

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

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

Banco Comercial Português, SA

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	5,488	5,373	5,165	5,320	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,445	5,306	5,137	5,293	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,021	5,882	5,672	5,828	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	5,977	5,815	5,643	5,801	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,051	7,213	7,005	7,146	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,009	7,166	6,979	7,120	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	46,733	45,933	46,045	46,208	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,665	45,862	46,006	46,168	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.74%	11.70%	11.22%	11.51%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.67%	11.57%	11.16%	11.47%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.88%	12.81%	12.32%	12.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.81%	12.68%	12.27%	12.56%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	15.09%	15.70%	15.21%	15.47%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.02%	15.63%	15.17%	15.42%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	98,067	99,786	100,889	100,518	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.14%	5.89%	5.62%	5.80%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Banco Comercial Português, SA

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,021	5,882	5,672	5,828	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,986	5,884	5,695	5,728	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	98,067	99,786	100,889	100,518	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	98,015	99,721	100,866	100,356	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.14%	5.89%	5.62%	5.80%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.11%	5.90%	5.65%	5.71%	[A.2]/[B.2]	

EBA meter 2022 EU-wide Transparency Exercise Capital

Capital Banco Comercial Português, SA

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	7,051	7,213	7,005	7,146	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	5,488			5,320	C 01.00 (10020,c0010)	Article 50 of CBR
		transitional adjustments)		5,373	5,165			
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,739	4,741	4,740	4,741	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 28, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	767	885	844	892	C 01.00 (r0130,c0010) C 01.00 (r0180,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of DRR Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,148	-3,384	-3,907	-4,052		
	A.1.4	Other Reserves	3,470	3,457	3,495	3,494	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	654	519	501	502	C 01.00 (r0230,c0010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	58	155	542	864	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-224	-224	-231	-125	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	associated DTLs	-198	-187	-187	-189	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-24	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-290	-202	-205	-516	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CI6R
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0460,c0010) + C \ 01.00 \ (r0470,c0010) \ + C \\ 01.00 \ (r0471,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	Articles 4(36), 38(1) point (b) (1) and 89 to 91 of ORI; Articles 36(1) point (b) (10, 24(1) point (b), (10, 24(1) point (b), 24(1) point (b) and 258 of ORI; Articles 36(1) point b) (0) and 258(1) of ORI; Articles 38(1) point b) (v) and 158(4) of ORI.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR $% \left(\left(1,1,2,2,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	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	-21	-35	-50	-50	C 01.00 (r0400,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	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 exceding the 17.65% threshold	-182	-171	-164	-151	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	-3	-3	-4	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	-22	-21	-21	-22	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	-36	-36	-36	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-146	-116	-129	-102	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	34	-2	-24	99	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-18	-68	-48	-63	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	52	65	23	163	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	533	509	507	507	C 01.00 (r0530,c0010)	Article 65 of CBR
	A.2.1	Additional Tier 1 Capital instruments	532	509	507	507	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0680,c0010) + C 01.00 (r0700,c0030) + C 01.00 (r0710,c0010) + C 0.10.0 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,021	5,882	5,672	5,828	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,030	1,331	1,334	1,319	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,058	1,339	1,341	1,350	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-25	24	3	-19	$\begin{array}{l} C \; 01.00 \; (r0910,c0010) + C \; 01.00 \\ (r0920,c0020) + C \; 01.00 \; (r0930,c0010) + C \\ 01.00 \; (r0940,c0010) + C \; 01.00 \; (r0950,c0010) \\ + C \; 01.00 \; (r0955,c0010) + C \; 01.00 \; (r0974,c0010) + C \\ 01.00 \; (r0974,c0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-3	-33	-10	-13	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	46,733	45,933	46,045	46,208	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	80	70	31	77	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.74%	11.70%	11.22%	11.51%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.88%	12.81%	12.32%	12.61%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.09%	15.70%	15.21%	15.47%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,454	5,375	5,189	5,221	[A1-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.4.3.01.0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.69%	11.72%	11.28%	11.32%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	43	67	28	27	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-1	-21	-1	0	C 05.01 (r0440,c0030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	69	70	39	39	C 05.01 (r0440,c0040)	
(1)The fully loaded CET1 ratio is an es		ated based on bank's supervisory reportion. Therefore, any capital instruments that are not eligible from a p						

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Banco Comercial Português, SA

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	38,347	38,043	37,380	37,393	C 02.00 (r0040, cd010) -[C 07.00 (r0090, cd220, s001) + C 07.00 (r0110, cd220, s001) + C 07.00 (r0130, cd220, s001) + C 08.01 (r0040, cd226, s01) + C 08.01 (r0050, cd226), s001) + C 08.01 (r0060, cd260, cd280, s001) + C 08.01 (r0060, cd280, s002) + C 08.01 (
Of which the standardised approach	13,459	13,158	12,859	13,196	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	819	775	767	793	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	16,243	16,360	16,092	15,784	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,716	2,736	2,694	2,677	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	376	241	201	172	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r040, c320, s001) + C 08.01 (r040, c3250, s001) + C 08.01 (r040, c3250, s001) + C 08.01 (r0404, c3250, s002) + C 08.01 (r04050, c3250, s002) + C 08.01 (r0450, s002) + C 08.
Credit valuation adjustment - CVA	84	51	67	49	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	366	331	305	286	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,323	1,947	2,683	3,006	C 02.00 (r0520, c0010)
Of which the standardised approach	1,645	1,637	2,063	2,077	C 02.00 (r0530, c0010)
Of which IMA	678	310	620	929	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (+0010, c6601)+12.5+C 20.00 (+0010,c/450)+12.5+MAV(C 24.00(+0010, c0090),C 24.00(+0010,c0100),C 24.00(+0010, c0110))+12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,014	4,123	4,123	4,123	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,014	4,123	4,123	4,123	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,223	1,195	1,287	1,180	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	46,733	45,933	46,045	46,208	

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

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





Banco Comercial Português, SA

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,327	1,809	541	1,198
Of which debt securities income	150	212	71	163
Of which loans and advances income	1,069	1,451	427	941
Interest expenses	162	221	76	213
(Of which deposits expenses)	72	98	38	127
(Of which debt securities issued expenses)	59	79	21	46
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	1	13
Net Fee and commission income	536	730	193	389
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	65	62	35	23
Gains or (-) losses on financial assets and liabilities held for trading, net	124	199	-48	-157
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-150	-216	56	162
Gains or (-) losses from hedge accounting, net	4	4	-2	-4
Exchange differences [gain or (-) loss], net	21	17	2	15
Net other operating income /(expenses)	28	42	11	16
TOTAL OPERATING INCOME, NET	1,795	2,427	712	1,441
(Administrative expenses)	746	978	220	447
(Cash contributions to resolution funds and deposit guarantee schemes)	150	172	36	205
(Depreciation)	105	141	35	71
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	411	643	152	244
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	8	2	1
(Other provisions)	413	635	150	243
Of which pending legal issues and tax litigation ¹	0	-27	0	0
Of which restructuring ¹	0	5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	273	357	91	182
(Financial assets at fair value through other comprehensive income)	7	5	0	-1
(Financial assets at amortised cost)	266	353	91	183
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	39	46	10	123
(of which Goodwill)	0	0	0	102
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	46	57	16	33
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	8	8	8	14
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	124	156	192	216
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-15	-46	106	60
Profit or (-) loss after tax from discontinued operations	5	70	1	1
PROFIT OR (-) LOSS FOR THE YEAR	-10	24	108	62
Of which attributable to owners of the parent	59	138	113	75

⁽²⁾ Information available only as of end of the year
⁽²⁾ For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Banco Comercial Português, SA

(min EUR)	٨	s of 30/09/202	21			As of 31	12/2021			As of 31,	03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	ir value hieraro	ihy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	5,965				8,154				10,116				8,256				IAS 1.54 (i)
Financial assets held for trading	1,058	587	206	265	930	499	169	262	1,363	941	159	263	1,758	1,305	305 189 264 IFRS		IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,295	0	0	1,295	1,269	0	0	1,269	1,235	0	0	1,235	1,207	0	0	1,207	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,178	12,223	360	594	12,911	12,455	312	144	10,458	9,977	336	146	8,665	8,186	338	141	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	63,924				63,641				65,129				68,174				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	87	0	87	0	109	0	109	0	456	0	456	0	531	0	531	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,954				5,912				6,825				7,501				
TOTAL ASSETS	91,461				92,925				95,581				96,094				IAS 1.9(a), IG 6

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

(min E	EUR)		٨	(min EUR) As of 30/09/2021 Gross carrying amount ⁽¹⁾ Accumulated imp									As of 31/12/2021													
		Gross carry	ing amount ⁽²⁾		Accun	nulated impain	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impain	ment ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	
Financial assets at fair value through other comprehensive income		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 2 Credit-impairer assets t	Stage 1 Assets without significant increase in credit risk sinco initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		s with ficant sae in Stage 3 sk since Credit-impaired tail assets credit-inspaired ton but credit-impaired credit-insk since initial recognition		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
		13,121	0	1	0	0	-1	12,856	0	1	0	0	-1	10,412	0	1	0	0	-1	8,618	0	1	0	0	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	8,199	150	14	-12	-1	-4	8,094	122	4	-13	-3	0	9,089	104	4	-15	-2	0	12,003	114	4	-18	-2	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	47,436	7,217	2,754	-183	-266	-1,428	46,563	7,979	2,686	-208	-290	-1,337	47,496	7,584	2,617	-202	-261	-1,309	48,076	7,101	2,452	-204	-218	-1,155	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	415	271	273	260	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,509	1,582	1,521	1,344	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	80,623	82,302	84,709	84,902	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	238	377	1,040	1,677	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	446	457	520	501	IAS 37.10; IAS 1.54(I)
Tax liabilities	18	37	24	18	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	886	864	951	1,126	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	84,134	85,890	89,038	89,829	IAS 1.9(b);IG 6
TOTAL EQUITY	7,327	7,035	6,543	6,264	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	91,461	92,925	95,581	96,094	IAS 1.IG6

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



Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		602	605	1,206	1,868	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	5	4	4	2	Annex V.Part 1.31
	Central banks	8,141	8,111	8,110	8,085	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	14	0	17	6	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	717	713	1,203	963	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	636	661	654	634	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	876	743	845	876	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	242	161	173	214	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,008	2,177	1,967	1,804	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,605	1,904	1,716	1,559	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	19,367	19,439	21,011	21,103	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,775	15,782	15,998	15,795	ECB/2013/33 Annex 2.Part 2.9.1
	Households	46,324	47,298	47,814	49,384	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	30,646	31,350	31,491	31,857	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,460	5,165	5,043	3,809	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,205	1,395	1,363	1,350	Annex V.Part 1.37
Other financial liabilities		285	277	340	290	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		82,785	84,532	87,543	88,184	

2022 EU-wide Transparency Exercise Market Risk Banco Comercial Português, SA

Ddilico	Comer	Cidi	Portugues,	

	SA					I	М									IN						
			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (1	aR (Memorandum item) AND MIGRA CAPITAL (ENTAL DEFAULT GRATION RISK FAL CHARGE	ALL PRICE RISKS CAPITAL CHARG FOR CTP					VaR <i>(Memorandum item)</i>		Memorandum item)	ndum item) INCREMENTAL DEFAULT AND MIGRATION RISE CAPITAL CHARGE					TOTAL RISK
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLI (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	12/2021					
Traded Debt Instruments	54	40	4	0	18	3							2	1	15	3						
Of which: General risk Of which: Specific risk	47	39	4	0	18	3							2	1	15	3						
Equities	/	1	U 6	0	7	0							1	0	2	0						
Of which: General risk	0	ŏ	5	ő	7	0							i	0	2	ő						
Of which: Specific risk	1	3	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,591	1,594	14	2	24	4							4	1	6	1						
Commodities risk Total	0 1.645	1.637	0 17	0	0 37	0	<u>^</u>	0	0	0	0	678	0	0	0	0	0	0	0	0	0	310
Total	1,045	1,037	17	3	37	0	U		0	U	0	6/6	0	2	19	*		U		U		310
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	06/2022					
Traded Debt Instruments	37	31	14	3	22	4							17	4	13	1						
Of which: General risk	35	30	14	3	22	4							17	4	13	1						
Of which: Specific risk	2	1	0	0	0	0							0	0	0	0						
Equities	2	1	2	0	2	0							1	0	1	0						
Of which: General risk	0	Ô	2	ő	2	ő							î	ŏ	1	ő						
Of which: Specific risk	2	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	2,024	2,044	9	1	11	1							17	3	32	7						
Commodities risk Total	2.063	2.077	21	0	29	0	0	0	0	0	0	620	31	0	43	0	0	0	0	0	0	929
	2,003					5	U	v	v	U	Ū	020	51	,	43	0	v	U	Ŭ	U	U	929

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



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Comercial Português, SA

					Standardise	ed Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min ELR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	22,756	26,977	1,773		24,943	29,226	1,735	
	Regional governments or local authorities	1,392	865	173		1,243	741	148	
	Public sector entities	474	325	325		462	383	395	
	Multilateral Development Banks	20	20	0		19	19	0	
	International Organisations	0	1.769	574		2,292	0	499	
	Institutions Cornorates	2,571 9,369	1,769	4.870		2,292 8,760	1,537 4,936	499	
	of which: SME	9,369 4,289	2,400	2,001		4,118	2,315		
	of which: SME Retail	4,289	2,400	4,244		4,118	2,313	4,234	
	of which: SME	896	584	334		961	608	348	
Consolidated data	Secured by mortgages on immovable property	2.150	1.884	918		2,212	1.915	927	
	of which: SMF	673	480	240		673	455	230	
	Evensures in default	886	480	519	368	922	477	525	368
	Items associated with particularly high risk	26	7	11		22	6	10	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornerates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	101	101	94		110	110	91	
	Eaulty	25	25	60		8	8	17	
	Other exposures	69	69	69		70	70	70	
	Standardised Total ²	46,433	43,535	13,630	647	47,663	45,218	13,247	662
		(2) Standardised Total does no	include the Securitisation pos	tion unlike in the results prior t	o the 2019 exercise.	s or credit risk mitigation techniq ity covering up to 95% of total			ain,

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	11,627	14,345			13,735	16,271	17	
	Resional governments or local authorities	1,340	844	169		1,191	721	144	
	Public sector entities	308	264	264		309	296	295	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	945 3.979	195	127		949 3.656	216 1.900	135	
	Corporates	3,979 2,072		1,832		3,656	1,900	1,766	
	of which: SME Retail	2,072	1,113	960		1,939	1,08/	930	
	Retail of which: SME	3/8	155	85		355	154	87	
PORTUGAL	Secured by mortgages on immovable property	61	37			55	32	17	
	of which: SME	48	31	19		47	31	17	
	Exposures in default	113	34	35	47	154	41	51	46
	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)	101	101	94		110	110	91	
	Eauity	0	0	0		0	0	0	
	Other exposures	20	20	20		23	23	23	
	Standardised Total ²				185				209

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			As of 30/	09/2021			As of 31/	12/2021	
	(min 20.8, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure*		Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4,702	5,168	26		4,318	4,903	44	
	Regional governments or local authorities	52	21	4		53	20	4	
	Public sector entities	38	31	16		37	31	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	13	1		19	16	0	
	Corporates	4,259	2,644	2,404		4,245	2,518	2,280	
	of which: SME	2,079	1,215	974		2,049	1,170	931	
	Retail	5,861	5,351	3,937		5,873	5,323	3,914	
POLAND	of which: SME	537	424	242		574		252	
	Secured by mortoages on immovable property	1,751 600	1,528 426	683 211		1,812	1,554	688	
	of which: SME Evenosures in default	600	426	403	251	599	412	201	246
	Exosures in default Items associated with particularly high risk	629	3/3	403	251	20	300	397	240
	Items associated with particularly high risk Covered bonds	24		9		20	3	6	
	Claims on institutions and corporates with a ST credit assessment			0		0		ő	
	Collective investments undertakings (CIU)			0		0		ő	
	Eouity	0		0		0	0	ő	
	Other exposures	42	42	42		42	42	42	
	Standardised Total ²		14	14	368	14	14		357

 Control Contro Control Control Control Control Control Control Control Control Co Standardised Approach

			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUS, %)	Original Exposure ³		Risk exposure amount	provisions*	Original Exposure ³	Exposure Value ¹	kisk exposure amount	Value adjustments and previsions ²		
	Central governments or central banks	1,396	1,431	1,689		1,422	1,420	1,626			
	Regional governments or local authorities Public sector entities	127	0	0		116	0	0			
	Public sector entities Multilateral Development Banks	12/	30	45		110	30	04			
	International Organisations	0	ō	0		0	0	0			
	Institutions	98	97	20		170	170	34			
	Corporates	303	92	134		226	86	126			
	of which: SME Retail	24	10	11		23	10	11			
	of which: SME	141	100	/9		140	115	00			
MOZAMBIQUE	Secured by mortgages on immovable property	328	310	210		331	316	215			
	of which: SME	17	15	7		19	16	8			
	Exposures in default	99	55	64	42	100	55	63	45		
	Items associated with particularly high risk Covered bonds	2	2	2		2	2	2			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	0				
	Collective investments undertakings (CIU)	0	ō	0		0	0	0			
	Equity	25	25	60		8	8	17			
	Other exposures	6	6	6		6	6	6			
	Standardised Total ²				55				56		

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					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Califie a average of the clock of backs and average of the clock of backs backs of the clock of backs backs of the clock of backs backs of backs of backs backs of backs backs of backs of which : 960 fields backs of backs fields backs of backs fields backs of backs fields backs of backs clock of backs backs of backs clock of backs	988 0 0 233 2 3 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9877 0 0 0 0 0 0 2 2 1 1 1 0 0 0 0 0 0 0 0 0			(989); 0 0 0 382 382 31 1 1 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0	1,489 0 0 382 15 0 0 2 2 1 5 0 0 0 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 76 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
L	Standardised Total ²	(*) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	1 t due to credit conversion factor	or credit risk mitigation technic	ues (e.g. substitution effects).		. •
			d provisions per country of cou		curtisation exposures, additions				

stments (AVAs) and other own funds reductio



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Comercial Português, SA

			Standardised Approach								
			As of 30/	09/2021			As of 31,	12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(min EUR, %)	1.01	1.01			101	1.01				
SPAIN	Carlial anoremento o contral la horis Registrati anoremento di kudi altabitati Registrati anoremente Bankis Hellitateal Develapmente Bankis International di penalatione Caraptenta of altabita Self Registratione Securato for montassas an immonale prosento of altabita Self Formance in andretti Banketcalario halo faik	1,634 0 0 0 167 148 20 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,634 0 0 164 131 131 19 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 81 130 18 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,624 0 0 1599 1988 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,624 0 0 1565 133 19 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 78 132 182 18 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Covered bonds Claims on institutions and consorates with a ST credit assessment Collective institutions and ertakings (CIU) Equity Other econsures	0	0 0 0 0	0		0	000000000000000000000000000000000000000	000000000000000000000000000000000000000			
	Standardised Total ²				0						

-unnere ensume. unwa biosave value, is moniho tehno taliano rela accuent ave effect da la cindi convexion factori or credit nik mitiation techniano (u.e. substitution effects). () foi value adjournera ad provisions per country of countrypering reschales those for securitation exposure, additional valuation adjustments (ARAs) and other own funds exposure, but include general could rais adjustments.

		Standardised Approach							
			As of 30,	09/2021			As of 31,	/12/2021	
	(min 200. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Cathal accountancia or cathal tasks Resional accountancia or Roda Jahoffisia Pacha accurrentica Resional accountancia Institutional Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Cathalantina Catha	0 0 0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 7 35 12 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 4 35 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 33 5 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 32 4 4 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²		-		0			-	0

⁽¹⁾ Original appears, unlike Eposers value, is reported below taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total view adjustments and provide site interpret of counterparty encludes these for securitation exposure, additional visuation adjustments (ANA) and other one fands reductions initial to the minimum for this divergence provides the adjustments (ANA) and other one fands reductions initial to the minimum for the divergence provides the adjustments (ANA) and other one fands reductions initial to the minimum for the divergence provides the adjustments (ANA) and other one fands reductions initial to the minimum for the divergence provides the adjustments (ANA) and other one fands reductions initial to the minimum for the divergence provides the adjustments (ANA) and other one fands reductions initial to the minimum for the divergence provides the adjustments (ANA) and other one fands reductions initial to the minimum for the divergence provides the adjustments (ANA) and other one fands reductions initial to the minimum for the divergence provides the dintegration the divergence provides the divergence provides t

					Standardise	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min 508, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 7	Cerkit a constraints or carbot à lastit Rectification constraints de la classification Rectification de la classification Rectification de la classification Rectification de la classification Generation Generation de la classification (a classification) Constraints de la classification de la classification Recease to affault Recease to affault Recease to affault Recease to affault Constraint de la classification de la Constrainte Recease to affault Constraint de la classification de la Constrainte Recease to affault Constrainte de la classification de la Constrainte Recease to affault Constrainte de la classification de la Constrainte Recease to affault Constrainte de la classification de la Constrainte Recease to affault Recease to				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Other exposures Standardised Total ²	0	0	0	0	0	0	· · · ·	

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				Standardise	d Approach			
		As of 30	/09/2021			As of 31	/12/2021	
(min 208, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Canital averagements or canital tasks Resident averagements Resident averagements Resident averagements Resident averagements Resident averagements Resident averagements Resident Resident averagements Resident Resident averagements Resident								
	Cathol overarments or cathol tasks and an overarments or cathol and an other and an overarments and a main sector of the sector of the sector main sector of the sector of the sector of an other sector of the sector of the sector of an other sector of the sector of the sector for an other sector of the sector of the sector of an other sector of the sector of the sector for an other sector of the sector of the sector for an other sector of the sector of the sector for an other sector of the sector of the sector for an other sector of the sector of the sector for an other sector of the sector of the sector of the sector for an other sector of the sector of the sector of the sector for an other sector of the sector of the sector of the sector of the sector for an other sector of the sector o	techniq dimensionality of lead to the set of l	Control conservation Exposure V Exposure V Control conservation or local attractions 0 0 Control conservation or local attractions 0 0 Packs control to local attractions 0 0 Packs control to local attractions 0 0 Packs controls 0 0 0 Packs controls 0 0 0 Packs controls 0 0 0 Control controls 0 0 0 0 Packs controls 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Link (M, N) Mark Mark Raisbard anomamuta of lacit allow mana 6 6 Raisbard anomamuta mana mana 6 6 Raisbard anomamuta mana mana 6 6 Raisbard anomamuta mana 6 6 Raisbard anomamuta mana mana 6 6 Raisbard anomamuta anomamuta anomamuta of random mana 6 6 Raisbard ano anomamuta and structure of random mana 6 6 Raisbard anomamuta another random mana 6 6 6 Raisbard another random mana 6 6 6 Raisbard ano anomamuta mana for random mana 6 6 6	Let 29, 11 Let 29, 12 Let 29, 13 Let 29, 14	Original Exposure* Exposure Value* Rate sepanare annum Value sepanare annum Value sepanare annum Original Exposure* Control decommentation or calcital banding control and commentation or calcital banding Pack sepanare Markation Control and commentation and set instrumentation instrumentation or calcital and set instrumentation or calcital and set instr	Jost of JUS (M) / 2021 Set of JUS (M) / 2021	Left N = 1 Rade arguments water Main arguments water Main arguments water Main argument water Rade argume

Other and a space with the second before takes the second and the second second second second second second before takes the second secon

			As of 30,	09/2021			As of 31,	12/2021	
	(min 528, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	ő	0		0	0	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	ő	0		0	0	ő	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exodsures in default Items associated with particularly high risk			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 Other exposures	0		0		0	0	0	
	Standardised Total ²			-	0				

¹⁰ Ognial appears, solite Oppiore value, a second labeler taking site accurate any effect due to conditionness and second conductions and second conductions of the adjustment of the Adjus

					Standardise	d Approach				
			As of 30	09/2021			As of 31	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks	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 Corporates	0	0	0		0		0		
	of which: SME	0		0		0		0		
	Retail	0		0		0		ů		
Country of	of which: SME	0		0		0	0	0		
Counterpart 10	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	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			
	Collective investments undertakings (CIU) Equity	0				0		0		
	Courty Other exposures	0								
	Standardised Total ²		Ĭ	, i i i i i i i i i i i i i i i i i i i	0	0	,	ľ	0	
		⁽²⁾ Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects).								

⁽¹⁾ Obtained account, while Docume value, is month before taking into account any effect due to endit conversion factors or endit tak initiation technicans (.e., substitution effects).
(2) Total value adjustments and provinsion per country of counterparty endudes those for securitisation exposure, additional valuation adjustments (ARAs) and other own funds adjustments.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Comercial Português, SA

		Standardised Approach									
			As of 31,	03/2022			As of 30/	06/2022			
		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		
	(min EUR, %)	25,726	30.068	1.810		24,484	28.896	1.859			
	Central oovernments or central banks Regional governments or local authorities	25,726	30,068	1,810		24,484	25,896	1,869			
	Public sector entities	430	353	345		432	363	363			
	Multilateral Development Banks	18	19			16	16	303			
	International Organisations	10	10	ů			10	0			
	Institutions	2,433	1,652	541		2,467	1,719	577			
	Comorates	8,843	4,896	4.587		8,998	4,999	4,674			
	of which: SME	4,135	2,287	1,903		4,229	2,296	1.903			
	Retail	6.431	5,573	4.073		6.573	5.688	4.159			
Concellidebood dates	of which: SME	1,027	599	342		1,070	598	342			
Consolidated data	Secured by mortgages on immovable property	1,963	1,717	826		2,072	1,837	884			
	of which: SME	502	325	164		531	360	185			
	Exposures in default	849	411	464	365	853	428	477	354		
	Items associated with particularly high risk	13	8	12		12	7	10			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	114	114	96		115	115	94			
	Eauity	7	7	15		8	8	18			
	Other exposures		39	39		39	39	39			
	Standardised Total ²	48,029	45,589	12,954	650	47,196 or credit risk mitigation technic	44,837	13,310	653		

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	15.123	17.452	17		12,453	14.647	17	
	Central governments or central banks Regional governments or local authorities	1.103	715	143		1,066	14,047	141	
	Regional governments or local authorities Public sector entities	1,103	293	293		305	293	293	
	Public sector endities Multilateral Development Banks	500	100			500	2,00		
	International Organisations	0	0	0		0	0	0	
	Institutions	1,009	255	147		944	223	159	
	Corporates	3,701	1.917	1,783		3,713	1.892	1,756	
	of which: SME	1,980	1,115	961		1,953	1,107	950	
	Retail	385	147	84		385	144	83	
PORTUGAL	of which: SME	385	147	84		384	144	82	
FORTUGAL	Secured by mortgages on immovable property	52	29	15		59	34	18	
	of which: SME	42	27	14		49	32	17	
	Exposures in default	132	40	51	26	133	39	51	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	114	114	0		115	115	0	
	Collective investments undertakings (CLU) Equity	114	114	90		113	115	24	
	County Other exposures	11	11	11		13	13	13	
	Standardised Total ²				184		*3		199

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					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(m) 5.8. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5,415	6.022	50		5.030	5.677	85	
	Regional governments or local authorities	62	17	3		60	19	4	
	Public sector entities	45	39	20		41	36	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	43	6		46	43	7	
	Corporates	4,136	2,370	2,142		4,159	2,433	2,202	
	of which: SME	2,000	1,130	902		2,055	1,131	900	
	Retail	5,843	5,293	3,891		5,953	5,402	3,973	
POLAND	of which: SME	588	438	250		610	438	250	
10040	Secured by mortgages on immovable property	1,592	1,372	605		1,653	1,448	636	
	of which: SME	435	274	137		451	299	154	
	Exposures in default	610	315	348	288	594	325	354	262
	Items associated with particularly high risk	11	6	10		10	5	8	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0	0	
	Collective investments undertakinos (CEU) Equity	0	0				0	0	
	Other exposures	24	24	24		22	22	22	
	Standardised Total ²	1	A1	£1	396				370
	Stationfolixin foot				536				

Comparing process, verifie General verifies and second any official second and seco

					Standardist	ed Approach			
			As of 31,	03/2022			As of 30	06/2022	
	(min ELR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	1,447	1,474	1,701		1,522	1,520	1,723	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	10							
	International Organisations	0	0	0		0	0	0	
	Institutions	197	196	40		195	195	40	
	Corporates	279	119	173		316	106	154	
		28	13	15		33 169	12	14	
	Retail of which: SME	15/	123	91		169	130	90	
MOZAMBIQUE	or which: SHE Secured by mortgages on immovable property	306	304	199		339	336	222	
-	of which: SME	16	15	8		15	14	8	
	Exposures in default	103	53	62	49	112	54	63	57
	Items associated with particularly high risk	2	2	2		2	2	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	2	7	10				10	
	Other exposures	4	4	4		4	4	4	
	Standardised Total ²				62				70

		Bandraffielde Approach As of 31/33/2822 Colginal Exposure* Exposure Value* Risk exposure samuet Value Applicationets and providence*													
			As of 31	/03/2022			As of 30,	06/2022							
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount							
	Central oovernments or central banks	1,448	1,448	0		1,892	1,891	0							
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0							
	Multilateral Development Banks	0	c c	ő		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	343	349	83		392	397	101							
	Corporates of which: SME	35	33	33		34	32	32							
	Retail	i	1	ő		0	0	0							
FRANCE	of which: SME	1	1	0		0	0	0							
THANGE	Secured by mortpages on immovable property of which: SNE	0	0	0		0	0	0							
	or which: SME 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	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0							
	Collective investments undertakinos (CEU) Equity	0		0		0	0	0							
	Other exposures	0	0	0		0	0	0							
	Standardised Total ²				0										
				ne taking into account any effect											
		(2) Total value adjustments an	ord mensiones ner country of en	internanty excludes three for se-	nutivation expressions additional	d valuation adjustments (AVAs)	and other own funds reducting	is related to the							

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, exposures, but includes general credit risk adjustments.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Comercial Português, SA

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
SPAIN	Caching an expression for a caching and the Caching and Backbord an expression of the Caching and Public sector and the Caching and Public sector and the Caching and Institutional Annotation and Institutional Annotational Annotation and Sector and Annotational Annotation and Caching and Institutional Annotations (CDI) Annotational Annotational Annotation and Annotational Annotational Annotation (CDI) Annotational Annotational An	762 0 0 173 131 19 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	761 0 0 188 99 18 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,963 0 0 0 169 135 23 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,960 0 164 129 21 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 81 127 20 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ^a		d provisions per country of co			s or credit risk mitigation technic I valuation adjustments (AVAs) a			I

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Centre of any experimental or candral basks Sectional any ensurement Rectification of the section of the section Rectification of the section of the section of the section Rectification of the section of the sect	0 0 22 42 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 40 4 4 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 39 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 211 39 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 20 36 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²				0				0

Opport regions, while proves while a workful film lating the second any film data to real revealed link and registers includes to the second and the se

		Standardised Approach										
			As of 31,	/03/2022			As of 30,	06/2022				
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0 0	000000000000000000000000000000000000000				
	Multilateral Development Banks International Oroanisations Institutions	0	0	0		0	0	0				
Country of	Corporates of which: SME Retail of which: SME	0	0	0		0	000000000000000000000000000000000000000	0				
Counterpart 7	Secured by mortoaces on immovable property of which: SME Exposures in default	0	0	0	0	0	0 0 0	0	0			
	Items associated with carticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	000000000000000000000000000000000000000				
	Collective investments undertakinos (CIU) Eouitv Other excosures Standardised Total ²	0	0	0		0	0	0	0			

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 (1) Organi approxed, within Spears within a spears with a start of the attemption of the start of the attemption of the start o

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mb 128, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SMF	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SNE Secured by mortpages on immovable property	0	0	0		0	0	0	
Counterpart 8	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 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	
	Eauity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

Comparing and the state of the state of

		Standardised Approach											
			As of 31	/03/2022			As of 30,	06/2022					
	(mh 208, %)	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 ar provisions ²				
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0			0	0	0					
	Public sector entities	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					
Country of	of which: SME	0	0	0		0	0	0					
Counterpart 9	Secured by mortoages 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					
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardicad Total ²								4				

Organi registers, unlisk Teppener studi, is reported lafen lafen jan anzurt en, effel da la tradit ammenier lane ar schli die dergeden kolmenje (Eg.) allutidum effeks)
 Or land und aduptivers auf previous per control of control per derational formation engenen, additional visation adjusterens (Erkk) and der ann funds eductive selded to the
 organism. Is in tradition gene allut hadronetters.

		Standardised Approach											
			As of 31	/03/2022			As of 30	06/2022					
	(m) P8 (%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 10	Contra growmends or contra lakest Beginnel gerormende to bel authorited Beginnel gerormende to bel authorited Beginnel gerormende to bel authorited Beginnel Devicinement Banks Device Beginnel Beginnel Beginnel Beginnel Gerormende Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginnel Beginne				0				0				
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona								

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Comercial Português, SA

		IRB Approach													
				As of	30/09/2021			As of 31/12/2021							
		Original	Exposure ¹	Risk exposure Value ¹		Risk exposure amount		Original Exposure ¹		Exposure Value ³	Risk exposur	e amount	Value adjustments		
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions		
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
		0		0	0	298	0	0	0	0	0	0 295	0		
	Corporates Corporates - Of Which: Specialised Lending	19,680 1.194	1,430	14,983 1.124	11,513	298	976	19,319 1.126	1,366	14,578 1.053	11,382 905	295	939		
	Corporates - Of Which: SME	8.322	573	5,295	3.731	216	7 349	8,696	5	5.587	4.102	227	393		
	Retail	33,456	873	30.221	5,753	851	395	34.147	865	30,794	5,906	908	377		
	Retail - Secured on real estate property	24,952	494	24.912	4,137	440	169	25.548	492	25.500	4,294	494	150		
	Retail - Secured on real estate property - Of Which: SME		30	1.338	187	18	9	1.407	29	1.359	197	25	6		
Consolidated data	Retail - Secured on real estate property - Of Which: non	51 23,574	464	23,574	3,949	421	159	24,141	463	24,141	4,097	470	144		
	Retail - Qualifying Revolving	2,938	57	1,488	507	96	49	3,004	58	1,517	512	92	55		
	Retail - Other Retail	5,566	322	3,821	1,110	315	178	5,595	314	3,776	1,100	321	173		
	Retail - Other Retail - Of Which: SME	3,433	164	1,744	452	122	89	3,482	163	1,726	470	137	83		
	Retail - Other Retail - Of Which: non-SME	2,133	158	2,077	658	193	88	2,113	151	2,050	630	185	90		
	Equity	1,285	0	1,270	2,716	0		1,310	0	1,283	2,736	0			
	Other non credit-obligation assets				5,110						5,014				
	IRB Total ²				25,093						25,037				

(1) Optimise optimise, while Reprises values, respective finite failing with a constant any effect data because factors or could rais entrypation bechanges (s.g. adultations ethics). (2) Big M fail data can be characterises optimises for results prior to 2020 exercises. (2) Del y fail most entered examines are disclosed. These have been witched under the following rule: Countries of countrypany covering up to 5% of total original exposure or Tag 30 countries and and adultation of all of duality of all disclosed.

TOB A

		IRB Approach													
				As of	30/09/2021			As of 31/12/2021							
		Original	Exposure ¹	Risk exposure a Exposure Value ¹		Risk exposure amount		Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and		
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0		0	0	0	0	0	0	0	0	0	0		
	Corporates Corporates - Of Which: Specialised Lending	18,093 1.077	1,406	13,432 1.018	10,167	297	954	17,783 1.042	1,343	13,086 979	10,089	294	918		
	Corporates - Of Which: SME	8.179	573	5,159	3,601	216	347	8,555	5	5.460	3.975	227	392		
	Retail	24.377	575	21.500	3,531	573	252	24.712	643	21.742	3,975	623	232		
	Retail - Secured on real estate property	17,367	321	17,319	2.352	218	67	17,615	315	17.557	2,645	263	52		
	Retail - Secured on real estate property - Of Which: SME		30	1.320	182	18	9	1.391	29	1.342	191	24	6		
PORTUGAL	Retail - Secured on real estate property - Of Which: non-		291	15,999	2.170	200	58	16.224	286	16.215	2.256	239	46		
	Retail - Qualifying Revolving	1,659	21	557	142	50	12	1,689	21	573	144	49	17		
	Retail - Other Retail	5,351	314	3,624	1,037	305	173	5,408	306	3,612	1,053	311	169		
	Retail - Other Retail - Of Which: SME	3,422	162	1,738	449	121	89	3,459	162	1,710	461	135	83		
	Retail - Other Retail - Of Which: non-SME	1,929	152	1,886	588	184	84	1,948	145	1,902	592	175	85		
	Equity	1,127	0	1,127	2,366	0	0	1,129	0	1,129	2,382	0	0		
	Other non credit-obligation assets														
	IRB Total														

				A3 01	30/09/2021					AS OF .	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	Ō	0	0	0	0	0	0	Ū	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5	0	2	2	0	0	5	0	1	1	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	7,125	184	6,876	1,910	239	130	7,460	189	7,192	1,966	245	127
	Retail - Secured on real estate property	6,024	155	6,024	1,589	206	98	6,328	159	6,328	1,642	214	95
POLAND	Retail - Secured on real estate property - Of Which: SME	9	0	9	4	0	0	9	1	9	4	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-SM		155	6,015	1,585	206	98	6,319	159	6,319	1,638	213	95
	Retail - Qualifying Revolving	1,101	29	853	322	34	32	1,132	29	864	323	31	32
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	21	0	21	60	0	0	21	0	21	60	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted			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	7	0	7	0	0	0	7	0	0	0	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	30	0	25	10	0	0	21	0	18	2	0	0
	Retail - Secured on real estate property	10		0	1	0	0	11	0	10	1		0
	Retail - Secured on real estate property - Of Which: SME	0	ő	ő	°.	ő	ő	0	ő	0	ò	ő	ő
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-S	10	0	9	1	0	0	10	0	10	1	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	18	0	17	9	0	0	8	0	7	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	18	0	16	9	0	0	8	0	7	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											-	4
	IRB Total												(

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	49	23	44	21	1	13	46	23	42	17	1	13
	Corporates - Of Which: Specialised Lending	13	0	11	10	0	0	11	0	9	6	0	0
	Corporates - Of Which: SME	11	0	10	9	0	0	10	0	10	9	0	0
	Retail	282	5	261	39	5	1	281	5	262		ь	2
	Retail - Secured on real estate property	235	3	236	31	3	1	237	3	238	32	3	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	1 234	0	2 234	0 31	0	0	235	0	2 236	0 32	0	0
TTO UTCE	Retail - Secured on real estate property - Of Which: non-St	239	3	2.94	31	3	1	235	3	295	32	3	1
	Retail - Qualifying Revolving Retail - Other Retail	29	0	21	2	1	0	29	0	20	2	1	0
	Retail - Other Retail - Of Which: SME	0	1	21		2	1	21	1	20	0	2	1
		22		21	6			21		20	6	0	
	Retail - Other Retail - Of Which: non-SME Equity	36		36	91	0		37	1	20	93	2	1
	Other non credit-obligation assets	30	Ű	55	21	0	0	31	0	37	~~	, i i i i i i i i i i i i i i i i i i i	Ű
1	IRB Total												

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2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Comercial Português, SA

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	0 233	0	0
	Corporates	177	0	1/9	181	0	1	197	0		233	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	24	0	24	0 21	0	0	25	0	26 25	30	0	0
	Retail	30	1	29	4	1	0	32	0	31	5	1	0
	Retail - Secured on real estate property	24		24	2	0	0	27		27	-		0
	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-SP	23	0	24	3	0	0	27	0	27	3	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	4	1	4	1	0	0	4	1	3	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e 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	1,055	0	1,055	808	0	1	1,034	0	1,033	778	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40	0	40	41	0	0	25	0	25	26	0	0
	Retail	22	1	22	4	2	0	23	1	22	4	1	0
	Retail - Secured on real estate property	20	0	20	3	0	0	20	0	20	2	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM		0	20	0	0	0	20	0	20	0	0	0
HE MERE NOS	Retail - Secured on real estate property - Ur Which: hon-se Retail - Qualifying Revolving	20	0	20	3	0	0	20	0	20	2	0	0
	Retail - Other Retail			0			0	1		0			0
	Retail - Other Retail - Of Which: SME	-	1	2		1	0	2	1	2	1	:	0
	Retail - Other Retail - Of Which: non-SME	1	0	1 i	0	0	ő	1	0	i i	â	0	0
	Equity		0	0	0	0	ő		0	, î	0	0	0
	Other non credit-obligation assets		0	0		0			0	Ŭ		Ŭ	0
	IRB Total											1	1
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit r	isk mitigation tech	niques (e.g. substi	tution effects).		

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	1000		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments 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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 7	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	U	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

IRB Approach

				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	T BIOL		Of which: defaulted	provisions		Of which: defaulted			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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ur Which: SME 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	0
	Retail - Secured on real estate property - Of Which: SME	ő		0	0	0		0	0	ő	0	ő	ő
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: John	ő	0	0	0	0	ő	0	0	ő	0	ő	ő
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of :	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposu	re amount	Value adjustments and
		(min EUR. %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
		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
		provrates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		prorates - 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
	R	etail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	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-SP	0	0	0	0	0	0	0	0	0	0	0	0
	R	etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	etail - 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
		it-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks 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
	Corporate	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		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C		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-SM	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
	Frankland	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	Create-onigation asses												_
	TKB LOCAL					d before taking into accou								(



2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Comercial Português, SA

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	Octautieu	0	0	Ocradited	0	0	0elacited	0	0	0 Octabiled	0
	Institutions	0	0	0	0	0	0	0	ő	0	0	0	0
	Corporates	19.361	1.274	14.487	10.983	259	908	18,980	1.120	14.086	10.613	313	701
	Corporates - Of Which: Specialised Lending	1.073	6	1.001	859	0	7	1.018	6	945	839	0	7
	Corporates - Of Which: SME	8.664	643	5.487	3.958	214	397	8,596	678	5.430	3,889	175	383
	Retail	34,473	852	31.174	5.982	927	371	34,351	832	31.089	6.021	936	376
	Retail - Secured on real estate property	25.931	477	25.877	4,341	495	149	25,718	457	25,664	4.332	504	149
	Retail - Secured on real estate property - Of Which: SME	1,484	32	1.430	213	29	7	1.512	28	1.459	215	28	6
Consolidated data	Retail - Secured on real estate property - Of Which: non-SP	24,447	445	24,447	4.127	466	142	24,206	429	24,205	4.116	477	144
	Retail - Qualifying Revolving	2.901	50	1.491	512	88	47	2,886	51	1.510	548	91	47
	Retail - Other Retail	5.641	325	3,806	1.129	343	175	5,747	324	3.915	1.142	340	180
	Retail - Other Retail - Of Which: SME	3.503	177	1.734	494	160	87	3,515	178	1,755	493	162	90
	Retail - Other Retail - Of Which: non-SME	2.138	148	2.072	635	183	88	2,233	145	2.160	649	177	89
	Equity	1,299	0	1,267	2,694	0		1,284	0	1,256	2,677	0	
	Other non credit-obligation assets				4,967						4,943		1
	IRB Total ²				24,626						24,255		
		(2) IRB Total d	oes not include ti relevent countries	he Securitisation	eported before taking is position unlike in the re se have been selected un	sults prior to th	e 2019 exercise.					,	xosure, calculated

IRB Approach

						IRB Ap	proach					
1			As of :	31/03/2022					As of 3	30/06/2022		
	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	17.948	1.250	13.247	9,772	0 257	887	17.563	1.097	12.872	9.410	311	679
progrates - Of Which: Specialised Lending	990	6	925	775	23/	7	935	1,057	820	255	311	7
proprates - Of Which: SME	8.592	643	5.426	3 900	214	395	8,535	628	5.382	3 835	175	381
	24,943	640	21.958	3.678	645	235	25.137	619	22,195	3.689	641	238
etail - Secured on real estate property	17,825	306	17,756	2,455	267	52	17,930	284	17,863	2,444	261	51
Retail - Secured on real estate property - Of Which: SME	1,462	31	1,407	206	28	7	1,490	27	1,435	208	27	6
Retail - Secured on real estate property - Of Which: non-SI	16,363	274	16,349	2,249	238	46	16,441	256	16,428	2,235	234	45
etail - Qualifying Revolving	1,664	17	556	143	46	11	1,652	18	574	146	49	12
etail - Other Retail Retail - Other Retail - Of Which: SME	5,454 3.478	317	3,647	1,080	333 159	171 87	5,554	317	3,759	1,099	330 162	176
	3,4/8	1/6	1,718	485	159	8/	3,497	1//	2,009	491	162	90
Recar + Coner Recar + Cr Writch: non-SME	1,976	0	1,928	2,315	0	0	1.089	0	1.089	2.284	100	0
it-obligation assets	.,	-	-,		-		-,				-	-
it-obli		1,103	1,103 O	j,103 0 j,103 pation assets d	Number Control Number Numer Numer Numer <td>name Color 1,103 0 1,103 2,315 0 gation assets <td>Name Open 1,003 0 1,103 2,315 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>1,103 0 1,103 2,315 0 0 1,099 pation assets</td><td>1,103 0 1,103 2,315 0 0 1,089 0 pation assets</td><td>1,03 0 1,03 2,015 0 0 1,099 0 1,099 pation ssets <td>1,00 0 1,00 2,015 0 0 1,009 0 1,009 2,204 attion assets <</td><td>1,103 0 1,103 2,315 0 0 1,089 0 1,089 2,284 0</td></td></td>	name Color 1,103 0 1,103 2,315 0 gation assets <td>Name Open 1,003 0 1,103 2,315 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>1,103 0 1,103 2,315 0 0 1,099 pation assets</td> <td>1,103 0 1,103 2,315 0 0 1,089 0 pation assets</td> <td>1,03 0 1,03 2,015 0 0 1,099 0 1,099 pation ssets <td>1,00 0 1,00 2,015 0 0 1,009 0 1,009 2,204 attion assets <</td><td>1,103 0 1,103 2,315 0 0 1,089 0 1,089 2,284 0</td></td>	Name Open 1,003 0 1,103 2,315 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,103 0 1,103 2,315 0 0 1,099 pation assets	1,103 0 1,103 2,315 0 0 1,089 0 pation assets	1,03 0 1,03 2,015 0 0 1,099 0 1,099 pation ssets <td>1,00 0 1,00 2,015 0 0 1,009 0 1,009 2,204 attion assets <</td> <td>1,103 0 1,103 2,315 0 0 1,089 0 1,089 2,284 0</td>	1,00 0 1,00 2,015 0 0 1,009 0 1,009 2,204 attion assets <	1,103 0 1,103 2,315 0 0 1,089 0 1,089 2,284 0

				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• and a		Of which: defaulted	provisions		Of which: defaulted			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	8	0	3	3	0	0	8	0	3	3	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail Retail - Secured on real estate property	7,710	188 158	7,498 6.593	2,064	252 215	130	7,362	189 158	7,151 6,247	2,096	265 228	131
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0,393	130	0,593	1,700	215	95	13	136	6,2%	1,705	220	97
POLAND	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	6.579	157	6.579	1,700	214	95	6,235	158	6,235	1,700	228	97
	Retail - Qualifying Revolving	1.118	31	905	358	37	35	1,115	30	904	791	37	34
	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	21	0	21	60	0	0	20	0	20	59	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		ľ
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central govern	iments	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		7	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which	: SME	7	0	0	0	0	0	0	0	0	0	0	0
	Retail		19	0		2	0	0	20	0		2	0	0
	Retail - Secured on	Secured on real estate property - Of Which: SME	11	0	12	1	0	0	12	0	11	1	0	0
MOZAMBIOUE		Secured on real estate property - Of Which: SHE Secured on real estate property - Of Which: non-St	11	0	12		0	0	11		11			0
	Retail - Qualifying F		11	0	12	0	0	0	11			1		0
	Retail - Other Retail		ŝ	0	ŝ	1	0	0	6	0	6	1	0	0
		Other Retail - Of Which: SME	0	0	0		0	0	0	ő	0	0	0	0
		Other Retail - Of Which: non-SME	5	ő	4	ī	ő	ő	6	ő	6	1	ő	ő
	Equity	and and	0	0	o i	0	0	ō	0	0	0	0	0	ō
	Other non credit-obligation asset	s		-					-				-	
	IRB Total													
			(1) Original exp	oosure, unlike Ex	oosure value, is r	eported before taking i	nto account any	effect due to crea	lit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e 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	46	23	42	17	2	13	43	23	38	15	2	15
	Corporates - Of Which: Specialised Lending	11	0	9	6	0	0	9	0	7	5	0	0
	Corporates - Of Which: SME	10	0	9	8	0	0	9	0	8	7	0	0
	Retail	278	4	258	38	5	1	278	4	261	40	6	1
	Retail - Secured on real estate property	233	2	234	30	3	0	232	2	234	32	3	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	1	0	2	0	0	0	2	0	2	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-S		2	232	30	2	0	231	2	232	31	3	0
	Retail - Qualifying Revolving	23	0	5	1	1	0	23	0	5	1	1	0
	Retail - Other Retail	21	1	20	6	2	1	23	1	23	7	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	21	1	20	6	2	1	23	1	23	7	2	1
	Equity	39	0	39	97	0	0	41	0	41	103	0	0
	Other non credit-obligation assets												4
	IRB Total												4
		(1) Original ex	posure, unlike Ex	posure value, is i	reported before taking i	nto account any	effect due to crea	lit conversion fa	ctors or credit ri	sk mitigation tech	nniques (e.g. substitutii	on effects).	

Credit Risk - IRB Approach Banco Comercial Português, SA

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	172	0	175	211	0	2	167	0	165	198	0	1
	Corporates - Of Which: Specialised Lending	27	0	26	29	0	0	25	0	24	28	0	0
	Corporates - Of Which: SME	6	0	11	10	0	0	11	0	11	11	0	0
	Retall	31	1	31	4	1	0	30	1	30	5	1	0
	Retail - Secured on real estate property	24	0	27	3	0	0	23	0	25	3	0	0
SPAIN	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-St	24	0	26	3	0	0	23	0	25	3	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	4	1	4	1	0	0	5	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original ext	osure unlike Pa	ogure value is r	eported before taking in	to account any	effect due to crec	fit conversion fa	ctors or credit ris	k mitigation tech	niques (e.o. substitutio	n effects)	

As of 31/03/2022 As of 30/06/2022 Risk e Value idjustme and Risk ex unt Exposure Value¹ Exposure Value¹ Of which Of which 0 825 0 20 19 0 19 0 1 0 0 750 0 0 961 0 20 18 0 18 1 1 0 996 0 21 19 0 18 1 1 1 0 829 0 21 19 0 19 0 1 1 0 750 0 U mitori and kasi - Securid on real edite property - Of Which: SHE Asial - Securid on real edite property - Of Which: SHE Sating Revolving her Retail Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SHE NETHERLANDS Retail - Qu Retail - Ot

orted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitu

							IRB Ap	oproach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments 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
		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending 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
	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	ő	0	0	ő	0	0		0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: on-SF		0	0	0	ő	0	0	ő	0	0		0
, ,	Retail - Qualifying Revolving	0	0	ő	0	0	0	0	0	ő	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

IDB An

					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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	
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		Retail - Secured on real estate property - Of Which: non-St	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	0	0	0
			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
		credit-obligation assets	0	0	0		0	3	0	0	0	U	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 Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e 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 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	ő		0	ő	0	ő	0	0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-Si	0	0	ő	0	0	0	0	0	0	0	ő	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

when, a reported before taking into account any effect due to the

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	2 amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates 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
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	ō	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-SI	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 Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	0
	Uther non-credit-obligation assets IRB Total												
											hniques (e.g. substitutio		



						Bi	anco Comercial Portuguê	s, SA						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria						0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 514 514	0 0 0 0 514 0 514				0 0 0 0 514 514							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria										0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus										-			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						В	anco Comercial Portuguê	s, SA						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 503 0 0 987 0 1,489	0 503 0 0 986 0 986 0 1,489			0 0 503 0 0 0 0 0 0 0 0 0 503	0 0 986 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Germany									0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia						0 0 0 0 0 0			0 0 0 0 0 0				
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more Total	Hungary						0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 495 0 9 4 95				0 0 0 0 0 495 0 295							0
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [3Y - 10Y] [10Y - more Total	Italy	200 0 300 300 300 300 300 300 300 300 30	0 0 300 591			0 0 300 591 195 0 0 1.068	0 0 0 0 0 0							0
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



						Ba	anco Comercial Português	s, SA						
		-					As of 31/12/2021							1
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg		0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y [[5Y - 10Y] Total	Poland	2 1.070 924 601 1,216 702 2 3,885	/0	3		0 1,067 912 588 1,193 55 0 3,815	16 13			0 0 0 0 0 0		29 10 0 0 0 0 0 39		
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	Portugal	347 347 353 414 2,234 5,200 555 8,746	347 305 53 41 2,233 5,196	271 150 1 3 6		3,213 0 32 50 30 437 1,385 176 2,109	76 123 3 9 1,791 3,811	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52 0 0 0 0 0 0 0 0 0 0 0 0 0 0			34 28 0 0 0 422 13 497		457
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania		0,720 0 0 0 0 0 0 0 0				0,250 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0			0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



						Ba	anco Comercial Portuguê	s, SA						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 0 475 1,148 0 1,624	0 0 476 1,148 0 1,624			0 0 0 475 1,148 0 1,524		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
10-3M [[3M-117] [1Y-27] [2Y-37] [3Y-57] [5Y-107] [10Y-more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Australia						0 0 0 0 0 0 0		000000000000000000000000000000000000000					0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada							·						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						В	anco Comercial Portuguê	s, SA						
							As of 31/12/2021							
		-				Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	1
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	(() () () () () () () () () (0 0 0 198 0 0 198			0 0 198 0 0 0 198	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Middle East						0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0		
Total [0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latin America and the Caribbean								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							В	anco Comercial Portuguê	s, SA						
								As of 31/12/2021							
							Dire	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
ſ													Off-balance s	heet exposures	
						Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	5 40 94 145 193 193 38 66 477	5 40 94 144 89 38 66 475	0 0 0 0 0 0 0 0 0 0			5 40 94 144 89 38 66 475				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 33 4 10 10 10 10		744
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0										

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



						В	anco Comercial Portuguê	s, SA						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	, 	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria									0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 705 705 709	0 0 0 0 0 0 0 0 0 0 708 0 708				0 0 0 0 708 0 708				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria										0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Bi	anco Comercial Portuguê	s, SA						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 140 1,752 1,892	0				0 0 0 140 1,751 0 1,892		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Germany		0 0 0 0 0 0 0 0 0 0 4 0 4 0				0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia						0 0 0 0 0 0		0 0 0 0 0 0					
[3M - 117] [3M - 117] [1Y - 27] [2Y - 37] [3Y - 57] [5Y - 107] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary						0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 600 600		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 0 45 0 0 45	0 0 0 0 0 46 0 0 0 0 0			0 0 0 46 0 0 4 6			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



		Banco Comercial Português, SA As of 30/06/2022												
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10 - 3M f (0 - 3M f (3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [3Y - 5Y f [10Y - more Total	Poland	871 743 569 1,015 605 228 0 28 0 4,030	605 228			870 741 568 1,013 343 144 0 3,679	259 83 0					1 44 3 0 0 0 0 0 7 7		23
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	600 627 53 33,676 2,613 202 7,769	603 627 15 33 3,675 2,611	603 618 3 3 3 1 3 1 3 3 1,239		0 9 11 30 1,787 1,033 142 3,011	0 0 0 1,881 1,577		50 0 0 0 0 0 0 0 0 0			78 24 0 0 0 421 13 536		450
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania						0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	430
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



		Banco Comercial Português, SA As of 30/06/2022												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 0 1,966 0 1,966	0 0 0 0 1,963 0 1,953				0 0 0 1,963 0 1,963			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						В	anco Comercial Portuguê	s, SA						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	((11- 86 (202	0 0 114 88 0 0 202			() () () () () () () () () () () () () (0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA									0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean				0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

						В	anco Comercial Portuguê	s, SA						
							As of 30/06/2022	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	11 51 75 154 03 8 9 4 447	3 13 7 57 9 79 4 154 3 30 8 38 4 72 4 443				13 53 79 149 30 38 72 433				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 33 0 11 2 2 2 7 8	2 3 3 2 2 3 3 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 702
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others										0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures Banco Comercial Português, SA

					As of 30/09/2021									As of 31/12/2021				
		Gross	carrying amount/ Nomina	il amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross	carrying amount/ Nomina	al amount		Accumulated impa value due to credi	irment, accumulated net t risk and provisions ⁴³	agative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	1	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	a,	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	5,43	, ,		0	0	0	0	0	0	7,553				0	0	0	٥	ه ۵
Debt securities (including at amortised cost and fair value)	22,70		98	98	15	14	72	5	9	22,305		85	85	6	16	68	1	د م
Central banks	97	1				0	0		0	651				0 0	0	0	0	a 0
General governments	17,03	2			0	7	0	0	0	17,263				0 0	8	0	0	J 0
Credit institutions	54	3			0	0	0		0	510				0 0	0	0		a 0
Other financial corporations	1,36	3			0	0	0	0	0	1,293				0 0	1	0	0	3 0
Non-financial corporations	2,80		99	98	15	6	72	5	9	2,588		0 8:	9 8:	6	7	68	1	4
Loans and advances(including at amortised cost and fair value)	57,59	5 11	2,831	2,831	2,754	444	1,464	1,428	1,020	57,376	126	5 2,752	2,752	2,686	492	1,369	1,337	7 1,097
Central barks	13	s i			0	0	0	0	0	102		o (o (o o	0	0	0	2 a
General governments	1,22			• •	0	4	0		0	1,225		0 0	0 0	o o	4	0		a 0
Credit institutions	50	7			0	0	0	0	0	333		0 0	0 0		1	0		a 0
Other financial corporations	1,19	9 1	0 165	5 165	165	9	106	106	41	1,157		0 17	0 17	170	10	110	110	0 59
Non-financial corporations	20,31	7 1	7 1,523	1,521	1,521	311	865	865	603	19,939	10	6 1,47	5 1,47	5 1,475	365	777	777	7 653
of which: small and medium-sized enterprises	15,74	5 1	3 1,014	1,013	1,013	272	536	536	444	15,569	1	s 96:	S 96	964	323	451	451	1 476
of which: Loans collateralised by commercial immovable property	4,53	8 1	0 551	558	558	77	228	228	327	4,460	:	2 52	6 521	5 526	90	199	195	3 324
Households	34,21	4 9	1,143	1,145	1,068	120	494	458	375	34,620	11	0 1,10	7 1,10	1,042	113	482	445	386
of which: Loans collateralised by residential immovable property	25,15	0 5	7 48	489	485	31	138	138	348	25,774	7	0 48	9 48	436	27	125	124	361
of which: Credit for consumption	5,71	9 3	401	408	361	65	218	194	17	5,766	31	0 39:	3 39:	356	68	225	206	5 16
DEBT INSTRUMENTS other than HFT	85,74	11:	2,930	2,930	2,769	458	1,536	1,433	1,029	87,233	126	5 2,841	2,841	2,692	508	1,437	1,338	8 1,101
OFF-BALANCE SHEET EXPOSURES	15,71		384	384	384	20	81	81	154	15,818		413	2 413	412	26	85	85	i 161
	⁽²⁾ Institutions report here the ⁽²⁾ Institutions report here the ⁽⁴⁾ For the on-balance sheet in balance sheet instruments, the balance sheet instruments, the	cumulative amount of expectes cumulative amount of expectes ems, accumulated impairments e same item ('Accumulated imp	I credit losses since initial recoor and accumulated negative chang airment, accumulated changes in	vition for financial instruments su vition for financial instruments su	blect to impairment, the accum are disclosed with a positive sig provisions') is disclosed consist	dated neoative chances in fair v on if they are decreasing assets. antly with the FINREP sign conv	alue due to credit risk for finance Following this sign convention, ention. This is because, based o	information is disclosed with the n this sign convention, the pro	e monsite sinn of what is renor	and according to the FINRER for	menerale (terrelates F 18.00 / J	F 19.00), which follows a sign o	convention based on a credit/de	bit convention, as explained in A	nnex V, Part 1 paragraphs 10 and	11 of Regulation (EU) 2021/	451 - ITS on Supervisory report	ting. However, for the off-

EBA STATIS

EBA INTE

2022 EU-wide Transparency Exercise

Performing and non-performing exposures Banco Comercial Português, SA

				,	As of 31/03/2022									As of 30/06/2022				
		Gross carrying answell/ Nonlinal amount Of which non-parforming ¹ het pair as >30 dray					airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	l amount		Accumulated im value due to cre	pairment, accumulated ne dit risk and provisions ^{4,3}	gative changes in fair	Collaterals and
		but past due >30 days	Of which	non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	,	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min FLB)		and <=90 days	Of wh	ich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	9,538	0	0	0	0	0	0	0	0	7,672	0	0				0	0	0 0
Debt securities (including at amortised cost and fair value)	20,755	0	6	6	6	17	1	1	4	21,882		6	6		20	1	1	4
Central banks	565	0	0	0	0	0	0			675							0	
General governments	15,707	0	0	0	0	10	0		0	16,415		0			12	0	0	
Credit institutions	561		0	0			-			531							-	
Other financial corporations	1,290		0	0			-			1,290							-	
Non-financial corporations	2,631		-	-	į	-	-		-	2,971							-	
Loans and advances(including at amortised cost and fair value)	57,821	131	2,679	2,678	2,617	463	1,346	1,309	1,033	57,719		2.502	2,502	2,452	422	1,185	1,155	1,022
			-,	-,	-,		-,	-,	-,			-,		-,		-,	-,	-,
Central banks	267	0	0	0	0	0	0	0	0	239	0	0	0	с с	o (0	0	0
General governments	1,291	٥	0	0	0	4	0	0	0	1,233	. 0	0				. 0	٥	• •
Credit institutions	539	٥	٥	0	a	1	0	0	0	626	i 0	0				0	٥	• •
Other financial corporations	1,024	٥	145	145	145	7	74	74	68	972	. 0	92	90	90		52	52	2 37
Non-financial corporations	20,054	20	1,440	1,440	1,439	345	788	788	596	19,956	13	1,361	1,361	1,358	300	672	672	2 628
of which: small and medium-sized enterprises	15,716	19	976	975	974	304	478	478	452	15,743	13	1,133	1,135	1,125	264	541	541	538
of which: Leans collateralised by commercial immovable property	4,552	3	581	581	580	84	236	236	342	4,501	4	711	711	710	60	275	275	5 414
Households	34,635	111	1,093	1,093	1,033	105	484	447	368	34,693	109	1,049	1,045	1,002	110	461	431	1 357
of which: Loans collateralised by residential immovable property	26,080	64	472	472	468	24	126	125	343	25,940	66	463	463	455	25	127	126	5 333
of which: Credit for consumption	5,698	33	398	398	364	61	230	208	16	5,768	35	370	370	345	6	209	193	3 16
DEBT INSTRUMENTS other than HFT	88,113	131	2,684	2,684	2,622	479	1,348	1,310	1,037	87,273	122	2,508	2,508	2,457	442	1,186	1,156	i 1,027
OFF-BALANCE SHEET EXPOSURES	15,947		403	403	403	23	89	89	154	15,421		393	393	393	21	90	90	143

The the definition of more denoming searching in the Statistical (2) in the Statistical (2) in the Statistical end of the definition of the Statistical end of the definition of the Statistical end of the statistical

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

Forborne exposures

Banco Comercial Português, SA

			As of 30/	09/2021					As of 31/	12/2021		
		ving amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance			ving amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9	9	2	2	7	7	16	0	0	0	14	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	9	9	2	2	7		16	0	0	0	14	
Loans and advances (including at amortised cost and fair value)	2,533	1,552	875	832	1,281	537	2,576	1,466	801	759	1,487	577
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	60	0	1	0	47	0	64	0	1	0	48	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	140	93	75	73	39	2	139	92	74	73	56	19
Non-financial corporations	1,567	996	633	596	770	363	1,521	912	562	525	856	366
of which: small and medium-sized enterprises	1,028	589	358	328	574		1,038	547	307	274	657	
Households	766	463	167	163	424	172	853	461	165	161	526	191
DEBT INSTRUMENTS other than HFT	2,542	1,560	878	835	1,288		2,592	1,466	802	759	1,501	
Loan commitments given	4	2	0	0	1	0	5	3	0	0	2	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	153						163					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	1,028						857					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(1) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			/ing amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with re measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16	0	0	0	14	0	16	0	0	o	3	o
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	16	0	0	0	14		16	0	0	0	3	
Loans and advances (including at amortised cost and fair value)	2,489	1,400	782	739	1,418	526	2,145	1,271	589	567	1,302	560
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	63	0	1	0	49	0	69	0	1	0	52	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	81	72	41	41	37	28	69	68	39	39	29	27
Non-financial corporations	1,501	872	572	536	819	311	1,194	753	382	366	740	351
of which: small and medium-sized enterprises	1,057	539	325	292	650		1,009	666	332	318	623	
Households	844	457	167	162	512	186	812	450	167	162	481	182
DEBT INSTRUMENTS other than HFT	2,505	1,400	782	739	1,431		2,160	1,271	589	567	1,305	
Loan commitments given	4	2	0	0	2	1	5	1	0	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	168						165					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	765						660					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/idebit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Banco Comercial Português, SA

since 24 0 0 24 1 0 28 3 3 28 2 0 24 2 1 1 0 28 3 3 2 28 2 1 1 0 1 2 1 1 0 210 1 1 0 210 1 1 0 210 1 1 0 210 1 1 0 210 1 1 0 1 0 210 1 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 <th></th> <th colspan="5">As of 30/09/2021 Gross carrying amount</th> <th></th> <th></th> <th></th> <th>As of 31</th> <th>/12/2021</th> <th></th> <th></th> <th></th> <th></th> <th>As of 31</th> <th>/03/2022</th> <th></th> <th></th> <th></th> <th></th> <th>As of 30</th> <th>/06/2022</th> <th></th> <th></th>		As of 30/09/2021 Gross carrying amount								As of 31	/12/2021					As of 31	/03/2022					As of 30	/06/2022		
non		Gross carr	ying amount					Gross carr	ying amount					Gross can						Gross car					
Ancalable Ancalable <t< th=""><th>(min FUR)</th><th></th><th>non-</th><th>of which:</th><th>and advances subject to</th><th></th><th>changes in fair value due to credit risk on non-performing</th><th></th><th></th><th>of which:</th><th>and advances subject to</th><th>Accumulated</th><th>changes in fair value due to credit risk on non-performing</th><th></th><th>non-</th><th>n of which:</th><th>and advances subject to</th><th>Accumulated</th><th>changes in fair value due to credit risk on non-performing</th><th></th><th>non-</th><th>n of which:</th><th>and advances subject to</th><th></th><th>changes in fair value due to credit risk on non-performing</th></t<>	(min FUR)		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to	Accumulated	changes in fair value due to credit risk on non-performing		non-	n of which:	and advances subject to	Accumulated	changes in fair value due to credit risk on non-performing		non-	n of which:	and advances subject to		changes in fair value due to credit risk on non-performing
Show and carryone 1/2 3 1 1/2 2 0 1/2 1 1/2 1 1/2 1 1/2 1 1/2 1 1/2 1 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2	(exposures*						exposures*						exposures*						exposures'
Changeneric 1.66 2.16 2.16 4.167 4.169 4.169 4.169 4.169 4.269 4.269 4.269 2.24 2.24 2.24 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.25 </td <td></td> <td></td> <td>12</td> <td>12</td> <td>442</td> <td>10</td> <td>0</td> <td></td> <td>15</td> <td>15</td> <td></td> <td>12</td> <td>0</td> <td></td> <td>16</td> <td>16</td> <td></td> <td>12</td> <td>0</td> <td>482</td> <td>15</td> <td>15</td> <td></td> <td>12</td> <td>0</td>			12	12	442	10	0		15	15		12	0		16	16		12	0	482	15	15		12	0
Delectively sets Standard at conditioning 224 0 224 1 0 228 1 2 0 24 2 0 24 2 2 0 140 2 15 220 15 220 15 220 18 0 221 14 14 221 19 0 217 13 0 126 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 <			3	3		2	0		3	3		2	0		3	3		3	0		3	3		3	0
since 24 0 0 24 1 0 28 3 3 28 2 0 24 2 1 1 0 28 3 3 2 28 2 1 1 0 1 2 1 1 0 210 1 1 0 210 1 1 0 210 1 1 0 210 1 1 0 210 1 1 0 1 0 210 1 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 <td>C Manufacturing</td> <td>4,168</td> <td>216</td> <td>216</td> <td>4,165</td> <td>140</td> <td>0</td> <td>4,301</td> <td>258</td> <td>258</td> <td>4,299</td> <td>153</td> <td>0</td> <td>4,353</td> <td>294</td> <td>294</td> <td>4,353</td> <td>175</td> <td>0</td> <td>4,386</td> <td>311</td> <td>311</td> <td>4,386</td> <td>184</td> <td>0</td>	C Manufacturing	4,168	216	216	4,165	140	0	4,301	258	258	4,299	153	0	4,353	294	294	4,353	175	0	4,386	311	311	4,386	184	0
Promotion 1.60 90 90 1.60 70 0.60 1.60 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.70	D Electricity, gas, steam and air conditioning supply	224	0	0	224	1	0	228	3	3	228	2	0	242	2	2	242	2	0	315	2	2	315	2	0
Cirvitosian and registing 1.10 1.00 1.00 3.035 1.02 0.4 4.055 1.12 4.055 1.10 0.106 1.00 3.005 1.10 0.107 3.005 1.10 0.100 1.000 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	E Water supply	230	15	15	230	18	0	223	14	14	223	19	0	217	3	3	217	10	0	216	2	2	216	9	0
HTmesone 1.26 77 72 1.28 71 0 1.38 30 30 38 38 1.82 56 0 1.477 35 1.47 77 0 1.455 40 40 1.435 37 0 1.455 1.60 1.67 35 1.47 77 0 1.455 40 40 1.435 37 0.0 Hole 1.60 1.61 1.67 1.54 60 1.67 1.55 1.56 1.47 77 0 1.435 40 40 1.38 1.38 1.38 1.38 1.36 0 1.67 1.15 1.45 1.40 0 1.435 40 41 1.1 456 0 1.67 1.1 1.1 1.1 456 0 1.67 1.1 1.1 1.1 456 0 1.67 1.1 1.1 1.1 1.66 0 1.66 0 1.66 0 1.66 0 1.67 0.1 1.20 5 3.5 1.20 0 1.51 0.5 0 0 </td <td>F Construction</td> <td>1,400</td> <td>90</td> <td>90</td> <td>1,400</td> <td>70</td> <td>0</td> <td>1,486</td> <td>172</td> <td>172</td> <td>1,486</td> <td>117</td> <td>Ö</td> <td>1,551</td> <td>172</td> <td>172</td> <td>1,551</td> <td>131</td> <td>0</td> <td>1,577</td> <td>172</td> <td>172</td> <td>1,577</td> <td>131</td> <td>0</td>	F Construction	1,400	90	90	1,400	70	0	1,486	172	172	1,486	117	Ö	1,551	172	172	1,551	131	0	1,577	172	172	1,577	131	0
LACOMONISATION and food serves autivity 1.44 2.29 1.444 0.29 1.244 0.49 0.4 1.244 1.24 0.44 1.454 1.454 1.454 1.454 1.454 1.457 1.464 1.44 0.447 1.451 1.467 1.44 0.447 1.1 1.467 1.474 0.447 1.1 0.457 1.47 0.447 1.1 1.467 1.471 0.475 1.1 0.467 1.1 1.467 1.471 0.467 1.1 1.467 1.1 0.467 1.1 1.467 1.1 0.475 1.1 0.475 0.1 0.1 0.475 0.1 0.1 0.475 0.1 0.1 0.475 0.1 0.1 0.475 0.1 0.1 0.475 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4 0.4	G Wholesale and retail trade	3.835	130	130	3.835	123	0	4.055	132	132	4.055	118	0	3.966	132	132	3.966	119	0	4.067	140	140	4.067	120	0
Jack manufaction and communication 472 11 11 11 11 466 11 11 466 11 11 11 466 11 11 475 11 075 11 075 11 0 475 11 075 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 470 11 0 110 0 470 11 0 110 0 110 0 110 0 110 0 110 0 110 0 110 110 0 110 110 0 110 110 0 110 110 0 110 110 0 110 110 0 110 110 0 110 0 110 120 120 120 120 1	H Transport and storage	1.226	27	27	1.226	21	0	1.382	30	30	1.382	26	0	1.427	35	35	1.427	37	0	1.435	40	40	1.435	37	0
Processing and subscription 271 6 6 271 6 71 6 71 6 71 6 71 6 71 6 71 6 71 6 71 6 71 6 71 6 71 6 71 6 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 71 <th71< th=""> 71 71</th71<>	I Accommodation and food service activities	1,684	239	239	1,684	140	0	1,634	138	138	1,634	86	0	1,647	145	145	1,647	124	0	1,597	142	142	1,597	122	0
Likel assextives 1/20 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/07 1/0	J Information and communication	427	13	13	427	13	0	486	11	11	486	13	0	475	13	13	475	13	0	459	12	12	459	11	0
Markensamily support and support and support 1.222 94 94 1.232 71 1.232 71 1.232 91 1.235 1.235 1.235 91 1.215 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 1.155 <th< td=""><td>K Financial and insurance activities</td><td>271</td><td>6</td><td>6</td><td>271</td><td>6</td><td>0</td><td>278</td><td>6</td><td>6</td><td>278</td><td>6</td><td>0</td><td>263</td><td>5</td><td>5</td><td>263</td><td>5</td><td>0</td><td>268</td><td>4</td><td>4</td><td>268</td><td>4</td><td>0</td></th<>	K Financial and insurance activities	271	6	6	271	6	0	278	6	6	278	6	0	263	5	5	263	5	0	268	4	4	268	4	0
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	L Real estate activities	1.743	107	107	1.743	81	0	1.816	69	69	1.816	43	0	1.797	35	35	1.797	43	0	1.867	35	35	1.867	41	0
NAdministration and segred services 550 71 71 550 590 590 590 72 72 72 590 600 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 740 7		1,292	94	94	1,292	73	0	1,254	59	59	1,254	58	0	1,320	55	55	1,320	59	0	1,315	185	185	1,315	63	0
OPADE contrastructure 11 0 0 11 0 11 0 11 0 11 0 11 0 12 0 12 0 11 0 11 0 11 0 11 0 11 0 12 0 12 12 0 15 0 15 13 0 15 13 0 16 10 17 13 13 0 16 13 13 0 16 13 13 0 16 13 13 0 16 13 13 0 16 10 17 13 13 0 16 13 13 0 16 16 17 13 14 15 13 13 13 13 13 13 13 13 14 14 14 14 15 13 14 15 13 14 15 13 16 17 16		550	71	71	550	59	0	540	72	72	540	60	0	540	74	74	540	65	0	541	71	71	541	61	0
PEdvacion 142 20 402 112 0 151 20 151 12 0 147 19 149 140 19 141 19 141 15 0 Pelvacion 300 24 24 300 13 0 151 13 0 176 19 149 14 19 141 15 0 Planan Moth service and docid work 300 24 24 300 12 24 16 0 170 125 25 120 0 141 19 144 15 0 Planan Moth service and docid work 300 24 24 300 12 16 0 700 125 25 150 0 144 15 0 300 300 300 300 100 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 <td>O Public administration and defence,</td> <td>131</td> <td>0</td> <td>0</td> <td>131</td> <td>0</td> <td>0</td> <td>6</td> <td>0</td> <td>0</td> <td>6</td> <td>0</td> <td>0</td> <td>55</td> <td>0</td> <td>0</td> <td>55</td> <td>0</td> <td>0</td> <td>2</td> <td>0</td> <td>0</td> <td>2</td> <td>0</td> <td>0</td>	O Public administration and defence,	131	0	0	131	0	0	6	0	0	6	0	0	55	0	0	55	0	0	2	0	0	2	0	0
Q Human bach services and social work 350 A 24 360 11 0 376 24 24 376 16 0 370 25 25 370 14 0 358 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 25 <td></td> <td>142</td> <td>20</td> <td>20</td> <td>142</td> <td>13</td> <td>0</td> <td>151</td> <td>20</td> <td>20</td> <td>151</td> <td>13</td> <td>0</td> <td>147</td> <td>19</td> <td>19</td> <td>147</td> <td>15</td> <td>0</td> <td>144</td> <td>19</td> <td>19</td> <td>144</td> <td>15</td> <td>0</td>		142	20	20	142	13	0	151	20	20	151	13	0	147	19	19	147	15	0	144	19	19	144	15	0
Arts. entrationet and recordsing 347 196 196 347 101 0 300 200 101 0 328 165 156 225 122 134 164 122 184 164 322 83 0 Schurs envisor 1.729 257 1.279 280 0 794 280 0 727 248 27 727 25 0 493 16 0	Q Human health services and social work		24	24	360	13	0	376	24	24		16	0	370	25	25	370	14	0		25	25		13	0
S Other services 1,729 257 257 1,729 230 0 794 248 247 794 233 0 787 248 247 794 233 0 787 248 247 787 225 0 493 19 19 493 63 0		347	196	196	347	101	0	360	200	200	360	103	0	328	165	165	328	83	0	322	164	164	322	83	0
	S Other services	1.729	257	257	1.729	290	Ő	794	248	247	794	293	0	787	248	247	787	225	0	493	19	19	493	63	0
	Loans and advances	20.317	1.522	1.521	20 314	1.176	0	19.939	1.475	1.475	19.938	1 142	0	20.064	1.440	1.440	20.064	1 133	0	19.956	1.361	1.361	19.956	972	0

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

EBA EUROPEAN BANKING AUTHONITY

2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banco Comercial Português, SA

			As of 31/09/2021			As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances					Loans and advances				Loans and advances					Loans and advances					
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days	•	Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	57,595	54,763	112	2,832	1,479	57,376	54,623	126	2,752	1,525	57,821	55,142	131	2,679	1,510	57,719	55,217	122	2,502	1,573
Of which secured	43,611	41,673	74	1,938	1,150	43,832	41,856	86	1,976	1,202	44,348	42,448	82	1,901	1,180	43,991	42,233	78	1,759	1,250
Of which secured with immovable property	31,937	30,590	69	1,347	922	32,458	31,183	76	1,275	921	32,829	31,539	70	1,290	919	32,785	31,360	72	1,425	1,038
Of which instruments with LTV higher than 60% and lower or equal to 80%	8,657	8,400		257	192	8,931	8,677		255	208	9,058	8,832		225	175	9,051	8,832		219	167
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,569	4,286		282	230	4,682	4,414		268	221	4,741	4,471		270	209	4,745	4,472		274	207
Of which instruments with LTV higher than 100%	2,700	2,428		272	132	2,644	2,389		255	137	2,646	2,365		281	160	2,576	2,157		419	297
Accumulated impairment for secured assets	1,167	257	6	910	489	1,147	277	6	870	439	1,117	262	7	855	448	925	231	7	694	454
Collateral																				
Of which value capped at the value of exposure	33,907	32,988	64	918	584	34,019	33,076	72	944	640	34,272	33,388	67	884	618	33,992	33,117	66	875	660
Of which immovable property	30,605	29,808	64	797	538	31,151	30,348	71	803	591	31,541	30,761	65	780	568	31,434	30,583	65	850	644
Of which value above the cap	57,635	55,407	62	2,228	1,348	42,754	40,273	67	2,490	1,639	43,192	40,989	57	2,203	1,603	41,838	39,693	60	2,145	1,445
Of which immovable property	36,871	35,235	53	1,637	1,158	37,551	35,779	65	1,772	1,423	38,023	36,257	56	1,766	1,384	38,033	36,233	59	1,799	1,149
Financial guarantees received	7,498	7,396	3	102	72	7,657	7,504	7	153	119	7,845	7,697	7	148	106	7,985	7,838	5	147	98
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the oriteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

EBA EUROPEAN BANKING AUTHORETY