,424	129	323	3,372	37.32%	26,658	3,777	2,080	136	299	753	36.19%	25,701	4,031	2,784	118	261	981	35.23%	
11	Retail - Secured by residential estate property	23,249	2,709	926	59	172	236	25.52%	22,622	2,879	1,352	72	169	337	24.91%	21,898	3,134	1,851	63	158	457	28.67%	
12	Retail - Qualifying Revolving	3,774	283	131	35	48	72	66.74%	3,695	317	156	14	48	97	63.03%	3,641	330	337	13	41	139	60.67%	
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Retail - Other Retail	2,462	592	367	54	103	224	57.61%	2,411	583	572	49	63	107	55.79%	2,334	567	733	42	60	405	55.03%	
15	Retail - Other Retail - Of Which: SME	757	282	180	25	42	104	58.02%	641	204	273	16	36	151	55.31%	584	195	339	15	26	184	54.31%	
16	Retail - Other Retail - Of Which: non-SME	1,725	411	209	29	61	130	57.26%	1,670	377	299	33	47	168	56.22%	1,678	372	396	27	34	220	55.63%	
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	Equity	320	0	0	0	0	0	0	320	0	0	0	0	0	320	0	0	0	0	0	0	0	
19	Securitisation	2,955	75	14	0	1	8.25%	2,955	75	14	0	1	8.25%	2,955	75	14	0	1	8.25%				
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	TOTAL	38,217	4,836	2,364	271	477	1,065	45.18%	36,555	5,266	3,589	226	442	1,479	41.20%	35,201	5,528	4,680	193	370	1,838	39.28%	

Row/Num	(mbl EUR, %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Corporates	7,007	1,126	889	134	148	521	58.85%	6,236	1,348	1,438	85	136	703	48.92%	5,865	1,351	1,806	71	104	827	45.82%
28	Corporates - Of Which: Specialised Lending	458	114	17	4	4	4	35.46%	433	123	27	3	3	56	34.99%	416	120	39	3	7	14	34.89%
29	Corporates - Of Which: SME general corporates	2,680	594	433	61	89	223	51.52%	2,334	660	712	38	77	311	43.65%	2,204	610	892	33	56	368	41.28%
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail	19,150	2,822	1,323	108	255	389	34.65%	18,509	2,858	1,668	116	226	576	34.67%	17,814	3,014	2,268	101	194	777	34.25%
32	Retail - Secured by residential estate property	15,822	2,188	693	46	138	142	20.52%	15,447	2,154	1,038	62	129	227	21.85%	14,855	2,320	1,458	54	120	311	22.70%
33	Retail - Qualifying Revolving	986	131	50	8	18	28	56.95%	951	144	73	7	18	40	55.60%	929	147	93	6	15	51	55.25%
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	2,341	573	379	52	99	219	57.61%	2,175	563	558	48	79	311	55.71%	2,030	547	718	41	59	395	55.00%
36	Retail - Other Retail - Of Which: SME	756	182	180	25	42	104	58.02%	641	204	273	16	36	151	55.31%	584	195	339	15	26	184	54.31%
37	Retail - Other Retail - Of Which: non-SME	1,585	392	200	27	57	114	57.23%	1,535	357	285	32	44	160	56.20%	1,446	352	379	26	34	211	55.61%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	224	0	0	0	0	0	0	224	0	0	0	0	0	224	0	0	0	0	0	0	0
40	Securitisation	2,301	63	3	0	1	45.93%	2,301	63	3	0	1	45.93%	2,301	63	3	0	1	45.93%			
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	TOTAL	28,682	4,012	2,054	242	403	912	45.25%	27,330	4,269	3,109	202	362	1,283	41.27%	26,204	4,428	4,076	171	298	1,605	39.38%

Row/Num	(mbl EUR, %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	9	0	0	0	0	0	9.38%	9	0	0	0	0	0	9	0	0	0	0	0	0	9.38%
49	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	6,659	573	238	37	53	130	54.56%	6,426	723	351	16	59	156	48.51%	6,247	819	403	14	51	181	44.84%
53	Retail - Secured by residential estate property	5,922	426	180	9	24	88	48.87%	5,731	556	241	9	30	101	42.04%	5,582	642	303	8	30	115	37.93%
54	Retail - Qualifying Revolving	737	147	58	7	29	42	72.38%	694	168	80	7	29	54	68.14%	660	177	100	6	26	66	65.89%
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0</																

2025 EU-wide Stress Test: Credit risk STA  
Banco Comercial Português, SA

RowNum	(mM EUR, %)	Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1	Central banks	2,222	0	1,301	0	2,222	0	0	0	0	0	0.00%
2	Central governments	27,226	54	3,812	0	20,760	573	54	34	2	0	0.21%
3	Regional governments or local authorities	1,016	0	167	0	476	3	0	2	0	0	0.00%
4	Public sector entities	331	0	369	0	335	0	0	1	0	0	0.00%
5	Multilateral Development Banks	291	0	0	0	270	0	0	0	0	0	0.00%
6	International Organisations	4,235	0	0	0	1,678	0	0	0	0	0	0.00%
7	Institutions	1,915	0	587	0	629	0	11	0	0	0	54.54%
8	Corporates	3,662	70	3,240	82	3,271	376	148	80	36	821	55.11%
9	of which: Other - SME	784	26	593	29	792	214	56	56	25	33	59.11%
10	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11	NetS	4,442	104	3,252	179	4,137	525	460	46	48	284	61.50%
12	of which: SME	538	26	307	29	563	86	57	13	11	33	54.04%
13	Secured by mortgages on immovable property and ADC exposures	3,285	24	2,550	25	2,957	405	207	8	7	19	53.63%
14	of which: Residential immovable property	1,445	12	604	12	1,346	167	12	3	4	0	48.51%
15	of which: Commercial immovable property	793	11	605	11	693	248	24	5	3	13	56.08%
16	of which: Land, acquisition, development and construction exposures (ADC)	46	1	41	1	77	0	1	1	0	0	17.13%
17	Subordinated debt exposures	277	0	415	0	0	0	0	0	0	0	0.00%
18	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	43	0	38	0	0	0	0	0	0	0	0.00%
21	Equity	16	0	37	0	34	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
24	TOTAL	52,752	316	14,349	285	40,821	1,897	705	150	94	380	55.15%

RowNum	(mM EUR, %)	Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
25	Central banks	2,998	0	0	0	2,998	0	0	0	0	0	0.00%
26	Central governments	2,173	0	2,272	0	6,340	96	0	2	0	0	1.11%
27	Regional governments or local authorities	804	0	161	0	394	3	0	1	0	0	0.00%
28	Public sector entities	294	0	147	0	293	0	0	0	0	0	0.00%
29	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30	International Organisations	398	0	0	0	388	0	0	0	0	0	0.00%
31	Institutions	356	0	370	0	70	9	0	0	0	0	100.00%
32	Corporates	1,092	14	973	12	940	219	57	29	36	36	81.01%
33	of which: Other - SME	398	4	260	8	305	163	26	51	21	21	80.37%
34	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35	NetS	124	3	71	3	109	19	7	3	2	4	59.11%
36	of which: SME	123	3	71	3	109	19	7	3	2	4	59.10%
37	Secured by mortgages on immovable property and ADC exposures	46	0	23	0	18	30	0	0	1	0	0.00%
38	of which: Residential immovable property	36	0	17	0	11	25	0	0	1	0	0.00%
39	of which: Commercial immovable property	11	0	5	0	7	3	0	0	0	0	0.00%
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	43	0	38	0	0	0	0	0	0	0	0.00%
45	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
48	TOTAL	13,331	23	3,859	15	11,561	685	60	64	31	40	66.72%

RowNum	(mM EUR, %)	Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
49	Central banks	2,995	0	72	0	2,995	0	0	0	0	0	0.00%
50	Central governments	9,648	45	476	0	4,439	102	45	0	0	0	0.00%
51	Regional governments or local authorities	29	0	6	0	82	0	0	0	0	0	0.00%
52	Public sector entities	33	0	17	0	38	0	0	1	0	0	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	45	0	13	0	93	0	0	0	0	0	0.00%
56	Corporates	1,565	50	1,491	62	1,879	101	79	20	4	28	35.31%
57	of which: Other - SME	365	14	290	17	468	41	23	5	2	9	38.43%
58	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59	NetS	4,081	162	3,004	172	3,763	487	427	42	42	205	61.64%
60	of which: SME	401	23	228	25	447	61	49	11	8	25	53.21%
61	Secured by mortgages on immovable property and ADC exposures	1,927	19	997	19	1,950	151	31	8	3	17	53.45%
62	of which: Residential immovable property	1,274	10	560	10	1,338	122	10	3	3	5	47.60%
63	of which: Commercial immovable property	505	9	396	9	565	29	22	5	1	12	56.15%
64	of which: Land, acquisition, development and construction exposures (ADC)	46	0	41	0	77	0	0	0	0	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72	TOTAL	19,724	277	6,075	253	15,270	841	592	70	49	114	53.12%

2025 EU-wide Stress Test: Credit risk STA  
Banco Comercial Português, SA

Row/Num		Baseline Scenario																				
		31/12/2025					31/12/2026					31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	2,215	4	4	0	0	0	6.00%	2,208	7	7	0	0	0	6.00%	2,201	11	11	0	0	0	6.00%
2	Central governments	20,422	761	138	35	2	55	40.00%	20,093	1,034	228	35	2	61	40.00%	19,259	1,275	321	35	2	128	40.00%
3	Regional governments or local authorities	472	6	1	0	0	0	40.00%	468	9	2	0	0	1	40.00%	462	13	3	0	0	1	40.00%
4	Public sector entities	331	1	2	0	0	0	30.51%	331	2	2	0	0	1	30.51%	329	3	3	0	0	1	30.51%
5	Multilateral Development Banks	270	0	0	0	0	0	6.00%	270	0	0	0	0	0	6.00%	270	0	0	0	0	0	6.00%
6	International Organisations	1,676	1	3	0	0	0	6.00%	1,675	2	2	0	0	0	6.00%	1,673	3	3	0	0	0	6.00%
7	Institutions	613	16	10	2	2	3	28.68%	597	23	19	2	1	5	27.88%	583	29	27	2	0	7	27.88%
8	Corporates	1,176	358	260	18	26	26	49.47%	1,156	352	338	25	23	146	47.41%	1,098	356	443	21	161	204	46.03%
9	of which: Other - SME	750	189	124	11	20	63	50.64%	731	176	174	17	15	85	48.59%	637	175	250	13	12	118	47.09%
10	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
11	Retail	3,953	524	604	44	79	79	57.11%	3,803	575	746	42	80	406	54.42%	3,632	609	881	40	75	664	51.64%
12	of which: SME	541	82	83	5	8	40	47.90%	534	89	104	5	8	47	45.96%	493	92	121	4	7	53	43.45%
13	Secured by mortgages on immovable property and ADC exposures	1,088	447	68	6	16	33	45.74%	1,055	474	64	7	14	46	42.72%	1,062	498	134	7	14	51	43.33%
14	of which: Residential immovable property	1,307	189	25	7	9	9	36.98%	1,266	218	37	1	7	12	32.51%	1,239	234	48	1	7	15	30.51%
15	of which: Commercial immovable property	607	257	42	3	10	23	53.23%	597	254	54	5	9	27	49.55%	572	261	72	5	7	35	48.29%
16	of which: Land, acquisition, development and construction exposures (ADC)	25	1	0	0	0	1	40.00%	23	1	0	0	0	1	40.00%	21	4	3	0	1	1	40.00%
17	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21	Equity	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%
22	Securitisation	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
23	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24	TOTAL	40,176	2,151	1,090	106	124	566	51.89%	39,500	2,479	1,439	113	120	705	49.91%	38,403	2,798	1,814	106	108	854	47.33%

Row/Num		Baseline Scenario																				
		31/12/2025					31/12/2026					31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	Central banks	2,995	1	1	0	0	0	6.00%	2,992	3	3	0	0	0	6.00%	2,989	4	4	0	0	0	6.00%
26	Central governments	6,292	442	23	4	1	8	40.00%	6,238	491	36	4	1	15	40.00%	6,157	543	54	4	1	21	40.00%
27	Regional governments or local authorities	391	5	1	0	0	0	40.00%	387	9	2	0	0	1	40.00%	382	12	3	0	0	1	40.00%
28	Public sector entities	292	0	0	0	0	0	26.68%	292	1	1	0	0	0	26.68%	291	1	1	0	0	0	26.68%
29	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30	International Organisations	398	0	0	0	0	0	6.00%	398	0	0	0	0	0	6.00%	397	1	1	0	0	0	6.00%
31	Institutions	69	9	2	0	1	0	31.25%	67	9	9	0	1	1	31.25%	66	9	5	0	0	2	31.25%
32	Corporates	912	176	115	19	19	65	56.84%	881	150	172	17	14	88	51.80%	812	139	212	14	10	123	48.76%
33	of which: Other - SME	281	85	85	9	16	66	54.80%	256	107	131	15	13	66	50.88%	195	99	200	11	9	97	48.35%
34	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35	Retail	189	16	12	1	1	4	50.91%	183	15	14	1	1	4	48.79%	181	15	14	1	1	9	47.67%
36	of which: SME	106	16	12	1	1	6	50.91%	103	15	16	1	1	4	48.80%	101	15	14	1	1	9	47.68%
37	Secured by mortgages on immovable property and ADC exposures	17	27	4	3	3	1	17.80%	16	25	7	0	2	1	17.70%	15	24	9	2	2	17.65%	
38	of which: Residential immovable property	19	31	4	0	2	1	18.35%	18	25	6	0	2	1	18.32%	9	21	7	0	2	1	18.30%
39	of which: Commercial immovable property	6	3	3	0	0	0	14.17%	6	3	1	0	0	0	14.17%	6	4	1	0	0	0	14.17%
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	TOTAL	11,472	678	157	19	24	82	52.15%	11,363	794	240	26	19	115	47.77%	11,211	749	346	22	15	158	45.55%

Row/Num		Baseline Scenario																				
		31/12/2025					31/12/2026					31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	Central banks	2,992	1	1	0	0	0	6.00%	2,989	3	3	0	0	0	6.00%	2,986	4	4	0	0	0	6.00%
50	Central governments	4,609	127	53	3	0	20	40.00%	4,368	160	58	3	0	23	40.00%	4,324	196	66	3	0	26	40.00%
51	Regional governments or local authorities	811	0	0	0	0	0	40.00%	811	1	1	0	0	0	40.00%	810	2	0	0	0	0	40.00%
52	Public sector entities	37	1	1	0	0	0	33.12%	36	1	1	0	0	0	33.12%	35	2	2	0	0	1	33.12%
53	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55	Institutions	90	2	2	0	0	0	26.81%	86	4	4	0	0	1	26.81%	84	5	4	0	0	1	26.81%
56	Corporates	1,826	112	111	5	5	43	38.87%	1,796	137	125	6	5	56	39.61%	1,768	149	142	6	4	57	40.13%
57	of which: Other - SME	451	50	50	2	3	13	40.00%	438	58	56	2	1	15	40.00%	426	64	42	2	1	17	41.12%

2025 EU-wide Stress Test: Credit risk STA  
Banco Comercial Português, SA

Row/Num	Description	Adverse Scenario																								
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
1	Central banks	2,215	4	4	0	0	0	6.00%	2,208	7	7	0	0	0	6.00%	2,201	11	11	0	0	0	1	1	0	0	6.00%
2	Central governments	20,366	296	294	71	4	0	40.00%	19,844	1,120	1,120	372	71	4	40.00%	19,232	1,429	1,429	564	63	4	2	2	0	0	40.00%
3	Regional governments or local authorities	471	7	1	1	0	0	40.00%	460	15	4	1	0	0	40.00%	449	23	6	1	1	0	0	0	0	0	40.00%
4	Public sector entities	332	2	2	1	0	0	37.00%	327	4	4	0	1	0	36.80%	323	6	7	1	1	1	1	2	2	0	36.97%
5	Multilateral Development Banks	220	0	0	0	0	0	6.00%	220	0	0	0	0	0	6.00%	220	0	0	0	0	0	0	0	0	0	6.00%
6	International Organisations	1,676	1	1	0	0	0	6.00%	1,675	2	2	0	0	0	6.00%	1,673	3	3	0	0	0	0	0	0	0	6.00%
7	Institutions	607	17	14	5	1	0	32.26%	582	26	22	4	1	0	31.81%	559	33	27	4	4	1	1	1	1	1	31.70%
8	Corporates	3,050	600	333	60	57	182	54.76%	2,843	426	527	67	47	279	52.94%	2,596	437	763	43	31	600	600	52	455	0	52.45%
9	of which: Other - SME	717	194	153	28	39	85	56.11%	611	189	262	30	29	143	54.70%	496	164	402	12	18	217	18	217	18	217	54.07%
10	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
11	Retail	3,935	549	640	84	139	423	65.82%	3,640	638	845	72	143	535	63.30%	3,411	675	1,038	63	127	642	63	127	642	61.85%	
12	of which: SME	540	83	84	8	16	43	53.78%	504	92	111	11	16	55	49.58%	475	97	134	7	13	65	13	65	48.34%		
13	Secured by mortgages on immovable property and ADC exposures	1,248	471	84	18	44	47	56.24%	1,234	562	148	30	45	77	52.23%	1,164	528	743	14	29	110	14	29	110	51.65%	
14	of which: Residential immovable property	1,293	196	33	6	15	13	39.91%	1,196	262	62	7	17	22	35.98%	1,136	298	87	3	16	30	16	30	34.88%		
15	of which: Commercial immovable property	581	274	53	13	29	34	66.47%	525	297	83	34	27	53	64.21%	456	326	123	11	23	78	11	23	78	63.22%	
16	of which: Land acquisition, development and construction exposures (ADC)	25	1	1	1	0	1	55.17%	25	1	1	0	0	2	60.31%	21	4	3	0	0	2	0	0	2	63.84%	
17	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
18	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
21	Equity	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
24	TOTAL	39,894	2,251	1,372	239	247	734	57.72%	38,661	2,810	1,946	235	243	1,056	54.36%	37,493	3,274	2,451	188	203	1,394	188	203	1,394	52.79%	

Row/Num	Description	Adverse Scenario																								
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
25	Central banks	2,995	1	1	0	0	0	6.00%	2,992	3	3	0	0	0	6.00%	2,989	4	4	0	0	0	0	0	0	0	6.00%
26	Central governments	6,273	457	25	13	3	0	40.00%	6,125	568	61	13	3	0	40.00%	5,980	678	97	12	3	39	12	3	39	40.00%	
27	Regional governments or local authorities	390	6	1	1	0	0	40.00%	380	13	3	1	0	0	40.00%	371	1	20	0	0	0	0	0	0	0	40.00%
28	Public sector entities	291	1	1	0	0	0	34.52%	288	3	3	0	0	0	34.52%	285	3	4	0	0	0	0	0	0	0	34.59%
29	Multilateral Development Banks	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	0	0	0	0	6.00%
30	International Organisations	398	0	0	0	0	0	6.00%	398	0	0	0	0	0	6.00%	397	0	1	0	0	0	0	0	0	0	6.00%
31	Institutions	68	9	3	1	1	1	35.80%	64	9	6	1	1	2	35.75%	61	9	9	1	1	1	1	1	3	35.74%	
32	Corporates	864	187	154	38	38	90	59.40%	776	181	286	33	27	286	55.09%	619	147	438	25	18	235	25	18	235	51.74%	
33	of which: Other - SME	249	133	112	25	25	66	59.24%	160	120	214	26	22	120	55.19%	62	88	344	15	13	189	15	13	189	54.96%	
34	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
35	Retail	105	16	13	2	2	7	56.21%	101	16	18	1	2	10	54.58%	99	15	21	1	1	11	1	1	11	53.76%	
36	of which: SME	16	26	0	5	2	2	30.07%	14	23	11	0	4	3	30.20%	12	22	14	0	3	4	0	3	4	30.24%	
37	Secured by mortgages on immovable property and ADC exposures	33	23	1	4	1	1	29.79%	31	20	9	0	3	1	29.90%	31	18	17	0	3	3	0	3	3	29.54%	
38	of which: Residential immovable property	6	4	1	1	0	1	31.66%	5	4	2	0	4	1	31.65%	5	4	2	0	1	1	0	1	1	31.66%	
39	of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
40	of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
41	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
42	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
45	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
48	TOTAL	11,400	704	202	52	40	111	54.97%	11,088	817	391	50	37	599	51.00%	10,813	899	595	30	24	297	30	24	297	49.98%	

Row/Num	Description	Adverse Scenario																								
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
49	Central banks	2,992	1	1	0	0	0	6.00%	2,989	3	3	0	0	0	6.00%	2,986	4	4	0	0	0	0	0	0	0	6.00%
50	Central governments	4,397	137	53	6	1	23	40.00%	4,310																	

## 2025 EU-wide Stress Test: Securitisations

Banco Comercial Português, SA

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		<b>Total</b>	<b>0</b>						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

## 2025 EU-wide Stress Test: Risk exposure amounts

Banco Comercial Português, SA

RowNum	m	(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk		33,528	33,199	33,638	33,542	33,516	34,334	34,959	35,262
2	Risk exposure amount for securitisations and re-securitisations		0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk		33,528	33,199	33,638	33,542	33,516	34,334	34,959	35,262
4	Risk exposure amount for market risk		906	959	959	959	959	1,298	1,298	1,298
5	Risk exposure amount for operational risk		5,313	7,014	7,014	7,014	7,014	7,014	7,014	7,014
6	Other risk exposure amounts		364	364	276	276	276	431	567	658
7	<b>Total Risk exposure amount before Output floor</b>		<b>40,111</b>	<b>41,537</b>	<b>41,887</b>	<b>41,792</b>	<b>41,765</b>	<b>43,077</b>	<b>43,838</b>	<b>44,232</b>
8	<b>Unfloored Total Risk exposure amount (transitional)</b>			<b>41,555</b>	<b>41,887</b>	<b>41,792</b>	<b>41,765</b>	<b>43,077</b>	<b>43,838</b>	<b>44,232</b>
9	<b>Unfloored Total Risk exposure amount (fully loaded)</b>			<b>41,730</b>	<b>42,188</b>	<b>42,090</b>	<b>42,059</b>	<b>43,384</b>	<b>44,144</b>	<b>44,530</b>
10	Standardised Risk exposure amount for credit risk exposures			39,570	40,057	40,308	40,575	40,274	42,207	43,566
11	Standardised Risk exposure amount for market risk exposures			511	511	511	511	511	511	511
12	Standardised Risk exposure amount for operational risk			7,014	7,014	7,014	7,014	7,014	7,014	7,014
13	Other Standardised risk exposure amounts			17	-89	-89	-89	67	202	294
14	<b>Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)</b>			<b>47,112</b>	<b>47,493</b>	<b>47,744</b>	<b>48,011</b>	<b>47,866</b>	<b>49,934</b>	<b>51,384</b>
15	<b>Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)</b>			<b>47,551</b>	<b>48,111</b>	<b>48,363</b>	<b>48,632</b>	<b>48,480</b>	<b>50,554</b>	<b>52,008</b>
16	<b>TOTAL RISK EXPOSURE AMOUNT (transitional)</b>		<b>40,128</b>	<b>41,555</b>	<b>41,887</b>	<b>41,792</b>	<b>41,765</b>	<b>43,077</b>	<b>43,838</b>	<b>44,232</b>
17	<b>TOTAL RISK EXPOSURE AMOUNT (fully loaded)</b>		<b>40,111</b>	<b>41,730</b>	<b>42,188</b>	<b>42,090</b>	<b>42,059</b>	<b>43,384</b>	<b>44,144</b>	<b>44,530</b>

2025 EU-wide Stress Test: Capital  
Banco Comercial Português, SA

Row/sum	A	OWN FUNDS	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
			(mln EUR, %)								
1	A	OWN FUNDS		8,266	8,395	8,968	9,462	9,555	7,639	8,071	8,359
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		6,583	6,611	7,206	7,711	7,816	5,861	6,286	6,587
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,015		3,015	3,015	3,015	3,015	3,015	3,015
4	A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5	A.1.2	Retained earnings		1,867		2,414	2,998	3,294	1,791	2,085	2,451
6	A.1.3	Accumulated other comprehensive income		-3,924		-3,924	-3,924	-3,924	-4,317	-4,317	-4,317
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-500		-500	-500	-500	-1,003	-1,003	-1,003
8	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		-3,034		-3,034	-3,034	-3,034	-2,925	-2,925	-2,925
9	A.1.3.3	Other OCI contributions		-389		-389	-389	-389	-389	-389	-389
10	A.1.4	Other Reserves		5,075		5,042	5,010	4,977	5,043	5,010	4,978
11	A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 Capital		561	608	612	646	682	634	613	638
13	A.1.7	Adjustments to CET1 due to prudential filters		600	600	600	600	600	711	711	711
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-12	-12	-12	-12	-12	-12	-12	-12
15	A.1.7.2	Cash flow hedge reserve		611		611	611	611	722	722	722
16	A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17	A.1.8	(-) Intangible assets (including Goodwill)		-206		-206	-206	-206	-206	-206	-206
18	A.1.8.1	of which: Goodwill (-)		-69		-69	-69	-69	-69	-69	-69
19	A.1.8.2	of which: Software assets (-)		-120		-120	-120	-120	-120	-120	-120
20	A.1.8.3	of which: Other intangible assets (-)		-17		-17	-17	-17	-17	-17	-17
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs		-113	-113	0	0	0	-191	-32	0
22	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23	A.1.11	(-) Defined benefit pension fund assets		-112		-112	-112	-112	-221	-221	-221
24	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-80	-80	-80	-80	-80	-80	-80	-80
27	A.1.14.1	of which: from securitisation positions (-)		-80		-80	-80	-80	-80	-80	-80
28	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	0	0	0
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-117	-49	-16
30	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	-52	-20	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		-15	-15	-27	-106	-303	-20	-83	-240
33	A.1.18B	(-) Minimum value commitment shortfalls		-2		-2	-2	-2	-2	-2	-2
34	A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-41		-41	-41	-41	-41	-41	-41
36	A.1.20	CET1 capital elements or deductions - other		-85		-85	-85	-85	-85	-85	-85
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		-175							
38	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		46							
39	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		129							
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43	A.1.22	Transitional adjustments		23	23	0	0	0	0	0	0
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		32							
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		32							
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47	A.1.22.2	Other transitional adjustments to CET1 Capital		-10	-10	0	0	0	0	0	0
48	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50	A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital  
Banco Comercial Português, SA

Row/Item			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		493	504	498	498	498	495	497	498
52	A.2.1	Additional Tier 1 Capital Instruments		494	504	498	498	498	495	497	498
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,057	7,115	7,704	8,211	8,314	6,356	6,796	7,085
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,209	1,281	1,264	1,251	1,241	1,282	1,275	1,275
59	A.4.1	Tier 2 Capital Instruments		1,213	1,236	1,215	1,202	1,192	1,229	1,218	1,217
60	A.4.2	Other Tier 2 Capital components and deductions		10	46	49	49	48	53	57	58
61	A.4.3	Tier 2 transitional adjustments		-24	-2	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-22							
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			41,555	41,887	41,792	41,765	43,077	43,838	44,232
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			41,730	42,188	42,090	42,059	43,384	44,144	44,530
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			47,112	47,493	47,744	48,011	47,866	49,934	51,384
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			47,551	48,111	48,363	48,632	48,480	50,554	52,008
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		40,128	41,555	41,887	41,792	41,765	43,077	43,838	44,232
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		40,111	41,730	42,188	42,090	42,059	43,384	44,144	44,530
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		16.36%	15.91%	17.20%	18.46%	18.71%	13.61%	14.37%	14.89%
70	C.2	Tier 1 Capital ratio (transitional)		17.59%	17.12%	18.39%	19.65%	19.91%	14.76%	15.50%	16.02%
71	C.3	Total Capital ratio (transitional)		20.60%	20.20%	21.41%	22.64%	22.88%	17.73%	18.41%	18.50%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		6,540	6,588	7,206	7,713	7,816	5,861	6,288	6,587
73	D.2	TIER 1 CAPITAL (fully loaded)		7,034	7,092	7,704	8,211	8,314	6,356	6,796	7,085
74	D.3	TOTAL CAPITAL (fully loaded)		8,267	8,375	8,968	9,462	9,555	7,639	8,071	8,359
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.31%	15.79%	17.08%	18.33%	18.58%	13.51%	14.27%	14.79%
76	E.2	Tier 1 Capital ratio (fully loaded)		17.54%	17.00%	18.26%	19.51%	19.77%	14.65%	15.39%	15.91%
77	E.3	Total Capital ratio (fully loaded)		20.61%	20.07%	21.26%	22.48%	22.72%	17.61%	18.28%	18.77%
78	H.1	Total leverage ratio exposures (transitional)		110,446		110,446	110,446	110,446	110,446	110,446	110,446
79	H.2	Total leverage ratio exposures (fully loaded)		110,413		110,413	110,413	110,413	110,413	110,413	110,413
80	H.3	Leverage ratio (transitional)		6.39%	6.44%	6.98%	7.43%	7.53%	5.76%	6.15%	6.41%
81	H.4	Leverage ratio (fully loaded)		6.37%	6.42%	6.98%	7.44%	7.53%	5.76%	6.15%	6.42%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		0.04%		0.36%	0.80%	0.80%	0.36%	0.80%	0.80%
84	P.3	D-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.29%		0.29%	0.29%	0.29%	0.29%	0.29%	0.29%
87	P.6	Combined buffer		3.83%		4.15%	4.60%	4.60%	4.15%	4.60%	4.60%
88	R.1	Pillar 2 capital requirement		2.50%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89	R.1.1	of which: CET1		1.41%	1.41%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90	R.1.2	of which: AT1		0.47%	0.47%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
91	R.2	Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.50%	10.50%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
92	R.2.1	of which: CET1		5.91%	5.91%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.33%	14.33%	14.40%	14.85%	14.85%	14.40%	14.85%	14.85%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.74%	9.74%	9.92%	10.36%	10.36%	9.92%	10.36%	10.36%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	S	Shortages		0.74%	0.76%	0.73%	0.73%	0.73%	0.77%	0.79%	0.80%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

## 2025 EU-wide Stress Test: P&L

Banco Comercial Português, SA

RowNum		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027	
1	Net interest income	2,830	3,055	3,167	3,178	2,374	2,682	2,731
2	Interest income	4,716	4,102	3,915	3,955	4,602	4,602	4,661
3	Interest expense	-1,886	-1,059	-760	-788	-2,239	-1,932	-1,730
4	Dividend income	1	1	1	1	1	1	1
5	Net fee and commission income	810	810	806	795	683	676	685
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	156	-2	-2	-2	-624	20	20
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					467		
8	Other operating income not listed above, net	-187	-43	-43	-43	248	-43	-43
9	Total operating income, net	3,610	3,821	3,930	3,930	3,149	3,335	3,393
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-225	-319	-274	-250	-1,455	-691	-547
11	Other income and expenses not listed above, net	-2,037	-1,866	-1,623	-1,595	-1,947	-1,745	-1,651
12	Profit or (-) loss before tax from continuing operations	1,348	1,636	2,033	2,085	-253	899	1,195
13	Tax expenses or (-) income related to profit or loss from continuing operations	-342	-401	-594	-610	87	-204	-327
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	1,006	1,235	1,439	1,475	-166	695	869
16	Amount of dividends paid and minority interests after MDA-related adjustments	753	689	855	1,178	-89	401	500
17	Attributable to owners of the parent net of estimated dividends	253	546	584	296	-76	294	368
18	Memo row: Impact of one-off adjustments		74	74	74	74	74	74
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	102,173						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

# 2025 EU-wide Stress Test: Major capital measures and realised losses

Banco Comercial Português, SA

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0