



2024 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Banco Comercial Português, SA

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,762	6,157	6,164	6,440	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	5,733	6,112	6,148	6,427	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,252	6,642	6,652	6,929	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	6,223	6,597	6,635	6,916	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,529	7,906	7,920	8,183	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	7,518	7,890	7,912	8,175	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	39,689	39,751	39,146	39,728	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	39,665	39,725	39,134	39,717	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	14.52%	15.49%	15.75%	16.21%	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	14.45%	15.39%	15.71%	16.18%	(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	15.75%	16.71%	16.99%	17.44%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.69%	16.61%	16.96%	17.41%	(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	18.97%	19.89%	20.23%	20.60%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.95%	19.86%	20.22%	20.58%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	98,893	102,616	105,538	107,731	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.32%	6.47%	6.30%	6.43%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,252	6,642	6,652	6,929	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,233	6,608	6,641	6,924	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	98,893	102,616	105,538	107,731	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	98,861	102,571	105,522	107,718	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.32%	6.47%	6.30%	6.43%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.30%	6.44%	6.29%	6.43%	[A.2]/[B.2]	

		(mm EUR, %)							
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION		
OWN FUNDS	Transitional period	A	OWN FUNDS	7,929	7,906	7,920	8,183	C01.00 (0101.0101)	Articles 41 (1) and 72 of CRR
		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,792	6,197	6,164	6,440	C01.00 (0102.0101)	Article 39 of CRR
		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own-capital instruments)	3,015	3,015	3,015	3,015	C01.00 (0102.0101)	Articles 36(1) (a) and (b), 37 to 39, 36(1) (c) and 42 of CRR
		A.1.2	Retained earnings	1,604	1,858	1,689	1,857	C01.00 (0102.0101)	Articles 36(1) (c), 36(2) and 36(1) (d) and (e) of CRR
		A.1.3	Accumulated other comprehensive income	-4,282	-4,093	-4,036	-4,205	C01.00 (0102.0101)	Articles 41(10), 36(1) (e) and 36(1) (f) of CRR
		A.1.4	Other Reserves	4,884	4,867	5,014	5,091	C01.00 (0102.0101)	Articles 41(17) and 36(1) (g) of CRR
		A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0102.0101)	Articles 41(11), 36(1) (f) and 36(1) (i) of CRR
		A.1.6	Minority interest given recognition in CET1 capital	481	487	489	548	C01.00 (0102.0101)	Article 84 of CRR
		A.1.7	Adjustments to CET1 due to prudential filters	1,084	868	848	798	C01.00 (0102.0101)	Articles 32 to 35 and 36(1) (j) of CRR
		A.1.8	(-) Intangible assets (including Goodwill)	-149	-169	-158	-173	C01.00 (0102.0101) + C01.00 (0103.0101)	Articles 41(13), 36(1) (b) and 37 of CRR; Article 41(15), 36(1) (b) and 37 (a) of CRR
		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-150	-126	-121	-127	C01.00 (0107.0101)	Articles 36(1) (c) and 39 of CRR
		A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0108.0101)	Articles 36(1) (d), 40 and 130 of CRR
		A.1.11	(-) Defined benefit pension fund assets	-439	-284	-287	-256	C01.00 (0109.0101)	Articles 41(10), 36(1) (e) and 41 of CRR
		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0102.0101)	Articles 41(12), 36(1) (g) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0104.0101)	Articles 36(1) (j) of CRR
		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	64	82	82	88	C01.00 (0105.0101) + C01.00 (0106.0101) + C01.00 (0107.0101) + C01.00 (0108.0101)	Articles 42(6), 36(1) (i) and 89 to 91 of CRR; Article 36(1) (i), 34(3) (a) (ii), 244(1) (a) (ii) and 250 of CRR; Article 36(1) (i), and 270(2) of CRR; Article 36(1) (i) and 131(b) of CRR and Article 36(1) (i) and 131(b) of CRR
		A.1.14.1	Of which: from securitisation positions (-)	64	82	82	88	C01.00 (0105.0101)	Articles 36(1) (i), 243(1) (a) (ii), 244(1) (a) (ii) and 250 of CRR
		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0106.0101)	Articles 42(7), 36(1) (j), 43 to 46, 49 (2) and (3), and 79 of CRR
		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0109.0101)	Articles 36(1) (c) and 39 of CRR; Article 40(1) (b) and 40(2) of CRR
		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0106.0101)	Articles 42(7), 36(1) (j), 43 to 46, 49 (2) and (3), and 79 of CRR
		A.1.18	(-) Amount exceeding the 17.65% threshold	-15	0	0	0	C01.00 (0101.0101)	Article 48 of CRR
		A.1.18A	(-) Insufficient coverage for non-performing exposures	-31	-33	-17	-17	C01.00 (0103.0101)	Articles 36(1) (a) and Article 67 of CRR
		A.1.18B	(-) Minimum value commitment shortfalls	-10	-6	-6	-3	C01.00 (0103.0101)	Articles 36(1) (a) and Article 130(2) of CRR
		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0103.0101)	Articles 36(1) (a) of CRR
		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-38	-38	-41	-41	C01.00 (0104.0101)	Article 3 of CRR
		A.1.20	CET1 capital elements or deductions - other	-144	-142	-143	-141	C01.00 (0102.0101)	-
		A.1.21	Transitional adjustments	19	34	11	6		NAI (1.1.6 + 1.1.9 + 1.1.10)
		A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0102.0101)	Articles 48(1) to (5), and 48A to 48F of CRR
		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-13	-11	-6	-8	C01.00 (0103.0101)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	32	45	16	13	C01.00 (0102.0101)	Articles 480 to 472, 478 and 481 of CRR		
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	490	484	487	489	C01.00 (0102.0101)	Article 41 of CRR		
A.2.1	Additional Tier 1 Capital instruments	490	484	487	489	C01.00 (0106.0101) + C01.00 (0107.0101)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0107.0101)			
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0108.0101) + C01.00 (0109.0101) + C01.00 (0110.0101) + C01.00 (0111.0101) + C01.00 (0112.0101) + C01.00 (0113.0101)			
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0106.0101) + C01.00 (0107.0101) + C01.00 (0108.0101) + C01.00 (0109.0101) + C01.00 (0110.0101) + C01.00 (0111.0101)			
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,252	6,842	6,852	6,920	C01.00 (0101.0101)	Article 34 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,278	1,264	1,368	1,363	C01.00 (0101.0101)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	1,265	1,241	1,332	1,326	C01.00 (0106.0101) + C01.00 (0108.0101)			
A.4.2	Other Tier 2 Capital components and deductions	31	54	46	34	C01.00 (0102.0101) + C01.00 (0103.0101) + C01.00 (0104.0101) + C01.00 (0105.0101) + C01.00 (0106.0101) + C01.00 (0107.0101) + C01.00 (0108.0101) + C01.00 (0109.0101) + C01.00 (0110.0101) + C01.00 (0111.0101)			
A.4.3	Tier 2 transitional adjustments	-19	-31	-9	-7	C01.00 (0108.0101) + C01.00 (0109.0101) + C01.00 (0110.0101) + C01.00 (0111.0101)			
B	TOTAL RISK EXPOSURE AMOUNT	39,689	39,751	39,146	39,728	C01.00 (0101.0101)	Articles 92(b), 95, 98 and 99 of CRR		
B.1	Of which: Transitional adjustments included	31	26	12	12	C01.01 (0101.0101)			
CAPITAL RATIOS (%)	Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.52%	15.49%	15.75%	16.21%	CA1 (1)	-
		C.2	TIER 1 CAPITAL RATIO (transitional period)	16.75%	16.71%	16.99%	17.44%	CA1 (2)	-
		C.3	TOTAL CAPITAL RATIO (transitional period)	18.97%	19.89%	20.23%	20.60%	CA1 (3)	-
CET1 Capital Fully loaded	Fully loaded ⁽¹⁾	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,743	6,124	6,154	6,435	A.1.A.12.A.1.1+MIN(A.2.A.1.1+A.2.A.2.1-A.4.A+MIN(A.1.1,A.1.2)+A.1.3)	-
		E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.48%	15.42%	15.72%	16.20%	CR 1 (1) (1)	-
Memo Items		F	Adjustments to CET1 due to IFRS 9 transitional arrangements	29	45	16	13	C01.01 (0101.0101)	
		F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0106.0101)	
		F	Adjustments to T2 due to IFRS 9 transitional arrangements	-17	-30	-9	-6	C01.01 (0106.0101)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	24	26	12	12	C01.01 (0101.0101)	

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

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Overview of Risk exposure amounts

Banco Comercial Português, SA

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	33,565	32,553	32,121	32,404	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	11,714	13,854	13,622	14,008	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	753	709	663	623	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	14,461	14,521	14,265	14,348	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	1,795	1,729	1,775	1,735	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	159	168	143	129	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	49	46	40	39	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)	490	827	987	1,074	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	532	547	668	850	C 02.00 (r0520, c0010)
Of which the standardised approach	199	201	287	157	C 02.00 (r0530, c0010)
Of which IMA	333	346	381	693	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,179	4,854	4,854	4,854	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,179	4,854	4,854	4,854	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	715	757	333	378	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	39,689	39,751	39,146	39,728	

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.

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P&L

Banco Comercial Português, SA

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,191	4,371	1,166	2,387
Of which debt securities income	561	784	266	565
Of which loans and advances income	2,473	3,320	830	1,634
Interest expenses	1,074	1,546	470	991
(Of which deposits expenses)	661	933	303	626
(Of which debt securities issued expenses)	115	175	64	128
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	580	773	197	397
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	100	114	1	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	81	173	89	105
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-96	-185	-95	-124
Gains or (-) losses from hedge accounting, net	-1	22	-7	1
Exchange differences [gain or (-) loss], net	21	17	10	18
Net other operating income /(expenses)	16	27	-17	-22
TOTAL OPERATING INCOME, NET	2,819	3,768	873	1,768
(Administrative expenses)	751	1,025	273	548
(Cash contributions to resolution funds and deposit guarantee schemes)	86	86	15	62
(Depreciation)	105	140	36	73
Modification gains or (-) losses, net	-15	-19	-7	-61
(Provisions or (-) reversal of provisions)	581	794	139	277
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	5	12	-5	-3
(Other provisions)	577	782	143	280
Of which pending legal issues and tax litigation ¹	0	131	0	0
Of which restructuring ¹	0	-5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	212	249	74	102
(Financial assets at fair value through other comprehensive income)	-1	1	1	5
(Financial assets at amortised cost)	213	248	73	97
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	19	37	6	10
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	48	64	10	32
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	14	12	1	14
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,110	1,493	335	680
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	722	956	257	542
Profit or (-) loss after tax from discontinued operations	0	-3	0	0
PROFIT OR (-) LOSS FOR THE YEAR	722	953	257	542
Of which attributable to owners of the parent	651	856	234	485

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

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

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Total Assets: fair value and impairment distribution

Banco Comercial Português, SA

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,713				4,883				4,304				3,976				IAS 1.54 (f)	
Financial assets held for trading	1,099	685	97	319	823	406	84	334	1,610	1,161	118	330	2,258	1,869	74	315	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	681	0	0	681	606	0	0	606	585	0	0	585	530	0	0	530	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	31	31	0	0	32	32	0	0	33	33	0	0	34	34	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,690	6,085	133	2,472	10,850	8,301	176	2,373	13,019	10,404	2,496	118	13,803	11,010	2,676	117	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	71,074				71,793				72,534				73,740				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	82	0	82	0	41	0	41	0	45	0	45	0	63	0	63	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	5,811				5,304				5,677				5,315					
TOTAL ASSETS	91,179				84,390				97,806				99,720				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	8,649	0	1	0	0	-1	10,810	0	1	0	0	-1	12,978	0	1	0	-1	13,764	0	1	0	0	-1	Annex V Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	16,923	132	0	-16	-3	0	17,537	63	5	-23	-1	-2	18,176	49	5	-23	-1	-2	19,187	57	5	-22	-1	-2	Annex V Part 1.31, 44(b)
	Loans and advances	46,266	7,288	1,991	-247	-263	-1,013	46,560	7,291	1,915	-269	-292	-1,007	46,691	7,273	1,918	-267	-284	-1,017	47,176	6,966	1,932	-261	-268	-1,047	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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Comercial Português, SA

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	421	211	367	291	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	3,503	3,608	3,460	3,334	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	78,277	80,791	84,055	86,130	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	137	68	40	37	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	660	751	843	961	IAS 37.10; IAS 1.54(l)
Tax liabilities	182	206	93	120	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	1,174	1,472	1,398	1,237	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	84,353	87,108	90,251	92,110	IAS 1.9(b); IG 6
TOTAL EQUITY	6,826	7,283	7,555	7,610	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	91,179	94,390	97,806	99,720	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		373	275	267	205	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	33	1	0	25	Annex V.Part 1.31
Deposits	Central banks	260	111	112	112	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	6	7	110	6	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,103	750	1,114	1,134	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	682	624	591	600	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,029	639	918	923	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	123	137	119	141	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,732	1,922	2,099	2,266	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,011	1,015	871	876	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	21,078	21,286	21,907	21,646	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,888	13,723	13,034	13,403	ECB/2013/33 Annex 2.Part 2.9.1
	Households	51,590	54,059	55,684	57,659	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	30,434	30,610	30,855	31,826	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,754	5,398	5,445	5,492	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,354	1,397	1,381	1,386	Annex V.Part 1.37
Other financial liabilities		385	240	377	329	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		82,337	84,679	87,922	89,791	

2024 EU-wide Transparency Exercise
Market Risk
Banco Comercial Português, SA

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	46	37	4	1	4	1							3	1	5	1							
Of which: General risk	43	34	4	1	4	1							3	1	5	1							
Of which: Specific risk	2	4	0	0	0	0							0	0	0	0							
Equities	5	2	3	2	5	2							2	1	3	1							
Of which: General risk	0	0	3	2	5	2							2	1	3	1							
Of which: Specific risk	5	2	0	0	0	0							0	0	0	0							
Foreign exchange risk	148	160	7	2	13	0							9	1	15	1							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	198	199	10	2	17	3	0	0	0	0	0	333	11	2	17	1	0	0	0	0	0	0	348
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	51	37	5	1	8	1							7	1	28	7							
Of which: General risk	51	37	5	1	8	1							7	1	28	7							
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0							
Equities	4	3	2	1	5	2							1	0	4	1							
Of which: General risk	0	0	2	1	5	2							1	0	4	1							
Of which: Specific risk	4	3	0	0	0	0							0	0	0	0							
Foreign exchange risk	215	116	9	1	14	3							13	3	20	4							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	272	156	11	2	19	5	0	0	0	0	0	381	16	3	39	9	0	0	0	0	0	0	693

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(HCE) (%)								
	Central governments or central banks	24,327	26,200	1,900		23,251	25,000	1,800	
	Regional governments or local authorities	1,211	890	140		1,211	890	140	
	Public sector entities	332	314	304		331	307	303	
	Multilateral Development Banks	127	127	0		128	128	0	
	International Organisations	0	0	0		790	790	0	
	Institutions	1,138	2,282	443		2,281	2,232	388	
	Corporates	7,444	3,718	3,039		7,598	3,738	3,026	
	of which: SME	2,551	1,088	864		2,488	1,038	811	
	Retail	6,340	3,340	3,000		5,300	4,244	3,000	
	Secured by mortgages on immovable property	1,346	697	284		1,454	541	330	
	of which: SME	1,327	1,327	1,327		1,454	1,454	1,454	
	of which: SME	361	196	123		389	191	123	
	Excesses in default	623	260	420	343	776	260	260	303
	Risks associated with particular high risk	2	2	2		1	1	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)	0	0	0		0	0	0		
Equity	14	14	14		14	14	14		
Other exposures	0	0	0		0	0	0		
Standardised total ⁴	46,846	42,770	11,273	774	50,776	47,698	13,244	774	

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

² Exposure Value does not include the securitisation portion unless in the results prior to the 2012 exercise.

³ Only the most relevant exposures are disclosed. These have been subject to the following risk: Credit risk (covering up to 95% of total originators) or Top 10 countries (ranked by original exposure, calculated as of last quarter).

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
PORTUGAL	(HCE) (%)								
	Central governments or central banks	2,337	15,512	14		3,403	15,431	2,633	
	Regional governments or local authorities	1,268	874	131		1,120	791	141	
	Public sector entities	293	293	293		293	293	293	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		343	343	0	
	Institutions	705	294	109		643	274	110	
	Corporates	1,044	1,464	1,264		1,416	1,286	1,286	
	of which: SME	1,473	660	519		1,531	613	479	
	Retail	462	148	96		458	148	96	
	Secured by mortgages on immovable property	462	148	96		478	148	96	
	of which: SME	89	56	36		83	51	31	
	Excesses in default	117	21	21	31	102	21	21	31
	of which: SME	89	20	20		102	17	17	31
	Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁴				361				327	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
POLAND	(HCE) (%)								
	Central governments or central banks	6,990	7,740	0		6,120	6,150	263	
	Regional governments or local authorities	60	26	0		60	26	0	
	Public sector entities	17	16	0		12	11	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	800	43	11		720	43	43	
	Corporates	2,688	1,380	1,380		2,798	1,394	1,323	
	of which: SME	829	360	312		849	370	361	
	Retail	5,050	5,000	5,000		4,949	5,000	2,000	
	Secured by mortgages on immovable property	830	320	183		947	304	202	
	of which: SME	1,470	1,180	624		1,424	1,200	624	
	of which: SME	313	154	96		338	148	94	
	Excesses in default	145	243	265	263	195	243	265	303
	Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	11	11	11		11	11	11		
Standardised total ⁴				411				422	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(HCE) (%)								
	Central governments or central banks	3,241	3,241	0		3,760	3,760	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	1,408	1,111	148		1,213	993	148	
	Corporates	46	45	45		46	47	47	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁴				1				1	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(HCE) (%)								
	Central governments or central banks	2,241	2,241	0		2,817	2,817	0	
	Regional governments or local authorities	189	189	0		127	127	0	
	Public sector entities	7	7	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	170	161	82		191	190	94	
	Corporates	128	120	124		121	120	120	
	of which: SME	7	6	6		6	6	6	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁴				0				0	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,050	1,050	1,050		1,041	1,050	1,041	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	180	0	0		181	0	181	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36	34	9		39	26	8	
	Corporates	2084	2188	221		2087	2286	2087	
	of which: SME	17	17	20		33	18	21	
	Retail	2167	2171	191		2054	2168	1966	
	of which: SME	28	23	17		28	23	17	
	Secured by mortgages on immovable property	325	317	174		325	307	166	
	of which: SME	22	22	12		24	22	12	
	Exposures in default	47	32	40	13	47	31	38	13
	Exposures associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	1,510	1,510	0		1,510	1,510	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		438	438	0	
	Institutions	0	0	0		28	28	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Exposures associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	420	420	0		1,241	1,241	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	199	199	59		307	301	81	
	Corporates	39	39	35		40	38	38	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Exposures associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		180	180	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	90	86	16		181	176	35	
	Corporates	228	228	228		228	228	228	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Exposures associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	30,702	34,483	4,967		31,445	35,044	5,236	
Regional governments or local authorities	1,205	929	129		1,239	921	164	
Public sector entities	319	319	319		302	311	311	
Multilateral Development Banks	2,643	2,643	0		2,668	2,668	0	
International Organisations	1,803	1,803	0		1,759	1,759	0	
Institutions	2,294	2,437	711		2,199	2,403	705	
Corporates	7,374	3,302	3,223		7,466	3,279	3,157	
of which: SME	2,464	935	746		2,502	965	765	
Retail	2,464	4,130	1,395		2,469	4,090	1,379	
Secured by mortgages on immovable property	1,444	485	277		1,395	595	289	
of which: SME	1,234	1,237	882		1,272	1,261	922	
of which: SME	412	225	142		454	276	179	
Exposures in default	751	264	268	363	771	268	273	363
Exposures in default	1	1	2		1	1	2	
Items associated with particular 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	45	45	45		45	45	45	
Collective investments undertakings (CIU)	0	13	32		0	14	34	
Equity	0	12	12		0	12	12	
Other resources	0	0	0		0	0	0	
Standardised Total ²	53,023	48,872	13,188	793	53,424	50,821	14,461	793

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

(2) Standardised Total does not include the securitisation portfolio unless the results pertain to the ST credit assessment.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	9,333	11,000	2,259		9,324	10,873	2,413	
Regional governments or local authorities	1,276	785	103		1,295	791	108	
Public sector entities	193	203	146		205	204	147	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	391	391	0		400	400	0	
Institutions	795	454	217		803	454	223	
Corporates	1,241	1,024	908		1,239	907	828	
of which: SME	1,495	476	372		1,510	495	388	
Retail	423	302	142		442	314	146	
Secured by mortgages on immovable property	423	301	98		437	311	95	
of which: SME	83	62	39		89	69	39	
of which: SME	39	34	21		32	29	19	
Exposures in default	194	17	19	35	196	14	19	40
Exposures in default	0	0	0		0	0	0	
Items associated with particular 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)	43	43	43		43	43	39	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total ²	13,023	13,188	3,268	39	13,188	13,188	3,267	397

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	9,892	10,774	317		10,329	11,829	391	
Regional governments or local authorities	74	28	4		74	28	4	
Public sector entities	12	10	9		11	10	9	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	258	48	21		48	28	28	
Corporates	2,897	1,402	1,401		2,927	1,507	1,417	
of which: SME	993	421	346		940	462	371	
Retail	4,759	4,027	2,999		4,718	4,101	3,066	
Secured by mortgages on immovable property	396	382	207		1,039	371	212	
of which: SME	1,276	1,412	898		1,264	1,547	774	
of which: SME	392	392	139		411	239	139	
Exposures in default	344	264	267	321	344	264	268	320
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total ²	13,023	13,188	3,268	444	13,188	13,188	3,267	444

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	5,763	5,760	0		5,754	5,763	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	1,125	1,018	144		1,012	1,012	140	
Corporates	48	47	47		48	47	47	
of which: SME	0	0	0		0	0	0	
Retail	1	1	0		1	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total ²	13,023	13,188	3,268	0	13,188	13,188	3,267	0

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	2,296	2,292	0		2,296	2,292	0	
Regional governments or local authorities	145	145	0		145	145	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	227	225	144		213	211	109	
Corporates	132	97	91		139	117	118	
of which: SME	15	14	12		4	4	3	
Retail	2	2	1		2	1	1	
Secured by mortgages on immovable property	2	2	1		2	2	1	
of which: SME	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total ²	13,023	13,188	3,268	0	13,188	13,188	3,267	0

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,374	1,368	2,072		1,365	1,363	2,165	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	11	7	11		44	7	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	31	7		23	20	5	
	Corporates	295	302	238		303	276	248	
	of which SME	35	19	22		34	19	20	
	Retail	227	188	146		261	214	158	
	of which SME	10	12	7		20	12	8	
	Secured by mortgages on immovable property	296	270	147		304	282	157	
	of which SME	12	10	5		12	8	4	
	Exposures in default	32	18	17	20	11	6	6	5
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	13	13	13		14	14	14		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				20				27	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
BELGIUM	Central governments or central banks	1,424	1,423	0		1,393	1,393	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	1,093	1,089	0		1,358	1,358	0	
	Institutions	11	0	0		12	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GERMANY	Central governments or central banks	853	853	0		813	813	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	271	266	71		212	206	60	
	Corporates	39	37	37		49	47	47	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	392	392	0		391	391	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	309	303	21		276	271	38	
	Corporates	295	287	187		266	266	186	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	17,570	798	12,750	9,839	621	368	17,556	727	12,698	9,263	380	864
	Corporates - Of which: Specialised Lending	1,806	1	839	760	0	5	1,804	1	815	750	0	8
	Corporates - Of which: SME	7,333	378	4,879	3,515	280	279	7,212	342	4,656	3,448	225	302
	Retail	34,189	698	33,879	5,647	565	337	34,571	720	32,262	6,046	730	397
	Retail - Secured on real estate property	25,713	651	25,563	4,358	346	193	25,904	687	26,264	4,456	466	168
	Retail - Secured on real estate property - Of which: SME	1,537	29	1,478	252	39	8	1,532	30	1,853	365	42	10
	Retail - Secured on real estate property - Of which: non-SME	24,176	371	24,105	3,906	210	100	24,402	377	24,418	4,091	420	158
	Retail - Qualifying Revolving	3,351	56	2,320	541	65	33	3,294	62	2,447	565	65	59
	Retail - Other Retail	5,205	239	3,976	948	147	145	5,292	251	3,986	1,025	176	176
	Retail - Other Retail - Of which: SME	3,373	155	2,859	453	106	52	3,337	162	2,484	455	124	103
	Retail - Other Retail - Of which: non-SME	2,153	83	2,117	494	39	34	2,185	89	2,072	571	42	67
Equity	843	0	818	3,795	0	0	858	0	768	3,728	0	0	
Other non-credit-obligation assets				8,843						1,739			
IRB Total ^c				21,990						18,776			

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total disclosed includes the Securitized portfolio unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	16,615	774	11,810	9,011	612	565	16,596	704	11,762	8,695	372	577
	Corporates - Of which: Specialised Lending	952	1	828	722	0	4	856	1	749	698	0	8
	Corporates - Of which: SME	7,284	327	4,842	3,485	283	279	7,211	341	4,609	3,400	225	302
	Retail	24,819	492	22,803	3,403	391	208	24,730	506	22,833	3,707	431	242
	Retail - Secured on real estate property	17,037	243	17,098	2,412	238	54	17,721	243	18,053	2,566	248	59
	Retail - Secured on real estate property - Of which: SME	1,516	29	1,456	246	30	8	1,510	29	1,831	356	41	9
	Retail - Secured on real estate property - Of which: non-SME	16,391	214	16,240	2,165	208	47	16,210	214	16,222	2,210	205	56
	Retail - Qualifying Revolving	3,165	55	2,302	533	12	11	3,210	58	2,305	145	12	16
	Retail - Other Retail	5,152	234	3,806	918	145	142	5,123	245	3,412	996	173	167
	Retail - Other Retail - Of which: SME	3,366	155	2,854	432	106	52	3,331	161	2,484	454	124	103
	Retail - Other Retail - Of which: non-SME	1,986	79	1,951	486	37	51	2,022	84	1,928	542	40	64
Equity				8,843						1,739			
Other non-credit-obligation assets				8,843						1,739			
IRB Total ^c				21,990						18,776			

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	3	0	1	0	0	0	3	0	1	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	7,446	183	7,211	1,940	149	142	7,836	191	7,583	2,086	257	147
	Retail - Secured on real estate property	6,262	142	6,261	1,541	98	101	6,569	149	6,588	1,675	205	106
	Retail - Secured on real estate property - Of which: SME	12	1	12	1	0	0	12	1	12	1	1	1
	Retail - Secured on real estate property - Of which: non-SME	6,249	141	6,249	1,539	98	101	6,556	148	6,576	1,670	204	105
	Retail - Qualifying Revolving	1,185	42	950	389	53	41	1,267	42	925	410	52	42
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity				8,843						1,739			
Other non-credit-obligation assets				8,843						1,739			
IRB Total ^c				21,990						18,776			

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	41	23	32	15	8	17	40	22	31	15	7	
	Corporates - Of which: Specialised Lending	5	0	3	2	0	0	4	0	2	1	0	
	Corporates - Of which: SME	5	0	4	1	0	0	5	0	4	1	0	
	Retail	268	5	257	36	5	1	268	6	257	37	5	
	Retail - Secured on real estate property	224	4	223	30	4	0	225	4	225	4	0	
	Retail - Secured on real estate property - Of which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of which: non-SME	223	4	222	30	4	0	224	4	224	4	0	
	Retail - Qualifying Revolving	21	1	12	1	0	0	21	1	12	1	0	
	Retail - Other Retail	23	1	22	5	1	1	22	2	21	5	1	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	23	1	22	5	1	1	22	2	21	5	1	
Equity				8,843						1,739			
Other non-credit-obligation assets				8,843						1,739			
IRB Total ^c				21,990						18,776			

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	69	0	67	62	0	1	60	0	49	42	0	
	Corporates - Of which: Specialised Lending	24	0	23	18	0	0	24	0	22	15	0	
	Corporates - Of which: SME	2	0	2	1	0	0	8	0	7	12	0	
	Retail	33	1	32	5	0	0	35	1	33	6	0	
	Retail - Secured on real estate property	27	1	27	3	0	0	28	0	30	5	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	1	0	0	
	Retail - Secured on real estate property - Of which: non-SME	27	1	27	3	0	0	28	0	29	4	0	
	Retail - Qualifying Revolving	4	0	1	0	0	0	3	0	2	0	0	
	Retail - Other Retail	4	0	1	0	0	0	2	0	1	0	0	
	Retail - Other Retail - Of which: SME	1	0	1	0	0	0	1	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	3	0	0	0	0	0	1	0	1	0		
Equity				8,843						1,739			
Other non-credit-obligation assets				8,843						1,739			
IRB Total ^c				21,990						18,776			

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated			Of which: subordinated		Of which: subordinated		Of which: subordinated					
MOZAMBIQUE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	18	0	16	2	0	18	0	17	2	0	0	
	Retail - Secured on real estate property	12	0	12	2	0	13	0	13	1	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	12	0	12	2	0	13	0	13	1	0	0	
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Other Retail	3	0	3	0	0	3	0	3	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	3	0	3	0	0	3	0	3	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated			Of which: subordinated		Of which: subordinated		Of which: subordinated					
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	31	0	30	4	0	32	0	31	4	0	0	
	Retail - Secured on real estate property	28	0	28	4	0	28	0	28	3	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	28	0	28	4	0	28	0	28	3	0	0	
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	1	0	1	0	0	1	0	1	0	0	0		
Equity	1	0	1	1	0	1	0	1	1	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated			Of which: subordinated		Of which: subordinated		Of which: subordinated					
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	28	0	28	51	0	28	0	27	49	0	2	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	4	0	4	6	0	4	0	4	4	0	0	
	Retail	66	0	66	6	1	75	1	66	6	1	0	
	Retail - Secured on real estate property	59	0	59	7	1	62	1	61	7	0	0	
	Retail - Secured on real estate property - Of which: SME	1	0	1	0	0	1	0	1	1	0	0	
	Retail - Secured on real estate property - Of which: non-SME	58	0	58	7	1	61	1	60	7	0	0	
	Retail - Qualifying Revolving	5	0	5	0	0	5	0	5	0	0	0	
	Retail - Other Retail	4	0	4	1	0	4	0	4	1	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	4	0	4	1	0	4	0	4	1	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated			Of which: subordinated		Of which: subordinated		Of which: subordinated					
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	59	0	59	29	0	26	0	26	26	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	5	5	0	0	
	Retail	65	0	65	6	0	67	0	65	10	0	0	
	Retail - Secured on real estate property	65	0	65	6	0	67	0	65	10	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	65	0	65	6	0	67	0	65	10	0	0	
	Retail - Qualifying Revolving	4	0	2	0	0	4	0	2	0	0	0	
	Retail - Other Retail	5	0	5	1	0	6	0	4	1	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	5	0	5	1	0	6	0	4	1	0	0		
Equity	13	0	13	25	0	13	0	13	25	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	0	0	0	0	0	0	0	0				
	Corporates	15,939	724	12,380	8,948	379	653	17,517	896	12,919	8,058	386	813
	Corporates - Of Which: Specialised Lending	992	1	799	699	0	0	943	1	751	655	0	0
	Corporates - Of Which: SME	7,019	339	4,563	3,409	234	311	6,793	337	4,504	3,210	223	296
	Retail	24,346	696	32,215	8,948	739	980	34,560	739	32,494	5,971	771	891
	Retail - Secured on real estate property	28,451	444	26,245	4,501	515	511	26,698	463	26,461	4,483	537	513
	Retail - Secured on real estate property - Of Which: SME	732	28	648	223	32	11	730	27	648	228	31	11
	Retail - Secured on real estate property - Of Which: non-SME	25,719	416	25,597	4,278	483	499	25,968	436	25,813	4,255	506	502
	Retail - Qualifying Residential	3,415	61	2,504	564	67	61	3,487	65	2,556	567	68	63
	Retail - Other Retail	4,869	195	3,425	985	107	148	4,864	219	3,477	1,006	172	156
	Retail - Other Retail - Of Which: SME	2,389	136	1,363	355	115	76	2,125	122	1,386	363	137	79
Retail - Other Retail - Of Which: non-SME	2,381	75	2,062	630	42	72	2,349	89	2,330	643	40	77	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³			18,967							18,463			

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation portion unless in the table prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)													
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	0	0	0	0	0	0	0	0				
	Corporates	15,939	701	11,367	8,281	372	576	16,502	672	11,954	8,207	380	584
	Corporates - Of Which: Specialised Lending	831	1	731	641	0	4	777	1	697	604	0	4
	Corporates - Of Which: SME	4,842	239	4,524	3,231	224	200	4,792	237	4,471	3,184	206	206
	Retail	24,596	481	22,794	3,737	458	222	24,760	524	23,033	3,789	498	233
	Retail - Secured on real estate property	15,297	278	14,235	2,642	294	61	14,433	297	14,242	2,661	239	123
	Retail - Secured on real estate property - Of Which: SME	758	27	631	215	31	10	715	26	634	218	30	10
	Retail - Secured on real estate property - Of Which: non-SME	17,551	251	17,494	2,427	260	50	17,700	271	17,498	2,443	209	52
	Retail - Qualifying Residential	2,051	16	1,465	145	17	12	2,054	22	1,465	151	18	14
	Retail - Other Retail	4,324	187	3,214	950	155	144	4,260	206	3,306	977	169	153
	Retail - Other Retail - Of Which: SME	2,183	128	1,281	323	115	76	2,124	122	1,287	363	132	79
Retail - Other Retail - Of Which: non-SME	2,141	71	2,133	597	40	68	2,137	85	2,139	615	46	73	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total			16,7							16,399			

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

		IRB Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)													
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	0	0	0	0	0	0	0	0				
	Corporates	4	0	1	1	0	0	1	0				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0				
	Retail	7,793	192	7,527	2,041	287	151	7,808	188	7,535	1,936	247	150
	Retail - Secured on real estate property	6,495	148	6,495	1,628	203	107	6,496	146	6,495	1,512	196	107
	Retail - Secured on real estate property - Of Which: SME	1	1	1	1	0	0	1	1	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,482	147	6,482	1,622	202	107	6,483	145	6,483	1,506	195	107
	Retail - Qualifying Residential	1,298	43	1,291	413	51	43	1,312	42	1,285	405	51	43
	Retail - Other Retail	1	0	1	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	1	0	1	0	0	0	0	0	0	0	0	0	
Equity	55	0	55	105	0	0	52	0	52	101	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total			16,7							16,399			

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

		IRB Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	0	0	0	0	0	0	0	0				
	Corporates	42	23	34	21	8	22	11	0	4	3	0	0
	Corporates - Of Which: Specialised Lending	8	0	8	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	289	6	258	39	6	2	278	7	262	41	7	2
	Retail - Secured on real estate property	227	6	206	33	5	1	202	6	213	36	6	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	227	6	206	33	5	1	202	6	213	36	6	1
	Retail - Qualifying Residential	27	1	25	0	1	0	22	0	11	1	0	0
	Retail - Other Retail	21	1	21	5	1	1	20	1	20	5	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	21	1	21	5	1	1	20	1	20	5	1	1	
Equity	54	0	54	135	0	0	53	0	53	132	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total			16,7							16,399			

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

		IRB Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
(in EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0				
	Institutions	0	0	0	0	0	0	0	0				
	Corporates	61	0	67	58	0	0	71	0	62	51	0	0
	Corporates - Of Which: Specialised Lending	24	0	23	15	0	0	23	0	22	13	0	0
	Corporates - Of Which: SME	11	0	11	17	0	0	2	0	2	2	0	0
	Retail	35	0	33	4	0	0	35	0	34	5	0	0
	Retail - Secured on real estate property	30	0	30	4	0	0	30	0	30	4	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	4	0	0	29	0	29	4	0	0
	Retail - Qualifying Residential	3	0	3	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	1	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	1	2	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total			16,7							16,399			

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco Comercial Português, SA

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
MOZAMBIQUE	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	18	17	2	0	19	18	2	0		
	Retail - Secured on real estate property	13	13	2	0	14	14	2	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	13	13	2	0	14	14	2	0		
	Retail - Qualifying Revolving	2	1	0	0	2	1	0	0		
	Retail - Other Retail	3	3	0	0	3	3	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	3	3	0	0	3	3	0	0			
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	8	8	11	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	8	8	11	0	0	0	0	0		
	Retail	32	31	4	0	33	32	5	0		
	Retail - Secured on real estate property	29	29	4	0	30	30	4	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	29	29	4	0	30	30	4	0		
	Retail - Qualifying Revolving	2	1	0	0	2	1	0	0		
	Retail - Other Retail	2	1	0	0	2	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	2	1	0	0	2	1	0	0			
Equity	1	1	1	0	1	1	1	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	38	38	61	0	24	23	6	23		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	15	14	18	0	0	0	0	0		
	Retail	70	67	11	1	71	68	8	1		
	Retail - Secured on real estate property	59	1	59	8	62	1	61	7		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	1	1	1		
	Retail - Secured on real estate property - Of Which: non-SME	58	1	58	8	61	1	60	6		
	Retail - Qualifying Revolving	5	3	0	0	6	3	0	0		
	Retail - Other Retail	5	5	3	0	4	4	1	0		
	Retail - Other Retail - Of Which: SME	2	1	2	0	2	0	0	0		
Retail - Other Retail - Of Which: non-SME	4	4	1	0	4	4	1	0			
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	29	0	36	0	29	0	30	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	5	0	5	0	5	0	5	0		
	Retail	88	88	8	0	86	88	8	0		
	Retail - Secured on real estate property	89	0	88	0	87	0	88	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	89	0	88	0	87	0	88	0		
	Retail - Qualifying Revolving	4	2	0	0	4	2	0	0		
	Retail - Other Retail	5	5	1	0	5	5	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	5	5	1	0	5	5	0	0			
Equity	14	14	20	0	11	13	25	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands	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	Poland	137	137	1	0	65	71	0	0	0	0	0	0	0	54	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	50	50	0	0	50	1	0	0	0	0	0	0	0	55	0	0
[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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		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		4,845	4,845	35	0	2,382	2,291	0	0	0	0	0	0	56	0	0	10
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		5,659	5,659	124	32	1,951	3,448	0	0	0	0	0	0	526	0	0	449

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Africa	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		150	150	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		84	84	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		138	138	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		90	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	107	107	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	570	570	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

As of 30/06/2024

(min EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures		Nominal	Provisions				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value									
		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						
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands	70	70	0	0	0	0	70	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	50	50	0	0	0	50	0	0	0	0	0	0	0	20	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	1,200	1,200	1	1	0	1,198	74	0	0	0	0	0	0	46	0	0
[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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		6,824	6,824	30	34	0	4,960	2,728	0	0	0	0	0	64	0	0	30
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		7,112	7,109	1,490	34	2,027	3,657	0	0	0	0	0	0	529	0	0	311

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet													Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Other Central and eastern Europe countries non EEA														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Middle East														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Latin America and the Caribbean														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Africa	26	26	0	0	0	0	26	0	0	0	0	0	3	0
[3M - 1Y]		70	70	0	0	0	0	64	0	0	0	0	0	44	0
[1Y - 2Y]		43	43	0	0	0	0	43	0	0	0	0	0	0	0
[2Y - 3Y]		178	178	0	0	0	0	178	0	0	0	0	0	0	0
[3Y - 5Y]		117	117	0	0	0	0	117	0	0	0	0	0	0	0
[5Y - 10Y]	107	107	0	0	0	0	107	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	542	536	0	0	0	0	524	0	0	0	0	0	78	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e4.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco Comercial Português, SA

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ⁴⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ⁴⁾		
			Of which: defaulted	Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾			Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾											
mil EUR																					
Cash balances at central banks and other demand deposits	3,156	0	0	0	0	0	0	0	0	0	0	4,194	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	28,387	0	1	1	1	18	1	1	0	28,887	0	6	6	24	3	3	3	3	3	4	4
Central banks	2,483	0	0	0	0	0	0	0	0	2,388	0	0	0	0	0	0	0	0	0	0	0
General governments	18,953	0	0	0	0	10	0	0	0	21,765	0	0	0	0	0	15	0	0	0	0	0
Credit institutions	808	0	0	0	0	0	0	0	0	1,091	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	831	0	0	0	0	1	0	1	0	587	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	3,321	0	1	1	1	8	1	1	0	3,038	0	6	6	6	6	3	3	3	3	4	4
Loans and advances (including at amortised cost and fair value)	65,588	167	2,028	2,028	1,991	611	1,034	1,013	669	65,808	188	1,947	1,948	1,915	961	1,027	1,007	580	580	580	580
Central banks	141	0	0	0	0	0	0	0	0	183	0	0	0	0	0	0	0	0	0	0	0
General governments	1,069	0	0	0	0	4	0	0	0	971	0	0	0	0	4	0	0	0	0	0	0
Credit institutions	966	0	0	0	0	0	0	0	0	726	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,048	0	48	48	48	19	22	22	23	1,005	0	48	48	46	22	24	24	20	20	20	20
Non-financial corporations	17,976	19	991	991	988	311	588	588	340	17,694	26	888	888	885	333	557	557	253	253	253	253
of which: small and medium-sized enterprises	13,824	19	829	829	826	268	499	499	268	13,628	24	741	741	739	283	464	464	208	208	208	208
of which: Loans collateralized by commercial immovable property	4,044	1	547	547	547	51	283	283	251	3,922	1	442	442	442	57	259	259	178	178	178	178
Households	34,388	141	987	987	956	176	424	401	389	35,231	172	1,013	1,013	984	201	448	427	387	387	387	387
of which: Loans collateralized by residential immovable property	25,889	99	406	406	402	52	112	111	290	26,288	154	418	418	412	58	117	116	299	299	299	299
of which: Credit for consumption	6,262	37	388	388	376	103	207	198	14	6,660	39	400	400	389	119	220	212	12	12	12	12
DEBT INSTRUMENTS other than HFT	85,139	167	2,027	2,027	1,992	629	1,038	1,015	669	85,864	188	1,953	1,953	1,921	985	1,029	1,010	584	584	584	584
OFF-BALANCE SHEET EXPOSURES	16,097		328	328	328	21	89	89	128	16,796		339	339	338	21	94	94	128	128	128	128

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00). For the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
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	15	0	23	5	2	1	21	4
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	15		23	5	2	1	21	
Loans and advances (including at amortised cost and fair value)	1,788	1,003	499	475	1,056	375	1,744	913	486	459	1,025	298
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	65	0	0	0	52	0	66	0	0	0	50	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	33	24	1	1	29	21	32	24	3	2	28	19
Non-financial corporations	802	543	318	303	450	213	729	433	290	274	409	134
of which: small and medium-sized enterprises	706	461	291	278	393		656	372	262	247	374	
Households	887	436	180	171	525	141	917	457	193	183	538	144
DEBT INSTRUMENTS other than HFT	1,804	1,003	500	475	1,071		1,767	918	488	461	1,046	
Loan commitments given	2	1	0	0	0	0	3	1	1	1	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	23	5	2	2	21	3	25	5	2	2	23	4	
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	23	5	2	2	21		25	5	2	2	23		
Loans and advances (including at amortised cost and fair value)	1,758	915	521	495	1,017	267	1,714	891	535	516	968	237	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	64	0	0	0	57	0	68	0	0	0	58	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	32	23	13	13	19	10	32	24	14	14	18	10	
Non-financial corporations	721	425	303	288	387	111	685	407	318	308	346	82	
of which: small and medium-sized enterprises	644	362	263	250	362		610	345	272	263	323		
Households	942	467	204	194	554	145	929	460	202	194	546	145	
DEBT INSTRUMENTS other than HFT	1,782	921	522	496	1,038		1,739	896	537	518	991		
Loan commitments given	4	2	1	1	0	0	3	2	0	0	1	1	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco Comercial Português, SA

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	458	14	14	458	16	0	439	12	12	439	16	0	429	16	16	429	16	0	430	12	12	430	14	0
B Mining and quarrying	106	9	9	106	4	0	101	10	10	101	7	0	103	10	10	103	7	0	98	9	9	98	8	0
C Manufacturing	3,833	191	191	3,833	261	0	3,659	172	172	3,659	191	0	3,564	166	166	3,564	178	0	3,495	158	158	3,495	178	0
D Electricity, gas, steam and air conditioning supply	496	0	0	496	8	0	489	0	0	489	8	0	449	0	0	449	4	0	385	0	0	385	4	0
E Water supply	205	3	3	205	9	0	200	3	3	200	9	0	200	2	2	200	7	0	188	2	2	188	7	0
F Construction	1,466	186	186	1,466	143	0	1,449	105	105	1,449	80	0	1,511	106	106	1,511	75	0	1,454	105	105	1,454	97	0
G Wholesale and retail trade	3,677	113	113	3,677	99	0	3,672	116	116	3,672	109	0	3,646	118	118	3,646	109	0	3,587	116	116	3,587	110	0
H Transport and storage	1,323	57	57	1,323	28	0	1,342	40	40	1,342	30	0	1,349	43	43	1,349	31	0	1,329	82	82	1,329	39	0
I Accommodation and food service activities	1,336	91	91	1,336	69	0	1,336	90	90	1,336	74	0	1,305	90	90	1,305	75	0	1,305	85	85	1,305	72	0
J Information and communication	405	8	8	405	8	0	421	9	9	421	9	0	410	8	8	410	9	0	412	8	8	412	10	0
K Financial and insurance activities	321	1	1	321	0	0	320	1	1	320	2	0	328	1	1	328	2	0	321	1	1	321	2	0
L Real estate activities	1,937	44	44	1,937	65	0	1,912	42	42	1,912	52	0	1,903	47	47	1,903	54	0	1,846	51	51	1,846	51	0
M Professional, scientific and technical activities	911	187	187	911	117	0	908	193	193	908	151	0	864	173	173	864	153	0	828	174	174	828	153	0
N Administrative and support service activities	482	29	29	482	23	0	483	26	26	483	23	0	476	23	23	476	21	0	490	21	21	490	19	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0
P Education	112	1	1	112	2	0	108	2	2	108	2	0	113	1	1	113	2	0	103	1	1	103	2	0
Q Human health services and social work activities	325	5	5	325	9	0	325	5	5	325	9	0	309	6	6	309	8	0	277	4	4	277	6	0
R Arts, entertainment and recreation	217	37	37	217	32	0	213	33	33	213	32	0	204	25	25	204	27	0	188	24	24	188	27	0
S Other services	486	17	17	486	10	0	471	26	26	471	20	0	466	27	27	466	11	0	469	20	20	469	21	0
Loans and advances	17,076	691	691	17,076	699	0	17,094	888	888	17,094	891	0	17,622	863	863	17,622	868	0	17,257	851	851	17,257	865	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.