



2016 EU-wide Transparency Exercise

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

2016 EU-wide Transparency Exercise

Capital

Banco Comercial Português SA

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	6,207	5,133	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,775	4,719	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,852	4,850	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	801	430	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-2,460	-2,725	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	2,110	2,284	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	560	454	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	17	-31	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-210	-302	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-318	-432	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-355	-299	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-229	-196	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) 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 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	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	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-438	-215	C 01.00 (r490,d10)	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	-47	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	-186	-295	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	1,631	1,244	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR		
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	306	160	C 01.00 (r240,d10)	Articles 479 and 480 of CRR		
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,325	1,084	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR		
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	41	14	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	229	196	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-270	-210	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,775	4,719	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	432	414	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	490	424	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-59	-59	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	1	49	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	43,315	38,415	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	570	486	C 05.01 (r010,d40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.33%	12.29%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.33%	12.29%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.33%	13.36%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,372	3,672	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.23%	9.68%	[D.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Banco Comercial Português SA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	38,362	34,153
Risk exposure amount for securitisation and re-securitisations in the banking book	399	415
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	37,963	33,738
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,136	1,063
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	232	245
Risk exposure amount for operational risk	3,240	2,954
Other risk exposure amounts	346	0
Total Risk Exposure Amount	43,315	38,415

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

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Banco Comercial Português SA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	2,311	963
Of which debt securities income	352	134
Of which loans and advances income	1,835	768
Interest expenses	1,018	366
(Of which deposits expenses)	664	210
(Of which debt securities issued expenses)	324	141
(Expenses on share capital repayable on demand)	0	0
Dividend income	12	6
Net Fee and commission income	699	323
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	422	125
Gains or (-) losses on financial assets and liabilities held for trading, net	3	-44
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-1	40
Gains or (-) losses from hedge accounting, net	1	9
Exchange differences [gain or (-) loss], net	136	41
Net other operating income /(expenses)	-99	-84
TOTAL OPERATING INCOME, NET	2,468	1,014
(Administrative expenses)	1,047	462
(Depreciation)	62	23
(Provisions or (-) reversal of provisions)	25	9
(Commitments and guarantees given)	-16	10
(Other provisions)	40	-1
Of which pending legal issues and tax litigation ¹	0	-
Of which restructuring ¹	0	-
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	890	791
(Loans and receivables)	833	619
(Held to maturity investments, AFS assets and financial assets measured at cost)	57	172
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	79	12
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	34	42
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	398	-243
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	345	-163
Profit or (-) loss after tax from discontinued operations	15	45
PROFIT OR (-) LOSS FOR THE YEAR	360	-118
Of which attributable to owners of the parent	235	-197

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Comercial Português SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		(mth EUR, %)							
Consolidated data	Central governments or central banks	9,494	10,189	1,980		11,090	11,756	851	
	Regional governments or local authorities	690	493	99		717	559	112	
	Public sector entities	800	724	301		811	660	348	
	Multilateral Development Banks	48	48	0		66	66	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,145	2,440	841		3,413	2,544	811	
	Corporates	7,926	4,653	4,381		6,514	3,660	3,715	
	of which: SME	3,893	2,522	2,254		3,619	2,265	2,279	
	Retail	2,157	1,909	1,342		2,069	1,829	1,282	
	of which: SME	668	512	293		672	514	295	
	Secured by mortgages on immovable property	1,197	980	596		906	743	464	
	of which: SME	803	638	375		606	492	292	
	Exposures in default	970	432	481	366	859	361	405	331
	Items associated with particularly high risk	1,708	1,363	2,044		1,672	1,302	1,803	
	Covered bonds	51	51	10		50	50	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	763	757	805		852	843	923	
Equity	381	364	857		40	28	50		
Securitisation	0	0	0		0	0	0		
Other exposures	6,749	5,344	5,075		0	0	0		
Standardised Total²	36,079	29,749	18,812	2,305	29,058	24,301	10,783	913	

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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mth EUR, %)							
PORTUGAL	Central governments or central banks	3,980	4,616	59		6,907	7,557	60	
	Regional governments or local authorities	563	380	76		595	461	92	
	Public sector entities	420	419	18		418	418	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	928	277	133		1,149	351	145	
	Corporates	2,598	1,018	998		2,549	1,044	1,024	
	of which: SME	1,027	522	491		1,144	535	501	
	Retail	184	94	55		207	104	61	
	of which: SME	169	91	53		193	102	60	
	Secured by mortgages on immovable property	106	87	70		87	74	55	
	of which: SME	68	50	38		60	48	37	
	Exposures in default	331	108	120	56	325	80	87	84
	Items associated with particularly high risk	959	695	1,042		949	653	979	
	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)	757	751	799		811	803	865	
Equity	294	277	676		22	10	10		
Securitisation	0	0	0		0	0	0		
Other exposures	5,695	4,513	4,464		0	0	0		
Standardised Total²	15,855	15,855	15,855	1,585	15,855	15,855	15,855	410	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mth EUR, %)							
POLAND	Central governments or central banks	3,505	3,505	0		3,433	3,433	0	
	Regional governments or local authorities	125	112	22		120	97	19	
	Public sector entities	16	6	3		10	5	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	71	71	25		23	13	10	
	Corporates	2,819	1,841	1,634		2,716	1,778	1,574	
	of which: SME	1,797	1,207	1,015		1,639	1,089	906	
	Retail	1,491	1,410	1,001		1,542	1,459	1,035	
	of which: SME	376	320	183		384	333	190	
	Secured by mortgages on immovable property	903	737	444		787	638	390	
	of which: SME	675	553	314		519	416	238	
	Exposures in default	458	228	247	227	438	227	247	206
	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	1	1	1		1	1	1		
Securitisation	0	0	0		0	0	0		
Other exposures	484	359	295		0	0	0		
Standardised Total²	392	392	392	392	392	392	392	243	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mth EUR, %)							
MOZAMBIQUE	Central governments or central banks	862	870	869		522	529	791	
	Regional governments or local authorities	1	1	1		2	0	0	
	Public sector entities	364	299	280		384	237	330	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	39	21		71	83	24	
	Corporates	1,122	821	778		839	670	947	
	of which: SME	854	695	653		663	571	800	
	Retail	372	326	228		268	234	163	
	of which: SME	115	94	54		85	70	40	
	Secured by mortgages on immovable property	47	23	17		8	8	8	
	of which: SME	44	19	15		6	5	7	
	Exposures in default	95	50	56	45	83	47	64	35
	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	33	33	82		16	15	38		
Securitisation	0	0	0		0	0	0		
Other exposures	256	195	116		0	0	0		
Standardised Total²	152	152	152	152	152	152	152	77	

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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Comercial Português SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ANGOLA	Central governments or central banks	1,000	1,052	1,052		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	155	175	86		275	292	102	
	Corporates	1,112	827	826		42	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	71	50	37		9	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	120	113	55		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	76	42	53	34	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	20	20	20		0	0	0		
Securitisation									
Other exposures	308	274	197		0	0	0		
Standardised Total²				82				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	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		18	18	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		25	25	5	
	Corporates	6	2	2		12	2	2	
	of which: SME	0	0	0		6	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	749	668	1,003		722	549	824	
	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)	6	5	5		41	40	58		
Equity	3	3	3		1	1	1		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				82				174	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	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	564	563	168		515	514	151	
	Corporates	12	11	11		15	11	11	
	of which: SME	0	0	0		0	0	0	
	Retail	4	4	3		3	3	2	
	of which: SME	3	3	2		2	2	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	1	1	1	0	1	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	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	545	545	127		448	435	106	
	Corporates	0	0	0		1	1	0	
	of which: SME	0	0	0		1	1	0	
	Retail	2	2	1		2	2	1	
	of which: SME	1	1	1		2	2	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	28	28	70		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Comercial Português SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
Country of Counterpart 8	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
Country of Counterpart 9	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
Country of Counterpart 10	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Comercial Português SA

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	19,438	6,439	16,795	12,063	940	2,107	10,463	6,460	15,902	10,425	
	Corporates - Of Which: Specialised Lending	1,784	144	1,740	1,555	0	75	1,730	135	1,683	1,509	
	Corporates - Of Which: SME	9,174	4,207	8,129	5,089	445	1,455	8,661	4,325	7,636	3,987	
	Retail	32,055	3,507	30,169	6,499	21	991	31,368	3,423	29,515	6,406	
	Retail - Secured on real estate property	25,722	2,208	25,685	5,462	20	361	25,124	2,223	25,082	5,394	
	Retail - Secured on real estate property - Of Which: SME	1,079	217	1,068	234	0	44	1,120	194	1,113	253	
	Retail - Secured on real estate property - Of Which: non-SME	24,643	2,070	24,618	5,247	20	317	24,004	2,029	23,969	5,142	
	Retail - Qualifying Revolving	2,641	93	1,248	359	1	44	2,519	84	1,170	335	
	Retail - Other Retail	3,691	1,126	3,236	658	0	586	3,725	1,116	3,262	677	
	Retail - Other Retail - Of Which: SME	1,680	515	1,278	234	0	282	1,644	487	1,241	232	
	Retail - Other Retail - Of Which: non-SME	2,011	611	1,958	424	0	304	2,081	629	2,020	445	
	Equity	231	0	162	581	0	0	507	0	428	1,194	
	Securitisation	3,660	0	3,352	399	0	0	3,642	0	3,944	415	
Other non credit-obligation assets												
IRB Total				19,550						23,407		

⁽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 31/12/2015					As of 30/06/2016					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	17,904	6,209	15,508	10,914	886	2,066	17,065	6,267	14,701	9,336	
	Corporates - Of Which: Specialised Lending	1,606	122	1,565	1,362	0	73	1,551	113	1,508	1,315	
	Corporates - Of Which: SME	8,657	4,037	7,770	4,883	393	1,419	8,174	4,155	7,304	3,822	
	Retail	23,508	3,168	21,852	4,520	0	885	23,040	3,090	21,415	4,479	
	Retail - Secured on real estate property	18,242	2,020	18,241	3,769	0	289	17,945	1,956	17,832	3,725	
	Retail - Secured on real estate property - Of Which: SME	1,076	217	1,063	234	0	44	1,117	194	1,107	251	
	Retail - Secured on real estate property - Of Which: non-SME	17,166	1,803	17,178	3,536	0	245	16,729	1,762	16,725	3,474	
	Retail - Qualifying Revolving	1,779	65	568	132	0	29	1,676	60	508	119	
	Retail - Other Retail	3,487	1,083	3,044	619	0	567	3,518	1,074	3,075	625	
	Retail - Other Retail - Of Which: SME	1,674	515	1,275	233	0	282	1,639	487	1,237	231	
	Retail - Other Retail - Of Which: non-SME	1,813	569	1,769	386	0	286	1,879	587	1,838	405	
	Equity	129	0	61	206	0	68	365	0	286	766	
	Securitisation											
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 31/12/2015					As of 30/06/2016					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	1	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	7,088	176	6,982	1,740	21	69	6,865	171	6,788	1,681	
	Retail - Secured on real estate property	6,358	150	6,336	1,520	20	56	6,152	150	6,129	1,473	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	6,357	150	6,335	1,520	20	56	6,152	150	6,129	1,473	
	Retail - Qualifying Revolving	730	25	646	219	1	14	713	21	629	208	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	1	0	1	3	0	1	0	1	3	0	
	Securitisation											
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 31/12/2015					As of 30/06/2016					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
MOZAMBIQUE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	6	0	6	5	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	6	5	
	Retail	23	14	21	1	0	0	24	13	21	1	
	Retail - Secured on real estate property	8	1	7	1	0	0	9	1	7	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	1	7	1	0	0	9	1	7	1	
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	
	Retail - Other Retail	14	13	14	0	0	0	14	13	14	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	14	13	14	0	0	0	14	13	14	0	
	Equity	0	0	0	0	0	0	18	0	18	46	
	Securitisation											
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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Comercial Português SA

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
ANGOLA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	1	0	1	0	1	0	0	1	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	1	0	1	0	0	0	0	
	Retail	107	2	90	21	0	0	113	2	96	
	Retail - Secured on real estate property	55	2	52	10	0	0	58	2	55	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	54	2	51	10	0	0	57	2	54	
	Retail - Qualifying Revolving	13	0	4	1	0	0	14	0	4	
	Retail - Other Retail	39	0	35	10	0	0	41	0	37	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	
	Retail - Other Retail - Of Which: non-SME	39	0	34	10	0	0	40	0	36	
	Equity	0	0	0	0	0	0	86	0	86	
Securitisation											
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 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	232	0	226	415	0	1	213	0	208	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	68	0	62	70	0	0	52	0	47	
	Retail	52	3	47	8	0	0	51	3	48	
	Retail - Secured on real estate property	47	3	44	8	0	0	46	3	45	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	47	3	44	8	0	0	46	3	45	
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	
	Equity	32	0	32	119	0	0	2	0	2	
Securitisation											
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 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	5	0	11	8	0	2	0	7	4	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	7	2	0	0	0	4	0	
	Retail	258	56	255	32	0	10	257	55	243	
	Retail - Secured on real estate property	215	53	216	28	0	8	211	50	215	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	214	53	215	27	0	8	210	50	213	
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	
	Retail - Other Retail	37	3	37	4	0	1	40	4	26	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	1	0	1	0	
	Retail - Other Retail - Of Which: non-SME	37	3	37	4	0	0	39	4	26	
	Equity	68	0	68	253	0	0	5	0	19	
Securitisation											
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 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	71	2	67	85	1	1	64	0	61	
	Corporates - Of Which: Specialised Lending	40	0	38	44	0	0	36	0	34	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	248	15	217	44	0	2	252	15	221	
	Retail - Secured on real estate property	200	13	197	40	0	1	205	14	201	
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	
	Retail - Secured on real estate property - Of Which: non-SME	200	13	196	40	0	1	205	14	200	
	Retail - Qualifying Revolving	33	0	6	1	0	0	31	0	5	
	Retail - Other Retail	14	1	13	3	0	1	16	1	15	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	14	1	13	3	0	1	16	1	15	
	Equity	0	0	0	0	0	0	24	0	24	
Securitisation											
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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Comercial Português SA

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		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		Of which: defaulted	
Country of Counterpart 8	(mBn EUR, %)											
	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	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	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
	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	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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	
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 31/12/2015					As of 30/06/2016					
		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		Of which: defaulted	
Country of Counterpart 9	(mBn EUR, %)											
	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	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	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
	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	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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	
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 31/12/2015					As of 30/06/2016					
		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		Of which: defaulted	
Country of Counterpart 10	(mBn EUR, %)											
	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	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	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
	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	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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	
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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banco Comercial Português SA

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	8,424.7	1,146.8	7,277.9	163.9	0.0	163.9	152.0	0.0	152.0	6,843.9	0.0	6,843.9	1,146.8	1,146.8	0.0	118.1	0.0	118.1
Austria	0.0	0.0	0.0															
Belgium	0.3	0.0	0.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.2	0.0	0.2															
Germany	0.3	0.0	0.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.4	0.0	0.4															
Italy	51.1	0.0	51.1															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.1	0.0	0.1															
Poland	2,404.8	93.0	2,311.9															
Portugal	4,759.2	894.6	3,864.7															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	38.9	0.0	38.9															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.1	0.1	0.0															
Africa	0.0	0.0	0.0															
Others	1,169.2	159.2	1,010.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banco Comercial Português SA

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	9,643.0	1,211.9	8,431.1	322.1	0.0	322.1	144.9	0.0	144.9	7,913.4	0.0	7,913.4	1,211.9	1,211.9	0.0	50.7	0.0	50.7
Austria	0.0	0.0	0.0															
Belgium	0.3	0.0	0.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.3	0.0	0.3															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.4	0.0	0.4															
Italy	51.2	0.0	51.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.1	0.0	0.1															
Poland	2,817.9	77.8	2,740.1															
Portugal	6,372.6	1,041.4	5,331.2															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	38.9	0.0	38.9															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	361.2	92.6	268.6															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillbouth, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Comercial Português SA

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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			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	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	11,908	0	676	496	6	155	42	12,448	0	606	438	4	188	178
Central banks	985	0	0	0	0	0	0	225	0	0	0	0	0	0
General governments	7,114	0	0	0	0	0	0	8,109	0	0	0	0	0	0
Credit institutions	120	0	0	0	0	0	0	50	0	0	0	0	0	0
Other financial corporations	437	0	55	55	1	19	1	413	0	55	55	1	22	0
Non-financial corporations	3,252	0	621	440	5	136	41	3,650	0	550	383	4	167	178
Loans and advances (including at amortised cost and fair value)	54,356	133	10,933	9,575	116	3,282	6,352	52,194	211	10,227	9,484	112	3,569	5,660
Central banks	72	0	0	0	0	0	0	11	0	0	0	0	0	0
General governments	1,152	0	8	6	5	0	0	1,216	0	6	5	4	0	0
Credit institutions	821	0	0	0	0	0	0	1,370	0	0	0	0	0	0
Other financial corporations	1,553	0	951	784	2	345	503	1,505	0	939	847	1	470	382
Non-financial corporations	21,377	67	6,581	5,708	77	2,098	3,705	19,313	133	6,118	5,654	66	2,277	3,300
of which: small and medium-sized enterprises at amortised cost	15,602	59	5,314	4,763	56	1,768	3,116	14,681	132	4,928	4,540	50	1,921	2,633
Households	29,381	67	3,392	3,077	32	838	2,143	28,779	78	3,163	2,977	40	822	1,978
DEBT INSTRUMENTS other than HFT	66,264	133	11,610	10,071	122	3,437	6,393	64,643	211	10,832	9,922	117	3,757	5,838
OFF-BALANCE SHEET EXPOSURES	11,440		1,015	815	11	64	459	10,518		822	746	8	74	375

⁽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, subtitle 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)

2016 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português SA

	As of 31/12/2015					As of 30/06/2016				
	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		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		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,466	3,861	1,255	1,244	3,603	5,278	4,091	1,430	1,419	3,335
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	12	1	0	0	1	20	0	0	0	9
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	614	469	214	214	364	591	519	302	302	285
Non-financial corporations	3,286	2,417	829	823	2,106	3,169	2,630	921	914	1,943
of which: small and medium-sized enterprises at amortised cost	2,546	2,018	713	708	1,537	2,515	2,055	805	799	1,454
Households	1,554	974	212	208	1,132	1,498	942	207	203	1,099
DEBT INSTRUMENTS other than HFT	5,466	3,861	1,255	1,244	3,603	5,278	4,091	1,430	1,419	3,335
Loan commitments given	11	6	0	0	0	7	3	0	0	0

⁽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□