



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco Comercial Português, SA
<b>LEI Code</b>	JU1U6S0DG9YLT7N8ZV32
<b>Country Code</b>	PT

## 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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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



## 2022 EU-wide Transparency Exercise

### 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,986	5,884	5,695	5,728	C 47.00 (r0310,c0010)	
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)	
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]	

2022 EU-wide Transparency Exercise  
Capital

Banco Comercial Português, SA

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>7,051</b>	<b>7,213</b>	<b>7,005</b>	<b>7,146</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>5,488</b>	<b>5,373</b>	<b>5,165</b>	<b>5,320</b>	C.01.00 (0020,0050)	Article 50 of CRR
	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 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	767	885	844	892	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,148	-3,384	-3,907	-4,052	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,470	3,457	3,495	3,494	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	654	519	501	502	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	58	155	542	864	C.01.00 (0250,0050)	Articles 52 to 55 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-224	-224	-231	-125	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-198	-187	-187	-189	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	-24	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-290	-202	-205	-516	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 99 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	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 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-182	-171	-164	-151	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	-3	-3	-4	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	-22	-21	-21	-22	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-36	-36	-36	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-146	-116	-129	-102	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	34	-2	-24	99	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-18	-68	-48	-63	C.01.00 (0540,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	52	65	23	163	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>533</b>	<b>509</b>	<b>507</b>	<b>507</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	532	509	507	507	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,021</b>	<b>5,882</b>	<b>5,672</b>	<b>5,828</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,030</b>	<b>1,331</b>	<b>1,334</b>	<b>1,319</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,058	1,319	1,341	1,350	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-25	24	3	-19	C.01.00 (0590,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	-3	-33	-10	-13	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>46,733</b>	<b>45,933</b>	<b>46,045</b>	<b>46,208</b>	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	80	70	31	77	C.01.00 (0010,0040)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.74%</b>	<b>11.70%</b>	<b>11.22%</b>	<b>11.51%</b>	CA1 (1)	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.88%</b>	<b>12.81%</b>	<b>12.32%</b>	<b>12.61%</b>	CA1 (2)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>15.09%</b>	<b>15.70%</b>	<b>15.21%</b>	<b>15.47%</b>	CA2 (3)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>5,454</b>	<b>5,375</b>	<b>5,189</b>	<b>5,221</b>	GA1-A.1.13-A.1.21-MINA-A.1.13-A.1.21-A.1.14-MINA-A.1.13-A.1.21	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.69%</b>	<b>11.72%</b>	<b>11.28%</b>	<b>11.32%</b>	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	43	67	28	27	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-1	-21	-1	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	69	70	39	39	C.01.00 (0440,0040)	-

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

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco Comercial Português, SA

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	38,347	38,043	37,380	37,393	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
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) <sup>2</sup>	376	241	201	172	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
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 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, 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	

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

<sup>2</sup> 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.

## 2022 EU-wide Transparency Exercise

### P&L

Banco Comercial Português, SA

(m€ 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
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,795</b>	<b>2,427</b>	<b>712</b>	<b>1,441</b>
(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 <sup>1)</sup>	0	-27	0	0
Of which restructuring <sup>2)</sup>	0	5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-10</b>	<b>24</b>	<b>108</b>	<b>62</b>
Of which attributable to owners of the parent	59	138	113	75

<sup>1)</sup> Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banco Comercial Português, SA

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	5,965				8,154				10,116				8,256				IAS 1.54 (f)	
Financial assets held for trading	1,058	587	206	265	930	499	169	262	1,363	941	159	263	1,758	1,305	189	264	IFRS 7.8(a)(i); 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 <sup>1</sup>	5,954				5,912				6,825				7,501					
<b>TOTAL ASSETS</b>	<b>91,461</b>				<b>92,925</b>				<b>95,581</b>				<b>96,094</b>				IAS 1.9(a), I.G 6	

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

Breakdown of financial assets by instrument and by counterparty sector <sup>2</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	13,121	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	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)
	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)

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

<sup>(2)</sup> 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.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	415	271	273	260	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>84,134</b>	<b>85,890</b>	<b>89,038</b>	<b>89,829</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>7,327</b>	<b>7,035</b>	<b>6,543</b>	<b>6,264</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>91,461</b>	<b>92,925</b>	<b>95,581</b>	<b>96,094</b>	IAS 1.IG6

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

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
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
	Debt securities	5	4	4	2	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	242	161	173	214	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>82,785</b>	<b>84,532</b>	<b>87,543</b>	<b>88,184</b>	

## 2022 EU-wide Transparency Exercise

### Market Risk

Banco Comercial Português, SA

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	54	40	4	0	18	3						2	1	15	3								
Of which: General risk	47	39	4	0	18	3						2	1	15	3								
Of which: Specific risk	7	1	0	0	0	0						0	0	0	0								
Equities	1	3	5	0	7	0						1	0	2	0								
Of which: General risk	0	0	5	0	7	0						1	0	2	0								
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	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>1,645</b>	<b>1,637</b>	<b>17</b>	<b>3</b>	<b>37</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>678</b>	<b>6</b>	<b>2</b>	<b>19</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>310</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
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	0	2	0	2	0						1	0	1	0								
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	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>2,063</b>	<b>2,077</b>	<b>21</b>	<b>4</b>	<b>29</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>620</b>	<b>31</b>	<b>7</b>	<b>43</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>929</b>

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.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	22,756	26,977	1,773		24,943	1,243	29,226	1,735
	Regional governments or local authorities	1,202	865	173				761	146
	Public sector entities	474	325	325				383	395
	Multilateral Development Banks	20	20	0				19	0
	International Organisations	0	0	0				0	0
	Institutions	2,571	1,760	574		2,292	1,537	469	469
	Corporates	9,369	5,216	4,870		8,760	4,936	4,396	4,396
	of which: SME	4,269	2,400	2,001		4,116	2,315	1,814	1,814
	Retail	5,099	5,797	4,244		6,600	5,790	4,234	4,234
	Secured by mortgages on immovable property	198	584	334		361	508	348	348
	of which: SME	2,150	1,884	1,811		2,212	1,915	1,827	1,827
	Exposures in default	673	480	240		673	466	230	230
	Items associated with particularly high risk	0	0	0	388	0	0	0	388
	Covered bonds	26	7	11		22	6	10	10
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
Collective Investments Undertakings (CIU)	101	101	94		110	110	91	91	
Equity	25	25	60		8	8	17	17	
Other exposures	0	0	0		0	0	0	0	
Standardised Total <sup>2</sup>	46,432	43,932	13,630	647	47,663	45,318	13,347	622	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.  
<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
PORTUGAL	Central governments or central banks	11,827	14,393	17		13,730	16,271	17	
	Regional governments or local authorities	1,240	844	169				211	144
	Public sector entities	308	264	264		309	296	296	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	440	193	127		449	127	133	
	Corporates	3,979	1,813	1,812		3,656	1,800	1,786	
	of which: SME	2,072	1,113	960		1,939	1,087	930	
	Retail	179	131	88		176	154	89	
	Secured by mortgages on immovable property	344	149	85		355	152	87	
	of which: SME	61	37	31		55	32	32	
	Exposures in default	48	31	19		47	31	17	
	Items associated with particularly high risk	113	34	34	0	154	44	44	46
	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		
Equity	0	0	0		0	0	0		
Other exposures	20	20	20		23	23	23		
Standardised Total <sup>2</sup>	18,827	18,827	3,630	148	19,827	19,827	3,630	209	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
POLAND	Central governments or central banks	4,212	5,463	26		4,213	4,203	44	
	Regional governments or local authorities	52	21	4		53	20	4	
	Public sector entities	28	0	0		27	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	13	1		19	16	1	
	Corporates	4,239	2,644	2,404		4,245	2,518	2,280	
	of which: SME	2,279	1,215	1,094		2,049	1,170	951	
	Retail	5,861	5,311	3,937		5,873	5,323	3,914	
	Secured by mortgages on immovable property	527	424	242		524	448	252	
	of which: SME	1,751	1,228	683		1,812	1,254	688	
	Exposures in default	600	426	211		599	412	201	
	Items associated with particularly high risk	429	403	251		422	386	246	
	Covered bonds	24	6	20		20	5	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	9,126	9,126	3,648	348	9,126	9,126	3,648	327	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,636	1,431	1,689		1,422	1,420	1,626	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	127	30	45		116	56	84	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	97	20		170	170	34	
	Corporates	303	62	134		226	66	106	
	of which: SME	24	10	11		23	10	11	
	Retail	141	105	79		148	115	86	
	Secured by mortgages on immovable property	8	3	2		9	4	2	
	of which: SME	328	310	210		331	316	215	
	Exposures in default	17	15	7		19	16	9	
	Items associated with particularly high risk	99	55	64	42	100	55	63	45
	Covered bonds	2	2	2		2	2	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	2,163	2,163	2,163	55	2,163	2,163	2,163	56	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	988	987	0		1,489	1,489	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	460	467	100		383	383	96	
	Corporates	23	21	18		17	15	15	
	of which: SME	2	1	1		1	1	1	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	1,456	1,456	1,456	42	1,489	1,489	1,489	96	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	1,634	1,634	0		1,624	1,624	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	167	164	81		159	156	78	
	Corporates	146	131	130		146	133	133	
	of which: SME	20	19	18		20	19	18	
	Retail	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	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	7	7	4		7	4	4	
	Corporates	37	35	32		35	33	32	
	of which: SME	12	12	11		12	11	11	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	25,726	30,066	1,810		24,484	28,896	1,869	
	Regional governments or local authorities	1,055	723	147		1,226	722	144	
	Public sector entities	430	353	345		432	363	363	
	Multilateral Development Banks	18	18	0		18	18	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,433	1,652	543		2,462	1,719	577	
	Corporates	8,843	4,896	4,587		8,998	4,999	4,674	
	of which: SME	6,136	2,288	2,023		6,228	2,296	2,062	
	Retail	6,431	5,573	4,073		6,573	5,688	4,159	
	of which: SME	1,027	999	342		1,070	998	342	
	Secured by mortgages on immovable property	1,962	1,722	826		2,072	1,837	884	
	of which: SME	902	325	164		931	360	185	
	Exposures in default	849	411	461	353	823	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 corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	114	114	96		115	115	94		
Equity	7	7	15		8	8	18		
Other exposures	2	2	2		2	2	2		
Standardised Total <sup>2</sup>	48,029	45,989	13,954	650	47,196	44,837	13,316	653	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
PORTUGAL	Central governments or central banks	15,122	17,452	17		12,451	16,647	17	
	Regional governments or local authorities	1,071	713	143		1,066	702	141	
	Public sector entities	306	293	293		306	293	293	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,009	259	147		944	227	159	
	Corporates	3,251	1,115	1,783		3,213	1,107	1,756	
	of which: SME	1,980	147	961		1,953	1,107	950	
	Retail	385	147	84		384	144	82	
	of which: SME	321	29	15		318	24	15	
	Secured by mortgages on immovable property	42	27	14		49	32	17	
	of which: SME	122	46	23	20	122	46	23	30
	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	114	114	96		115	115	94		
Equity	0	0	0		0	0	0		
Other exposures	13	13	13		13	13	13		
Standardised Total <sup>2</sup>				184				199	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
POLAND	Central governments or central banks	5,412	6,022	59		5,020	5,577	59	
	Regional governments or local authorities	62	17	3		69	19	4	
	Public sector entities	40	39	39		40	36	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	464	424	40		464	423	40	
	Corporates	4,136	2,370	2,142		4,159	2,433	2,202	
	of which: SME	2,003	1,130	902		2,055	1,131	900	
	Retail	5,843	5,293	3,891		5,953	5,402	3,973	
	of which: SME	588	428	255		618	428	255	
	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	819	315	348	289	594	321	354	261
	Items associated with particularly high risk	11	6	10		10	5	8	
	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	21	21	21		21	21	21		
Standardised Total <sup>2</sup>				396				370	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,447	1,474	1,701		1,522	1,520	1,723	
	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	197	196	40		196	195	40	
	Corporates	278	129	173		278	126	154	
	of which: SME	28	13	15		33	12	14	
	Retail	157	123	93		169	128	96	
	of which: SME	11	3	3		12	3	3	
	Secured by mortgages on immovable property	396	394	199		339	336	222	
	of which: SME	16	15	8		15	14	8	
	Exposures in default	152	53	62	49	112	54	63	57
	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	15		0	0	16		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				62				70	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	1,440	1,440	0		1,892	1,891	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	343	346	82		392	391	101	
	Corporates	31	33	33		34	32	32	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	762	762	0		1,963	1,960	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	173	168	83		169	164	81	
	Corporates	231	90	99		235	128	127	
	of which: SME	19	18	17		23	21	20	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>			<b>2</b>				<b>3</b>		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
NETHERLANDS	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	22	22	1		21	20	1	
	Corporates	42	40	39		41	38	36	
	of which: SME	4	4	3		3	3	3	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>		

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

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	15,680	1,430	14,983	11,513	298	976	15,319	1,366	14,578	11,382	295	939
	Corporates - Of Which: Specialised Lending	1,094	5	1,224	996	0	7	1,120	5	1,023	850	0	7
	Corporates - Of Which: SME	8,332	573	5,296	3,731	216	349	6,696	636	5,587	4,102	227	393
	Retail	34,456	873	30,223	5,753	851	395	34,147	865	30,794	5,906	908	377
	Retail - Secured on real estate property	24,952	694	24,912	4,137	463	169	25,948	692	25,203	4,294	491	150
	Retail - Secured on real estate property - Of Which: SME	1,378	30	1,338	197	18	9	1,407	29	1,399	197	25	6
	Retail - Secured on real estate property - Of Which: non-SME	23,574	464	23,574	3,940	423	159	24,541	463	24,144	4,097	470	144
	Retail - Qualifying Revolving	2,838	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	5,995	314	3,776	1,100	321	173
	Retail - Other Retail - Of Which: SME	3,433	184	1,944	452	122	88	3,482	183	1,705	470	127	85
Retail - Other Retail - Of Which: non-SME	2,133	138	2,077	658	193	88	2,513	131	2,070	630	185	90	
Equity	5,385	0	1,370	3,716	5,110	0	5,385	0	1,383	3,716	5,110	0	
Other non credit-obligation assets													
IRB Total <sup>3</sup>													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unless in the results prior to the 2015 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
PORTUGAL	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	18,093	1,406	13,412	10,167	297	954	12,783	1,343	13,086	10,089	294	938
	Corporates - Of Which: Specialised Lending	1,077	5	1,018	876	0	7	1,042	5	979	824	0	7
	Corporates - Of Which: SME	8,179	573	5,159	3,603	216	347	6,535	635	5,460	3,975	227	392
	Retail	24,377	656	21,503	3,531	573	252	24,712	643	21,742	3,445	623	237
	Retail - Secured on real estate property	17,387	323	17,318	2,323	218	67	17,615	315	17,515	2,448	283	52
	Retail - Secured on real estate property - Of Which: SME	1,361	30	1,330	182	18	9	1,391	29	1,342	191	24	6
	Retail - Secured on real estate property - Of Which: non-SME	16,006	293	15,988	2,140	200	58	16,224	286	16,211	2,256	239	46
	Retail - Qualifying Revolving	1,659	21	527	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	3,432	184	1,758	449	121	89	3,459	182	1,710	461	136	83
Retail - Other Retail - Of Which: non-SME	1,929	132	1,866	588	184	84	1,948	145	1,902	592	175	86	
Equity	1,127	0	1,127	2,366	0	0	1,129	0	1,129	2,362	0	0	
Other non credit-obligation assets													
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
POLAND	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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	1,866	245	127
	Retail - Secured on real estate property	6,024	155	6,024	1,389	208	98	6,328	159	6,328	1,842	214	95
	Retail - Secured on real estate property - Of Which: SME	9	0	9	0	0	0	9	0	9	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,014	155	6,015	1,385	206	98	6,319	159	6,319	1,838	213	95
	Retail - Qualifying Revolving	1,001	29	852	521	34	32	1,132	29	864	324	33	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 <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
MOZAMBIQUE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	7	0	7	0	0	0	7	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	7	0	7	0	0	0	7	0	0	0	0	
	Retail	30	0	26	10	0	0	31	0	28	2	0	0
	Retail - Secured on real estate property	10	0	9	1	0	0	11	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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													
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	49	23	44	21	1	13	46	23	42	17	1	13
	Corporates - Of Which: Specialised Lending	11	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	40	2	2
	Retail - Secured on real estate property	235	3	236	31	3	1	237	3	238	32	3	1
	Retail - Secured on real estate property - Of Which: SME	1	0	2	0	0	0	1	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	234	3	234	31	3	1	235	3	236	32	3	1
	Retail - Qualifying Revolving	24	0	5	2	1	0	24	0	5	2	1	0
	Retail - Other Retail	22	1	6	2	2	1	22	1	6	2	1	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	22	1	6	2	2	1	22	1	6	2	1	1	
Equity	36	0	36	51	0	0	37	0	37	51	0	0	
Other non credit-obligation assets													
IRB Total <sup>3</sup>													

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

		IRB Approach													
		As of 30/09/2021						As of 31/12/2021							
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated			
(in EUR, %)															
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	177	0	174	181	0	1	157	0	253	233	0	0	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	27	0	26	30	0	0	0
	Corporates - Of Which: SME	24	0	24	21	0	0	25	0	25	32	0	0	0	0
	Retail	30	1	29	4	1	0	32	1	31	5	1	0	0	0
	Retail - Secured on real estate property	24	0	24	3	0	0	27	0	27	3	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	24	3	0	0	27	0	27	3	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0	0	0
	Retail - Other Retail	4	1	4	1	0	0	4	1	3	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	1	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

		IRB Approach													
		As of 30/09/2021						As of 31/12/2021							
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated			
(in EUR, %)															
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,055	0	1,055	808	0	1	1,034	0	1,033	778	0	0	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	60	0	60	41	0	0	25	0	25	26	0	0	0	0
	Retail	22	1	22	4	2	0	23	1	22	4	1	0	0	0
	Retail - Secured on real estate property	20	0	20	3	0	0	20	0	20	2	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	3	0	0	20	0	20	2	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail	2	1	2	1	1	0	2	1	2	1	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	1	1	0	1	0	1	1	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

		IRB Approach													
		As of 30/09/2021						As of 31/12/2021							
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated			
(in EUR, %)															
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0	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
Retail - Other Retail - Of Which: non-SME	0	0	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

		IRB Approach													
		As of 30/09/2021						As of 31/12/2021							
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated			
(in EUR, %)															
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0	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
Retail - Other Retail - Of Which: non-SME	0	0	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

		IRB Approach													
		As of 30/09/2021						As of 31/12/2021							
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated			
(in EUR, %)															
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0	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
Retail - Other Retail - Of Which: non-SME	0	0	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

		IRB Approach													
		As of 30/09/2021						As of 31/12/2021							
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated			
(in EUR, %)															
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0												

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	19,361	1,274	14,487	10,983	259	908	18,990	1,120	14,996	10,613	313	701
	Corporates - Of Which: Specialised Lending	1,073	6	1,061	899	0	7	1,018	6	940	829	6	7
	Corporates - Of Which: SME	8,664	643	5,487	3,958	214	397	8,596	628	5,430	3,889	175	383
	Retail	24,477	832	31,174	5,962	927	371	36,251	832	31,689	6,021	936	376
	Retail - Secured on real estate property	25,331	477	26,807	4,241	495	149	27,718	467	28,664	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
	Retail - Secured on real estate property - Of Which: non-SME	24,447	445	24,447	4,127	466	142	24,236	429	24,236	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	3,866	1,129	343	175	5,747	324	3,915	1,142	340	180
	Retail - Other Retail - Of Which: SME	3,923	177	1,734	494	100	57	3,515	178	1,750	493	182	90
	Retail - Other Retail - Of Which: non-SME	2,138	148	2,072	635	143	88	2,232	146	2,160	649	177	89
Equity	1,239	0	1,267	2,698	0	0	1,239	0	1,236	2,677	0	0	
Other non credit-obligation assets													
IRB Total			24,626						24,355				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fair-value.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	17,948	1,250	13,247	9,772	257	887	17,563	1,097	12,872	9,410	311	679
	Corporates - Of Which: Specialised Lending	990	6	925	776	0	0	935	6	870	755	0	0
	Corporates - Of Which: SME	1443	143	9,456	3,900	214	395	8,523	428	5,340	3,636	175	281
	Retail	24,943	640	21,998	3,678	645	235	25,137	619	22,396	3,689	641	238
	Retail - Secured on real estate property	17,885	266	17,856	2,485	257	12	17,830	264	17,863	2,444	264	11
	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-SME	16,363	234	16,349	2,249	238	46	16,441	236	16,428	2,236	234	45
	Retail - Qualifying Revolving	1,664	17	596	143	46	11	1,652	18	574	145	49	12
	Retail - Other Retail	5,454	317	3,647	1,080	333	171	5,554	317	3,799	1,099	330	176
	Retail - Other Retail - Of Which: SME	2,478	176	1,738	482	159	87	2,497	177	1,740	491	162	90
	Retail - Other Retail - Of Which: non-SME	1,976	141	1,908	595	174	84	2,057	140	2,059	608	168	85
Equity	1,103	0	1,103	2,315	0	0	1,089	0	1,089	2,294	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7,710	188	7,498	2,064	252	130	7,362	189	7,151	2,096	265	131
	Retail - Secured on real estate property	6,593	158	6,393	1,766	215	0	6,247	158	6,047	1,765	228	97
	Retail - Secured on real estate property - Of Which: SME	14	0	13	6	0	0	13	0	12	5	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,579	157	6,379	1,760	214	95	6,234	158	6,032	1,760	228	97
	Retail - Qualifying Revolving	1,118	31	1,105	300	35	35	1,115	30	1,104	331	34	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	0	0	0	0	0	0	0	0	0	0	0	0
Equity	21	0	21	60	0	0	20	0	20	59	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
MOZAMBIQUE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	7	0	0	0	0	0	7	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	7	0	0	0	0	0	7	0	0	0	0	0
	Retail	19	0	17	2	0	0	20	0	18	2	0	0
	Retail - Secured on real estate property	11	0	12	1	0	0	12	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	12	1	0	0	12	0	11	1	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	6	0	6	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	5	0	4	1	0	0	6	0	6	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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	4	1
	Retail - Secured on real estate property	233	2	234	3	0	0	232	2	234	3	0	0
	Retail - Secured on real estate property - Of Which: SME	232	2	232	3	0	0	231	2	232	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	5	1	1	0	23	0	5	1	1	0
	Retail - Qualifying Revolving	21	1	20	6	2	1	23	1	23	7	2	1
	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	21	1	20	6	2	1	23	1	23	7	2	1
Equity	39	0	39	97	0	0	41	0	41	203	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
SPAIN	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	172	0	175	211	2	187	0	185	198	0	1	
	Corporates - Of Which: Specialised Lending	27	0	26	29	0	25	0	24	28	0	0	
	Corporates - Of Which: SME	6	0	11	10	0	11	0	11	11	0	0	
	Retail	31	1	31	4	1	30	1	30	5	1	0	
	Retail - Secured on real estate property	24	0	27	3	0	23	0	25	3	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	24	0	27	3	0	23	0	25	3	0	0	
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0	0	0	
	Retail - Other Retail	4	1	4	1	0	5	0	5	2	0	0	
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	3	0	2	1	0	0	
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
NETHERLANDS	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	961	0	825	750	0	1	996	0	829	750	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	20	1	20	4	2	21	0	21	2	0	0	
	Retail - Secured on real estate property	18	1	19	2	0	19	0	19	2	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	18	1	19	2	0	19	0	19	2	0	0	
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	0	0	0	0	
	Retail - Other Retail	1	1	1	1	1	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: SME	1	1	1	1	1	1	0	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
Country of Counterpart 7	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
Country of Counterpart 8	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
Country of Counterpart 9	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
Country of Counterpart 10	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco Comercial Português, SA

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		5	5	0	0	0	0	0	0	0	0	0	39	0		
I 0 - 3M f	Africa	40	40	0	0	0	0	40	0	0	0	0	0	31	0	
I 3M - 1Y f		94	94	0	0	0	0	94	0	0	0	0	0	0	0	
I 1Y - 2Y f		145	144	0	0	0	0	144	0	0	0	0	0	0	0	
I 2Y - 3Y f		89	89	0	0	0	0	89	0	0	0	0	0	10	0	
I 3Y - 5Y f		38	38	0	0	0	0	38	0	0	0	0	0	22	0	
I 5Y - 10Y f	66	66	0	0	0	0	66	0	0	0	0	0	0	0	0	
I 10Y - more																
<b>Total</b>		<b>477</b>	<b>475</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>475</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>103</b>	<b>0</b>	<b>744</b>	
I 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

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

**Regions:**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

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











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco Comercial Português, SA

As of 30/06/2022

(min EUR)		Direct exposures															Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Africa	I 0 - 3M f	13	13	0	0	0	13	0	0	0	0	0	12	0		
		I 3M - 1Y f	57	57	0	0	5	53	0	0	0	0	0	33	0		
		I 1Y - 2Y f	79	79	0	0	0	79	0	0	0	0	0	0	0		
		I 2Y - 3Y f	154	154	0	0	5	149	0	0	0	0	0	11	0		
		I 3Y - 5Y f	30	30	0	0	0	30	0	0	0	0	0	0	0		
		I 5Y - 10Y f	38	38	0	0	0	38	0	0	0	0	0	22	0		
	I 10Y - more	74	72	0	0	0	72	0	0	0	0	0	0	0			
	<b>Total</b>	<b>447</b>	<b>443</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>433</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>78</b>	<b>0</b>	<b>702</b>		
	Others	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

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

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Banco Comercial Português, SA

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		On performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
<b>Cash balances at central banks and other demand deposits</b>	5,437	0	0	0	0	0	0	0	0	7,553	0	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	22,769	0	98	98	15	14	72	5	9	22,365	0	89	89	6	16	68	1	4	4		
Central banks	971	0	0	0	0	0	0	0	0	651	0	0	0	0	0	0	0	0	0		
General governments	17,032	0	0	0	0	7	0	0	0	17,263	0	0	0	0	8	0	0	0	0		
Credit institutions	543	0	0	0	0	0	0	0	0	510	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,363	0	0	0	0	0	0	0	0	1,293	0	0	0	0	1	0	0	0	0		
Non-financial corporations	2,880	0	98	98	15	0	72	5	9	2,588	0	89	89	6	7	68	1	4	4		
<b>Loans and advances (including at amortised cost and fair value)</b>	97,995	112	2,832	2,831	2,794	444	1,464	1,420	1,020	97,976	126	2,752	2,752	2,686	492	1,369	1,337	1,097	1,097		
Central banks	135	0	0	0	0	0	0	0	0	102	0	0	0	0	0	0	0	0	0		
General governments	1,234	0	0	0	0	4	0	0	0	1,235	0	0	0	0	4	0	0	0	0		
Credit institutions	507	0	0	0	0	0	0	0	0	333	0	0	0	0	1	0	0	0	0		
Other financial corporations	1,199	0	165	165	165	9	106	106	41	1,157	0	170	170	170	10	110	110	59	59		
Non-financial corporations	20,317	17	1,522	1,521	1,521	311	865	865	603	19,939	16	1,475	1,475	1,475	365	777	777	652	652		
of which: small and medium-sized enterprises	15,746	13	1,014	1,013	1,013	272	536	536	444	15,569	15	965	964	964	321	451	451	478	478		
of which: Loans collateralised by commercial immovable property	4,538	16	538	538	538	77	228	228	327	4,460	2	526	526	526	90	199	199	224	224		
Households	34,214	94	1,145	1,145	1,048	120	494	458	375	34,630	110	1,107	1,107	1,042	113	483	446	384	384		
of which: Loans collateralised by residential immovable property	25,150	57	489	489	486	31	138	138	348	25,774	70	489	489	486	27	125	124	361	361		
of which: Credit for consumption	5,719	31	408	408	361	65	218	194	17	5,766	30	393	393	354	68	225	206	14	14		
<b>DEBT INSTRUMENTS OTHER THAN MPT</b>	85,740	112	2,930	2,930	2,769	458	1,536	1,433	1,029	87,233	126	2,841	2,841	2,692	508	1,437	1,338	1,101	1,101		
<b>OFF-BALANCE SHEET EXPOSURES</b>	15,719		384	384	384	20	81	81	154	15,818		412	412	412	26	85	85	161	161		

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), 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) 2014/51 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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 amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>								
			Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3						
<b>Cash balances at central banks and other demand deposits</b>	9,838	0	0	0	0	0	0	0	0	0	7,672	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	20,755	0	6	6	6	17	1	1	4	21,882	0	6	6	6	20	1	1	1	4	20	1	1	1	4
Central banks	585	0	0	0	0	0	0	0	0	675	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15,707	0	0	0	0	10	0	0	0	16,415	0	0	0	0	12	0	0	0	0	12	0	0	0	0
Credit institutions	561	0	0	0	0	0	0	0	0	531	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,290	0	0	0	0	0	0	0	0	1,290	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,631	0	6	6	6	0	0	0	0	2,971	0	0	0	0	7	0	0	0	0	7	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	57,821	131	2,679	2,678	2,617	463	1,346	1,369	1,633	57,719	122	2,502	2,502	2,452	422	1,185	1,155	1,022	422	1,185	1,155	1,022	422	
Central banks	267	0	0	0	0	0	0	0	0	239	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,291	0	0	0	0	4	0	0	0	1,233	0	0	0	0	4	0	0	0	0	4	0	0	0	0
Credit institutions	539	0	0	0	0	1	0	0	0	626	0	0	0	0	1	0	0	0	0	1	0	0	0	0
Other financial corporations	1,024	0	145	145	145	7	74	74	68	972	0	92	92	92	7	52	52	52	7	52	52	52	52	
Non-financial corporations	20,064	20	1,440	1,440	1,439	345	788	788	596	19,956	13	1,361	1,361	1,338	300	672	672	628	300	672	672	628	628	
of which: small and medium-sized enterprises	15,716	19	976	975	974	304	478	478	452	15,741	13	1,123	1,122	1,129	264	541	541	538	264	541	541	538	538	
of which: Loans collateralised by commercial immovable property	4,852	3	581	581	586	84	236	236	342	4,851	4	711	711	710	66	275	275	275	66	275	275	275	414	
Households	34,635	111	1,093	1,093	1,032	105	484	447	368	34,693	109	1,040	1,040	1,002	110	461	431	367	110	461	431	367	367	
of which: Loans collateralised by residential immovable property	26,080	64	472	472	468	24	126	125	343	25,940	66	463	463	459	25	127	126	313	25	127	126	313	313	
of which: Credit for consumption	5,698	33	398	398	364	61	230	208	16	5,768	35	370	370	345	67	209	193	16	67	209	193	16	16	
<b>DEBT INSTRUMENTS other than HFT</b>	88,113	131	2,684	2,684	2,622	479	1,348	1,310	1,637	87,273	122	2,508	2,508	2,457	442	1,186	1,156	1,022	442	1,186	1,156	1,022	1,022	
<b>OFF-BALANCE SHEET EXPOSURES</b>	15,947		403	403	403	23	89	89	154	15,421		393	393	393	21	90	90	143	21	90	90	143	143	

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment 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 PFRSP Annexes (Annexes F, 18.02 / F 18.03), 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 sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	9	9	2	2	7	7	16	0	0	0	14	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	9	9	2	2	7		16	0	0	0	14	
<b>Loans and advances (including at amortised cost and fair value)</b>	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
<b>DEBT INSTRUMENTS other than HFT</b>	2,542	1,560	878	835	1,288		2,592	1,466	802	759	1,501	
<b>Loan commitments given</b>	4	2	0	0	1	0	5	3	0	0	2	1
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	153						163					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	1,028						857					

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

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/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.

<sup>3)</sup> 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

Forborne exposures

Banco Comercial Português, SA

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16	0	0	0	14	0	16	0	0	0	3	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	168						165					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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 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.

(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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	442	12	12	442	10	0	450	15	15	450	12	0	456	16	16	456	12	0	482	15	15	482	12	0
B Mining and quarrying	117	3	3	117	2	0	100	3	3	100	2	0	123	3	3	123	3	0	112	3	3	112	3	0
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
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
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
F Construction	1,400	90	90	1,400	70	0	1,486	172	172	1,486	117	0	1,551	172	172	1,551	131	0	1,577	172	172	1,577	131	0
G Wholesale and retail trade	3,855	130	130	3,855	123	0	4,055	132	132	4,055	118	0	3,966	122	122	3,966	119	0	4,067	140	140	4,067	120	0
H Transport and storage	1,226	97	97	1,226	81	0	1,382	90	90	1,382	76	0	1,422	35	35	1,422	37	0	1,435	40	40	1,435	37	0
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
J Information and communication	422	13	13	422	13	0	486	11	11	486	13	0	475	13	13	475	13	0	459	12	12	459	11	0
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
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
M Professional, scientific and technical activities	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
N Administrative and support service activities	550	71	71	550	59	0	540	72	72	540	60	0	540	74	74	540	65	0	541	71	71	541	61	0
O Public administration and defence, compulsory social security	121	0	0	121	0	0	6	0	0	6	0	0	55	0	0	55	0	0	2	0	0	2	0	0
P Education	142	20	20	142	13	0	151	20	20	151	13	0	147	19	19	147	15	0	144	19	19	144	15	0
Q Human health services and social work activities	360	24	24	360	13	0	376	24	24	376	16	0	370	25	25	370	14	0	359	25	25	359	13	0
R Arts, entertainment and recreation	347	196	196	347	101	0	360	200	200	360	103	0	338	165	165	328	83	0	322	164	164	322	83	0
S Other services	1,729	257	257	1,729	280	0	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	1,126	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

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

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

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing	
					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 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	41,672	74	1,838	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	1,799	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	2,480	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	1,138	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 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.