

Bank Name	Novo Banco, SA
LEI Code	5493009W2E2YDCXY6S81
Country Code	PT



# 2018 EU-wide Transparency Exercise Capital

Part							
Part				As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
Part							
Part			transitional adjustments)				
Part			instruments)				
		A.1.2	Retained earnings	-3,915	-3,889	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Part		A.1.3	Accumulated other comprehensive income	268	-235	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Part		A.1.4	Other Reserves	2,946	3,533	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
Part		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Part		A.1.6	Minority interest given recognition in CET1 capital	18	18	C 01.00 (r230,c010)	Article 84 of CRR
Part		A.1.7	Adjustments to CET1 due to prudential filters	-12	-14	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
1.00		A.1.8	(-) Intangible assets (including Goodwill)	-26	-17	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
Part		A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-390	-359	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-50	-33	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		A.1.11	(-) Defined benefit pension fund assets	-421	-404	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
All		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-11	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	Ö	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 238 of CRS; Articles 36(1) point (k) (iii) and 239(3) of CRS; Articles 36(1) point (k) (iv) and 155(4) of CRS; Articles 36(1) point (k) (iv) and 155(4) of CRS.
Materials		A.1.14.1		0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Auto		A.1.15	<ul> <li>(-) Holdings of CE11 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
March   Marc		A.1.16		-393	-368	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
No.		A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
ALID   C.   ALID CONTINUES (CONTINUES CONTINUES CONTIN		A.1.18	(-) Amount exceding the 17.65% threshold	-119	-80	C 01.00 (r510,c010)	Article 48 of CRR
No.	Transactial period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
No. 10.21   Transferred exploration for the prediction and specimens for the deficial configuration of the deficial configur		A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
A   17   A   A   A   A   A   A   A   A   A		A.1.21	Transitional adjustments	252	303	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
A   12   Other Statistical SciEnt Capital (r)   346   351   514 (500 (4018)   Annowan str. 71 and 41 of CRX		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
Action   A		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	5	-1	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A 20		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	246	304	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A22   C)   Decess dediction from T2 terms oner T2 capital   O   O   CHILD (POLICIAN)		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	3	C 01.00 (r530,c010)	Article 61 of CRR
A22   Content Additional Ter 1 Cupital components and deductions		A.2.1	Additional Tier 1 Capital instruments	3	3	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A24   Additional Tar 1 transforal adjustments		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A 1 TIER 1 CAPITAL (net of deductions and after transitional adjustments)  A 2 TIER 2 CAPITAL (net of deductions and after transitional adjustments)  A 390 Col. 00 (1790,dult)  Anno 27 of CRR  Anno 1 Tor 2 Capital instruments  6 265 Col. 00 (1790,dult)  Anno 27 of CRR  Anno 1 Tor 2 Capital components and deductions  116 125 Col. 00 (1790,dult) - Col.		A.2.3	Other Additional Tier 1 Capital components and deductions	11	0		
A4   THE 2 CAPITAL (net of deductions and after transitional adjustments)		A.2.4	Additional Tier 1 transitional adjustments	-14	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.1.   Tier 2 Capital instruments   6   265   Col.00 (Mad.adal) + Col.00 (Mad.adal) + Col.00 (Mad.adal)		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,047	4,359	C 01.00 (r015,c010)	Article 25 of CRR
A43 The 2 transitional adjustments 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	70	390	C 01.00 (r750,c010)	Article 71 of CRR
A42   Other Tier 2 Capital components and deductions   116   125		A.4.1	Tier 2 Capital instruments	6	265	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
CAPITAL RATIOS (%)   Transitional adjustments included   Table (%)   Table (%)   Transitional adjustments included   Table (%)   Table (		A.4.2	Other Tier 2 Capital components and deductions	116	125	+ C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) +	
REQUIREMENTS   8.1   Of which: Transitional adjustments included   187   279   C65.01 (400,000)						+ C 01.00 (r960,c010)	
C.1   COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)   12.75%   13.49%   CA) (1)   -							Articles 92(3), 95, 96 and 98 of CRR
C.2   TIER 1 CAPITAL RATIO (transitional period)   12.75%   13.50%   CA3 (3)			<u> </u>				
Transitional period   C.2   TOTAL CAPITAL RATIO (transitional period)   12.57%   14.71%   CA3 (5)   CET1 Capital   D   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   3,806   4,052   A2.3.01%   A2.3	CARITAL BATTOS (0/2)			12.75%	13.49%		-
CET1 Capital	Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.75%	13.50%	CA3 {3}	-
CETI RATIO (%)   E   COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)   12.66%   [0.1]/(18-1)   .	0774	C.3	TOTAL CAPITAL RATIO (transitional period)	12.97%	14.71%		-
F Adjustments to CET1 due to IFRS 9 transitional arrangements  F Adjustments to AT1 due to IFRS 9 transitional arrangements  0 C05.01 (+40,c030)  F Adjustments to T2 due to IFRS 9 transitional arrangements  0 C05.01 (+40,c030)	Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,806	4,052	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
F Adjustments to AT1 due to 1FRS 9 transitional arrangements 0 C95.01 (+40,c00)  F Adjustments to T2 due to 1FRS 9 transitional arrangements 0 C95.01 (+40,c00)		E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.06%	12.66%	[D.1]/[B-B.1]	-
Memo items  F Adjustments to T2 due to IFRS 9 transitional arrangements  0 C65.01 (+40,c330)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		259	C 05.01 (r440,c010)	
F Adjustments to T2 due to 1FRS 9 transitional arrangements 0 C05.01 (r440,c030)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 166 C 05.01 (+40,c40)	Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		166	C 05.01 (r440,c040)	

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



# Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,047	4,359	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,809	4,055	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	49,439	49,430	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	49,185	49,375	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.2%	8.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.7%	8.2%	C 47.00 (r330,c010)	



# Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(min EUR)	28,437	28,450
Risk exposure amounts for credit risk	20,437	20,450
Risk exposure amount for securitisation and re-securitisations in the banking book	1,042	760
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	27,395	27,690
Risk exposure amount for position, foreign exchange and commodities (Market risk)	418	844
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	766	352
Risk exposure amount for operational risk	1,477	1,477
Other risk exposure amounts	641	1,164
Total Risk Exposure Amount	31,740	32,287

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



### D&I

Novo Banco, SA

(min EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	887	382
Of which debt securities income	77	39
Of which loans and advances income	787	337
Interest expenses	493	181
(Of which deposits expenses)	250	139
(Of which debt securities issued expenses)	203	27
(Expenses on share capital repayable on demand)	0	0
Dividend income	6	8
Net Fee and commission income	327	159
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	25	36
Gains or (-) losses on financial assets and liabilities held for trading, net	30	-10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-51	20
Gains or (-) losses from hedge accounting, net	-36	-45
Exchange differences [gain or (-) loss], net	26	22
Net other operating income /(expenses)	923	-73
TOTAL OPERATING INCOME, NET	1,645	318
(Administrative expenses)	496	236
(Depreciation)	58	11
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	193	-24
(Commitments and guarantees given)	39	-24
(Other provisions)	154	0
Of which pending legal issues and tax litigation <sup>1</sup>	1	
Of which restructuring <sup>1</sup>	134	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,434	206
(Financial assets at fair value through other comprehensive income)	n.a.	3
(Financial assets at amortised cost)	n.a.	204
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	494	64
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	9	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-1,021	-172
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,467	-229
Profit or (-) loss after tax from discontinued operations	75	-5
PROFIT OR (-) LOSS FOR THE YEAR	-1,392	-234
Of which attributable to owners of the parent	-1,389	-233

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

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Market Risk Novo Banco, SA

								INC	VU Danc	U, 3A												
	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06	/2018					
			VaR (Memoran			STRESSED VaR (Memorandum item)  INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR (Memorandum item)		VaR (Memorandum item) STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND ALL PRICE RISKS CAPITAL MIGRATION RISK CAPITAL CHARGE CAPITAL CHARGE		СТР					
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	ACTOR (mc) x AVERAGE OF PREVIOUS DAY PREVIOUS 60 (VaRt-1) DRKING DAYS	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		
(mln EUR) Traded Debt Instruments	337	750	(valuary)	0	(Ovaliany)	0							(valuary)	0	(Ortalitaty)							
Of which: General risk	337	750 750	0	0	0	0							l o	0	0	0						
Of which: Specific risk	555	7.50	ı ö	0	0	0							ŏ	l ŏ	ı ŏ	l ő						
Equities	15	12	ō	ō	ō	ō							0	ō	0	ō						
Of which: General risk	4	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	67	82	0	0	0	0							0	0	0	0						
Commodities risk		0	0	0	0	0							0	0	0	0						
Total	418	844	. 0	0	1 0	0			0	0	0	0	. 0	. 0	. 0	. 0		. 0	0		0	. 0



Credit Risk - Standardised Approach

Novo Banco, SA

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					Standardis	ed Approach				
			As of 31/12	/2017			As of 30/06	/2018		
		Original Exposure <sup>1</sup>	rriginal Exposure <sup>2</sup> Exposure Value <sup>3</sup> Risk exposure Value adjustments and provisions Original Exposure <sup>3</sup> Exposure Value <sup>4</sup> Risk and provisions							
	(min EUR, %)									
	Central governments or central banks	10,566	11,004	12		10,317	10,825	12		
	Regional governments or local authorities	136	121	24		119	111	22		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	174	0		47	203	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	401	364	124		609	443	126		
	Corporates of which: SME	4,986	2,811	2,757		4,854	2,821	2,736		
	orwinds see	2.193	1.543	1.488		2.202	1.535	1.451		
	of which: SME	1.564 363	569 211	389 121		1.610 403	583 229	396 131		
Consolidated data	Secured by mortgages on immovable property									
Corisolidated data	of which: SMF	2.083 1.350	1.983 1.275	1.082 755		2.009 1.247	1.913 1.174	1.024 673		
	Exposures in default	3.112	1,275	1.408	1.744	2,981	1,174		1.861	
	Items associated with particularly high risk	3.112 190	1.222	1.408	1./44	2.981	1.033	1.158 269	1.861	
	Covered honds	190	1//	205		195	1/9	209		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0			
	Collective investments undertakings (CIU)	159	133	218		95	82	130		
	Equity	159	133	218		95	0.2	130		
	Securitisation	0		0		0	0	l ,		
	Other exposures	0	1 0	0		0	0	"		
	Standardised Total	23,197	18,559	6,278	1.854	22,835	18.192	5,875	1,994	

(I) 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)

					Standardis	ed Approach				
			As of 31/12	2/2017		As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)									
	Central governments or central banks	8,394	8,825	0		7,527	8,032	0		
	Regional governments or local authorities Public sector entities	125	115	23		114	107	21 0		
	Multilateral Development Banks			U		U				
	Multilateral Development Banks International Organisations	0	173	0		0	158	0		
	International Organisations Institutions			17		37				
	Corporates	37 1,758	34 1.159	1.128		1.865	35 1,159	17 1,128		
	of which: SME	1,758	385	354		602	1,159	347		
	Retail	1.241	371	262		1,257	378	265		
	of which: SMF	1,241	91	262 52		1,257	102	265 58		
PORTUGAL	Secured by mortgages on immovable property	1.064	1.047	560		1,053	1.026	542		
PURTUGAL	of which: SME	759	750	431		726	712	400		
	Exposures in default	1.425	531	599	863	1,489	420	442	1.042	
	Items associated with particularly high risk	146	137	206	003	141	136	203	2,012	
	Covered bonds	110	137	0		111	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	1 0	0		0	0	0		
	Collective investments undertakings (CIU)	141	117	199		93	80	128		
	Equity	0	0	0		0	0	0		
	Securitisation						-			
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				917				1.128	

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	1,497	1,497	0		1,877	1,877	0			
	Regional governments or local authorities Public sector entities	11	6	1		5	5	1			
			0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	10	9	4		8	8	3			
	Corporates	2,139	874	845		1,907	879	853			
	of which: SME	597	443	413		603	438	412			
	Retail	147	96	63		165	96	64			
	of which: SME	91	47	27		104	46	26			
SPAIN	Secured by mortgages on immovable property	665	644	312		644	627	300			
	of which: SME	250	245	120		230	224	105			
	Exposures in default	716	384	439	278	611	327	369	234		
	Items associated with particularly high risk	34	32	47		44	34	51			
	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)	15	14	14		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				307				258		

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

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

cai value adjustments and p									
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	39	39	0		206	206	0	
	Regional governments or local authorities	99	0	0		0	0	0	
	Public sector entities	0	l ŏ	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	3	1		173	25	5	
	Corporates	786	539	529		776	539	527	
	of which: SME	764	526	517		763	527	515	
	Retail	103	70	41		112	77	45	
	of which: SME	91	65	37		101	73	42	
FRANCE	Secured by mortgages on immovable property	337	275	203		296	244	177	
	of which: SME	336	274	203		285	233	167	
	Exposures in default	200	145	188	48	251	194	253	50
	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 Total <sup>2</sup>				48				50

<sup>48

&</sup>quot;Original exposure, unlike Exposure value, is reported before taking nice account any effect due to credit conversion factors or credit risk mitoation techniques (e.g., substitution effects).

Total value advantments and convisions concurred or counterwork-excludes those for securistation execuses, additional valuation advantments VAVIOI and other own funds enductions related to the encourses, but includes owneral credit risk advantments.



Credit Risk - Standardised Approach

Novo Banco, SA

				ovo banco, sin						
					Standardis	ed Approach				
			As of 31/12	2/2017		As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %) Central governments or central banks									
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Regional governments or local authorities  Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0		0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	275	274	82		338	338	93		
	Corporates	12	12	10		13	12	10		
	of which: SME	12	12	9		12	12	10		
	Retail	12	6	5		12	6	5		
	of which: SME	0	0	0		0	0	0		
UNITED KINGDOM	Secured by mortgages on immovable property	4	4	1		3	3	1		
	of which: SME	3	2	1		3	3	1		
	Exposures in default	8	3	3	5	7	2	2	- 6	
	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) Equity	0	0	0		0	0	0		
	Equity Securitisation	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>	U	U	0	5	0	U	0	6	

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

		Standardised Approach												
			As of 31/12	2/2017			As of 30/06	2018						
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	Central governments or central banks	-	3	2		2	^	^						
	Regional governments or local authorities	1 0	3	3		3	0	0						
	Public sector entities	0		0		0	0	0						
	Multilateral Development Banks	0				0	0	0						
	International Organisations	0	l ŏ	0		0	0	0						
	Institutions	0	1 0	0		0	0	0						
	Corporates	2	2	2		2	0	0						
	of which: SME	1	1	0		0	0	0						
	Retail	8	3	2		8	3	3						
	of which: SME	0	0	0		0	0	0						
ANGOLA	Secured by mortgages on immovable property	2	2	1		2	2	1						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	38	23	23	15	37	20	20	16					
	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 Total <sup>2</sup>				15				17					

\*\* Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious of content and any effect due for content conscious of content and conte

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		60	60	0	
	Regional governments or local authorities	0		0		60	00		
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0				0	
	International Organisations	0		0		0	0	0	
	Institutions	0	,	0		0	0	0	
	Corporates	19	1 2					0	
	of which: SME	19	7	4		1	ļ ;	0	
	Retail	1	7	0			1	0	
	of which: SME	1		0			1	0	
IRELAND	Secured by mortgages on immovable property	0	,	0		0	0	0	
INCLAND	of which: SME	0	0	0		0	0	0	
	Exposures in default	347	27	27	320	362	22	22	340
	Items associated with particularly high risk	347	0	0	320	102	0	0	340
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		Ů	0	0	
	Collective investments undertakings (CIU)	0	n n	0		0	0	0	
	Equity	0	o o	0		0	0	0	
	Securitisation			-			-	,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				335				340

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

(2) Total value adjustments and o	rovisions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	202	202	0		292	292	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 Corporates	0		0		0	0	0	
	of which: SME	11 11	9	/		8	8	/	
	Retail	11	9	,		8	· ·	,	
	of which: SME	1				2	1		
GERMANY	Secured by mortgages on immovable property	0				1	1		
OLIGIPATI	of which: SME	0	l ŏ	0		0	o o	0	
	Exposures in default	0	0	l 0	0	0	0	l 0	0
	Items associated with particularly high risk	0	o o	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 Total <sup>2</sup>				0				0

<sup>\*\*\*</sup> Orional exoscure, unlike Exoscure value, is recorded before bisions into account any effect due to credit conversion factors or credit risk mitioation techniques (e.a., substitution effects).

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



Credit Risk - Standardised Approach

Novo Banco, SA

			14	OVO BANCO, SA					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	o o	0	0		0	l ő	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	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
counterpart o	Exposures in default	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	l 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 Total <sup>2</sup>				0				0

O Chipsine exposure, unilise Exposure value, is reported before believing into account any effect due to credit conversion factors or credit risk imbaption techniques (e.g., substitution effects).

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks 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	o o	0	0		0	0	0	
	Corporates	ő	o o	0		0	o o	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	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 Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	0							
10.1.1	Standardised Total*  The value is reported before taking into account any effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit conversion factors or credit risk many effect due to credit risk many effect due to credit conversion factors or credit risk many effect due to		#		0				

\*\* Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious of content and any effect due for content conscious of content and conte

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks		0	^			^	^	
	Regional governments or local authorities	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		Ů	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	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	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) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

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



# Credit Risk - IRB Approach Novo Banco, SA

					vo barreo, six								
							IRB Appro	ach					
				As of 31/12	2017					As of 30	/06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted <sup>(2)</sup>	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,155	2	2,418	2,489	0	82	2,804	2	2,072	2,487	0	80
	Corporates	17.402	5.653	13.666	8.697	0	3.272	17.772	5.304	13.961	9.046	0	3.271
	Corporates - Of Which: Specialised Lending	3,499	1,654	3,478	1,888	0	974	3,573	1,747	3,542	1,880	0	1,155
	Corporates - Of Which: SME	6.009	2.079	4.241	1.929	0	1.116	6.071	1.789	4.317	2.100	0	836
	Retail	10,958	920	10,568	1,546	0	381	11,113	781	10,701	1,577	0	309
	Retail - Secured on real estate property	9.201	575	9.200	1.156	0	115	9.491	578	9.490	1.177	0	150
	Retail - Secured on real estate property - Of Which: SME	352	68	351	47	0	17	467	97	466	70	0	47
Consolidated data	Retail - Secured on real estate property - Of Which: non-	8,849	507	8,849	1,109	0	98	9,025	481	9,025	1,107	0	103
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.757	345	1.368	390	0	266	1.621	203	1.210	400	0	159
	Retail - Other Retail - Of Which: SME	958	210	637	159	0	147	840	120	517	146	0	81
	Retail - Other Retail - Of Which: non-SME	799	135	731	231	0	119	782	83	693	254	0	78
	Equity	653	255	352	897	0		303	14	286	708	0	
	Securitisation	1.630		1.630	1.042		0	1.274		1.274	760		0
	Other non credit-obligation assets				4,857						5,194		
	IRB Total				19,528						19,773		

IRB Total

19,528

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

For comprate—specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposure, while the corresponding of which defaulted" evolude those subject to the sixting criteria approach.

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.315	2	784	486	0	5	1.391	2	877	477	0	2
	Corporates	16,226	4,927	12,614	8,228	0	2,719	16,487	4,676	12,785	8,606	0	2,767
	Corporates - Of Which: Specialised Lending	3.284	1.543	3.263	1.721	0	922	3.240	1.469	3.209	1.821	0	941
	Corporates - Of Which: SME	5.563	1.702	3.858	1.890	0	838	5.890	1.730	4.174	2.050	0	823
	Retail	10,241	878	9,862	1,447	0	371	10,331	742	9,931	1,475	0	299
	Retail - Secured on real estate property	8.541	543	8.541	1.066	0	110	8.750	543	8.749	1.083	0	143
	Retail - Secured on real estate property - Of Which: SME	351	68	351	47	0	17	466	97	465	70	0	47
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	8,190	475	8,190	1,019	0	93	8,284	446	8,284	1,013	0	95
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.699	335	1.321	381	0	261	1.581	199	1.182	392	0	156
	Retail - Other Retail - Of Which: SME	958	210	637	159	0	147	839	119	516	146	0	81
	Retail - Other Retail - Of Which: non-SME	742	125	684	222	0	114	742	80	665	246	0	75
	Equity	548	255	256	653	0	291	210	14	193	510	0	17
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7	0	7	3	0	0	10	0	9	2	0	0
	Corporates	150	66	116	75	0	49	180	66	133	84	0	54
	Corporates - Of Which: Specialised Lending	17	15	17	1	0	11	39	37	39	1	0	32
	Corporates - Of Which: SME	45	35	45	14	0	30	23	13	22	11	0	12
	Retail	22	3	22	2	0	1	22	3	22	2	0	1
	Retail - Secured on real estate property	19	2	19	1	0	0	20	2	20	2	0	0
CD 4741	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	19	2	19	1	0	0	20	2	20	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	3	1	3	0	0	1	2	1	2	0	0	1
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	1	0	1	0	0	0
	Equity	10	1	10	23	0	1	1	1	1	0	0	1
	Securitisation	10	0	10	23	U	0	- 0	0	U	U	U	
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		105	0	69	19	0	0	68	0	51	11	0	0
	Corporat		30	0	30	21	0	0	57	0	57	31	0	0
		Corporates - Of Which: Specialised Lending	2	0	2	1	0	0	10	0	10	5	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		94	4	92	15	0	1	101	4	99	16	0	1
		Retail - Secured on real estate property	87	4	87	14	0	1	95	4	95	15	0	1
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-	87	4	87	14	0	1	95	4	95	15	0	1
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	7	0	5	1	0	0	6	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	7	0	5	1	0	0	6	0	4	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisa													
		on credit-obligation assets												
	IRB Tota	al												



Credit Risk - IRB Approach Novo Banco, SA

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	751	0	750	86	0	5	386	0	386	52	0	0
	Corporates	28	0	28	9	0	0	51	0	51	16	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	20	0	20	5	0	0	16	0	16	3	0	0
	Retail	173	17	170	20	0	3	181	16	179	22	0	4
	Retail - Secured on real estate property	158	13	158	19	0	2	174	15	174	21	0	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	158	13	158	19	0	2	174	15	174	20	0	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	4	12	2	0	1	6	1	5	1	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	14	4	12	2	0	1	6	1	5	1	0	1
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central Institut	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
			574	0	547	1,783	0	71	615	0	569	1,843	0	76
	Corpora	Corporates - Of Which: Specialised Lending	20	0	20	46	0	1	20	0	20	46	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Or Writch: SME	48	0	48	0	0	0	61	0	60	0	0	
	Ketali	Retail - Secured on real estate property	45	3	45		0	0	58	2	58	, ,	0	1 1
		Retail - Secured on real estate property - Of Which: SME	45	2	***	2	0	0	20	2	30	,	0	1
ANGOLA		Retail - Secured on real estate property - Of Which: non-	45	2	45		0	0	58	2	58	7	0	,
ANGOLA		Retail - Qualifying Revolving	n	0	7.5	,	0	0	0	0	30	ń	0	0
		Retail - Other Retail	3	0	3	1	0	0	2	0	2	n n	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	ō	ō	0
		Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	2	0	2	0	0	0
	Equity		38	0	30	113	0	8	8	0	8	31	0	0
	Securitisation													
	Other n	on credit-obligation assets												
	IRB Tot	al												

		ſ						IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		32	0	32	39	0	0	46	0	46	34	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	7	0	7	14	0	0	7	0	7	13	0	0
	Retail		17	3	17	1	0	1	17	3	17	1	0	1
		Retail - Secured on real estate property	14	1	14	1	0	0	17	3	17	1	0	1
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND		Retail - Secured on real estate property - Of Which: non-	14	1	14	1	0	0	17	3	17	1	0	1
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3	2	3	0	0	1	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	2	3	0	0	1	0	0	0	0	0	0
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0
		on credit-obligation assets												-
	IRB Tota	al .												

INS 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 Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expo	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	71	0	68	22	0	0	67	0	66	15	0	0
	Corporates	2	0	2	1	0	0	9	0	9	5	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ur Which: SME Retail	0	0	0 16	0	0	0	0 17	0	17	0	0	0
	Retail - Secured on real estate property	16	1		3	0	0		1	17	3	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SMI	16	1	16	3	0	0	17	1	1/	3	0	0
GERMANY	Retail - Secured on real estate property - Of Which: nor			16	0	0	0	17		17	0	0	0
GERMANI	Retail - Qualifying Revolving	10	0	10	0	0	0	0	0	17	,	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	n	ň	0	n
	Retail - Other Retail - Of Which: SME	i i	o o	o o	0	0	0	o o	0	ň	ň	o o	, o
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0
	Equity	i o	ő	ő	ő	0	0	ō	ő	ŏ	ŏ	0	ő
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach Novo Banco, SA

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Securitis		0	0	0	0	0	0	0	0	- 0		0	
		n credit-obligation assets												
	IRB Tota													

							IRB Approa	ach					
				As of 31/12	/2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	U	0	0	0
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Whith: hori-SME Equity	0	0	0		0	0	0		0	0	"	0
	Securitisation				Ů	Ů		Ů	, i		Ů		- i
	Other non credit-obligation assets												
	IRB Total												



### Sovereign Exposure

Novo Banco, SA

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	down by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	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	6,652.6	684.6	5,968.0	0.0	0.0	0.0	0.0	0.0	0.0	5,968.0	0.0	5,968.0	684.6	684.6	0.0	0.0	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
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 France	0.0	0.0	0.0															
Germany	201.9	0.0	201.9															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	336.1	0.0	336.1															
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	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	4,524.7	669.4	3,855.4															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia Spain	0.0 1,503.4	0.0 11.7	1,491.6															
Sweden	0.0	0.0	0.0															
United Kinadom	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.	82.9	0.0	82.9 0.0															
Other advanced economies non EEA Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	3.5	3.5	0.0															
Others	0.0	0.0	0.0															
Note:	0.0	0.0	0.0															

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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, 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.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, San Advanced, Estados, Grenarda, Caustemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peu, S. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oynan Islands, Cub, Proreh Caiman, Guadebeupa, Peurinapa, Purinapa, Purinapa, Purinapa, Purinapa, Purinapa, San Taime Artifica, San Barbelleway, Urus Anders, San Barbeleway, Urus Anders, San Barbelleway, Urus Anders, San Taime Artifica, San Guadebeupa, Purinapa, Puri

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>(4)</sup> 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



	General govern	Novo Banco, SA	tne counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0	0	0	0 0	0	0	0 0	0 0 0	0 0	0	0 0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		23 0 23	23 0 23	0	0	23 0 23	0 0	0 0	0	0 0	0	0	0	0
[ 0 - 3M [														
[3Y - 5Y [   15Y - 10Y     10Y - more	Belgium													
Total 「0 - 3M 「 「3M - 1Y 「														
[ 1Y - 2Y [	Bulgaria													
Total														
3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y	Cyprus													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 2Y - 3Y     [3Y - 5Y     [5Y - 10Y     [10Y - more	Czech Republic													
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 11 - 27 [	Denmark													
Total   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y														
[3Y - 5Y [	Estonia													
f 10Y - more Total														



		Novo Banco, SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
												_		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	47 0 0 0 0 27 132 0	47 0 0 0 27 132	0 0 0 0 0	0 0 0 0 0	0 0 0 0 27 132 0	47 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
100 - more Total  [ 0 - 3M	Germany	206 0 0 0 0 0 0 292 0 292	206 0 0 0 0 0 0 292 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	159 0 0 0 0 0 0 292 0	47 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M	Croatia	292	292	· ·	· ·	- GI	v	Ü	U	U	U	U	U	U
[ 0 - 3M [	Greece													
Total  [ 0 - 3M	Hungary													
10Y - more	Ireland	0 0 0 0 0 60 0	0 0 0 0 0 60 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0



(min EUR)	Novo Banco, SA					As of 30/06/2018							
(min EUR)													
(mln EUR)					Dire	ct exposures							
(mln EUR)					Direc	ct exposures					0551.1		_
		ı	On balance sl	heet				Deriva	tives		Off balai	nce sheet	
											Off-balance si	heet exposures	
							Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total carrying amount of						T			-		Risk weighted exposure amount
Residual Maturity Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
	derivative financial assets	positions)									Nominal	Provisions	
			of which: Financial assets	of which: Financial assets		of which: Financial assets at							
			held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	0 0 117	0 0 117	0	0	0 0 117	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0 0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [	117 0	117 0	0	0	117 0	0	0	0	0	0	0	0	0
TO - 3M	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y I	0	0	0	0	0	0	0	0	0	0	0	0	
	25 0 <b>25</b>	25 0 <b>25</b>	0	0	25 0 25	0	0	0	0	0	0	0	
10-2M [ [3M - 1Y]	23	25	,		23						,		
[ 1Y - 2Y [													
[3Y - 5Y   [5Y - 10Y													
[10Y - more Total [ 0 - 3M [			0		0	4							
[ 3M - 1Y [ [ 1Y - 2Y [	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
	45 0	45 0	0	0	45 0 <b>45</b>	0	0	0	0	0	0	0	
Total [ 0 - 3M [	49	49	0	0	45	4	0	•	0	0	· ·	0	0
[ 1V - 2V [													
[ 2Y - 3Y [ Malta [ 3Y - 5Y [													
Total													
[0-3M] [3M-1Y] [1Y-2Y]													
[ 17 - 27 [													
[ 0 - 3M [													
[ 3M - 1Y [ [ 1Y - 2Y [													
[ 2Y - 3Y [ Poland   3Y - 5Y   Foland   5Y - 10Y   Foland													
15Y - 10Y     110Y - more													



		Novo Banco, SA												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [   3M - 1Y [		2,199 918 504	2,199 918 504	0	0	197 846 436	2,002 72 67	0	0	0	0	15 26	0	
[ 1V - 2V [	Portugal	504 751 398	504 751	0	0	711	39	0	0	0	0	0 0	0	
12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total		2,410 71	751 398 2,410 71	0	0	352 1,728 0	46 682 71	0 0 0	0 0 0	0 0 0	0 0	0 0 12	0 0 0	
Total [ 0 - 3M [		7,251	7,251	0	0	4,271	2,980	0	0	0	0	53	1	501
[ 0 - 3M [	Romania													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Slovakia													
[5Y - 10Y [   10Y - more   Total	1													
[ 0 - 3M [   3M - 1Y     1Y - 2Y														
[ 2Y - 3Y [	Slovenia													
[ 3M - 1Y [ [ 1Y - 2Y [		9 6 0	9 6 0	0	0 0	0 0	9 6 0	0	0	0	0	0 0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Spain	361 1,165 341	361 1,165 341	0	0	361 1,165 341	0	0	0	0	0	0	0	
Total		0 1,881	0 1,881	0	0	0 1,867	0 15	0	0	0 0	0	0 0 1	0	1
[ 0 - 3M [														
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Sweden													
[10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	United Kingdom													
f 10Y - more Total														



		Novo Banco, SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off bala	nce sheet	
	(											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Iceland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Liechtenstein													
100 - more Total [0 - 3M   [3M - 1Y] [11 - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [100 - more] Total	Norway													
[ 0 - 3M [	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[ 0 - 3M [	Hong Kong													
10Y - more	Japan													



	General govern	ments exposures by country of  Novo Banco, SA	the counterparty											
		NOVO DALICO, SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		or exposures		Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notice all controlled	Carrying amount	Notice and the			
[ 0 - 3M [	u.s.	0 0 0 172 0 0	0 0 0 172 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 172 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0	0 0 0 0 0	
Total	China	172	1/2	Ü	0	172	0	0	0	0	0	2	0	0
Total	Switzerland													
Total  [ 0 - 3M	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Middle East													
10 - 3M	Latin America and the Caribbean													



### General governments exposures by country of the counterparty

		Novo Banco, SA												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	7 4 3 0 0 0 0	7 4 3 0 0 0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0 0	5 4 3 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6
[ 0 - 3M [	Others													

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have to the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have the same muturities.

(4) The exposures recorded now only exposures to control recorded now of the control to control control to cont

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sest: Barran. Diltoof, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltoof, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltoof, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



### Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	exposures	exposures <sup>3</sup>	EXPOSUICS		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	CAPOSUICS
Debt securities (including at amortised cost and fair value)	7,156	0	287	260	0	217	0	9,124	0	289	288	15	207	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,968	0	0	0	0	0	0	7,558	0	0	0	2	0	0
Credit institutions	72	0	46	46	0	0	0	126	0	69	69	3	0	0
Other financial corporations	27	0	14	0	0	4	0	88	0	15	15	0	15	0
Non-financial corporations	1,088	0	227	214	0	212	0	1,352	0	205	204	10	191	0
Loans and advances(including at amortised cost and fair value)	35,874	128	10,001	9,113	167	5,561	3,557	33,534	129	9,179	8,261	217	5,438	3,327
Central banks	3,620	0	0	0	0	0	0	1,977	0	0	0	0	0	0
General governments	696	0	25	25	1	10	9	548	0	25	25	3	10	9
Credit institutions	1,021	0	537	0	0	71	212	959	0	553	0	1	75	212
Other financial corporations	1,426	0	913	909	2	684	207	1,437	0	913	908	2	712	201
Non-financial corporations	17,848	54	7,457	7,143	144	4,422	2,485	17,228	72	6,633	6,304	181	4,343	2,290
of which: small and medium-sized enterprises at amortised cost	9,538	45	4,036	3,883	53	2,267	1,530	9,346	28	3,688	3,570	54	2,175	1,513
Households	11,264	74	1,068	1,035	19	374	645	11,385	57	1,055	1,025	29	298	615
DEBT INSTRUMENTS other than HFT	43,030	128	10,287	9,372	167	5,777	3,557	42,658	129	9,467	8,550	231	5,645	3,327
OFF-BALANCE SHEET EXPOSURES	10,544		1,025	882	19	128	7	10,164		727	667	10	118	12

<sup>(1)</sup> 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

<sup>(2)</sup> Institutions report here collective allowances for incurrred 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)

<sup>(1)</sup> 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



### Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	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 <sup>2</sup>		Collateral and financial	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 <sup>2</sup>		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on 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		
		•	Ü	_	_	U	_	_		0		
Central banks	0	0	U	0	0	U	0	0	0	U		
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)	7,151	5,382	2,998	2,958	3,132	6,012	4,974	3,018	2,978	2,708		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	17	8	3	3	14	16	8	4	3	12		
Credit institutions	179	179	0	0	179	184	184	2	2	182		
Other financial corporations	747	721	539	539	209	744	718	558	558	186		
Non-financial corporations	5,567	4,115	2,304	2,268	2,361	4,562	3,724	2,292	2,259	2,063		
of which: small and medium-sized enterprises at amortised cost	2,665	1,873	878	863	1,395	2,203	1,787	921	905	1,190		
Households	641	360	153	149	370	506	340	163	156	263		
DEBT INSTRUMENTS other than HFT	7,151	5,382	2,998	2,958	3,132	6,012	4,974	3,018	2,978	2,708		
Loan commitments given	49	30	0	0	90	84	61	0	0	85		

<sup>(1)</sup> 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

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