

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

Banco Comercial Português, SA

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,149	2,268	2,208	2,177	1,615	1,718	1,794
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-151	1	1	1	-572	1	1
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-296	-253	-236	-226	-1,216	-525	-464
Profit or (-) loss for the year	135	945	987	966	-580	200	452
Coverage ratio: non-performing exposure (%)	48.90%	37.75%	32.07%	29.14%	44.33%	39.97%	37.87%
Common Equity Tier 1 capital	5,442	5,993	6,463	6,745	3,864	3,711	3,585
Total Risk exposure amount (all transitional adjustments included)	43,102	43,988	44,370	44,834	43,866	44,286	44,827
Common Equity Tier 1 ratio, %	12.63%	13.63%	14.57%	15.05%	8.81%	8.38%	8.00%
Fully loaded Common Equity Tier 1 ratio, %	12.49%	13.54%	14.54%	15.05%	8.31%	8.17%	8.00%
Tier 1 capital	5,939	6,489	6,959	7,242	4,264	4,156	4,044
Total leverage ratio exposures	98,339	98,339	98,339	98,339	98,339	98,339	98,339
Leverage ratio, %	6.04%	6.60%	7.08%	7.36%	4.34%	4.23%	4.11%
Fully loaded leverage ratio, %	5.98%	6.57%	7.07%	7.37%	4.10%	4.13%	4.12%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	12.51%	13.56%	14.56%	15.07%	8.34%	8.21%	8.03%

IFRS 9 transitional arrangements?

Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB Banco Comercial Português, SA

									Actual							1
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-I	RB	F-	IRB	A-I	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0	(1 -
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0	(1 -
	Institutions	0	0	0	0	0	0	0	0	0	0	(0	0	(1 -
	Corporates	10,861	789	923	1	8,296	301	871		6,541	1,380	741	50	101	467	63.0
	Corporates - Of Which: Specialised Lending	0	0	923	1	0	0	871	0	687	128	(2	3	(100.0
	Corporates - Of Which: SME	4,032	328	0	0	3,161	122	0	0	2,457	937	305	31	73	181	1 58.6
	Retail	30,700	672	0	0	5,152	830	0	0	27,370	3,128	644	31	78	238	B 37.0
	Retail - Secured on real estate property	25,638	423	0	0	3,883	487	0	0	22,954	2,476	423	10	25	120	28.3
Banco Comercial Português, SA	Retail - Secured on real estate property - Of Which: SME	1,481	27	0	0	198	23	0	0	1,219	228	23	0	1	2	7 23.8
anco comercial Portugues, SA	Retail - Secured on real estate property - Of Which: non-SME	24,157	395	0	0	3,685	464	0	0	21,735	2,248	395	10	24	113	3 28.6
	Retail - Qualifying Revolving	1,520	48	0	0	471	89	0	0	1,470	170	36	5	15	18	B 50.5
	Retail - Other Retail	3.542	202	0	0	798	254	0	0	2.945	481	185	16	38	100	54.18
	Retail - Other Retail - Of Which: SME	1,549	107	0	0	315	146	0	0	1,244	211	91	12	27	51	1 56.01
	Retail - Other Retail - Of Which: non-SME	1,993	95	0	0	483	109	0	0	1,701	270	9	5	11	45	52.42
	Equity	848	0			1.830	0			253	0	(30	0	(- 1
	Securitisation								1							
	Other non-credit obligation assets	5,067	0			4,721	0			4,818	0	(0	0	(-
	IRB TOTAL	47,476	1.461	923	1	19,998	1.130	871	0	38,981	4,507	1.385	111	179	705	50.94

									12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	RB	A-1	RB	F-IRB		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted D	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0		0	0	0	0		0	0		
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	9.815	766	849	1	7 393	299	782	0	5.822	1 329	718	48	98	451	62.76
	Corporates - Of Which: Specialised Lending	0	0	849	1	0	0	782	0	617	124	0	1	2	0	100.00
	Corporates - Of Which: SME	4.005	328	0	0	3.139	122	0	0	2,448	934	309	31	73	181	58.58 34.43
	Retail	21,829	440	0	0	3,094	487	0	0	19,222	2,441		19	48	146	34.43
	Retail - Secured on real estate property	17,812	232	0	0	2,218	200	0	0	15,714	1,914	232	1	6	43	18.48
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	1,459	26	0	0	191	22	0	0	1,202	223	26	0	1	6	24.53
FORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	16,353	205	0	0	2,027	178	0	0	14,512	1,691	205	1	5	36	17.70
	Retail - Qualifying Revolving	616		0	0	109	39	0	0	680	65	12	1	4	5	40.49
	Retail - Other Retail	3,402		0	0	768	249	0	0	2,828	461	181	16	37	98	54.48
	Retail - Other Retail - Of Which: SME	1,544	107	0	0	314	145	0	0	1,242	209	90	12	27	51	56.07
	Retail - Other Retail - Of Which: non-SME	1,857	91	0	0	454	103	0	0	1,586	252	90	4	11	48	52.88
	Equity	690	0			1,449	0			157	0	0	0	0	0	
	Securitisation Other non-credit obligation assets															
		4,590	0			4,513	0			4,340	0	0	0	0	0	-
	IRB TOTAL	36,924	1,206	849	1	16,450	787	782	0	29,541	3,770	1,142	67	146	597	52.25%

									Actual							
									31/12/2022*							()
			Exposu	re values			Risk expos	ure amounts								
		A	RB	Fil	RB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0	(J -
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0	(- 6
	Institutions	0	0	0	0	0	0	0	0	0	0	(0	0	(- 6
	Corporates	3	0	0	0	3	0	0	0	2	0	(0	0	(- د
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	(0	0	(- د
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	(- د
	Retail	7,077	209	0	0	1,842	314	0	0	6,539	515	197	12	28	8	8 44.84%
	Retail - Secured on real estate property	6,203	174	0	0	1,485	269	0	0	5,785	415	174	8	18	75	5 43.35%
POLAND	Retail - Secured on real estate property - Of Which: SME	11	0	0	0	5	0	0	0	9	2	(0	0	(0 36.61%
PODAND	Retail - Secured on real estate property - Of Which: non-SME	6,192	174	0	0	1,481	269	0	0	5,777	413	174	8	18	75	5 43.36%
	Retail - Qualifying Revolving	875	35	0	0	356	45	0	0	753	100	23	4	10	13	3 55.95%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	(0	0	(3 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	(3 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(0	0	(- د
	Equity	19	0			58	0			0	0	(0	0	(3 -
	Securitisation															
	Other non-credit obligation assets	322	0			122	0			322	0	(0	0	(j -
	IRB TOTAL	7,422	209	0	0	2,025	314	0	0	6,863	515	197	12	28	88	8 44.84%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

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2023 EU-wide Stress Test: Credit risk IRB

Banco Comercial Português, SA

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0		-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0) -	0	0	0	0 0	0	0		0	0	0	0	0	0	-
	Institutions	0	0	0	0	0) ·	0	0	0	0 0	0	0	-	0	0	0	0	0	0	
	Corporates	6,348	1,286	1,028	33	79	53	2 51.79%	6,188	1,205	1,268	29	62	588	46.34%	6,050	1,137	1,475	28	45	636	43.10
	Corporates - Of Which: Specialised Lending	663	151	1	0	0		42.78%	640		2	0	0	1	36.72%	617	195	3	0	0	1	34.40
	Corporates - Of Which: SME	2,350	850	503	18	61	22	3 44.40%	2,267		664	16	48	259	38.97%	2,200	703	800	16	36	289	36.10 17.37 11.05
	Retail	25,329	4,403	1,409	36	194	32	1 22.82%	24,603 21,459	4,254		36	168	434	19.01%	23,836 20,781		3,122	35	147	542	17.37
	Retail - Secured on real estate property	22,174	2,624	1,054	24	72	16	3 15.46%	21,459	2,704	1,690	23	76	208	12.33%		2,752	2,320	23	75	256	
Banco Comercial Português, SA	Retail - Secured on real estate property - Of Which: SME	1,194 20.981	217	64	1	5		3 13.68%			99	1	4	11	10.99%	1,144	2 552	131	1	4	13	9.77
buileo comerciari orcagaeo, orr	Retail - Secured on real estate property - Of Which: non-SME		2,408	990	23	68	15	4 15.58%	20,291		1,591	23	72	198	12.41%		2,553	2,189	22	71	244	11.13
	Retail - Qualifying Revolving	1,446	164	67	5	9	3	2 48.09%	1,419		98	6	8	46	46.47%	1,386	159	132	6	7	61	45.85
	Retail - Other Retail	1,709	1,614	287	7	113	12	5 43.90%	1,725		496	7	84	180	36.35%	1,669	1,272	670	6	64	225	33.63
	Retail - Other Retail - Of Which: SME	1,210	189	146	6	17	6	4 43.90%	1,178	171	197	5	14	77	38.83%	1,147	157	242	5	10	87	36.10
	Retail - Other Retail - Of Which: non-SME	499	1,425	141	1	96	6	2 43.90%	340	1,219	299	1	70	104	34.71%	522	1,115	427	1	54	138	32.24
	Equity	252	0	0	0	0		6.00%	252	0	0	0	0	0	6.00%	252	0	0	0	0	0	6.00
	Securitisation																					
	Other non-credit obligation assets	4,721 36.651	48	48	3	3		6.00%	4,627	94	96	3	6	6	6.00%	4,536	139	143	3	8	9	6.00 25.039
	IRB TOTAL	36,651	5,738	2,485	72	276	85	34.47%	35,670	5,555	3,648	68	235	1,028	28.17%	34,673	5,460	4,740	66	200	1,187	25.039

					31/12/2023							31/12/2024							31/12/2025		<u> </u>	<u> </u>
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratic Stage 3 exposure
	Central banks	0	0	C	0	0	0		0	0	0	0	0	0	+	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	t-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	t-
	Corporates	5,638	1,237	994	31	75	513	51.58%	5,487	1,158	1,225	28	59	565	46.14%	5,356	1,090	1,423	27	43	611	42.91
	Corporates - Of Which: Specialised Lending	593	147	1	0	0	0	43.87%	570	169	2	0	0	1	37.44%	548	191	3	0	0	1	34.94
	Corporates - Of Which: SME	2,340	849		18	61	223	44.41%	2,258	772	662	16	48	258	38.98%	2,191	703	798	15	36	288	36.11
	Retail	17,391	3,616	1,079	27	161	207	19.16%	16,866	3,394	1,827	25	130	295	16.14%	16,342	3,240	2,504	25	107	372	14.86
	Retail - Secured on real estate property	15,129	1,952	778	19	45	76	9.71%	14,596	1,953	1,311	18	44	108	8.20%	14,135	1,918	1,807	17	41	137	7.60
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	1,178	211	63	1	5	9	13.78%	1,153	202	97	1	4	11	11.05%		193	128	1	4	13	9.8
FORTOGAL	Retail - Secured on real estate property - Of Which: non-SME	13,952	1,741	715	19	40	67	9.36%	13,443	1,751	1,214	17	39	97	7.98%	13,005	1,724	1,679	17	37	125	7.43
	Retail - Qualifying Revolving	670	64	23	1	4	8	34.92%	660	63	34	1	4	11	33.06%	651	62	45	1	3	14	32.16
	Retail - Other Retail	1,593	1,599	278	7	112	123	44.31%	1,610	1,378	482	6	83	176	36.55%	1,556	1,261	652	6	63	220	33.7
	Retail - Other Retail - Of Which: SME	1,208	187	146	6	17	64	43.98%	1,176	169	196	5	14	76	38.91%	1,145	155	241	5	10	87	36.18
	Retail - Other Retail - Of Which: non-SME	384	1,412	132	1	94	59	44.66%	435	1,208	286	1	69	100	34.93%	411	1,106	411	1	53	133	32.33
	Equity	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00
	Securitisation																				1 1	1
	Other non-credit obligation assets	4,253	43	43	3	3	3	6.00%	4,169	85	86	3	5	5	6.00%	4,086	125	129	2	8	8	6.00
	IRB TOTAL	27,440	4,897	2,117	61	239	722	34.12%	26,678	4,637	3,138	55	194	865	27.57%	25,941	4,456	4,055	54	157	990	24.42

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0		0 -	0	0		0 0	0) (-	0		0 0) (-) -
	Central governments	0	0	0	0	0		- 0	0	0		0 0	0	0 0		0		0 0		0 0	_	-
	Institutions	0	0	0	0	0		0 -	0	0		0 0	0) (0		0 0) (_	-
	Corporates	2	0	0	0	0		6.00%	2	0		0 0	0) (6.00%	2		0 0) (6.00%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0 -	0	0		0 0	0) (-	0		0 0) (- ·
	Corporates - Of Which: SME	0	0	0	0	0		0 -	0	0		0 0	0) (-	0		0 0) (- ·
	Retail	6,342	629	280	8	29	10	8 38.47%	6,158	711	38	2 10	34	130	34.01%	5,931	80	1 520	10	33	19	30.54%
	Retail - Secured on real estate property	5,602	534	238	4	25	8	4 35.43%	5,434	619	32	1 5	30	97	30.11%	5,230	70	8 436		5 33	11-	4 26.10%
POLAND	Retail - Secured on real estate property - Of Which: SME	8	2	1	0	0		0 18.39%	8	2		1 0	0) (13.21%	8		2 1) (10.94%
FODAND	Retail - Secured on real estate property - Of Which: non-SME	5,594	532	238	4	25	8	4 35.47%	5,426	618	32	0 5	30	97	30.16%	5,223	70	6 435		33	11-	0 10.94% 4 26.15% 5 53.67%
	Retail - Qualifying Revolving	740	95	42	4	4	2	3 55.82%	724	92	6	1 5	4	33	54.49%	701	9	2 84		5	4	53.67%
	Retail - Other Retail	0	0	0	0	0		0 6.00%	0	0		0 0	0) (6.00%	0		0 0) (_	6.00%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0 6.00%	0	0		0 0	0) (6.00%	0		0 0) (_	6.00%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0 6.00%	0	0		0 0	0) (6.00%	0		0 0) (_	6.00%
	Equity	0	0	0	0	0		- 0	0	0		0 0	0	0 0		0		0 0		0 0	_	-
	Securitisation																					
	Other non-credit obligation assets	316	3	3	0	0		6.00%	310	6		6 0	0) (6.00%	303		9 10		1		1 6.00% 30.10%
	IRB TOTAL	6,660	632	283	8	29	10	8 38.10%	6,470	718	38	B 10	35	i 130	33.54%	6,236	81	525	10	38	159	30.10%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	(-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	(-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	(-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	Corporates	6,011	1,344	1,307	136	195	68/	52.34%	5,413	1,325	1,924	111	146	903	46.93%	4,941	1,275	2,446	85	102	1,089	44.52
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2 154	169	3	1	1		41.87%	594	215	6	1	1	2	39.06%	555	250	9	1	1	3	38.39
	Corporates - Or Which: SME	2,154			/1	150	310	45.88%		815	1,062	57	113	193	41.73%			1,388	42	/9	556	40.07
	Retail Retail - Secured on real estate property	26,232			63	309	41.	23.40%	25,156	3,929	2,057	/1	286	590	28.70%	24,173	4,073	2,8%	62	253	/91	27.41
		1 173		900	32	124	213	20.77%	21,443	2,7%	1,461	38	162	311	19.69%	20,098	3,079	2,076	32	109	123	20.33
Banco Comercial Português, SA	Retail - Secured on real estate property - Of Which: one- Retail - Secured on real estate property - Of Which: non-SME	21,040	2 509	970	7	10	10	23.64%	20.323	2 721	1 2 2 4	22	15	23	21.42%	1,077	2 856	1 902	3	157	200	19.23
	Retail - Qualifying Revolving	1 436		74	10	10		59.23%	1 204	165	1,004	19	107	93	57.32%	1 227	162	170	15	15	101	56 001
	Retail - Other Retail	2 592		210	20	91	150	48,92%	2 217	916	479	10	97	212	44,34%	2,337	921	642	15	70	270	56.98 ¹ 42.03 ¹
	Retail - Other Retail - Of Which: SME	1 188	193	164	12	30	77	47.46%	1 130	182	234	10	24	101	43.34%	1.076	171	299	15	18	123	41.25
	Retail - Other Retail - Of Which: non-SME	1 395	516	154	8	61	77	50,47%	1 187	634	244	7	63	111	45 30%	1.052	660	343	6	5	147	42.71
	Equity	252	0	0	0	0	(6.00%	252	0	0	0	0	0	6.00%	252	0	0	0	0	0	6.00
	Securitisation		-	-										-								
	Other non-credit obligation assets	4,721	48	48	3	3	1	6.00%	4,627	94	96	3	6	6	6.00%	4,536	139	143	3	8	9	6.00
	IRB TOTAL	37,216	5,004	2,653	201	502	1,098	41.40%	35.448	5,348	4,077	185	438	1,499	36.77%	33,901	5,487	5,486	151	364	1,891	6.00 34.489

					31/12/2023							31/12/2024							31/12/2025		<u> </u>	<u> </u>
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	C	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	C	0	0	0	ŀ
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	t
	Corporates	5,312	1,295	1,263	129	188	659	52.19%	4,738	1,277	1,855	105	140	867	46.77%	4,285	1,229	2,356	81	98	1,045	44.35%
	Corporates - Of Which: Specialised Lending	574	165	3	1	1	1	42.37%	525	210	6	1	1	2	39.34%	488	245	8	1	1	3	38.64%
	Corporates - Of Which: SME	2,145	873	673	70	150	309	45.88%	1,819	814	1,058	56	113	441	41.71%	1,565	743	1,383	42	79	554	40.06%
	Retail	18,327		934	43	237	268	28.63%	17,503	3,075	1,509	39	222	395	26.19%	16,841	3,155	2,091	35	191	525	25.10%
	Retail - Secured on real estate property	15,198		600	21	141	104	17.36%	14,655	2,200	1,004	20	129	171	17.04%	14,186	2,262	1,412	19	117	239	16.90%
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	1,157		75	4	18	16	20.83%	1,108	221	124	3	15	24	19.74%		217	170	3	12	33	19.28%
FORTOGAL	Retail - Secured on real estate property - Of Which: non-SME	14,041		526	17	123	89	16.87%	13,548	1,980	881	16	115	147	16.66%	13,122	2,014	1,242	16	104	205	16.57%
	Retail - Qualifying Revolving	662		27	3	8	12	44.92%	642	73	42	3	7	18	42.88%	625	74	58	2	6	24	41.94%
	Retail - Other Retail	2,468		308	19	88	151	49.23%	2,206	802	462	17	85	206	44.57%	2,031	819	620	14	68	262	42.21%
	Retail - Other Retail - Of Which: SME	1,187		163	12	30	77	47.56%	1,128	190	233	11	24	101	43.43%	1,075	170	297	9	18	123	41.35%
	Retail - Other Retail - Of Which: non-SME	1,282	502	145	8	59	74	51.11%	1,077	622	229	6	61	105	45.73%	956	649	323	5	51	139	43.00%
	Equity	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00%
	Securitisation																					
	Other non-credit obligation assets	4,253		43	3	3	3	6.00%	4,169	85	86	3	5	5	6.00%	4,086	125	129	2	8	8	6.00%
	IRB TOTAL	28,049	4,163	2,241	174	428	929	41.47%	26,566	4,438	3,450	147	367	1,268	36.75%	25,368	4,509	4,576	119	296	1,577	34.47%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	(0 0	() (0)) -	0	0	0	0	0	(-	0	(0	-) (, r	-
	Central governments	0	0 0	(0	0	0		0	0	0	0	0	(-	0	(0	-	0 0		-
	Institutions	0	0 0	(0)		0	0	0	0	0	0		0	(0	-) (-
	Corporates	2	0	0	0			6.00%	2	0	0	0	0	(6.00%	2	(0		0 0	r	6.0
	Corporates - Of Which: Specialised Lending	0	0 0	() ()	()		0	0	0	0 0	0	(-	0	(0	-) (r	-
	Corporates - Of Which: SME	0	0 0	() ()	()		0	0	0	0 0	0	(-	0	(0	-) (r	-
	Retail	6,325	5 620	307	17	56	5 13	43.10%	6,111	684	457	30	56	177	38.75%	5,822	750	680	2	5 55	244	35.94
	Retail - Secured on real estate property	5,586	5 527	262	10	46	5 10	38.77%	5,392	597	385	15	47	129	33.57%	5,143	667	564	1	47	166	29.98
POLAND	Retail - Secured on real estate property - Of Which: SME	8	3 2			()	26.17%	8	2	1	0	0	(21.29%	7	2	2	-) (r	19.43
POLAND	Retail - Secured on real estate property - Of Which: non-SME	5,578	525	261	10	46	5 10	1 38.80%	5,385	596	383	15	46	129	33.61%	5,135	666	563	1	47	166	30.02
	Retail - Qualifying Revolving	735	93	4	7	10	3	68.28%	718	87	72	15	9	48	66.40%	679	83	115	1	8 8	77	65.09
	Retail - Other Retail	0	0 0	() ()	()	6.00%	0	0	0	0 0	0	(6.00%	0	(0	-) (r	6.00
	Retail - Other Retail - Of Which: SME	(0 0	()	()	6.00%	0	0	0	0	0	(6.00%	0	(0	-) (ſ	6.00
	Retail - Other Retail - Of Which: non-SME	(0 0	() (0)	6.00%	0	0	0	0	0	(6.00%	0	(0		0 0	F	6.00
	Equity	0	0 0	0	0 0	0)	D -	0	0	0	0	0	0	-	0	(0		0 0	0	-
	Securitisation																					
	Other non-credit obligation assets	316	5 3		8 0	0	0	6.00%	310	6	6	0	0	(6.00%	303	9	10		1	7	6.009
	199 1014	6.643	623	310	17	57	13	42.71%	6.422	690	463	30	56	177	38.30%	6.127	759	689	2	56	245	35.529

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA Banco Comercial Português, SA

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							Actual					
							31/12/202	2*				
		Exposure	a values	Risk expose	ire amounts							
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3.369		0	0	3.369	0	0	1	0	0	0.00%
	Central governments	7.900	12	16	0	5.081	484	12	2	0	0	0.00%
	Regional governments or local authorities	614	0	123	0	289	12	0	1	1	0	29.06%
	Public sector entities	293	0	293	0	293	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	143		72	0	41	0	0	0	0	0	100.00%
	Corporates	1.566	43	1.455	48	1.305	361		109	23	37	52.67%
	of which: SME	887	31	754	33	695	209	44	6	16	20	44.73%
	Retail	138		79	2	125	16	4	1	2	2	49.89%
PORTUGAL	of which: SME	138	2	79	2	125	16	4	1	2	2	51.89%
	Secured by mortoages on immovable property	22		11	0	12	11	0	0	1	0	100.00%
	of which: SME	18		8	0	8	11	0	0	1	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	60		61	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0	0	0	0	0	0.00%
	Standardised Total	14.105	57	2.109	50	10.516	885	87	114	26	39	45.28%

							Actual					
							31/12/202	p.				
		Exposure	values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,371	0	0	0	2,371	0	0	0	0	0	0.00%
	Central governments	3,938	s	0	0	760	89	9	0	0	0	0.00%
	Regional governments or local authorities	24	0	5	0	35	0	0	0	0	0	0.00%
	Public sector entities	32	0	16	0	32	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	62	0	12	0	59		0	0	0	0	0.00%
	Corporates	2,278	120		129	2,218	162	126	20	4	22	
	of which: SME	1,105	38		46	1,059	117	62	10	3	22	
	Retail	5,208	204		225	4,620	632	449	47	56		
POLAND	of which: SME	429	21	245	24	381	64	41	5	8	18	44.83%
	Secured by mortoages on immovable property	1.135	11	479	11	1.080	83	11	3	2	4	31.75%
	of which: SME	175	0	94	0	168	20	0	2	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	15,048	344	6,390	366	11,174	966	595	71	62	264	44.48%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

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2023 EU-wide Stress Test: Credit risk STA Banco Comercial Português, SA

Baseline Scenario 31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stock of provisions fo Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure werage Rati Stage 3 exposure 40.00 14,178 6.00 6.00% 6.0 0.00% 27.839 44.639 36.009 46.679 1.716 1.660 34.3 33.55% 38.95 29.75 62.22 10.06 0.005 0.00% 0.009

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3,366	2	2	(0		6.00%	3.363	3	3	0	0	0	6.00%	3,359	5				1	6.00%
	Central oovernments	5,138	393	47	8	3	15	40.00%	5,190	320	68	10	2	27	40.00%	5,222	260	9	10		1 3r	40.00%
	Regional governments or local authorities	289	10	2	(0	-	40.00%	289	8	3	1	0	1	40.00%	289	7			(1 7	40.00%
	Public sector entities	292	0	0		0		29.36%	291	1	1	0	0	0	29.34%	291	1				1 1	40.00% 2 40.00% 2 29.33%
	Multilateral Development Banks	0	0	0		0		0.00%	0	0	0	0	0	0	0.00%	0	0				1 5	0.00%
	International Organisations	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	-			1	0.00%
	Institutions	41	0	0	(0		29.41%	41	0	1	0	0	0	29.18%	40	0		0		1 1	29.11%
	Corporates	1.237	378	122	8	26	54	44.15%	1.183	385	169	7	23	69	40.97%	1.140	386	21	7	18	5 87	39,29%
	of which: SME	655	216	77	9	17	30	39.66%	624	219	105	4	15	40	37.80%	599	218	13	4	5	< 4F	3 36.83% 7 35.05% 7 35.24%
	Retail	121	15	10	1	1	4	39.15%	118	13	14	1	1	S	36.32%	114	12	1	1		c	35.05%
PORTUGAL	of which: SME	121	15	9	1	1	4	39.66%	117	13	14	1	1	5	36.60%	114	12	15	1		. 7	35.24%
	Secured by mortgages on immovable property	13	9	1		1	0	33.10%	13	8	2	0	1	1	30.34%	14	7				1 1	29.39%
	of which: SME	8	9	1	(1		26.30%	9	8	2	0	1	0	26.33%	9	7				1 1	26.37%
	Items associated with particularly high risk	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0		0	(1 1	0.00%
	Covered bonds	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0		0		/ 5	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0	0		0 0		1 1	0.00%
	Collective investments undertakings (CIU)	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0		0	(1 1	
	Equity	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0		0	(1 1	0.00%
	Securitisation																				4	
	Other exposures	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0		0 0		- r	0.00%
	Standardised Total	10,497	806	184	17	31	78	42.33%	10,488	738	261	19	26	104	39.86%	10,469	678	340	19	21	131	38.64%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage exposu
	Central banks	2,369	1			1	0 0	6.00%	2,366	2	2	0	0		6.00%	2,364	4	4		0 0	0	
	Central governments	757	88	1	1		0	40.00%	755	88	14	1	0	6	5 40.00%	753	88	16		0	7	*
	Regional governments or local authorities	35	0		(2	0 0	40.00%	34	0	0	0 0	0	(40.00%	34	0	0	(0 0	0	*
	Public sector entities	32	0		(2	0 0	6.12%	32	0	0	0 0	0	(6.12%	32	0	0	(0 0	0	
	Multilateral Development Banks	0	0		(2	0 0	0.00%	0	0	0	0 0	0	(0.00%	0	0	0	(0 0	0	
	International Organisations	0	0		(2	0 0	0.00%	0	0	0	0 0	0	(0.00%	0	0	0	(0 0	0	
	Institutions	59	0		(2	0 0	21.70%	59	0	0	0 0	0	(21.68%	59	0	0	(0 0	0	
	Corporates	2,177	173	15		5	2 65	41.85%	2,144	178	184	4	2	71	38.43%	2,131	169	206	4	1	75	
	of which: SME	1,020	140	7.		3	1 25	32.48%	995	149	92	2	1	25	30.45%	989	145	104		1	30	
	Retail	4,345	715	63	34	4 6	2 300	45.97%	4,106	746	848	36	62	368	43.42%	3,863	759	1,078	33	57	444	
POLAND	of which: SME	359	68	S		3	6 23	39.97%	335	70	80	3	6	30	36.90%	316	69	101		5	36	
	Secured by mortgages on immovable property	1,032	120	2		2	3 6	25.88%	992	146	36	5 2	4	٤	22.64%	955	166	53		1 3	11	
	of which: SME	157	27		1	1	2	50.05%	151	29	7	1	2	1	49.91%	149	29	9		1 1	5	
	Items associated with particularly high risk	0	0			2	0 0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0		0 0	0	
	Covered bonds	0	0			2	0 0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0		0 0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			2	0 0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0		0 0	0	
	Collective investments undertakings (CIU)	0	0			2	0 0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0		0 0	0	
	Equity	0	0		(0	0 0	0.00%	0	0	0	0 0	0	(0.00%	0	0	0	(0 0	0	
	Securitisation																					
	Other exposures	0	0	1	(0 0	0.00%	0	0	0	0 0	0	(0.00%	0	0	0	(0 0	0	
	Standardised Total	10.806	1.098	830	47	6 6	7 376	45.28%	10.488	1.162	1.085	42	68	453	41.74%	10.190	1.187	1.358	40	62	536	39

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

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2023 EU-wide Stress Test: Credit risk STA Banco Comercial Português, SA

31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stock of provisions fo Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure werage Rati Stage 3 exposure 14,171 40.00 14,086 27.3 6.00 6.0 0.00% 32.129 38,945 54,645 1.649 1,491 37.6 37.71% 45.1 32.41% 66.47% 10.06% 70.50 0.005 0.00% 0.009

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3.366	2			0		6.00%	3.363	3	3	0	0	0	6.00%	3,359	5					6.009
	Central governments	5,114	390	74	13	3	25	40.00%	5,154	317	107	12	2	43	40.00%	5,181	258	139	12	3	51	40.009
	Regional governments or local authorities	287	10		1	0	-	40.00%	287	8	5	1	0	2	40.00%	287	7	3	1	(40.009
	Public sector entities	291	1	1		0		36,79%	289	2	2	0	0	1	36,74%	287	3	3				36,709
	Multilateral Development Banks	0	0	0		0		0.00%	0	0	0	0	0	0	0.00%	0	0	0				0.009
	International Organisations	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0	0	((1	0.009
	Institutions	41	0	1		0		33.42%	39	0	2	0	0	1	33.31%	38	1			(33.309
	Corporates	1.134	425	178	26	62	81	45.77%	956	472	309	19	54	135	43.61%	830	479	428	15	4	183	42.83
	of which: SME	598	238	112	16	39	45	43.04%	497	258	193	12	33	81	42.12%	423	259	266	9	25	11:	41.779
	Retail	118	16	11	1	3	5	45.67%	111	16	18	1	2	8	42.99%	105	15	25	1		11	41.85
PORTUGAL	of which: SME	118	16	11	1	3	5	45.99%	111	16	18	1	2	8	43.14%	105	15	25	1		11	41.95
	Secured by mortgages on immovable property	12	9	2		2	1	50.55%	12	7	4	0	1	2	49.46%	11	6	6		3		49.19
	of which: SME	8	9	2		2	1	47.97%	7	7	4	0	1	2	48.07%	7	6	6				48.15
	Items associated with particularly high risk	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0				0.00
	Covered bonds	0	0			0		0.00%	0	0	0	0	0	0	0.00%	0	0					0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0				0.00
	Collective investments undertakings (CIU)	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0				0.00
	Equity	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0			0.009
	Securitisation																					
	Other exposures	0	0			0		0.00%	0	0	0	0	0	0	0.00%	0	0			(0.00
	Standardised Total	10,363	853	272	41	70	119	43.87%	10,210	825	451	34	60	191	42.39%	10,099	772	616	29	46	258	41.80

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
	Central banks	2,369	1	1	1 (0 0	0	6.00%	2,366	2	2	0	0	0	6.00%	2,364	4	4	0	(0	0
	Central governments	757	88	12	2 1	0	5	40.00%	753	88	16	1	0	6	40.00%	751	88	19	1	(7	
	Regional governments or local authorities	35	0	(0 0	0 0	0	40.00%	34	0	0	0	0	0	40.00%	34	0	0	0	0	0	
	Public sector entities	32	0	(0 0	0 0	0	9.32%	32	0	0	0	0	0	9.32%	31	0	0	0	0	0	
	Multilateral Development Banks	0	0	(0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	International Organisations	0	0	(0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	(
	Institutions	59	0	(0 0	0 0	0	24.95%	59	0	0	0	0	0	24.93%	58	0	1	0	0	0	(
	Corporates	2,163	171	172	2 22	2 4	79	46.05%	2,076	168	262	8	3	103	39.38%	2,053	159	295	7		112	
	of which: SME	1,011	139	88	13	2 3	30	33.88%	958	141	139	4	2	43	31.27%	944	135	158	4		48	
	Retail	4,294	735	671	1 60	143	371	55.26%	3,979	775	946	66	133	491	51.94%	3,648	793	1,259	56	114	630	
POLAND	of which: SME	357	66	63	2 6	5 10	29	45.62%	327	63	95	5	8	41	43.34%	302	59	124	5	6	52	
	Secured by mortgages on immovable property	1,027	119	26	8 8	3 7	10	33.67%	977	141	57	4	7	20	35.58%	933	158	84	4		27	
	of which: SME	155	26	e	5 6	5 3	4	70.05%	143	27	18	2	3	12	69.86%	139	26	22	2		16	
	Items associated with particularly high risk	0	0	(0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	(0	
	Covered bonds	0	0	(0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	(0	(
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	(0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Equity	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	(0	
	Securitisation																					
	Other exposures	0	0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	(0	
	Standardised Total	10,735	1.115	885	91	154	464	52.49%	10.276	1.174	1.284	79	143	622	48.40%	9.872	1.202	1.661	68	123	776	46

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Comercial Português, SA

Public guarantees - Actual

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposure	r values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	1.318	0	177	0	971	791	331	271	16	0	8	17	4	28%
	Computer - Of Which: Spacialized Lendiso	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1.013	ô	137	0	735	599	263		16	0	6	14	4	27.82%
	Retail	725	0	30	0	611	543	104	92	9	0	3	8	3	34,31%
Banco Comercial	Retail - Secured on real estate property	15	0	0	0	13	12	2	2	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	15	0	Ó	0	13	12	2	2	0	0	0	Ó	0	
Português, SA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
ronugues, an	Retail - Qualifying Revolving	0	0	0	0	Ó	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	710	0	30	0	576	532	102	91	9	0	3	8	3	34,31%
	Retail - Other Retail - Of Which: SME	710	0	30	0	5//8	532	102	91	9	0	3	8	3	34,31%
	Retail - Other Retail - Of Which: non-SME	0	0	Ó	0	Ó	0	0	0	0	0	0	Ó	0	
	Equity														
	Securitization														
	Other non-credit obligation assets														
	IRS TOTAL	2.043	0	207	0	1.583	1.334	435	363	25	0	11	25	8	30.20%

								31/1	2/2022						
		Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stepe 3
	(min EUR, %)	A-IRB		A-188		exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	1,316	0	177	0	970	789	331	271	16	0	8	17	4	28%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	724	0	30	0	611	543	104	92		0	3	8	3	34%
	Retail - Secured on real estate property														
PORTUGAL	Retail - Secured on real estate property - Of Which: SME														
TORTOGAL	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Easty														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	2,041	0	207	0	1,581	1,332	435	363	25	0	11	25	8	30%

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-198	F-IRB	A-118	F-08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure Scege 3
	Central banks														
	Central governments														1
	Institutions														1
	Corporates	0	0	0	0	Ó	0	0	0	0	0	Ó	Ó	0	
	Corposites - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														1
	Retail	1	0	0	0	1	0	0	0	0	0	Ó	Ó	0	
	Retail - Secured on real estate property														1
POLAND	Retail - Secured on real estate property - Of Which: SME														
POLAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	-
	Retail - Oualifving Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	čoutv														
	Securitisation														
	Other non-credit obligation assets														
	TRE TOTAL	1	0	0	0	1		0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Comercial Português, SA

						22.42	12/2023					1					- Baseline Scenari 2/2024	io	-					-		31/	12/2025				
			Stage 1	1	Stage 2	31/3	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/16	2/2024 Stage 3						Stage 1	r	Stage 2	31/.	Stage 3		1	Stock of	4
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	* ~
	Central banka Central sovernments		annoant.		ann saint		annaann						ann saint		annoonn		annovine .						anoun		annount.		anneant.				4
	Institutions																														
	Corporates Conversion - Of White-Searcalcard Landon	1.01	4 8	6 2	72 21	9 32	2	3	5	5 15	45%	1.045	873	225	178	44	11	3	4	19	44%	1.07	5 901	186	144	8	6 11	3	د <u>ا</u>	3 24	24
	Corporates - Of Which: SME																														
	Retail Retail - Secured on real estate property	62	3 5	2	85 7	5 16	5 4	1	1	1 7	42%	633	569	20	61	21	6	2	1	9	41%	64	2 577	58	49	2	7 11	2	1	1 11	11
Comercial	Retail - Secured on real estate property - Of Which: SME																														
uês, SA	Rotal - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving			-	_																						-				+
	Retail - Other Retail		1	1			1		1	1		1	1											1		1			1	1	
	Rutail - Other Rutail - Of Which: SME Rutail - Other Rutail - Of Which: non-SME		-																												-
	Equity		-		-																										-
	Securitization Other non-credit obligation assets		-																												4
	Other non-credit obligation assets IRB TOTAL	1.63	7 1.3	3 3	57 29	3 48	11	4	7	17	34.18%	1.682	1.441	295	238	65	17	5	5	23	35.31%	1.71	5 1.478	244	193	8.	2 21	5	1 1	3 34	30
																•									•						
						31/3	12/2023								1		- Baseline Scenari 2/2024	io								33 ./	12/2025				
			Stage 1	-	Stage 2		Stage 3	1		1	r		Stage 1		Stage 2	3474	Stage 3						Stage 1		Stage 2	54).	Stage 3	1		-	4
		Stage 1	exposure, of which	Steps 2		Stage 3	exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio		exposure, of which	Stage 2	exposure, of which	State 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	exposure, of which	Stage 2	exposure, of which	Steps 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	<u>ء</u> د
		exposure	guaranteed	exposure	guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	Stage 3 exposure	guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	guaranteed	exposure	which guaranteed	Stage 3 exposure	guaranteed				
	(min BJR, %)		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		ampunt	exposure	exposure	exposure	
	Central banks Central governments		-	-	-																										+
	Institutions																														
	Corporates	1.01	2 8	4 2	72 21	9 32	2	3	5	5 15	45%	1.047	871	225	177	44	11	3	4	19	44%	1.07	5 900	185	144	9	6 11	3	3	3 24	24
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME		-		-																										+
	Retai	62	3 5	3	85 7	5 16	5 4	1	1	1 7	42%	633	568	20	61	21	6	2	1	9	41%	63	576	58	49	2	7 11	2	1	1 11	11
	Retail - Secured on real estate property Ratail - Secured on real estate property - Of Which: SME		+	1	-	-	1		1	+		1	+										-	1		1	-		1	1	-
RTUGAL	Ratal - Secured on real estate property - Of Which: non-		0	0	0	0 6	0 0	0	Ó	0 0	-	6	0 0	0	0	Ó	0	Ó	0	0	-		0	0	0		0 (0	0 0	0 0	٥.
	Retail - Oualifving Revolving Retail - Other Retail		-	-	_	-																	-				-			-	+
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME		-		_																										4
	Equity Securitisation		-		-								-																		-
	Other non-credit obligation assets																														
	IRB TOTAL	1,63	5 1,31	1 3	57 29	3 48	11 11	4	7	17	34%	1,680	1,440	295	238	65	17	5	5	23	35%	1,71	4 1,476	244	193	8	2 2	5	1 3	3 3	50
																Public guarantees	- Baseline Scenari	io													
						31/1	12/2023									31/1	2/2024									31/:	12/2025				
			Stage 1		Stage 2 excosure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1 errosure of		Stage 2		Stage 3 errorsure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 errosure of		Stage 3	Stock of		Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	States 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stage 2 exposure	provisions for Stage 3	
	(min BJR, %)		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	
	Central banks																														4
	Central covernments Institutions		-		-					-			-																	-	-
	Corporates		0	0	0	o 6	o 0	0	0	0 0		c	0 0	0	0	0	0	0	0	0			• •	0	0		0 0	0	o 6	0 0	0.
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME																														4
	CONCOMMA - OF WINDIN SHIE		1	0	0	0 0		0	0	0	33%		0	0	0	0	0	0	0	0	33%			0	0		0	0		0 0	•
	Retail												-	-						-								-			
	Retail - Secured on real estate property																0		0	0		-			0	-		0			-
LAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0						0	1		1 `		0			0		0	0			· · · · ·				1 '		· · ·	1 °	Ť
LAND	Retail - Secured on real estate property Rotal - Secured on real estate property - Of Which: SME Rotal - Secured on real estate property - Of Which: rem- Retail - Qualifying Renobing		0	0	0																										
DLAND	Retal - Secured on real estate property Butal - Secured on seal estate property - Of Which: SHE Butal - Secured on wall estate property - Of Which: ron- Retal - Outar - Secured on wall estate property - Of Which: ron- Retal - Other Retail		0	0																											-
DLAND	Retail - Secured on real estable property Retail - Secured on and estable posenty - Of Which: SHE Retail - Secured on and estable posenty - Of Which: ron- Retail - Osaf Mirror Benokhion Retail - Other Retail Retail - Other Retail		0	0	0																										+
DLAND	Retail - Second on real exists ensemble Retail - Second on well exists ensemble Retail - Second on well exists ensemble - Of Whick: SHE Retail - ObserVerial Retail - ObserVerial - Of Whick: SHE Retail - ObserVerial - Of Whick: SHE		0	0	0																										Ŧ
DLAND	Retal - Secured on real statistic recentry Retal - Secured on real statistic recentry - Of Webck: SHE Retal - DocaVinier Revention Retal - Observition Retal - Other Retail Other Retal - Other Retail - Of Webck: SHE Retal - Other Retail - Of Webck: SHE		0	0																											

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Comercial Português, SA

																Public guarantees	- Adverse Scenar	ila											_		_
						31/1	2/2023									31/12										31/1	2/2025				
	(min BJR, %).	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka Central sovernments		emount		amount		ampunt						amcont		amount		amount						amount		amount		amount				
	Institutions Corporates		833	273	3 217	46	12	6	10	22	40%	1.01	867	228	176	72	18	5	7	32	45%	1.034	824	19	143	92	24	5	5	41	44%
	Connectors - Of White: Socialized Levelon Concombin - Of White: SME Bostel																														
Banco Comercial	Retail Retail - Secured on real estate property Extail - Secured on real estate property - Of Which: SHE	615	554	85	74	20		2	2	10	43%	62.	505	70	60	28	11	2	2	13	46%	6.12	5/2	2	49	34	15	1		15	423
Português, SA	Ratal - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving																														
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Ratal - Other Rutal - Of Which: non-SME Equity SecurityIsation																														
	Other non-credit obligation assets IRB TOTAL	1.618	1.386	358	292	67	19	9 9	12	24	36.22%	1.64	1.432	299	236	92	29	8	9	37	37.41%	1.665	1.467	25	191	126	39	8	6	43	37.94%
						31/1	2/2023					<u> </u>				Public guarantees 31/12	- Adverse Scenar :/2024	10								31/1	2/2025				——
		Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min BJR, %)	exposure	which guaranteed	exposure	which guaranteed amount	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central sovernments		emount		amcunt		ampunt						amcont		amount		amount						amount		amount		amount		=		
	Institutions Corporates	993	831	273	3 217	46	12	. 6	10	22	43%	1.01	7 866	228	176	72	18	s	7	32	45%	1.033	893	19	142	90	24	s	s	41	44%
	Corporates - Of Which: Soscialised Lending Corporates - Of Which: SME								-	-																					
	Retail - Secured on real estate property	615	554	85	74	20	2	2	2	10	48%	621	564	70	60	28	u	2	2	13	46%	631	572	9	42	34	15	2		15	45%
PORTUGAL	Rotal - Secured on real estate procenty - Of Which: SME Rotal - Secured on real estate procenty - Of Which: rem- Rotal - Qualifying Revolving			0		0	0	• •	0	0			0 0	0	• •		0	0	0	0		0	0		0		0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity Serveritiestion																														
	Securitization Other non-credit oblication assets TBR ToTAL	1,616	1,384		1 292	67	10				36%	1,64	1,430	299	236		20			17	37%	1,664	1,465	25	191	120	30		<u> </u>		200
	THE TOTAL	4,010	4,20	(1 . J.)	a	,		u .					4,550		u 14		4				2.4	1,000	4,564	a	a 191		u <i>1</i>		×1	-	
						21/1	2/2023					1				Public guarantees	- Adverse Scenar 2024	to								31/1	2/2025				
			Stage 1	1	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1	1	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
	(min BJR. %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	(min EUR, %) Central banks Central sovernments		emount		amount		amount	exposure	exposure	exposure			amount		amount		amount	expense	exposure	exposure			amount		amount		empunt	esponsie		espondre	-
	Lestral overnments Institution Corocates								0	0				0			0		0	0		0						0		0	_
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME								-	-																		-			
	Retail Retail - Record on and actual another			0	0	0	o	0	0	0	35%		0	0	0	0	0	0	0	0	35%	1	a		0	(0	0	0	0	36%
POLAND	Rotal - Second on real existing product and an analysis of Which: SHE Rotal - Second on real existing processing - Of Which: SHE Rotal - Qualifying Revolving			0	0 0	0		0	0	0		-	0 0	0	0	0	0	0	0	0		0	d		0		0	0		0	_
	Retail - Other Retail Rotail - Other Retail - Of Which: SME																														_
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securitisation Other non-credit oblication assets																														
	IRB TOTAL						1 0	u •	0	0	35%	: ا	u 0	0	د ا		0	u 0	•	0	35%	1		9 I	9 0			•	. <u> </u>	0	35%

2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Comercial Portuquês, SA

								ntees - Actual 2/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %) Central banks									exposure	esposure	exposure	
	Central oovernments Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks International Organisations								1	1			
	Institutions	180		157	120	71							22
	Concentes of whole CMP	143	26	126	97	14			3	1	0	1	22
Banco Comercial	Retail of which: SMD	131	13	105	5	27	21			2		2	0 0
Português, SA	Carunad by mortnanas on immovable non-serve	11	0	30	1	1	1				ő		
	of which: non-SME Items associated with particularly bioh risk	6	0	6	5	0	0		0	0	0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Douity Securitisation												
	Other exposures												
	Standardised Total	322	49	275	214	49	37		5	3	1	3	4
							Public guara	ntees - Actual					
							31/1	2/2022					
					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
		Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	(min EUR, %) Candral banks				guaranteed		guaranteed		guaranceed	exposure	exposure	exposure	exposure
	Central opvernments												
	Regional ovvernments or local authorities Dublic sector entities												
	Nultilateral Development Banks												
	International Organisations Institutions												
	Corporatas	3	1	3	3	0	0		0	٥	٥		
	of which: SPE Retail	3	1	3	3	0	0	6	0	0	0	000	
PORTUGAL	of which: SPE	0	0	0	0	0	0				0	0	
	Secured by mortgages on immovable property of which non-SME	0	0	0	0	0	0		0		0		
	Items associated with particularly high risk												
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII)												
	Cosity Securitization												
	Other emonutes Standardised Total												
	Standareited Total					U							ŀ
								ntees - Actual					
								2/2022					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
		Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
	(min EUR, %) Central banks									exposure	exposure	exposure	
	Demissional accurrentee or local authorities Public soctor entities												
	Multilateral Development Banks International Organizationa												
	Institutions												
	Corporates of which: SMC	177	34	153	94	21		1			0		
POLAND	Retail of which "Off	131	13		55 55	27 27	21 21		2	2	1	2	6
TODATO	Secured by mortgages on immovable property	11	0	10	5	1	1		0		0	0	
	of which: non-SME Items associated with particularly high risk	6	0	6		0	0		0		0	0	t
	Covered bonds												-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures					49	37						4
	Standardised Total	319	42	272	211	49	37		1 5	1 3	3	3	1 4



2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Comercial Portuquês, SA

																	- Baseline Scenar	ia													
			Stage 1	r – –	Stage 2	31/13	2/2023 Stage 3	Denk of	Stock of	Buch of	r		Stage 1		Stage 2	31/1	2/2024 Stege 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stege 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for State 2	provisions for State 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Steps 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for State 2	provisions for State 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central opvernments							exposure	esposure	exposure								exposure	exposure	exposure								exposure	exposure	exposure	
	Regional covernments or local authorities Public sector entities																														
	Multilateral Development Banka International Organisationa Inatitutiona																														1
	An upperform	158	119	20	15	5	4	0	0	2	36.20%	150	5 119	21	0 15	0		0	0	2	36.17%	155	119	25	15	7	4	٥		2	36.061
Banco Comercial Português, SA	Batell of which: SHE Served to motivanes on immoushis economic	107		5 26	21	6	2	0	1	3	53.29% 37.59%		5 85	21	6 21	7	2	°	0	4	49.47%		85	25	21	9	3		<u> </u>	4	47.251
r or tagaco, or t	of which: non-GME Stems associated with particularly Noh risk		1					-			2.45								0		2.20	10	,				v	v			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														-
	Equity Securitization																														
	Other extosures Standardised Total	271	213	41	27	11	5	1	1	4	39,53%	271	212		7 27	14		1	1	5	39.07%	270	212	41	37	16	7	1			38,691
							2/2023										- Baseline Scenar 2/2024	io									2/2025				
			Stage 1	1	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stape 3	Stock of	Stock of	Stock of	
	(min File 3a)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		amoun?				smount						10000				(month)						arrow of				amount.				
	Basional covernments or local authorities Bublic wetter estities Multilateral Development Banks																														1
	NUISITERI Levelopment anna International Groanisations Institutions Cersontes																														-
	of which: 245	3	3		0	0	0	0	0	0	38.55%	3	3		0 0	0	0	0	0	0	31.57%	3	1		0	0	0	0	•		38.62%
PORTUGAL	Retail of which: SHE Secured by mortoaces on immovable property		0						0										0			0								-	<u> </u>
	of which non-SME Rems associated with particularly bloh risk																														1
	Covered bonds Claims on institutions and corrorates with a ST credit assessment Collective investments undertaking (CIII)																														
	Bouity Securitisation																														
	Other produced Standardiaed Total	3	3	s a	0	0	0	0	0	0	38.55%	3	5 3		0 0	0	a	0	0	đ	38.59%	3	3	c	0	a	0	0			38.62%
							2/2023					T					- Baseline Scenar 2/2024	io									2/2025				
			Stage 1	1	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Steve 1	Stock of	Stock of	Stock of	Coversos Estin -		Stage 1		Stage 2		Stape 3	Stock of	Stock of	Stock of	Courses Ratio
	(min EUR. %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments																														
	Benional overconents or local actionities Public sector entities Multilateral Development Banks																														1
	International Organizations Institutions Corporates																														
	of which SHL Retail	153	117	5 25	15	5	3	0	0	2	35.22%		117	21	6 21	6			0	2	35.12%	152	116	25	21	7	4			4	47.25%
POLAND	vé uniciv der Secured by mortagoes as immovable property of which non-342	н	8		1			0			37.50%									0	37.67%	10			1						37.68%
	Items associated with particularly high risk																														
	Claims on institutions and concorstes with a ST credit assessment Collective investments undertakings (CIU) Paulity																														-
	sourd Securitiation Other exposures Standardined Total																														
	Standardined Total	270	210	45	27	11	5	1	1	4	39.54%	268	5 210		7 37		6	1	1 1	5	39.00%	267	229	46	37	16	7	1		6	38.69%

2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Comercial Portuquês, SA

															P		- Adverse Scenari	6													
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure	t/2023 Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 excosure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	t/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3
Banco Comercial	of which: \$45	155	guaranteed	20	guaranteed moved	6	guarantees 		exposure 0	420551278	38.62%	154	guranted	20	guarantee0	5 2	4		exposure 0	expositive 	35.17%	124	guaranteed reservest 115 24	19	guaranteed 	9	guinarceas amaranta 5	exposure 0		22055UTE	44,67%
Português, SA	Second in conductors of hermitodia seconds Second and Second and	271	213	1	1	0	0 		0	0	40.0%	269	222	1	1 	0 17 Wblic guarantees	0 7 - Adverse Scenari	0		0	40.47%	267	211	1	1	21	0	0		0	40.44%
		Stage 1 excosure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	t/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3 exposure	t/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1: Stage 3 exposure	1/2025 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
PORTUGAL	(del RU, S) devide a language devide a language		guaranteed areased 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		guaranteed anniverse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		guaranteed eround 0 0 0 0 0		0	61001000000000000000000000000000000000	40, 15%	3	guaranteed amount)	0	gaatanheed sexuration 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	guaranteed	exposure 		• 3225-1000 0 0 0 0 0 0 0 0 0 0 0 0	40.15% 40.15%	3	guaranteed encount 0 0	0 0 0 0 0	guissnheed 0 0 0 0		basteratig constant	63200118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		40,14% 40,14%
			Stage 1		Stage 2		2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		State 2	31/12	1/2024 Stans 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		1/2025 Stage 3	Stock of	Stock of	Stock of	
POLAND	(49.53, %) Control Lands Control L	Stage 1 exposure	exposure, of which guaranteed	Staps 2 exposure 20 20 21 1	exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0	esponen, of which guaranteed 	SIDOX 07 Provisiona for Stage 1 exposure exposure 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2	pools of sources of the second	socks or providens for Stage 3 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Coverage Ratio - Stage 3 exponent exponent 38.60% 53.60% 40.47%	Stage 1 exposure 151 105 10	exposence, of which guaranteed annumb 110 15 8 8 8 8	Stage 2 exposure 20 20 11	espearer, of which guaranteed second 15 21 1 21 1 21	Stage 3 esposere 1 0 0	exposients, of which guaranteed encount	Stope of provides for Stage 1 exposure 0 0 0	Soloce of provident for Stage 2 exposure aposure 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for 2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-	Coverage Ratio	Stape 1 exposure 151 101 10	exposure, of which guaranteed 	Stage 2 exposure 25 24 1	exposure, of which guaranteed 	Stage 3 esponere 0 111 0	espoisers, of which guaranteed second	Stock of provisions for Stoge 1 exponure 0 0 0 0 0 0 0 0 0 0 0 0 0	2002/05/05/05/05/05/05/05/05/05/05/05/05/05/	stocket of provisions for Steps 3 dappaure da dappaure dappaure dappaure dappaure dappaure dappaure da dappaure dappaure	Coverage Ratio - Stage 3 exposers 37.02% 37.02% 40.47%



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario		Adverse Scenario				
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025		
	SEC-IRBA	0								
	SEC-SA	0								
Exposure values	SEC-ERBA	0								
	SEC-IAA	0								
	Total	0								
	SEC-IRBA	0	0	0	0	0	0	0		
	SEC-SA	0	0	0	0	0	0	0		
REA	SEC-ERBA	0	0	0	0	0	0	0		
REA	SEC-IAA	0	0	0	0	0	0	0		
	Additional risk exposure amounts	0	0	0	0	0	0	0		
	Total	Ö	0	0	0	0	0	0		
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0		



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)	l	Adverse scenario	
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	35,132	35,957	36,339	36,803	35,988	36,436	36,924
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	35,132	35,957	36,339	36,803	35,988	36,436	36,924
Risk exposure amount for market risk	2,658	2,658	2,658	2,658	2,825	2,825	2,826
Risk exposure amount for operational risk	4,179	4,179	4,179	4,179	4,179	4,179	4,179
Other risk exposure amounts	1,134	1,194	1,194	1,194	874	846	898
Total risk exposure amount	43,102	43,988	44,370	44,834	43,866	44,286	44,827
Total Risk exposure amount (transitional)	43,102	43,988	44,370	44,834	43,866	44,286	44,827
Total Risk exposure amount (fully loaded)	43,106	43,962	44,357	44,834	43,635	44,191	44,827



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
A	OWN FUNDS		7,279	7,814	8,289	8,591	5,578	5,535	5,509	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		5,442	5,993	6,463	6,745	3,864	3,711	3,585	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,016	3,016	3,016	3,016	3,016	3,016	3,016	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		1,036	1,527	2,022	2,497	462	490	649	
A.1.3	Accumulated other comprehensive income		-4,517	-4,517	-4,517	-4,517	-5,433	-5,433	-5,433	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,491	-1,491	-1,491	-1,491	-2,523	-2,523	-2,523	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-2,716	-2,716	-2,716	-2,716	-2,600	-2,600	-2,600	
A.1.3.3	Other OCI contributions		-310	-310	-310	-310	-310	-310	-310	
A.1.4	Other Reserves		5,196	5,159	5,122	5,085	5,285	5,242	5,205	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		493	512	565	680	478	578	733	
A.1.7	Adjustments to CET1 due to prudential filters		1,201	1,201	1,201	1,201	1,888	1,888	1,888	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-6	-6	-6	-6	-6	-6	-6	
A.1.7.2	Cash flow hedge reserve		1,209	1,209	1,209	1,209	1,896	1,896	1,896	
A.1.7.3	Other adjustments		-2	-2	-2	-2	-2	-2	-2	
A.1.8	(-) Intangible assets (including Goodwill)		-134	-134	-134	-134	-134	-134	-134	
A.1.8.1	of which: Goodwill (-)		-75	-75	-75	-75	-75	-75	-75	
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0	
A.1.8.3	of which: Other intangible assets (-)		-59	-59	-59	-59	-59	-59	-59	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-189	-68	0	0	-486	-530	-578	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		-458	-458	-458	-458	-573	-573	-573	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-54	-54	-54	-54	-54	-54	-54
	A.1.14.1	of which: from securitisation positions (-)		-54	-54	-54	-54	-54	-54	-54
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-467	-463	-440
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-132	-129	-112
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-27	-51	-131	-389	-43	-104	-400
	A.1.18B	(-) Minimum value commitment shortfalls		-18	-18	-18	-18	-18	-18	-18
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-36	-36	-36	-36	-36	-36	-36
	A.1.20	CET1 capital elements or deductions - other		-127	-127	-127	-127	-127	-127	-127
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-97	-114	-87	-32	-443	-373	-32
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	46	46	46	46	46	46	46	46
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	14	14	14	14	14	14
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		51	116	78	0	587	487	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	35	23	0	176	146	0
	A.1.22	Transitional adjustments		60	41	14	0	240	100	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		50	41	14	0	206	85	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		50	41	14	0	206	85	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		10	0	0	0	34	15	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	34	15	0



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		10	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		496	495	496	497	400	445	458
	A.2.1	Additional Tier 1 Capital instruments		493	495	496	497	400	445	458
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		4	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,939	6,489	6,959	7,242	4,264	4,156	4,044
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,340	1,326	1,330	1,349	1,314	1,379	1,466
	A.4.1	Tier 2 Capital instruments		1,335	1,318	1,341	1,378	1,373	1,373	1,373
	A.4.2	Other Tier 2 Capital components and deductions		31	58	4	-29	87	89	93
	A.4.3	Tier 2 transitional adjustments		-27	-50	-16	0	-145	-84	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-11	-50	-16	0	-145	-84	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		43,102	43,988	44,370	44,834	43,866	44,286	44,827
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		-3	26	13	0	231	95	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		12.63%	13.63%	14.57%	15.05%	8.81%	8.38%	8.00%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		13.78%	14.75%	15.68%	16.15%	9.72%	9.39%	9.02%
	C.3	Total Capital ratio		16.89%	17.76%	18.68%	19.16%	12.72%	12.50%	12.29%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,382	5,953	6,450	6,745	3,624	3,611	3,585
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		5,875	6,448	6,946	7,242	4,024	4,056	4,044
	D.3	TOTAL CAPITAL (fully loaded)		7,241	7,824	8,291	8,591	5,483	5,518	5,509



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		12.49%	13.54%	14.54%	15.05%	8.31%	8.17%	8.00%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		13.63%	14.67%	15.66%	16.15%	9.22%	9.18%	9.02%
	E.3	Total Capital ratio		16.80%	17.80%	18.69%	19.16%	12.57%	12.49%	12.29%
	H.1	Total leverage ratio exposures (transitional)		98,339	98,339	98339	98339	98339	98339	98339
	H.2	Total leverage ratio exposures (fully loaded)		98,220	98,220	98220	98220	98220	98220	98220
Leverage ratios (%)	H.3	Leverage ratio (transitional)		6.04%	6.60%	7.08%	7.36%	4.34%	4.23%	4.11%
	H.4	Leverage ratio (fully loaded)		5.98%	6.57%	7.07%	7.37%	4.10%	4.13%	4.12%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined	P.3	O-SII buffer		0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.25%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
	R.1	Pillar 2 capital requirement		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1.1	of which: CET1		1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%
	R.1.2	of which: AT1		0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
	R.2.1	of which: CET1		5.91%	5.91%	5.91%	5.91%	5.91%	5.91%	5.91%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.75%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.16%	9.41%	9.41%	9.41%	9.41%	9.41%	9.41%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		5,399						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			5,969	6,466	6,762	3,643	3,630	3,604
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		43,146						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			44,029	44,411	44,875	43,915	44,335	44,875
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.51%	13.56%	14.56%	15.07%	8.34%	8.21%	8.03%



2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario)	Adverse scenario		
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,149	2,268	2,208	2,177	1,615	1,718	1,794
Interest income	2,793	4,617	4,537	4,258	5,316	5,306	4,882
Interest expense	-644	-2,349	-2,329	-2,082	-3,701	-3,588	-3,088
Dividend income	10	10	10	10	5	5	5
Net fee and commission income	774	774	774	774	589	648	684
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-151	1	1	1	-572	1	1
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					297		
Other operating income not listed above, net	209	15	15	15	125	15	15
Total operating income, net	2,991	3,068	3,008	2,977	2,060	2,387	2,499
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-296	-253	-236	-226	-1,216	-525	-464
Other income and expenses not listed above, net	-2,262	-1,559	-1,430	-1,399	-1,721	-1,606	-1,409
Profit or (-) loss before tax from continuing operations	433	1,256	1,342	1,353	-878	256	626
Tax expenses or (-) income related to profit or loss from continuing operations	-304	-311	-354	-387	297	-56	-173
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	6						
Profit or (-) loss for the year	135	945	987	966	-580	200	452
Amount of dividends paid and minority interests after MDA-related adjustments	-73	454	493	490	-6	172	294
Attributable to owners of the parent net of estimated dividends	207	491	494	476	-574	28	158
Memo row: Impact of one-off adjustments		94	94	94	94	94	94
Total post-tax MDA-related adjustment		0	0	0	0	9	12
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(min EUR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0