

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



Key Metrics

Banco Comercial Português, SA

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,361	5,442	5,429	5,862	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	5,322	5,393	5,412	5,842	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,795	5,939	5,924	6,361	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	5,757	5,889	5,908	6,340	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,123	7,279	7,249	7,675	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	7,084	7,240	7,233	7,655	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	46,101	43,103	41,258	41,850	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	46,045	43,045	41,234	41,819	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.63%	12.63%	13.16%	14.01%	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	11.56%	12.53%	13.13%	13.97%	(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	12.57%	13.78%	14.36%	15.20%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.50%	13.68%	14.33%	15.16%	(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	15.45%	16.89%	17.57%	18.34%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.39%	16.82%	17.54%	18.30%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	102,560	98,339	97,288	99,446	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	5.65%	6.04%	6.09%	6.40%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Banco Comercial Português, SA

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,795	5,939	5,924	6,361	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,635	5,875	5,919	6,353	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	102,560	98,339	97,288	99,446	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	102,400	98,220	97,272	99,425	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.65%	6.04%	6.09%	6.40%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.50%	5.98%	6.09%	6.39%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise Capital

Capital Banco Comercial Português, SA

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Number Control Control <thcontrol< th=""> <thcontrol< th=""> <thco< th=""><td>×5</td><td>(-) EXCES DEDUCTION NOT ALL REINS OVER ALL CAPITAL</td><td></td><td>0</td><td></td><td>0</td><td>C 01.00 (10440,00010)</td><td></td></thco<></thcontrol<></thcontrol<>	×5	(-) EXCES DEDUCTION NOT ALL REINS OVER ALL CAPITAL		0		0	C 01.00 (10440,00010)	
Integration Symbolic distribution of the control of the	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-54	-54	-55	(r0460.c0010) + C 01.00 (r0470.c0010) + C	Artisius 4(36), 34(1) point (1) (1) and 90 to 31 of ORR, Articles 38(1) point (1) (1), 343(1) point (b), 344(1) point (b) and 258 of ORR, Articles 38(1) point k) (8) and 379(2) of ORR, Articles 36(1) point k) (w) and 153(6) of ORR and Articles 38(1) point k) (v) and 155(6) of ORR.
No. Constraint of the second of								Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR $\label{eq:articles}$
Number Object Object<	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
NUMBER Image: Imag	A.1.16		-43	0	0	-14	C 01.00 (r0490,c0010)	Articles $36(1)$ point (c) and 38 ; Articles $48(1)$ point (a) and $48(2)$ of CBR
Number 1 0 </th <td>A.1.17</td> <td>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</td> <td>· 0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r0500,c0010)</td> <td>$\label{eq:activities} Activities 4(27); \ 36(1) \ point (i); \ 43, \ 45; \ 47; \ 48(1) \ point \ (b); \ 49(1) \ to \ (3) \ and \ 79 \ of \ CRR$</td>	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	· 0	0	0	0	C 01.00 (r0500,c0010)	$\label{eq:activities} Activities 4(27); \ 36(1) \ point (i); \ 43, \ 45; \ 47; \ 48(1) \ point \ (b); \ 49(1) \ to \ (3) \ and \ 79 \ of \ CRR$
Presidential Image	A.1.18	(-) Amount exceding the 17.65% threshold	-138	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
Number Number <td></td> <td>(-) Insufficient coverage for non-performing exposures</td> <td>-8</td> <td>-14</td> <td>-29</td> <td>-30</td> <td>C 01.00 (r0513,c0010)</td> <td>Article 36(1), point (m) and Article 47c CRR</td>		(-) Insufficient coverage for non-performing exposures	-8	-14	-29	-30	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
A139() () Additional discubered of CPC (applied data bediede) 208	IDS period A.1.18	(-) Minimum value commitment shortfalls	-21	-18	-19	-10	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
A133CTI capital descents of solutions: star1.1151.1261.191.1101.1001.1011.1011.1011.1011.101A121Transtance dejudements du synufficheme (Tri Capital enterment (r)0.00.00.00.000.0000.000 (0.000)0.0000 (0.000) </th <td>A.1.18</td> <td>(-) Other foreseeable tax charges</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r0515,c0010)</td> <td>Article 36(1), point (I) CRR</td>	A.1.18	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
A1.10Transloval adjudnentisC112OO<	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-36	-36	-36	-36	C 01.00 (r0524,c0010)	Article 3 CRR
A1.11 Transloted digitaments date to gendedheed CTI Cipctal introvements ($(+)$) 0 0 0 0 0.110 <td>A.1.20</td> <td>CET1 capital elements or deductions - other</td> <td>-105</td> <td>-139</td> <td>-117</td> <td>-142</td> <td>C 01.00 (r0529,c0010)</td> <td></td>	A.1.20	CET1 capital elements or deductions - other	-105	-139	-117	-142	C 01.00 (r0529,c0010)	
A112 Transitional adjuttments due to additional monority interests (f) f -14 f -19 f -12 f -14 f -16.00 (f -00.0000) Makes War 442 d' 0.1. A113 Other transitional adjuttments to CIT1 Capital (f) f -10 f -10 f -10 f -10.0000,0000) Makes War 42 d' 0.1. A12 AL00TTOMAL TIBE 1 CAPITAL (set of deductions and after transitional adjuttments) f -40 f -40<	A.1.21	Transitional adjustments	126	60	5	7	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
A1.21Other transitional adjustments to CTI Capital (+f)11011011721C. 0. ($000,000$)Addee 40 tr C, CT and 41 d CMA2ACOTTONAL TER 1 Capital inducences 0.00 <	A.1.21	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
A2 AX01TUXL TUB1 I CMTTAL (not of doubtions and after transitional adjustments) A14 446 465 469 c.m. (p05),c001 Acces of CM A2.1 Additional Tier I Captal instruments 0.00 0.0 0.0 0.0 cm. (p05),c001 cm. (p05),c00	A.1.21	Transitional adjustments due to additional minority interests (+/-)	-34	-59	-12	-14	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
A21 Additional Tier 1 Capital instruments 400 493 495 699 Submittion 1 (Submittion 1 (Submi	A.1.21	Other transitional adjustments to CET1 Capital (+/-)	160	119	17	21	C 01.00 (r0520,c0010)	Articlass 469 to 472, 478 and 481 of CRR
AL1Additional last Lagual MaturitationTotal <th< th=""><td>A.2</td><td>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td><td>434</td><td>496</td><td>495</td><td>499</td><td>C 01.00 (r0530,c0010)</td><td>Article 61 of CRR</td></th<>	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	434	496	495	499	C 01.00 (r0530,c0010)	Article 61 of CRR
A2.3 Other Additional Tire 1 Capital components and detections 0 0 0 0 1 1 1 0	A.2.1	Additional Tier 1 Capital instruments	400	493	495	499	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
Image: Note of the intervalue of adjustments Additional Text Intervalue of adjustments 57,95 55,95 55,926 65,936 61,000 Adjustments Additional Text Intervalue of adjustments 57,955 55,959 55,926 65,936 61,000 Adjustments Additional Text Intervalue of adjustments 11,252 11,340 11,252 11,310 61,000 Adjustments Additional Text Intervalue of adjustments 11,366 11,315 11,310 11,300 61,000,000,01 + C4,000 Additional Text Intervalue of adjustments 11,366 11,315 11,310 11,300 61,000,000,01 + C4,000 Additional Text Intervalue of adjustments 11,366 11,315 11,310 11,300 61,000,000,01 + C4,000 Additional Text Intervalue of adjustments 11,360 11,315 11,311 11,300 61,000,000,01 + C4,000 Additional Text Intervalue of adjustments 11,360 11,315 11,311 11,300 61,000,000,01 + C4,000 Adjustments 11,300 000,000 + C4,000,000,000,000,000,000,000,000,000,0	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
A.2 THER 1 CAPTIAL (not of deductions and after transitional adjustments) 5.795 5.939 5.924 6.9361 Citate (obscions) + Citate (orts, control A.4 THER 2 CAPTIAL (not of deductions and after transitional adjustments) 1.326 1.340 1.325 1.310 Citate (obscions) + Citate (orts, control A.4 THER 2 CAPTIAL (not of deductions and after transitional adjustments) 1.326 1.340 1.325 1.310 Citate (obscions) + Citate (obscions) + Citate (obscions) A.41 The 2 Captial instruments 1.366 1.315 1.311 1.309 Citate (obscions) + C	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,r0010) + C 01.00 (r0700,r0010) + C 01.00 (r0710,r0010) + C 0.00 (r0700,r0010) + C 01.00 (r0744,r0010) + C 01.00 (r0746,r0010)	
A4 TER 2 CapITAL (net of deductions and after transitional adjustments) 1,128 1,140 1,225 1,310 $cl.0.000$ Ansics 7 = 0.0000 A.1 The 2 CapItAl instruments 1.060 1.315 1.310 1.300 Set 0000000 + C + 0.0000 Ansics 7 = 0.0000 A.2 Other The 2 CapItal instruments and deductions 3.300 3.310 3.310 1.300 Set 0000000 + C + 0.00000000 + C + 0.000000000 + C + 0.0000000000	A.2.4	Additional Tier 1 transitional adjustments	34	4	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
A.1. The 2 Capital instruments 1,366 1,315 1,313 1,306 Cit 20 (Status) + C Lob (Status) + C Lob (Statu	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,795	5,939	5,924	6,361	C 01.00 (r0015,c0010)	Article 25 of CRR
A.4.2 Other The 2 Capital Components and deductors -39 31 144 8 Constraints (Calification) - C table (Calification) - C table (Calification) - C	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,328	1,340	1,325	1,314		Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,366	1,335	1,313	1,309	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
Add The 2 basedonal databases 0 -427 -2 -2 6.00 (SMR) (SMR) (SMR)	A42	Other Tier 2 Capital components and deductions	-39	31	14	8	$\begin{array}{c} C \; 01.00 \; (\circ 0910, c \; 0010) \; + \; C \; 01.00 \\ (\circ 0920, c \; 0010) \; + \; C \; 01.00 \; (\circ 0930, c \; 0010) \; + \; C \\ 01.00 \; (\circ 0980, c \; 0010) \; + \; C \; 01.00 \; (\circ 0950, c \; 0010) \\ C \; 01.00 \; (\circ 0955, c \; 0010) \; + \; C \; 01.00 \; (\circ 0970, c \; 0010) \; + \; C \\ 01.00 \; (\circ 0970, c \; 0010) \; + \; C \; 01.00 \; (\circ 0974, c \; 0010) \; + \; C \\ 01.00 \; (\circ 0978, c \; 0010) \end{array}$	
		Tier 2 transitional adjustments					(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS B TOTAL RESE EXPOSURE AMOUNT 46,101 40,103 41,258 41,850 cc.00.0 (x000,0000) Addres 10(0, 5% and 80 of OR	NDS IENTS							Articles 92(3), 95, 96 and 98 of CRR
8.1 Of which: transformal adjustments included 104 -3 24 12 (b.m. rytom, conseq)	8.1							
CAPITAL RATIOS (%) C2 THE I CAPITAL RATIO (transitional period) 11.6% 11.26% 11.16% 14.01% CAU () -	100 (01)							
Transitional period value of the contract on t	period C.2							
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Fully loaded ¹ Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.29% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.39% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.25% 21.25% 24.00% Common Equity IEEE Liverine Bellio (Improved) 21.25% 21.25% 24.00% 21.25% 24.00% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25% 21.25\% 21	ded ¹							•
F Adjustments to CTI1 due to IPR5 9 transitional arrangements 39 50 17 20 6.66, (646, 600)								
# Adjustments to AT1 due to JFRS 9 transitional arrangements 0 0 0 0 6.64 (946,00) Meno Itemi	ems							
F Adjustment to 72 due to 1975 9 transitional arrangements 0 -11 0 0 C6.01 (e440,400)	F.							
F Adjustments included in RWAs due to 1FRS 9 transitional arrangements 56 57 24 21 C 6.01 (646,000)	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	56	57	24	31	C 05.01 (r0440,c0040)	

HITTle full loaded CTTI ratio is an estimate calculated based on bank's scientisory recordine. Therefore, any cacital instruments that are not elicible from a resultatory oost of view at the resorting data are not balan into account in this calculation. Fully loaded CTTI capital ratio estimation is based on the formulae stated in culum? COREP CORE*_places note that this might load to differences to fully loaded CTTI capital ratios published by the participating banks e.g. in their Plan 3 discourse

Overview of Risk exposure amounts

Banco Comercial Português, SA

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	37,594	34,604	34,757	35,491	C 02.00 (4044, cd010) - (C 07.00 (40590, cd220, s001) + C 07.00 (40110, cd220, s001) + C 07.00 (40130, cd220, s001) + C 08.01 (40560, cd226), s002) + C 02.00 (40470, cd010) + C 02.00 (40460, cd010)]
Of which the standardised approach	13,248	12,487	12,194	12,396	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	842	836	769	743	C 02.00 (r0250, cd010) - [C 08.01 (r0040, cd260, s002) + C 08.01 (r0050, cd260, s002) + C 08.01 (r0060, cd260, s002)]
Of which the advanced IRB (AIRB) approach	15,896	14,566	15,101	15,459	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 IR8	2,678	1,830	1,828	1,767	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	133	150	158	147	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001)+ C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, s002) + C 08.01
Credit valuation adjustment - CVA	46	47	67	68	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)	261	378	366	360	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,842	2,611	967	833	C 02.00 (r0520, c0010)
Of which the standardised approach	1,998	2,007	226	222	C 02.00 (r0530, c0010)
Of which IMA	844	604	741	611	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 18.00 (4010, c4661)*12.5+C 20.00 (4010,c4630)*12.5+MAX(C 24.00(4010, c4090),C 24.00(4010,c3100),C 24.00(4010, c3110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,123	4,179	4,179	4,179	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,123	4,179	4,179	4,179	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,102	1,134	763	773	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	46,101	43,103	41,258	41,850	

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

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





2023 EU-wide Transparency Exercise P&L Banco Comercial Português, SA

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,947	2,793	979	2,039
Of which debt securities income	275	402	176	360
Of which loans and advances income	1,548	2,231	759	1,584
Interest expenses	401	644	314	665
(Of which deposits expenses)	269	445	208	421
(Of which debt securities issued expenses)	69	100	36	73
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	10	0	1
Net Fee and commission income	575	774	196	388
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	36	5	111	106
Gains or (-) losses on financial assets and liabilities held for trading, net	-168	-151	63	101
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	174	171	-49	-95
Gains or (-) losses from hedge accounting, net	-2	-2	1	1
Exchange differences [gain or (-) loss], net	31	19	7	11
Net other operating income /(expenses)	7	15	3	2
TOTAL OPERATING INCOME, NET	2,208	2,991	995	1,889
(Administrative expenses)	684	934	235	493
(Cash contributions to resolution funds and deposit guarantee schemes)	210	210	18	86
(Depreciation)	106	142	35	70
Modification gains or (-) losses, net	-305	-310	-6	-12
(Provisions or (-) reversal of provisions)	391	568	234	388
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	1	2	3
(Other provisions)	389	567	232	385
Of which pending legal issues and tax litigation ¹	0	107	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	245	296	81	146
(Financial assets at fair value through other comprehensive income)	-2	-5	0	0
(Financial assets at amortised cost)	246	301	81	146
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	136	175	4	14
(of which Goodwill)	102	102	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	45	69	14	30
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	16	8	10	13
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	193	433	407	723
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-16	129	250	477
Profit or (-) loss after tax from discontinued operations	1	6	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-14	135	250	477
Of which attributable to owners of the parent	97	207	215	423

UT which attributable to owners of the parent ¹⁰ Information available only as of end of the year ¹² For IFKS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Banco Comercial	Português, SA	۹.
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(min EUR)	Α	s of 30/09/202	22			As of 31/	12/2022			As of 31/	03/2023			As of 30,	/06/2023		
		Fa	ir value hieraro	hy		Fa	ir value hierar	:hy		Fa	ir value hierar	chy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	9,868				6,234				3,238				4,122				IAS 1.54 (i)
Financial assets held for trading	1,047	568	199	280	767	390	81	295	1,581	1,200	76	305	1,483	1,074	93	316	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,189	0	0	1,189	797	0	0	797	786	0	0	786	750	0	0	750	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	22	22	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	7,594	7,114	332	148	7,478	6,489	323	667	7,915	6,214	286	1,414	7,469	6,167	259	1,043	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	68,848				68,674				69,662				71,213				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	799	0	799	0	60	0	60	0	39	0	39	0	46	0	46	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	7,845				5,857				5,941				5,850				
TOTAL ASSETS	97,191				89,866				89,161				90,954				IAS 1.9(a), IG 6

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

(min	EUR)		ļ	ls of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30,	06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accur	nulated impair	ment ⁽²⁾	Gros	is carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant i increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-Impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	7,547	0	1	0	0	-1	7,434	0	1	0	0	-1	7,872	0	1	0	0	-1	7,428	0	1	0	0	-1	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	12,523	79	4	-19	-1	0	12,990	56	4	-13	-1	0	14,911	61	3	-15	-1	0	16,200	62	3	-16	-1	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	48,171	7,273	2,375	-210	-224	-1,142	47,359	7,564	2,171	-215	-285	-986	46,476	7,595	2,124	-223	-273	-1,020	47,037	7,358	2,094	-244	-272	-1,030	Annex V.Part 1.32, 44(a)

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

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





Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

		Carrying	ı amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	699	246	369	410	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,332	1,818	2,502	3,053	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	85,477	79,930	78,085	78,863	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,258	178	131	103	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	565	560	599	634	IAS 37.10; IAS 1.54(I)
Tax liabilities	20	35	71	171	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	996	1,201	1,122	1,165	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	91,347	83,968	82,878	84,400	IAS 1.9(b);IG 6
TOTAL EQUITY	5,844	5,898	6,283	6,555	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	97,191	89,866	89,161	90,954	IAS 1.IG6

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



Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities I	ay instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		2,504	418	377	358	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short posicions	Debt securities	1	1	1	20	Annex V.Part 1.31
	Central banks	8,098	607	23	269	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	113	13	14	16	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,082	885	1,083	862	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	650	589	594	480	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	904	801	978	1,858	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	167	129	119	145	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,779	2,016	2,100	1,920	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,421	1,386	1,345	1,135	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	20,989	21,682	21,352	20,645	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,804	15,561	14,770	14,357	ECB/2013/33 Annex 2.Part 2.9.1
	Households	49,990	51,396	50,586	51,909	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	31,293	32,019	31,123	31,611	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,755	4,156	4,221	4,214	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,332	1,333	1,331	1,350	Annex V.Part 1.37
Other financial liabilities		664	210	367	374	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		89,765	82,172	81,087	82,429	

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2023 EU-wide Transparency Exercise Market Risk

Banco Comercial Português, SA

	SA					I	м									IM						
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR <i>(Memorandum item)</i>		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP						
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	f 30/09/2022									As of 31/1	12/2022					
Traded Debt Instruments	34	28	15	2	5	1							11	1	23	5						
Of which: General risk Of which: Specific risk	33	28	15	2	5	1							11	0	23	5						
Equities	2	2	1	ō	1	ō							1	1	2	1						
Of which: General risk	0	0	1	0	1	0							1	1	2	1						
Of which: Specific risk Foreign exchange risk	2 1.962	1.978	20	0	0	0							12	0	14	0						
Commodities risk	0	0	0	0	0	0							0	ő	0	0						
Total	1,998	2,007	30	5	38	7	0	0	0	0	0	844	18	3	31	6	0	0	0	0	0	604
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
Traded Debt Instruments	73	62	13	2	32	6							6	1	11	1						
Of which: General risk	41	35	13	2	32	6							6	1	11	1						
Of which: Specific risk	32	27	0	0	0	0							0	0	0	0						
Equities	2	7	2	1	3	1							3	2	3	4						
Of which: General risk Of which: Specific risk	0	0	2	1	3	1							3	2	3	4						
Of which: Specific risk Foreign exchange risk	2	152	13	2	17	0							14	2	27	2						
Commodities risk	0	0	0	ō	0	ő							0	õ	0	0						
Total	226	222	20	4	40	7	0	0	0	0	0	741	17	3	32	5	0	0	0	0	0	611

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



EBA water 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Conercial Portugats, 54

					Standardised A	pproach	Standardlised Approach									
			As of 30/09/	2022			As of 31	/12/2022								
	(min 1912 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions							
	Central governments or central banks	25,632	30,233	1.828		22.898	27,431	1.84								
	Regional governments or local authorities	1,123	740	148		1,013	640									
	Public sector entities	423	332	317		412	348	345								
	Multilateral Development Banks	87	87	0		115	115									
	International Organisations	0	0	0		0	0	0								
	Institutions	2,538	1,753	487		3,280	2,504	485								
	Corporates	8,986	5,232	4,929		8,770	4,708									
	of which: SME	4,080	2,297	1,890		4,030	2,050	1,683								
	Retail	6,139	5,528	4,043		6,163	5,493									
Consolidated data	of which: SME	1,045	577	330		1,107	584									
consolidated data	Secured by mortgages on immovable property	2,079	1,821	909		1,723	1,492									
		547	364	187		355	207									
	Exposures in default	885	444	488	370	847	429	470	343							
	Items associated with particularly high risk	10	6	9		2	1									
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0										
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	107	107			60		6								
	Collective investments undertakings (CLU) Foulty	107	107	92		14	14	33								
	Other exposures	56	56	20		57	57									
	Standardised Total ²	48.074	46.348	13.327	704		43.293									

		11 Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit raik adjustments, for the consolidancy with the data per ountry of counterparty									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	13,127	15,344	18		9,298 955	11,281	16			
	Public sector entities	305	293	293		305	293	293			
	Multilateral Development Banks		0	0		0		0			
	International Organisations	0	0	0		0	0	0			
	Institutions	940	190	84		842	143	72			
	Corporates	3,646	1,720	1,601		3,512	1,566	1,455			
	of which: SME	1,841	974	831		1,791	887	754			
	Retail	373 372	138 138	79		380 380	138	79			
PORTUGAL	of which: SME Secured by mortgages on immovable property	3/2	130	/9		300	138	11			
	of which: SME	10	19	9		32	18				
	Exposures in default	130	28	32	40	148	45	50	3		
	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)	107	107	92		60	60	61			
	Eouity	0	0	0		0	0	0			
	Other exposures Standardised Total ²	19	19	19	222	1/	1/	1/	17		
	Standardised Total								1/		

			As of 30/09/	2022			As of 31,	12/2022			
	(mb EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	Central governments or central banks	5,064	5,742	0		5,645	6,318	0			
	Regional governments or local authorities	62	33	7		56	24	5			
	Public sector entities	37	34	17		34	32	16			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	33	28			65	62	12			
	Corporates	3,881	2,602	2,348		3,834	2,278	2,049			
	of which: SME	1,962	1,232	977		1,981	1,105	877			
	Retail	5,512	5,234	3,850		5,527	5,208	3,830			
POLAND	of which: SME	590	422	241		635	429	245			
POLAND	Secured by mortgages on immovable property	1,661	1,431	656		1,334	1,135	479			
	of which: SME	490	321	166		307	175	94			
	Exposures in default	628	360	393	261	595	335	365			
	Items associated with particularly high risk	8	4	7		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 evolutions	31	31	31		35	35	35			

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		Standardised Approach									
			As of 30/09/	2022			As of 31	/12/2022			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	2.209	2.208	0		2,764	2.763	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	670	670	148		1,497	1,494				
	Corporates	38	37	34		32	30	30			
	of which: SME	15	14	12		0	0	0			
	Retail of which: SME	1	1	0		1	1	0			
FRANCE	or which: SME Secured by mortgages on immovable property		1	0		1	1	0			
	of which: SME	ő	0	0		0		ő			
	Exposures in default		-	0	0	0			0		
	Items associated with particularly high risk		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 ²				1 1				1		

¹⁰ Other instant, unlike Doown wile is monthel lefters taken its accurate an effect due to ofti conversion factors and wile instantion technicum (ac, aubstitution effects). (2) Take value adjustments and provisions per country of counterparty excludes these for executivation exposures but includes general credit val adjustments. Standardisted Approacch

			As of 30/09/	2022		As of 31/12/2022				
	(mb BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2.247	2.244	0		2.238	2.235	0		
	Regional governments or local authorities		. 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	160	155	76		156	151	74		
	Corporates	193	161	158		189	165	165		
	of which: SME	20	20	16		8	7	5		
	Retail	2	2	1		2	1	1		
SPAIN	of which: SME	2	2	1		2	1	1		
Siran	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0		0		
	Exposures in default	0	0	0	0	0		0		
	Items associated with particularly high risk Covered bonds	0	0	0		0		0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0		
	Collective investments undertakings (CIU)	0	0	0		ő		ů		
	Conecove investments undertakings (Cro)	ő	0	0		ő		ő		
	Other exposures	0	0	0		0		0		
	Standardised Total ²				4				3	

⁽¹⁾ Octavial exercises, unlike Executive values in recorded before taking into account any effect due to exelt conversion factors or each risk initiation indevices (i.e., substitution effects). (2) Tetal value adjustments and provisions per country of counterparty encludes these for securitization exposures but includes general evait risk adjustments.



EBA with 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bience Connectal Portugues, 54

		Standardised Approach									
			As of 30/09/	2022			As of 31	/12/2022			
	(mb 508 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	1,523	1,543	1,787		1,546	1,547	1,811			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	80	5	8		73	24	36			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		28	0	0			
	Institutions	32 415	31	10 297		28	24	231			
	Corporates of which: SME	413	215	29/		39	100	231			
	Retail	183	143	105		173	136	101			
	of which: SME	13	6	3		11	6	4			
MOZAMBIQUE	Secured by mortgages on immovable property	356	353	235		327	322	215			
	of which: SME	17	16	9		15	15	8			
	Exposures in default	110	46	53	64	91	42	50	48		
	Items associated with particularly high risk	2	2	2		2	2	2			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Enuity	0	U	0		0		0			
	Eduity Other exposures	2	2	20		14	14	34			
	Standardised Total ²		0	Ū	79	-			59		
		(1) Orininal exercises colles Pernaire valu	a is reported ballow taking int	n arment any effect due to me	dt conversion factors or coult :	ide mitination technicuse <i>to n</i>	ubstitution affarts)				

Standardised Ap As of 31/12/202 As of 30/09/2023 lue adj Ð BELGIUM

Original ((2) Total val)

			As of 30/09,	2022			As of 31,	12/2022		
	(mb 208. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	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	20	20	4		26	26	7		
	Corporates	34	34	34		34	34	33		
	of which: SME	0	0	0		1	1	1		
	Retail	0	0	0		1	1	0		
NETHERLANDS	of which: SME Secured by mortpages on immovable property	0	0	0		1	1	0		
	of which: SME			0						
	or which: SME Exposures in default			0	0	0	0			
	Items associated with particularly high risk						ő			
	Covered bonds			0		0	ő			
	Claims on institutions and corporates with a ST credit assessment		i i i i i i i i i i i i i i i i i i i				ő	ő		
	Collective investments undertakings (CIU)		0	0		0	0			
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0					

Г

⁽¹⁾ Octoinal ecosisms unlike Ecosisms value, is recorded before taking into account any effect due to condit conversion factors or condit vide mititation technicum (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes there for sacutination exposures but includes general andit risk adjustments.



EBA were a construction of the construction of

					Standardise	d Approach	Standardised Approach									
			As of 31/	03/2023			As of 30,	/06/2023								
	(min File %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions							
	Central governments or central banks	21.793	26.171	1.783		23.047	27.222	1.854								
	Regional governments or local authorities	1,045	709	142		1,235	831	146								
	Public sector entities	378	335	327		352	334	320								
	Multilateral Development Banks	163	163	0		178	178	0								
	International Organisations	0	0	0		0	0	0								
	Institutions	2,823	2,298	556		2,807	2,287	532								
	Corporates	7,853	4,279	4,114		7,825	4,281	4,116								
		2,941	1,359	1,085		2,960	1,375	1,095								
	Retail	6,565	5,577	4,030		6,835	5,852									
Consolidated data		1,701	855	489		1,689	856	485								
componduced data	Secured by mortgages on immovable property	1,865	1,572	790		2,013	1,653	850								
		362	237 399	147		436	241 292	153								
	Exposures in default	830	399	442	361	/41	292	330	372							
	Items associated with particularly high risk	2	2	2		2	4	-								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0										
	Collective investments undertakings (CIU)	69	69	65		e o	6	54								
	Collective Investments undertailings (CLO) Faulty	13	13	30		13	13	31								
	Other exposures	24	24	24		31	31	31								
	Standardised Total ²	43,422	41.611	12,306	697	45.141	43.038	12,505	693							

Section 2 - S

osure,

					Standardise	d Approach				
			As of 31,	03/2023		As of 30/06/2023				
	(mb R @ %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks Regional governments or local authorities	6,907 953	10,585 649	14		7,225	10,634 696	14		
	Public sector entities Multilateral Development Banks	293 0	293	293 0		293	293 0	293 0		
	International Organisations Institutions	0	0 243	0		- 0 636	0	0		
	Corporates of which: SHE	3,667	1,527	1,420		3,511	1,509	1,406		
	Retail	474	146	83		478	160	91		
PORTUGAL	of which: SME Secured by mortoages on immovable property	70	35	21		478 87 31	100 54 26	35		
	of which: SME Exposures in default	12	10 22	24	43	31 117	26 21	1/ 23	3	
	Items associated with earticularly high risk Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 69	69	0		0 62	0 62	0 56		
	Esuity Other exposures	0	0	0		0 9	0	0		
	Standardised Total ²				230				19	

(1) Organia reporter, utile Esponer value, is reported failere taking into account any effect due to notit convenient factors or out it ai integration technologie (e.g. auditation effects). (2) Total value adjustments and provinces per contray of contrapanty encloses that includes prevail ondit risk adjustments.

		Standardised Approach									
			As of 31/	03/2023			As of 30/	06/2023			
	(mb 238, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	5,448	6,175	4		5,640	6,417	10			
	Regional governments or local authorities	57	24	5		71	34	7			
	Public sector entities	30	28	13		30	23	11			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	34	33	5		31	29	4			
	Corporates	2,996	1,845	1,707		3,129	1,829	1,690			
	of which: SME	1,207	695	558		1,276	699	560			
	Retail	5,904	5,282	3,838		6,154	5,529	4,025			
POLAND	of which: SME	1,205	694	396		1,188	681	389			
10040	Secured by mortgages on immovable property	1,447	1,217	593		1,567	1,271	635			
	of which: SME	338	216	138 369	263	393 526	204 230	129	282		
	Exposures in default	608	335	369	2b3	526	230	260	282		
	Items associated with particularly high risk Creared honds	0	0			0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0				
	Equity					ő		0			
	Other exposures	13	13	13		19	19	19			
	Standardised Total ²				392	, and the second s			423		

10 draw ska, in spotse tako ji strati ale scoret any effect da to est 10 drajavi expose, utile tipose value, in spotse takog tako scoret any effect da to est 20 drav ska dravneti ad prokins per cozety of conteparty esclute their fir succitation exposuses but foldosis perior coeff nik eliptements.

		Standardised Approach									
			As of 31/	/03/2023			As of 30	06/2023			
	(mh B.R. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	2,985	2,984	0		3,169	3,168	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	International Organisations Testitutions	1.239	1,233	139		1.235	1.229	146			
	Corporates	32	30	30		46	45	45			
	of which: SME	0	0	0		0	0	0			
	Retail	1	1	0		0	0	0			
FRANCE	of which: SME	1	1	0		0	0	0			
THURLE	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0	0		0	0	0			
	Exposures in default Items associated with particularly high risk	0		0		0	0	0			
	Covered bonds	0		0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	0	0		0	0	0			
	Standardised Total ²				1						
		 Original exposure, unlike Ex Total value adjustments and).			

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
	(mb R %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Contral movements is a created basis Exclusion arounder to bool attractions Public accuse entitled The Section and Sections Institution	2,257 36 0 0 165 173 7 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,255 36 0 0 0 0 163 153 153 153 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 0 9 55 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,345 101 0 0 168 176 17 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,342 101 101 103 105 105 105 105 105 105 105 105 105 105	0 0 0 811 153 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Standardised Total ²				3				3

Original exposure, unlike Exposure value, is reported fairfore taking into account any effect due to orealt convenion factors or orealt risk mitigation techniques (e.d.s. substitution effects).
 (2) Total value adjustments and provinces per country of counterparty excludes those in executination exposures but includes general credit risk adjustments.



EBA were 2023 EU-wide Transparency Exercise Credit Risk - Sandardised Approach Banco Coneccial Portuguis, SA

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
MOZAMBIQUE	Carbo J governments or carbo J bank Pacht B avernments or carbo J bank Pacht B and Pacht B and Pacht B and B Pacht B and Pacht B and Pacht B and B Editors and Pacht B and Pacht B Market B and Pacht B and B Pacht B and Pacht B and B Pacht B and Pacht B and B Pacht B and B and B Pacht B and B and B B and B and B and B and B B and B B B and B B B and B B B and B B B an	1,475 55 55 0 0 0 369 35 176 176 176 12 88 82 2 2	1,470 0 14 0 28 181 17 139 6 307 139 6 307 10 0 0 0 37 2 2	1,745 0 21 0 12 255 19 103 103 103 103 5 40 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	50	1,527 0 21 0 48 325 33 193 193 193 193 193 193 193 193 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1,522 0 11 0 0 44 168 15 154 7 314 11 3 3 2 2 2 2	1,800 0 16 0 11 247 187 185 155 15 15 15 15 15 15 15 15 15 15 15 1	50
	Coverad bonds Calaima on institutions and corporates with a ST credit assessment Collective investments undertakinos (CLU) Equity Other exposures Standardised Total ²	0 0 13 2	0 0 13 2	0 0 30 2	62	0 0 13 3	0 0 13 3	0 0 31 3	64

Original exposure, unlike Exposure value, in reported before taking into account any effect due to orealit convenion factors or orealt nik intigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for excurtisation exposures but indukes general could risk adjustments.

					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(mh BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	1,479	1,479	0		1,544	1,543	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0						0	
	International Organisations	0	0	0		0	ō	0	
	Institutions	25	15	7		15	5	2	
	Corporates of which: SME	0	0	0		0	0	0	
	orwinch: SME Retail	0	0	0		ő	0	0	
BELGIUM	of which: SME	0	0	0		0	0	0	
DELGIUM	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	ő		ő	ő	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 undertakinos (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	ő		ő	ő	0	
	Chandrad and Tabal				0				

Compare exposure, unite Exposure value, a regorded before taking the account any effect due to endit one endit one and takin insplation takingane (e.g. substitution effects)
 (2) Todir value adjustments and pervisions per country of countraparty excludes these for accountance exposures but includes general credit taki adjustments.

		As of 31	/03/2023			As of 30,	/06/2023	
(mb 838, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central governments or central banks		0	0		0	0	0	
Regional governments or local authorities			0		0	0	0	
Public sector entities Multilateral Development Banks			0		0	0	0	
International Organisations			ő		0	ů		
Institutions	2	25	7		20	20	4	
Corporates	33	33	33		33	33	33	
of which: SME		0 0	0		0	0	0	
Retail		1	0		0	0	0	
NETHERLANDS of which: SME			0		0	0	0	
Secured by mortoages on immovable property of which: SME			0		0	0	0	
Exposures in default					0		0	0
Items associated with particularly high risk			0		0		0	
Covered bonds			0		0	0	0	
Claims on institutions and corporates with a ST credit assessment			0		0	0	0	
Collective investments undertakings (CIU)		9	0		0	0	0	
Equity Other exposures		1 1			0	0	0	
Other exposures Standardized Tatal ²		· · · · · ·		0	0	0		0

(1) Original segonary, utilité Exposure value, la reportat fairfere laifing alto account any effect due to cedit convenien factors er cedit nik intégration techniques (e.g. substitution effects).
 (2) Total value adjustments and provinces per country of contrapanty acticules throis fire securitation exposures fut finadais general cedit nik adjustments.



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Comercial Português, SA

							IRB Ap	proach				IRB Approach											
				As of :	30/09/2022					As of	31/12/2022												
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and										
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0										
	Institutions Corporates	19,577	1.087	14.515	10.704	301	687	17.616	0 941	12.574	9.467	301	636										
	Corporates Corporates - Of Which: Specialised Lending	19,577	1,08/	19,515	10,704	301	68/ c	1/,616	941	925	9,467	301	6.3b c										
	Corporates - Of Which: SME	8,405	602	5,149	3.656	155	373	7,570	398	4,361	3.283	122	290										
	Retail	34,366	783	31.074	6.088	961	339	34.678	738	31.373	5.982	830	356										
	Retail - Secured on real estate property	25,807	444	25,754	4.424	550	144	26.117	423	26.061	4,370	487	155										
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,503	26	1,449	218	29	6	1,565	27	1,509	221	23	8										
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	24,305	418	24,305	4,206	521	138	24,552	395	24,552	4,149	464	147										
	Retail - Qualifying Revolving	2,925	52	1,506	550	94	43	3,013	52	1,568	560	89	47										
	Retail - Other Retail	5,634	287	3,814	1,114	317	153	5,548	263	3,744	1,052	254	155										
	Retail - Other Retail - Of Which: SME	3,454	170	1,704	490	164	83	3,380	167	1,656	461	146	90										
	Retail - Other Retail - Of Which: non-SME	2,179	117	2,110	624	153	70	2,167	96	2,088	591	109	65										
	Equity Other non credit-obligation assets	1,294	0	1,256	2,678 4.931	0		882	0	848	1,830 4,884	0											
					4,931						4,891												
	IRB Total ²				24,400						22,163												

24.400
21.63
(1) Original degraces, write Exposure value, is reported ablette taking into account any effect date to credit conversion factors or credit risk integrators taking all controls and tak

		IRB Approach													
				As of 3	30/09/2022					As of 3	31/12/2022				
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and		
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	18,162	1,064	13,267	9,553	299	666	16,280	918	11,432	8,474	299	614		
	Corporates - Of Which: Specialised Lending	973	6	900	789	0	5	925	6	850	782	0	5		
	Corporates - Of Which: SME Retail	8,357 25.222	602 558	5,119 22.245	3,631 3.694	155 633	372 205	7,498 25.250	398 504	4,333 22.270	3,261 3,582	122	290 214		
	Retail - Secured on real estate property	18.059	558	17.983	2,699	633	205	25,250	233	18,043	3,582	48/	219		
	Retail - Secured on real estate property - Of Which: SME	1485	260	1/,983	2,469	2/6	10	1544	233	1,485	2,918	200	51		
PORTUGAI	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SF	1,463	23	16.552	2.258	20	39	1,344	205	1,463	2.205	178	43		
	Retail - Qualifying Revolving	1.720	16	598	148	48	10	1 768	13	628	148	39	11		
	Retail - Other Retail	5.443	281	3.665	1.076	308	150	5.351	258	3.599	1.016	249	152		
	Retail - Other Retail - Of Which: SMF	3,430	169	1,699	488	163	83	3,356	166	1.651	459	145	89		
	Retail - Other Retail - Of Which: non-SME	2.012	112	1,965	588	144	67	1,995	92	1,948	557	103	63		
	Equity	1,095	0	1,091	2,288	0	0	693	0	690	1,449	0	0		
	Other non credit-obligation assets														
	IRB Total														
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due	o credit conversion	factors or credit r	isk mitioation tech	niques (e.o. substit	ution effects).				

		IRB Approach												
				As of	30/09/2022					As of :	31/12/2022			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustmen and	
	(min EUR, %)	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision			
	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	4	4	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	7,247	201	7,037	2,151	294	129 97	7,506	211	7,287	2,156	314	137	
	Retail - Secured on real estate property	6,159 10	16/	6,159	1,761	252	9/	6,378	1/4	6,377	1,754	269	102	
POI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	10 6.149	167	6.150	4	252	97	6.366	174	6.366	1.749	269	102	
	Retail - Secured on real estate property - Ut Which: hon-St Retail - Qualifying Revolving	6,149	167	6,150	1,756	41	9/ 32	6,366	1/4	6,366 910	1,749 401	45	102	
	Retail - Other Retail	1,088	3%	0/0	390	11	32	1,120	3/	910	401	45	33	
	Retail - Other Retail - Of Which: SME	0		ő		0	0			ő			ő	
	Retail - Other Retail - Of Which: she Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	
	Equity	20	0	20	57	ő	0	19	0	19	58	0	0	
	Other non credit-obligation assets		-				-		-			-		
	IRB Total													

		IRB Approach											
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	43	23	38	14	1	15	38	23	35	17	1	16
	Corporates - Of Which: Specialised Lending	10	0	7	5	0	0	6	0	4	8	0	0
	Corporates - Of Which: SME		0	8	/	0	0	8	0	8	/	0	0
	Retail	276	4	260	39	6	1	277	4	263	39	5	1
	Retail - Secured on real estate property	231	2	234	32	4	0	231	3	236	32	3	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	230	0	233	12	0	0	1 230	0	235	32	0	0
TTUTTEE			2	233	32		0		3	235	32	3	0
	Retail - Qualifying Revolving Retail - Other Retail	23 22	0	5	1	1	0	23 24	0	5 22	1	1	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	1	21	6	2	1	24	1	22	6	1	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	22		21	, ,			23	0	22	, ,	0	0
	Retail - Other Retail - Or Which: non-SME Equity	43	1	43	108	2 0		51	1	51	127	1	1
1	Equity Other non credit-obligation assets	43	0	43	100	0	0	51	0	51	14/		0
	IRB Total												

(2) 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

		IRB Approach											
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	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	162	0	160	183	0	1	72	0	71	72	0	1
	Corporates - Of Which: Specialised Lending	25	0	24	28	0	0	25	0	24	27	0	0
	Corporates - Of Which: SME Retail	2 31	0	2 31	1		0	2 34	0	32	1	0	0
	Retail - Secured on real estate property	25	0	26	3		0	27		28	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0		20		ő	ő	-		0		ő	ő
SPAIN	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SF	25	0	26	4	0	0	26	0	28	4	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	20	0	10	0	ő	0
	Retail - Other Retail	-	0	4	1	0	0	5	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	ż	ō	ż	i	ō	ō	2	ō	ī	0	ō	ō
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	4	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit nik mititation technicuus (e.g. substitution effects).

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Comercial Português, SA

	IRB Approach												
			As of	0/09/2022					As of :	31/12/2022			
	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	
(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0		0	0	0	0	0	0	
	0	0	0		0		0	0		0		0	
	0	0	0	0	0		0	0	0	0		0	
Retail	20	0	18	2	ő	ő	20	0	17	2	ő	ő	
Retail - Secured on real estate property	12	0	12	1	0	0	13	0	12	1	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	12	0	12	1	0		13	0		1	0	0	
	2	0	0	0	0		2	0	0	0	0	0	
	6	0	5	1	0		5	0	4	0	0	0	
	0	0	0	0	0		0	0	0	0	0	0	
	6	0	5	1	0		5	0	4	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	
	Control banks and control generations Compared Compared Compared Factor Real R	Control havins and central governments Corporate Corpor	Control banks and cartral provember? Optimization Optimization Composition 0 0 Composition 0 0 Composition 0 0 Composition 0 0 Realition Section of the cital property 0 0 Realition Section of the cital property 10 0 Realition Section of the cital property 12 0 Realition Composition 12 0 Realition Comparison 12 0 Realition	Control basis and control governments Control basis and control	Control backs and cast all governmedia Of which: of units Control backs and cast all governmedia Of which: of units Control backs and cast all governmedia Of which: of units Of which will be all units Of which will be all units	Control havis and control governments Control havis and control havi	Unique 12-bits Expanse Expanse Expanse Interval Interval <thinterval< th=""></thinterval<>	Unged 14 years Expenses (or white) Interpretation (or white) (or white) Of white) (or white) Interpretation (or white) Interpretati	United 1900*** Egyster / Original 1900*** Egyster / Original 1900*** United 1900**** United 1900**** United 1900**** United 1900***********************************	Ungest Liquid. Expanse or http:/// Expanse Expanse Expanse	Unique 2 value Expanse Proprior Optimization Optimization	Image: State of the s	

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	and provisions		Of which: defaulted	Value ^s		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	31	0	30	4	0	0	31	0	30	4	0	0
	Retail - Secured on real estate property	28	0	28	4	0	0	28	0	28	4	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
DEEGIGIT	Retail - Secured on real estate property - Of Which: non-SI	28	0	28	4	0	0	28	0	28	4	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1	0		0	0	0	1	0		0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0		0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	1	0	0	0
	Retail - Uther Retail - Ut Which: non-SME Equity	1		1	ĭ	0	0	1		1	ĭ		0
	Other non credit-obligation assets		0	•	•		0		0	•	•		0
	IRB Total		1						1				
		⁽³⁾ Orininal avenue	ure unlike Fennes	no valivo is noncenta	d hafrea takinn into armu	nt any effort due t	to cradit convarsion	factors or coadit	ick millination tarls	ninuec le n cubdi	hation efforts)		

		IRB Approach													
				As of	30/09/2022					As of	31/12/2022				
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustment: and		
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	962	0	826	655	0	1	970	0	834	657	0	1		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Or Which: SME Retail	24	0	24	0	0	0	26	0	26	0	0	0		
	Retail - Secured on real estate property	29	0	29	3	0	0	25	0	26	3	0	0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	25	é	0	0	25	0	0	2	0	0		
NETHERLANDS	Retail - Secured on real estate property - Of Which: on-Si		0	23	2	ő	0	23	0	24	2	ő	0		
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0		
	Retail - Other Retail	i	ō	i	ō	ō	ō	i	ō	ĩ	ō	ō	ō		
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets														
	IRB Total														



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Comercial Português, SA

	(mh E38, %)	Original I	Exposure ¹		<u> </u>					As of 3	30/06/2023									
	(m):08 (%)	Original	Exposure ¹								As of 31/03/2023 As of 30/06/2023									
	(min ELIP 0it)			Exposure Value ¹	Kisk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and							
			Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions							
	ntral banks and central governments titutions	0	0	0	0	0	0	0	0	0	0	0	0							
	roorates	17.371	895	12,462	9,740	410	603	17.688	0 872	13.023	10.030	406	0 639							
Corp	Corporates - Of Which: Specialised Lending	17,371	895	12,462	9,740	410	603	17,688	8/2	13,023	10,030	406	6.39							
	Corporates - Of Which: SME	7,266	353	4,479	3.750	105	252	7,305	387	4,731	3,893	108	274							
Reta		34,533	717	31.983	6.176	878	359	34,604	696	32.183	6.212	893	360							
	Retail - Secured on real estate property	26.058	419	25,894	4.413	508	159	26.060	393	25,944	4.352	454	162							
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,695	27	1,600	281	23	9	1,567	28	1,505	237	27	9							
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	24,363	392	24,294	4,132	485	150	24,493	365	24,439	4,116	428	153							
	Retail - Qualifying Revolving	2,998	50	2,158	615	86	47	3,111	55	2,258	652	100	51							
	Retail - Other Retail	5,477	248	3,931	1,149	285	153	5,433	248	3,981	1,208	338	147							
	Retail - Other Retail - Of Which: SME	3,347	160	1,842	534	157	91	3,291	166	1,876	572	194	93							
	Retail - Other Retail - Of Which: non-SME	2,131	88	2,089	615	128	63	2,142	82	2,105	636	144	54							
Equi	ity ner non credit-obligation assets	863	0	825	1,828	0		833	- 0	806	1,767	0								
	er non creat-obligation assets 3 Total ²				22.610						23.134		-							

(D Odgi metavara, velike Postena velike, Integrated belater stalling file karanat al yr fife da la torstet convention flactors or realth rela integrators torstronesses, (e.g., addastation effects),
 (2) Bill Total does neur student faster stalling file karanat al yr fife da la torstet convention flactors or realth rela integrators torstronesses, (e.g., addastation effects),
 (2) Bill Total does neur student faster stalling file karanat al yr fife da la torstet convention flactors or realth rela integrators torstronesses, (e.g., addastation effects),
 (2) Bill Total does neur student faster Statistication to the 18-203 ensemble.
 (2) Oda ha maa takonot constrate se disclassi. These here been selected under the fabberg culo: culotates of constratery conset og to 9 the 1 stall original equares or Tag 10 constrates related by organi especies, culotate
 of culotations.

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e a mount	Value adjustments and
	(min EUR, %i)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 15.984	0 872	0 11.085	0 8.975	0 409	0 580	0 16.321	0	0 11.672	0 9.283	0 404	0 616
	Corporates - Of Which: Specialised Lending	928	872	11,000	734	405	360	896	1	816	710	-101	616
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7,225	353	4,440	3.713	105	252	7,258	395	4,684	3,848	108	274
	Retail	25.085	477	22.858	3.775	519	213	24,932	487	22.820	3,874	611	212
	Retail - Secured on real estate property	18,030	222	17,901	2,453	205	52	17,893	229	17,784	2,474	232	57
PORTUGAI	Retail - Secured on real estate property - Of Which: SME	1,570	26	1,502	237	22	8	1,547	27	1,485	230	26	8
PURTUGAL	Retail - Secured on real estate property - Of Which: non-Sh	16,460	196	16,399	2,216	183	44	16,346	202	16,299	2,244	206	48
	Retail - Qualifying Revolving	1,741	11	1,186	209	36	10	1,774	14	1,220	228	48	11
	Retail - Other Retail	5,314	244	3,771	1,113	278	151	5,265	244	3,815	1,171	331	145
	Retail - Other Retail - Of Which: SME	3,337	159	1,834	530	157	90 60	3,284	166 78	1,871	570	194	93
	Retail - Other Retail - Of Which: non-SME Equity	1,977	85	1,936	583	122	60	1,982 671	/8	1,944	601 1.444	137	51
	Other non credit-obligation assets	678		8/0	1,947	0	0	671	0	003	1,999	0	0
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to crea	lit conversion fa	ctors or credit ris	sk mitigation tech	niques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8	0	3	4	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	7,556	220	7,301	2,159	330	141	7,765	190	7,522	2,089	253	142
	Retail - Secured on real estate property	6,413	182	6,387	1,767	284	104	6,544	150	6,543	1,679	204	103
POLAND	Retail - Secured on real estate property - Of Which: SME	115	0	89	44	0	1	11	1	11	5	1	0
TODAND	Retail - Secured on real estate property - Of Which: non-SM		182	6,298	1,724	284	103	6,533	149	6,533	1,674	203	102
	Retail - Qualifying Revolving	1,143	38	914	391	45	36	1,221	40	978	409	48	40
	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	29	0	29	81	0	0	48	0	48	92	0	0
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	oproach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ^s		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	39	23	35	17	0	17	41	22	32	14	0	17
	Corporates - Of Which: Specialised Lending	59	25	30	1/		0	41		32	7		0
	Corporates - Of Which: SME	8	0	8	7	0	0	4	0		4	0	0
	Retail	275	4	260	40	6	1	270	4	257	41	7	1
	Retail - Secured on real estate property	229	3	228	32	4	ō	226	3	225	33	5	ō
ED ANICE	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SM		3	227	32	4	0	226	3	224	33	5	0
	Retail - Qualifying Revolving	22	0	9	2	0	0	22	0	10	2	1	0
	Retail - Other Retail	23	1	23	6	1	0	22	1	22	6	2	1
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	22	1	22	6	1	0	22	1	22	6	2	1
	Equity	52	0	52	130	0	0	53	0	53	132	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 Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e a mount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	Ō	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	82	0	81	64	0	1	82	0	81	63	0	1
	Corporates - Of Which: Specialised Lending	25	0	24	21	0	0	24	0	23	20	0	0
	Corporates - Of Which: SME	16	0	16	16	0	0	12	0	12	11	0	0
	Retail	32	1	30	4	1	0	32	1	30	4	0	0
	Retail - Secured on real estate property	25	0	25	3	0	0	24	0	24	3	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SIAIN	Retail - Secured on real estate property - Of Which: non-Si	25	0	25	3	0	0	24	0	24	3	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	5	0	- 4	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	4	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												-
	IRB Total												4



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Comercial Português, SA

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		ľ
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	18	0	17	0		0	17	0	16	0		0
		18	0	1/	2	1	0	1/	0	16	2	1	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	13	0	13	2	1	0	12	0	12	2	1	0
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SH	13	0	13	2	1	0	12	0	12	2	1	0
	Retail - Qualifying Revolving	2	ő	1	â	â	0		ő	1	â	â	0
	Retail - Other Retail	2		2	0		0	2	0	-	0		0
	Retail - Other Retail - Of Which: SME	0	0	ő	0	0	0		0	â	0	ő	0
	Retail - Other Retail - Of Which: non-SME	3	ō	3	ō	ō	ō	3	ō	2	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e a mount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ^s		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0 30	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	31 28	0	30	4	0	0	30 27	0	29 27	1	0	0
	Retail - Secured on real estate property - Of Which: SME	20	0	20	3		0	2/		2/	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: on-Sh		ő	28	2		0	27		27	4		0
	Retail - Qualifying Revolving	1	ő	1	0	0	0	1	0	1	0	ő	0
	Retail - Other Retail	i	ō	i	ō	ō	ō	i	ō	i	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	o	0	ō	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	i	0	ō	ō	i	ō	1	0	ō	ō
	Equity	1	0	1	1	0	0	1	0	1	1	0	0
	Other non credit-obligation assets												(
	IRB Total												

IRB Approach As of 31/03/2023 As of 30/06/2023 Risk ex Value adjustmen and provision Risk ex Value ustmer and posure1 Original Exposure¹ Orig Of wit 0 0,043 0 26 25 0 24 1 1 0 1,006 0 2 27 25 0 24 1 1 1 0 0 0 1,006 0 2 27 25 0 25 1 1 1 0 450 0 0 0 43 0 2 1 0 0 0 0 0 0 0 0 27 25 0 24 1 1 1 0000 0 0 0 Retail - Secured on real estate property Retail - Sourced on real estate property - Of Which: SHE Bill - Sourced on real estate property - Of Which: ShE Retail - Outer Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: sne SHE NETHERLANDS



						В	anco Comercial Portuguê	is, SA						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria						000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 705 705	G				0 0 0 0 705 0 705					0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Bulgaria									0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[5Y - 10Y [[10Y - more Total	Estonia													



						Ba	anco Comercial Portuguê	is, SA						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [11Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y]	Finland													
[10Y - more	France	0 0 141 2,592 0 2,644	2,501				0 0 0 141 2,501 0 2,643		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany					5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia								0 0 0 0 0 0			0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece									•				
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Hungary								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 0 462 462 462	0				0 0 0 0 462 0 462		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy								0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						В	anco Comercial Portuguê	s, SA						
							As of 31/12/2022							_
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
			Total country and of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-22]	Lithuania													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total 10 - 28 1	Maita													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Netherlands													
100'-mere Total Total [3M-1Y1 [3Y-2Y1 [3Y-2Y1 [3Y-3Y1 [3Y-3Y1 [3Y-10Y1 [3Y-3Y1 [3Y-	Poland						0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0		38 4 1 0 0 1 1 0 44		21
[5Y - 10Y [[10Y - more Total	Portugal	127 191 35 1,645 2,555 1,753 2,82 6,298 6,298	1,644 2,359 1,712	127 183 6 2 4 7 7 1 3 30		0 8 28 815 1,317 157 125 2,450	0 0 827 1,038 1,548 102 3,515		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	71 41 0 0 0 421 13 545		429
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania				0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Ba	anco Comercial Portuguê	ès, SA						
							As of 31/12/2022	2						
						Direc	t exposures					0111		+
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-2M]	Spain	0 0 0 0 2,238 0 2,238 0 2,238					0 0 0 2,236 0 2,236 2,236		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Sweden													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [] 5Y - 10Y [[10Y - more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
Total [0.3M] [3M] 1Y[[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y]	Norway													
[21-31] [3Y-5Y] [1Y-107] [107 more Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [107 more Total	Australia													
Total Total Total Total Total	Canada													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



						В	anco Comercial Portuguê	s, SA						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Other Central and eastern Europe countries non EEA													
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Middle East									0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		
10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						В	anco Comercial Portuguê	is, SA						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	Ι
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 1 20 0 0 0 0 0 2 1	0 1 20 0 0 0 0 21				0 1 20 0 0 0 0 21					(35 (11) (25 (21)		0 0 0 0 0 0 0 0 0 0 849
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0					

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

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

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

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

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

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

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

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

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Fendharas, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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



				Banco Comercial Português, SA										
							As of 30/06/2023	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	4
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held för trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	200 213 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					201 213 0 0 0 0 0 0 413		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	250 250 150 151 1,141 1,141 1,557	0 250 154 0 13 1,140	0 0 13 0			0 250 154 0 1,140 0 1,140 0 1,544							
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Bulgaria											0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



				Banco Comercial Português, SA										
							As of 30/06/2023	;						
						Direc	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	+
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [17-2Y] [37-3Y] [37-107] [37-107] [107-more Total [0-3M[[3M-1Y] [37-3Y] [37-3Y] [37-3Y]	Finland													
[10Y - more Total	France	0 652 0 0 555 2,115 0 3,322	0 0 555 2,115	0 153 0 0 0 0 0 0 153			0 498 0 0 555 2,115 0 3,168	(000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	222 483 0 0 0 0 0 0 0 713	225 489 0 0 0 0 0 0	0 53 0 0 0 0 0 0 0			225 435 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia								0 0 0 0 0 0	0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece								*	•				
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Hungary								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 0 0 469 0 0 4 69	0 0 0 0 469 0 0 4 69				0 0 0 0 469 0 4 6 9		0 0 0 0 0 0 0	0 0 0 0 0 0 0				
10 - 3M [13M - 1Y [12Y - 2Y [13Y - 5Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia								• •	•				



			Banco Comercial Português, SA As of 30/06/2023												
							As of 30/06/2023								
						Direc	t exposures								
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Lithuania														
[3M - 1Y f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more	Luxembourg														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 2M]	Maita														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Poland	0 557 1,170 535 3956 704 22 3.461	22	1 6 22		0 552 1,157 52 451 72 0 2,284	0 0 1 505 626 0 1.133					0 54 0 0 0 0 0 55			
131 2011 102 - more Total 10 - 3M 1 13M - 1Y 1 12Y - 3Y 1 13Y - 5Y 1 13Y - 5Y 1 15Y - 10Y 1 100 - more Total	Portugal	6,536 6,536 6,536 6,536 6,536	323 323 310 31 1,701 2,276 1,791 300 6,534	319 104 4 1 4 7	0 0 22 0 0 0	4 4 1 28 826 5 1,290 227 131 2,507	0	0		0 0 0 0 0 0		22 119 2 0 0 421 0 564		446	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Romania		6250 0 0 0 0 0 0 0 0	2442 0 0 0 0 0 0 0			606,5 0 0 0 0 0 0 0					446 0 0 0 0 0 0		446	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia									U					
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia														



				Banco Comercial Português, SA											
							As of 30/06/2023								
				On balance s	haat	Direc	t exposures		Deriva	tivos		Official	ice sheet	-	
	(mln EUR)			On balance si	neet				Deriva	lives				+	
												Off-balance sh	eet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	175 214 0 0 0 445 5,992 0 0 2,727	175 204 0 0 446 1,900 0 2,725	75 1977 0 0 0 0 0 0 271		100 8 0 0 0 101 0 209	0 0 0 446 1,799 0 2,245		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Sweden														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom														
10 - 3M f 13M - 1Y f 12Y - 3Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total 10 - 3M f 3M - 1Y f	Iceland														
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein														
10-3M [[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Norway														
[0 - 3M [Australia														
[5Y - 10Y] [0 - 3M] [0 - 3M] [3M - 1Y] [3M - 1Y] [3M - 1Y] [3M - 2Y] [3Y - 2Y] [3Y - 10Y] [3Y - 10Y] [10Y - more Total [0 - 2M]	Canada														
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong														



			Banco Comercial Português, SA												
							As of 30/06/2023	3							
						Dire	t exposures								
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	ice sheet		
												Off-balance sl	neet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-	
			Total carrying amount of											Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount	
			positions)									Nominal	Provisions		
				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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
					through profit or loss	comprehensive income									
[0 - 3M [
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Japan														
[3Y - 5Y] [5Y - 10Y]	Japan														
[10Y - more Total [0 - 3M [
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	U.S.														
[5Y - 10Y] [10Y - more															
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China														
[5Y - 10Y [[10Y - more Total	-														
[0-3M] [3M-1Y]															
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Switzerland														
15Y - 10Y 1 10Y - more Total	4														
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0		
[3] - 1 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more Total		0	0	0	0	0	0	0 0	0 0	0	0	0 0 0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[2Y - 3Y [3Y - 5Y	Other Central and eastern Europe countries non EEA														
[5Y - 10Y] [10Y - more Total [0 - 3M [-														
[3M - 1Y [[1Y - 2Y]		000000000000000000000000000000000000000	0		0	0	0		0	0	000000000000000000000000000000000000000	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y]		0	000000000000000000000000000000000000000	0	0	0	0		0 0	0	0	0 0 0	0 0		
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	0 0 0	0 0 0		0	0	0	0	0	0 0 0	0	0	0		
[10Y - more Total		0	0	0	0	0	0	0	0	0 0	0	0	0	0	



General governments exposures by country of the counterparty

						В	anco Comercial Portuguê	is, SA						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	٥	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	8 61 11 14 207 207 76 0 554	8 68 151 42 204 76 0 559				0 8 0 68 5 146 0 42 5 198 0 76 0 539							0 0 0 0 0 0 0 0 0 0 861
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

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

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

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

(4) The exposures reported include the positions counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Red, Delavis, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. State Methom, Venexuela, And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State Methom, St. St. State Methom, Venexuela, And Sarbuda, Fend Guanta, Guador, E State Methom, St. State Methom, St. St. State Methom, Venexuela, And Sarbuda, Fend Guanta, Guador, E State Methom, St. St. State Methom, Neural State Methom, State Methom,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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 institutors applying nGAAP

Performing and non-performing exposures Banco Comercial Português, SA

					As of 30/09/2022									As of 31/12/2022				
		Gross car	rying amount/ Nomin:	il amount		Accumulated impo value due to credi	airment, accumulated negative It risk and provisions ⁴	e changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	lamount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions ⁴	tgative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	e	On performing exposures ²	On non-performing e	xposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ¹		or	which Stage 31			and <-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	9,283			0	0	0	0	0	0	5,643		0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	21,276	5 0	5	5	5	20	1	1	4	21,233		5	5	5	14	1	1	4
Central banks	265	9 0		0	0	0	0	0	0	96		0	0	0	c	0	c	0
General governments	15,92			0	0	12	0	0	0	16,20		0	0	0	5	0		•
Credit institutions	581	1 1		0	0	0	0	0	0	62	-	0	0	0		0	0	0
Other financial corporations	1,30			0	0	1	0	0	0	93		0	0					, î
Non-financial corporations				5	5		1	1	4			5	5	5	500	1		857
Loans and advances(including at amortised cost and fair value)	57,896	5 116	2,424	2,424	2,375	434	1,172	1,142	946	57,170	176	2,218	2,217	2,171	500	1,011	986	857
Central banks	631	0 0		0	0	0	0	0	0	38	2 0	0	0	0	0	0	0	0
General governments	1,22	9 0		. o	0	4	0	0	0	1,15	. 0	0	0	•	5	0		0
Credit institutions	71	4 0		. o	0	2	0	0	٥	57	. 0	0	0	0	1	0		0
Other financial corporations	95	4 0	7	79	79	5	46	46	31	1,06	3 0	73	73	73	7	38	38	30
Non-financial corporations	20,009	9 17	1,31	1,317	1,313	290	696	696	564	19,34	7 18	1,155	1,155	1,147	330	553	553	503
of which: small and medium-sized enterprises	15,42	9 17	1,10	1,105	1,101	251	556	556	493	15,07	5 18	928	928	920	293	429	425	423
of which: Loans collateralised by commercial immovable property	4,47	2 4	70	704	703	55	285	285	391	4,25	1 3	633	633	632	54	288	285	336
Hauseholds	34,36	0 99	1,021	1,028	983	132	430	400	351	34,65	5 158	990	990	951	157	420	395	324
of which: Loans collateralised by residential immovable property	25,95	1 59	45	452	449	28	118	117	331	26,25	3 99	431	431	427	44	119	118	308
of which: Credit for consumption	5,781	8 32	36	367	343	86	198	181	15	5,91	9 36	358	358	338	95	192	179	14
DEBT INSTRUMENTS other than HFT	88,455	5 116	2,430	2,430	2,380	454	1,173	1,143	951	84,044	176	2,222	2,222	2,176	514	1,012	987	861
OFF-BALANCE SHEET EXPOSURES	15,599		392		392	21	91	91	146	16,444	5	366	366	365	26	85	84	120
		erforming exposures please refer to																

¹¹ Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA LINGTAN

EBA SUBJECT

2023 EU-wide Transparency Exercise

Performing and non-performing exposures Banco Comercial Português, SA

(As of 31/03/2023									As of 30/06/2023				
		Gross ca	arrying amount/ Nominal	amount		Accumulated imp value due to cree	pairment, accumulated n dit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated im value due to cre	pairment, accumulated r dit risk and provisions ⁴	regative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	a	f which non-performing	,	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	,	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
(min ELR)		and K=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and <-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵	
Cash balances at central banks and other demand deposits	2,698	0	0	0	0	0	0	0	0	3,547	0	0	0	0				•
Debt securities (including at amortised cost and fair value)	23,604	0	5	5	5	16	1	1	3	24,438	0	4	4	4	17	1 .	2 :	2
Central banks	1,571	0	0	0	0	0	0	0	0	1,078	0	0	0	0			0	0
General governments Credit institutions	17,757	0	0	0		2				18,782	0	0	0		10	1	0	0
Orealt institutions Other financial corporations	731	0	0	0		0				/90	0	0	0			1	0	0
Non-financial corporations	2,601	0	5	5	5		1	1	3	2.896	°	4	4				2	2
Loans and advances(including at amortised cost and fair value)	56,258	176	2,169	2,169	2,124	496	1.043	1.020	802	56,548	176	2,139	2,139	2,094	517	1,053	3 1,03	0 73
Central banks																		
Central Galiks	30	0	0	0		0				43	0	0	0			1		0
General governments	1,133	0	0	0	0	4	0	0	0	1,100	0	0	0	0	4			0
Credit institutions	562	0	0	0	0	0	•	0	0	523	0	0	0	0			0	0
Other financial corporations	1,061	0	54	54	54	15	19	19	30	1,018	0	52	52	52	15	2	3 2	3 2
Non-financial corporations	19,141	30	1,124	1,124	1,114	317	605	605	450	19,023	22	1,113	1,113	1,102	325	601	6 60	6 41
of which: small and medium-sized enterprises	14,735	30	905	905	896	281	473	472	373	14,647	21	887	887	877	283	471	8 47	7 34
of which: Loans collateralised by commercial immovable property	4,215	5	613	613	608	53	290	290	310	4,189	3	615	615	609	54	341	0 33	9 26
Households	34,304	145	991	991	956	160	418	395	322	34,842	154	973	973	940	173	42	4 40	1 25
of which: Loans collateralised by residential immovable property	26,065	88	429	429	426	47	119	117	306	26,243	93	400	400	396	i 45	119	9 11	8 27
of which: Credit for consumption	5,959	36	353	353	336	93	188	176	14	6,257	36	377	377	362	103	20:	1 19	1 1
DEBT INSTRUMENTS other than HFT	82,560	176	2,174	2,174	2,129	512	1,045	1,021	806	84,532	176	2,143	2,143	2,098	534	1,054	1,03	2 73
OFF-BALANCE SHEET EXPOSURES	15,913		347	347	343	23	88	88	107	15,996		337	337	334	25	88	8 8	8 10

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated in accumulated of value due to of provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		/ing amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16	0	0	0	14	0	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	16	0	0	0	14		16	0	0	0	14	
Loans and advances (including at amortised cost and fair value)	2,109	1,271	584	561	1,259	542	1,882	1,146	536	512	1,102	468
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	71	0	1	0	56	0	69	0	1	0	52	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	58	55	28	28	28	26	51	49	20	20	27	25
Non-financial corporations	1,127	730	378	361	680	326	928	625	338	323	548	268
of which: small and medium-sized enterprises	982	650	331	316	601		799	518	289	274	480	
Households	852	486	178	172	495	190	834	472	178	170	476	174
DEBT INSTRUMENTS other than HFT	2,125	1,271	585	561	1,273		1,898	1,146	536	512	1,116	
Loan commitments given	2	1	0	0	0	0	3	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	181						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	639						0					

(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 offbalance 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 consistently with the FINREP sign convented with a positive sign.

commitments and a sect instruments, the same configure and the section of the criteria for significance and having a ratio of non-performing loars and advances divided by total loars and advances (excluding loars and advances dissified as held for sale, cash balances at central banks and other demand deposites of 50 who have.



Forborne exposures

Banco Comercial Português, SA

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16	0	0	0	16	0	16	0	0	0	15	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	16	0	0	0	16		16	0	0	0	15	
Loans and advances (including at amortised cost and fair value)	1,907	1,152	541	517	1,124	467	1,897	1,075	548	522	1,101	392
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	65	0	1	0	50	0	67	0	0	0	50	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	38	30	1	1	33	24	36	27	1	1	32	23
Non-financial corporations	940	641	358	342	547	269	899	603	362	346	499	228
of which: small and medium-sized enterprises	816	540	313	298	478		763	493	314	299	429	
Households	863	481	181	174	494	173	895	444	184	175	520	141
DEBT INSTRUMENTS other than HFT	1,922	1,152	542	517	1,139		1,913	1,075	548	522	1,117	
Loan commitments given	2	1	0	0	1	1	2	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting. However, for the offbalance 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.

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 deposition by of books.

2023 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Banco Comercial Português, SA

	As of 30/09/2022 Gross carrying amount							AS OF 31	/12/2022					AS OF 31	/03/2023					As of 30	0/06/2023			
		ying amount				Accumulated						Accumulated	Gross can					Accumulated	Gross ca	rrying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi	:	Of which loans and advances subject to impairment	Accumulated impairment ¹	value due to credit risk on		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹
A Agriculture, forestry and fishing	470	13	13	470	13	0	467	13	13	467	16	0	455	12	12	455	16	0	455	15	15	455	17	0
B Mining and guarrying	118	4	4	118	3	0	113	10	10	113	5	0	112	11	11	112	5	0	108	11	11	108	5	0
C Manufacturing	4.428	300	300	4.428	197	0	4.195	252	252	4.195	228	0	4.052	250	250	4.052	225	0	3.945	259	259	3.945	229	0
D Electricity, gas, steam and air conditioning supply	456	2	2	456	2	0	467	1	1	467	1	0	483	1	1	483	1	0	559	0	0	559	2	0
E Water supply	214	3	3	214	9	0	204	3	3	204	8	0	201	2	2	201	8	0	201	3	3	201	8	0
F Construction	1.529	163	163	1.529	128	0	1.471	192	192	1.471	144	0	1.470	190	190	1.470	141	0	1.471	201	201	1.471	145	0
G Wholesale and retail trade	3.977	132	132	3.977	114	0	3.852	115	115	3.852	99	0	3.770	118	118	3.770	97	0	3.778	124	124	3.778	102	0
H Transport and storage	1,460	33	33	1,460	32	0	1,346	27	27	1,346	36	0	1,326	25	25	1,326	37	0	1,268	29	29	1,268	38	0
I Accommodation and food service activities	1,515	138	138	1,515	110	0	1,478	115	115	1,478	74	0	1,456	111	111	1,456	71	0	1,409	101	101	1,409	76	0
3 Information and communication	455	10	10	455	11	0	465	7	7	465	11	0	449	10	10	449	11	0	413	8	8	413	8	0
K Financial and insurance activities	237	3	3	237	3	0	238	1	1	238	2	0	232	1	1	232	2	0	262	1	1	262	2	0
L Real estate activities	1,842	35	35	1,842	41	0	1,893	33	33	1,893	38	0	1,874	45	45	1,874	41	0	1,869	48	48	1,869	45	0
M Professional, scientific and technical activities	1,401	185	185	1,401	63	0	1,351	205	205	1,351	87	0	1,349	204	204	1,349	87	0	1,339	203	203	1,339	122	0
N Administrative and support service activities	524	69	69	524	60	0	496	63	63	496	58	0	493	64	64	493	60	0	479	28	28	479	24	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	141	20	20	141	14	0	142	19	19	142	15	0	136	18	18	136	14	0	125	16	16	125	14	0
Q Human health services and social work activities	346	24	24	346	13	0	339	5	5	339	7	0	332	4	4	332	6	0	328	6	6	328	7	0
R Arts. entertainment and recreation	318	162	162	318	80	0	226	77	77	226	36	0	223	39	39	223	30	0	219	38	38	219	32	0
S Other services	576	19	19	576	92	0	602	18	18	602	18	0	727	19	19	727	71	0	792	21	21	792	55	0
Loans and advances	20.009	1.317	1.317	20,009	986	0	19.347	1.155	1.155	19.347	883	0	19.141	1.124	1.124	19.141	923	0	19.023	1.113	1.113	19.023	931	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing oxposures' 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 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.



2023 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banco Comercial Português, SA

			As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023		
	Loans and advance					Loans and advance					Loans and advance					Loans and advance				
		Performing		Non-performing			Performing		Non-performing					Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	57,896	55,472	116	2,424	1,521	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which secured	43,821	42,127	74	1,694	1,212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which secured with immovable property	32,714	31,350	65	1,363	999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which instruments with LTV higher than 60% and lower or equal to 80%	9,246	9,025		221	175	0	0		0	0	0	0		0	0	0	0		0	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,297	4,095		202	155	0	0		0	0	0	0		0	0	0	0		0	0
Of which instruments with LTV higher than 100%	2,506	2,113		393	275	0	0		0	0	0	0		0	0	0	0		0	0
Accumulated impairment for secured assets Collateral	913	232	7	681	465	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which value capped at the value of exposure	34,004	33,171	60	833	615	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	31,382	30,578	60	805	603	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which value above the cap	43,975	41,568	53	2,407	1,748	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	38,645	36,609	52	2,036	1,406	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial guarantees received	7,844	7,730	6	114	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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 leans and advances divided by total leans and advances (excluding leans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

