

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

# 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	5,800	6,380	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,077	5,796	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,704	4,857	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	760	806	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
Accumulated other comprehensive income	-2,277	-2,473	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	1,855	2,121	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	320	498	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	9	25	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-252	-206	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $\ensuremath{CCR}$
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-435	-428	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-413	-410	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	-239	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (iii), 243(1) point (b), 244(1) point (b) and 258 of CRR $\label{eq:constraint}$
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,557	-426	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	-460	-184	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	3,822	1,857	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	750	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	366	318	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	2,705	1,539	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	93	29	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-93	-29	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,077	5,796	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	723	584	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,017	815	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-294	-231	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	42,376	44,127	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.98%	13.13%	CA3 {1}	
Tier 1 Capital ratio	11.98%	13.13%	CA3 {3}	
Total Capital ratio	13.69%	14.46%	CA3 {5}	



## **Risk exposure amounts**

Banco Comercial Português SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	37,765	38,559
Risk exposure amount for securitisation and re-securitisations in the banking book	574	431
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	37,192	38,128
Risk exposure amount for position, foreign exchange and commodities (Market risk)	920	1,770
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	224	202
Risk exposure amount for operational risk	3,072	3,072
Other risk exposure amounts	395	525
Total Risk Exposure Amount	42,376	44,127

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



Banco Comercial Português SA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	2,648	1,168
Of which debt securities income	493	186
Of which loans and advances income	2,005	920
Interest expenses	1,539	544
(Of which deposits expenses)	909	363
(Of which debt securities issued expenses)	601	167
(Expenses on share capital repayable on demand)	0	0
Dividend income	6	6
Net Fee and commission income	686	353
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	338	413
Gains or (-) losses on financial assets and liabilities held for trading, net	-8	32
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-1	-9
Gains or (-) losses from hedge accounting, net	9	-3
Exchange differences [gain or (-) loss], net	98	62
Net other operating income /(expenses)	-37	-32
TOTAL OPERATING INCOME, NET	2,200	1,446
(Administrative expenses)	1,094	526
(Depreciation)	61	31
(Provisions or (-) reversal of provisions)	82	11
(Commitments and guarantees given)	38	-8
(Other provisions)	44	18
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	1	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,195	502
(Loans and receivables)	1,104	475
(Held to maturity investments, AFS assets and financial assets measured at cost)	91	27
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	33	56
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	46	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	43	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-177	347
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-76	295
Profit or (-) loss after tax from discontinued operations	-41	15
PROFIT OR (-) LOSS FOR THE YEAR	-117	309
Of which attributable to owners of the parent	-227	241

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

# 2015 EU-wide Transparency Exercise Market Risk Banco Comercial Português SA

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015											
		EXPOSURE EXPOSURE AMOUNT AMOUNT	TOTAL RISK TOTAL RISK		VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (Mo item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR		
(min EUR)			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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		
Traded Debt Instruments	37	65	10	5	54	30							15	4	111	18								
Of which: General risk	25	52	10	5	54	30							15	4	111	18						1		
Of which: Specific risk	12	13	0	0	0	0							0	0	0	0								
Equities	2	3	2	0	4	1							1	0	3	1								
Of which: General risk	0	0	2	0	4	1							1	0	3	1						1		
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0								
Foreign exchange risk	66	109	2	0	3	1							2	1	3	4								
Commodities risk	3	3	0	0	0	0							0	0	0	0								
Total	108	180	10	5	55	30	0	0	0	0	0	812	16	3	112	19	0	0	0	0	0	1,590		

EBA EUROPEAN BANKING AUTHORITY

Credit Risk - Standardised Approach

	Banco Comercial Português SA				Standardise	d Approach				
			As of 31/12/2	014		As of 30/06/2015				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	8.706	8.958	1.021		11.480	12.162	1.773		
	Regional governments or local authorities	720	478	96		681	458	92		
	Public sector entities	413	401	27		777	683	263		
	Multilateral Development Banks	81	81	0		80	80	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	3,617	2,946	1,212		3,426	2,636	954		
	Corporates	10,155	6,401	6,253		7,696	4,767	4,494		
	of which: SME	5,173	3,477	3,308		3,895	2,615	2,342		
	Retail	2,327	1,866	1,310		2,129	1,869	1,314		
	of which: SME	697	507	291		646	501	288		
Consolidated data	Secured by mortgages on immovable property	1,592	1,358	807		1,172	1,020	635		
	of which: SME	1,090	889	541		759	640	377		
	Exposures in default	991	550	639	402	1,120	547	670	382	
	Items associated with particularly high risk	1,514	1,277	1,916		1,589	1,317	1,976		
	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)	815	803	830		803	797	840		
	Equity	392	367	853		378	361	845		
	Securitisation	0	0	0		0	0	0		
	Other exposures	5.265	3.854	3.426		6.668	5.236	5.012		
	Standardised Total	36,588	29,341	18,391	2,415	37,998	31,933	18,868	2,274	

		Original Exposure" Value <sup>1</sup> amount <sup>auj</sup> ustments and Original Exposure" Value <sup>1</sup> amoun							
		Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Hisk exposure amount         Value adjustments and provisions <sup>2</sup> Original Exposure <sup>1</sup> Exposure <sup>1</sup> Value <sup>1</sup> Risk exposure amount           4,516         4,771         103         5         5,56         3,36         67         5,54         3,18         64           3,70         3,69         3         4,05         4,04         0         17,17         3,18						2015	
		Original Exposure <sup>1</sup>			adjustments and	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4,516	4,771	103		5,908	6,533	59	
	Regional governments or local authorities	556	336	67		524	318	64	
	Public sector entities	370	369	3		405	404	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	870	242	148		942	251	171	
	Corporates	3,890	1,822	1,811		2,488	942	934	
	of which: SME	1.967	1.370	1.337		899	417	390	
	Retail	386	118	72		207	94	55	
	of which: SME	217	99	57		163	91	53	
PORTUGAL	Secured by mortgages on immovable property	439	409	215		151	140	91	
	of which: SME	210	183	114		124	113	72	
	Exposures in default	432	293	350	116	405	161	211	59
	Items associated with particularly high risk	824	634	951		848	655	983	
	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)	810	800	827		797	792	835	
	Equity	304	278	673		290	273	663	
	Securitisation								
	Other exposures	4,217	3,034	2,844		5,568	4,367	4,341	
	Standardised Total <sup>2</sup>				1,685				1,537

Standardiged total
 Compare exposure, unite Exposure view, is reported before taking into account any effect due to resit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach				
			As of 31/12/2	014		As of 30/06/2015				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments provision	
	Central governments or central banks	2,624	2,624	0		2,898	2,898	0		
	Regional governments or local authorities	159	137	27		151	134	27		
	Public sector entities	15	7	3		17	7	4		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	259	223	59		112	81	29		
	Corporates	2,543	1,599	1,470		2,636	1,792	1,585		
	of which: SME	2,543	1,599	1,470		1,821	1,211	1,023		
	Retail	1,444	1,337	944		1,463	1,374	974		
	of which: SME	393	329	188		366	315	180		
POLAND	Secured by mortgages on immovable property	936	759	458		853	716	441		
	of which: SME	868	693	420		599	493	283		
	Exposures in default	343	156	169	187	506	265	306	23	
	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	1	1	1		1	1	1		
	Securitisation									
	Other exposures	415	288	214		511	383	303		
	Standardised Total <sup>2</sup>				386				403	

					Standardise			2045	
			As of 31/12/2	2014			As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	Central governments or central banks	824	821	818		820	825	824	
	Regional governments or local authorities	0	0	0		1	1	1	
	Public sector entities	28	26	20		355	272	260	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	80	80	73		78	78	30	
	Corporates	1,535	1,015	1,014		1,312	1,025	976	
	of which: SME	6	6	5		1,044	864	815	
	Retail	376	339	241		370	327	229	
	of which: SME	86	77	45		113	92	53	
MOZAMBIQUE	Secured by mortgages on immovable property	55	52	50		20	19	14	
•	of which: SME	4	4	4		19	18	14	
	Exposures in default	65	26	32	39	112	64	76	47
	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	
	Eauity	35	35	86		34	34	84	
	Securitisation								
	Other exposures	300	233	159		274	206	146	
	Standardised Total <sup>2</sup>				154				159

					Standardise	ed Approach			
		A	s of 31/12/2	014		,	As of 30/06/2	015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	434	434	43		839	891	891	
	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	21	38	26		86	104	35	
	Corporates	1.027	890	889		1.019	785	784	
	of which: SME	0	0	0		0	0	0	
	Retail	86	49	37		63	51	38	
	of which: SME	0	0	0		0	0	0	
ANGOLA	Secured by mortgages on immovable property	122	98	57		105	102	60	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	72	28	40	31	87	52	71	35
1	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	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	23	23	23		21	21	21	
	Securitisation	325	296	206		307	276	218	
	Other exposures	325	296	206		307	276	218	
	Standardised Total <sup>2</sup>				77				82

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					Standardise	ed Approach			
		A	s of 31/12/2	014		,	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	32	32	0		32	32	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		43	43	9	
	Corporates	554	531	531		0	0	0	
	of which: SME	2	1	1		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	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	689	644	965		741	662	993	
	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)	4	2	3		5	4	4	
	Equity	2	2	2		2	2	2	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				49				80

 Standardied Total<sup>2</sup>
 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit
 (2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures risk mitigation techniques (e.g. substitution effects)

		,	s of 31/12/2	2014			As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment provisior
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	5	1		5	5	1	
	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	562	559	240		200	194	137	
	Corporates	78	74	74		7	1	0	
	of which: SME	9	9	9		0	0	0	
	Retail	2	1	1		2	2	1	
	of which: SME	1	1	1		2	2	1	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	1	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	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

					Standardise	ed Approach			
		A	s of 31/12/2	014		Ļ	ls of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	523	522	171		798	791	233	
	Corporates	98	98	98		13	13	13	
	of which: SME	88	88	88		3	3	3	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		1	1	0	
UNITED KINGDOM	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	6	6	1	1	1	1	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		U	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		U	0	0	
	Equity Securitisation	0	0	0		U	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>		-	-		0	-		0

Standardized Total<sup>\*</sup> (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		Ļ	ls of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ů.	0		0	0	0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		U	0	0	
counterpart o	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	ů č	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	ő	0	
	Collective investments undertakings (CIU)	ŏ	0	ŏ		ő	ő	0	
	Equity	o	0	ō		0	0	ō	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty does not include Securidisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
Country of	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ů č	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ŏ	0	ő		0	ő	0	
	Securitisation		-	-			-	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardiged Total<sup>2</sup> (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subs (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014		ļ	ls of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation Other exposures		0	0		0	0	0	
		0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total<sup>2</sup>
(1) Digital exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and providens per country of convergency does not include Securitisation exposures



EBA MARKEN 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	Banco Comercial Português SA						IRB Ap	proach					
				As of 31,	/12/2014					As of 30,	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	19.238	5.641	16.437	11.884	440	2.171	20.113	7.289	17.422	12.074	997	2.289
	Corporates - Of Which: Specialised Lending	1,977	143	1,937	1,819	0	32	1,867	144	1,834	1,619	0	51
	Corporates - Of Which: SME	11,443	5,139	10,021	5,655	390	2,021	9,379	5,138	8,249	3,990	486	1,849
	Retail	32,146	3,216	30,298	6,564	21	885	33,014	3,540	31,000	6,754	24	991
	Retail - Secured on real estate property	25,948	2,002	25,919	5,549	20	373	26,492	2,254	26,461	5,696	23	339
	Retail - Secured on real estate property - Of Which: SME	986	175	979	201	0	79	1.019	185	1.010	212	0	42
Consolidated data	Retail - Secured on real estate property - Of Which: non-	24,962	1,828	24,940	5,349	20	294	25,473	2,069	25,451	5,484	23	297
	Retail - Qualifying Revolving	2.612	104	1.229	361	1	46	2.764	108	1.247	384	1	53
	Retail - Other Retail	3,587	1,109	3,150	654	0	466	3,758	1,177	3,292	673	0	599
	Retail - Other Retail - Of Which: SME	1,632	502	1,242	219	0	207	1,710	527	1,298	238	0	289
	Retail - Other Retail - Of Which: non-SME	1,955	607	1,908	436	0	259	2,048	650	1,994	435	0	310
	Equity	147	0	94	337	0		171	0	116	416	0	
	Securitisation	3.691		3.376	574		0	3.675		3.362	431		0
	Other non credit-obligation assets				16						17		
	IRB Total				19,375						19.691		

							IRB Ap	proach					
				As of 31,	12/2014					As of 30,	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	17.944	5.440	15.397	10.946	425	2.004	18.327	7.099	15.872	10.175	983	2.251
	Corporates - Of Which: Specialised Lending	1.806	122	1.768	1.542	0	30	1.704	122	1.673	1.463	0	50
	Corporates - Of Which: SME	11.031	4.960	9.692	5.524	375	1.856	9.071	4.969	7.943	3.811	471	1.815
	Retail	23.898	2.880	22.295	4.736	0	783	24.130	3.176	22.404	4.803	0	879
	Retail - Secured on real estate property	18,735	1,773	18,741	4,004	0	313	18,664	1,987	18,671	4,025	0	268
DODTINGAL	Retail - Secured on real estate property - Of Which: SME	982	174	974	200	0	79	1,016	185	1,005	211	0	42
PORTUGAL	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	17,752	1,599	17,767	3,805	0	234	17,648	1,803	17,665	3,814	0	226
	Retail - Qualifying Revolving Retail - Other Retail	1.798	74	595	120	0	29	1.925	78	599	141	0	35
	Retail - Other Retail - Of Which: SME	3.365	1.033	2.959	611	0	441	3.541	1.111	3.134	638	0	576
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.628	501 532	1.240	218 393	0	207 234	1.702	524 586	1.295	238 400	0	288 289
	Equity	1,/3/	552	1,719	225	0	53	1,639	000	1,639	299	0	289
	Securitisation	117	0	04	225	0	55	139	U	04	299	0	50
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3	0	0	1	0	0	3	0	0	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	3	0	0	1	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	6.837	149 122	6.719	1.599	21	62 46	7.431 6.725	174	7.313 6.700	1.717 1.481	24 22	71
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	6.144	122	6.118	1.365	20	46	6.725	147	6.700	1.481	22	55
POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	6.143	121	6.117	1.365	20	46	6.725	147	6,700	1.481	22	55
FOLAND	Retail - Qualifying Revolving	693	26	602	234	20	15	706	27	612	235	1	16
	Retail - Other Retail	095	20	002	234	0	15	/00	27	012	255	0	10
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	ő
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	6	0	0	2	0	2	6	0	0
	Securitisation		-	_	-	-		-	-	_	_	_	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Original Exposure <sup>1</sup> Of which:			ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	30	21	28	1	0	6	24	15	21	1	0	0
	Retail - Secured on real estate property	6	0	5	1	0	0	7	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-	6	0	5	1	0	0	7	0	5	1	0	0
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail	23	21	22	0	0	6	16	14	15	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	22	21	22	0	0	6	16	14	15	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(min EUR, %) Central banks and central governments nstitutions	Original	Of which:	As of 31/ Exposure Value <sup>1</sup>		sure amount	Value	Original I		As of 30/	<u> </u>		
Central banks and central governments	Original	Of which:		Risk expos	ure amount		Original					
Central banks and central governments			Value <sup>1</sup>			adjustments	original i	xposure*	Exposure	Risk expos	ure amount	Value adjustment
		defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
institutions	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	1	0	0	1	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
Retail	87	2	61	16	0	0	95	2	68	17	0	0
		1	31	5	0	0	46	1	40	7	0	0
		0	0	0		0	1	0	1	0	0	0
		1	31	5		0		1	40	7	0	0
		0	3	1	0	0		0	4	1	0	0
	38	0	27	10	0	0	36	0	24	9	0	0
	0	0	0	0	0	0	1	0	0	0	0	0
	38	0	27			0	35	0	24	9	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
												1
Eq Se Dt	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SWE Retail - Secured on real estate property - Of Which: non- Retail - Outliving Recoving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SHE uity contribution her non credit-obligation assets B Total	Retail - Secured on real estate property         36           Retail - Secured on real estate property - 07 Which: SME         0           Retail - Secured on real estate property - 07 Which: SME         31           Retail - Other Retail         38           Retail - Other Retail         38           Retail - Other Retail - 07 Which: SME         38           Retail - Other Retail - 07 Which: SME         38           Retail - Other Retail - 07 Which: NMS         38           neral - Other Retail - 07 Which: NMS         38           Neral - Other Retail - 07 Which: NMS         38           Neral - Other Retail - 07 Which: NMS         38           Neral - Other Retail - 07 Which: NMS         38           Neral - Other Retail - 07 Which: NMS         38           Neral - Other Retail - 07 Which: NMS         38           Neral - Other Retail - 07 Which: NMS         38           Neral - 010 - 07 Nicht: NMS         38           Neral - 07 Nicht: NMS         38	Retail - Secured on real extate property         36         1           Retail - Secured on real extate property - Of Which: SME         0         0           Retail - Secured on real extate property - Of Which: SME         35         1           Retail - Secured on real extate property - Of Which: SME         36         0           Retail - Outer Retail - Of Which: SME         38         0           Retail - Outer Retail - Of Which: SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0           Retail - Outer Retail - Of Which: non-SME         38         0	Retail - Secured on real estate property         36         1         31           Retail - Secured on real estate property - 0f Which: SME         0         0         0           Retail - Secured on real estate property - 0f Which: SME         13         0         31           Retail - Outly fring Recording         38         0         22           Retail - Outly fring Recording         38         0         20           Retail - Outly Retail - 0f Which: INE         38         0         20           Retail - Outly Retail - 0f Which: INE         38         0         20           Retail - Outly Retail - 0f Which: INE         38         0         20           Curitisation         0         0         0         0           B Total         B         640         E         16	Retail - Secured on real estate property         36         1         31         5           Retail - Secured on real estate property - Of Which: SME         0         0         0         0           Retail - Secured on real estate property - Of Which: SME         35         1         31         5           Retail - Other Retail         Gald Triange State         38         0         27         10           Retail - Other Retail - Other Retail         Of Which: SME         38         0         27         10           Retail - Other Retail - Other Retail         Of Which: SME         38         0         27         10           Retail - Other Retail         Of Which: SME         38         0         0         0         0           Contraction         38         0	Retail - Secured on real estate property         36         1         31         5         0           Retail - Secured on real estate property - Of Which: SNE         0	Retail - Secured on real estate property         36         1         311         5         0         0           Retail - Secured on real estate property - Of Which: SME         0	Real - Secured on real estate property         36         1         311         5         0         0         46           Real - Secured on real estate property - Of Which: SME Real - Outer Real - Outer Action         0         0         0         0         0         0         0         1           Real - Outer R	Retail - Secured on real estate property         36         1         31         5         0         0         46         1           Retail - Secured on real estate property - Of Which: SWE         0         0         0         0         0         0         1         0           Retail - Secured on real estate property - Of Which: SWE         35         1         31         5         0         0         0         1         0           Retail - Outlef Retail         131         0         31         5         0         0         14         0           Retail - Outlef Retail         2010 First Retail         38         0         27         10         0         0         35         0           Retail - Outlef Retail - Of Which: INN-SME         38         0         27         10         0         0         1         0         0         10         0         0         10         0	Retail - Secured on real estate property         36         1         31.         5         0         0.         46         1         40           Retail - Secured on real estate property         0         0         0         0         0         0         1         10         1           Retail - Secured on real estate property - Of Which: SME         35         1         31.         5         0         0.         46         1         40           Retail - Secured on real estate property - Of Which: SME         35         1         31.         5         0         0.         45.         1         40           Retail - Other Retail         13         0.         3         1         0.         0         46.         0         44           Retail - Other Retail         Of Which: SME         38         0         2.7         10.         0         0.         33.         0         24           Retail - Other Retail         Of Which: NME         38         0         2.7         10.         0         0.         2.4           Retail - Other Retail         0         0         0         0         0         0         2.4           Retail - Other Retail         0	Real - Secured on real estate property         36         1         31         5         0         0         46         1         40         7           Retail - Secured on real estate property - Of Which: SME Retail - Query of on real estate property - Of Which: SME Retail - Query of on real estate property - Of Which: SME Retail - Query frage         35         1         31         5         0         0         46         1         40         7           Retail - Query frage         35         1         31         5         0         0         0         40         7           Retail - Other Retail - Chene Retail - Of Which: SME         38         0         27         10         0         0         35         0         24         9           Retail - Chene Retail - Of Which: SME         38         0         27         10         0         0         35         0         24         9           Retail - Chene Retail - Of Which: Non-SME         38         0         0         0         0         0         0         35         0         24         9           Retail - Chene Retail - Of Which: Non-SME         38         0         0         0         0         0         0         0         0         0         0	Retail - Secured on real estate property         56         1         31         5         0         0         46         1         40         7         0           Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: SNE Retail - Outperface         55         1         31         55         0         0         46         1         40         7         0           Retail - Secured on real estate property - Of Which: SNE Retail - Outperface         35         1         31         55         0         0         41         0         0         0         14         0         7         0           Retail - Outperface         38         0         27         10         0         0         14         0         0         0         14         0

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	173	173	173	15	15	164	506	0	505	1.038	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	173	173	173	15	15	164	0	0	0	0	0	0
	Retail	52	4	47	8	0	1	52	3	47	8	0	0
	Retail - Secured on real estate property	47	4	45	8	0	0	47	3	45	8	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	47	4	45	8	0	0	47	3	45	8	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	2	0	2	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	2	0	1	0	0	0	2	0	2	0	0	0
	Equity	29	0	29	106	0	0	30	0	30	111	0	0
	Securitisation												1
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure1	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	267	25	151	119	0	2	313	22	319	266	0	2
	Corporates - Of Which: Specialised Lending	40	21	39	16	0	1	40	21	39	16	0	2
	Corporates - Of Which: SME	162	4	61	50	0	0	86	0	86	77	0	1
	Retail	34	4	29	4	0	1	39	6	31	4	0	1
	Retail - Secured on real estate property	26	3	27	4	0	0	27	4	28	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	26	3	27	4	0	0	27	4	28	4	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	5	1	2	0	0	0	8	1	3	0	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	1	2	0	0	0	5	1	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31,	12/2014					As of 30,	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure1	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5	0	5	6	0	0	4	0	4	5	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	246	53	243	40	0	7	256	58	232	33	0	10
	Retail - Secured on real estate property	205	48	207	29	0	5	212	54	216	29	0	8
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	205	48	207	29	0	5	212	54	216	29	0	8
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail	35	5	34	10	0	2	38	4	14	4	0	2
	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	35	5	34	10	0	2	38	4	13	3	0	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expo	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	U	0	0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	U	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	U	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	U	0	0	0	0	0	0	0	0	0	0	0
	Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	U	0	0	U	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	U	0	0	U	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: Sinc	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	ő	0	0	ő	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	ő	0	0	ő	0	0	0	0	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	l		Ŭ	Ŭ	, in the second s			, in the second s	0		L Č
	Other non credit-obligation assets												
	IRB Total												

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

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ [ 10Y - more	Austria	11		11			11								
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	11 11 0	0	11 11 0	0	0	11	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more	Bulgaria	11	0	11	0	0	11	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	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	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M] - 1Y[ [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] Total	Finland	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	France	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



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	1	0	1	1	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Greece														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Ireland	0	0	0	0	0	0		0	0	0	0	0	0	0
Total [0-3M] [3M]-1Y[ [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	<b>0</b> 50 0	<b>0</b> 50	<b>0</b> 50 0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Latvia	50	50	50	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y [ [3Y - 5Y] [5Y - 10Y [ [10Y - more	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Total [0-3M] [3M]-1Y[ [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)							As of	31/12/2014			-			
		GROSS DII	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	T SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	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	Netherlands	11	0	11	0	0	11	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	13 39 490 488 680 176 51 1,938	0 2 4 6 24 58 13 107	2 39 490 486 680 176 51 <b>1,924</b>	2 37 425 442 586 70 38 <b>1,601</b>	0	1 1 61 38 69 48 0 216	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	181 862 172 688 1,707 1,242 109	145 0 2 1,447 439 99	181 862 172 688 1,599 1,212 109	36 857 160 681 137 746 10		0 4 10 0 15 27 0								
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	4,960	2,139	4,822	2,627	0	56	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	0 5 0 40 0 0	0	0 5 0 40 0 0	0 5 0 0 0 0 0	0	0 0 0 40 0 0 0	0	0	0	0	0	0	0	0
Total [0-3M] [3M]-1Y[ [1Y-2Y[ [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	45	0	45	5	0	40	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)							As of 3	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	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	Iceland	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	Liechtenstein	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	Norway														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	0	0	0	0	0	0		0	0	0	0	0	0	0



EBA EUROPEAN BANKING AUTHORITY

Sovereign Exposure

#### Banco Comercial Português SA

	(min EUR)							As of	31/12/2014						
		GROSS DIF EXPOSURES (a	RECT LONG		SITIONS (gross e ereign debt to oth		net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	China	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	Switzerland	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	Other advanced economies non EEA	0		0	0			0						0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA		0			0	0		0		0	0	0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	0 0 0 0 0 0 0	0 0 0	0 0 0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more	Others	0 321 469 149 31 63 0	0 32 0 91 0 3 0	0 321 469 149 31 63 0	0 289 469 59 31 60 0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total		1,032	125	1,032	0 907	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate to used as a cherk in for the exploses to the denomination and context (cher than sovereign) with full or partial governments guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments and local governments are the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments are the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments are the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments are the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments are the ecounter parts (cher the sovereign) with the partial government guarantees by central, regional and local governments are the ecounter parts (cher the sovereign) with full or partial government guarantees by central, regional and local governments are the ecounter parts (cher the sovereign) with the ecounter parts (cher the ecounte



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (a gross of p	RECT LONG accounting value provisions) 1)	NET DIRECT PC positions of sove	ereign debt to oth is a maturit	exposures (long) ler counterpaties ly matching) 1)	net of cash short only where there .		CT SOVEREIGN EXPO				REIGN EXPOSURES	6 (3) (on and off Derivatives wit	
						<b>_</b> )		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	val	ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	11		11			11								
Total [ 0 - 3M [ [ 3M - 1Y [		11	0	11	0	0	11	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Belgium	11 0 11	0	11 0 11	0	0	11	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria														
Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [3Y - 3Y ] [3Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Cyprus	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	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0.3M] [3M] - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Denmark	0	0	0	0	0	0	0	0	0	U		0	0	0
1041           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Estonia	0		0	0	0	0	0	0	0	0	0	0	0	0
100al           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [SY-10Y]           [10Y-more           Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (a	RECT LONG accounting value provisions)		ereign debt to oth		net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES		
		(				(1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fait value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	1 866		1 866	1 866										
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	867	0	867	867	0	0	0	0	0	0	0	0	0	0
1048 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	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	Hungary	0	0	0											
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	0 0 0 0 0 1 0	0	0 0 0 0 0 1 0	0 0 0 0 0 1 0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [17-2Y[ [27-3Y[ [37-5Y[ [57-10Y[ [57-10Y[ [107-more Total ] ] ] ] ] ] ] ] ] ] ] ] ] ] ] ] ] ] ]	Italy	51 0 1 52	0 51 51	51 0 1 52	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	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	Lithuania														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	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



	(min EUR)							As of	30/06/2015						
		EXPOSURES (a	RECT LONG accounting value	NET DIRECT PO positions of sov	DSITIONS (gross e rereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
			provisions) 1)			y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives witl valı	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Total Total Total	Netherlands	11	0	11	0	0	11	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	15 837 555 572 446 88 13	0 6 4 6 21 55 13	15 837 555 572 438 88 13	1 416 311 429 357 4 0	0	14 415 241 137 59 30 0								
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Portugal	2,527 243 151 6 488 860 2,734 441 4,922	105 228 2 5 2 7 7 90 84	2,519 243 151 6 380 830 2,734 441	1,518 15 145 2 367 801 2,641 357 4,327	U	897 0 4 0 111 222 3 0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Romania		417	4,784		0	40	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	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	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0 5 0 40 0 0 0	0	0 5 0 40 0 0 0		0	0 0 40 0 0 0	0	0	0	0	0	0	0	0
Total [0.3M] [3M] - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Sweden	46	0	46	6	0	40	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES ()	RECT LONG accounting value	NET DIRECT PO positions of sov	DSITIONS (gross e rereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVERI	EIGN EXPOSURES	(3) (on and off I	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with po	ositive fair value	Derivatives with valu	n negative fair Je
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	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	Iceland	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	Liechtenstein														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	0	0	0	0	0	0		0	0	0	0	0	0	0
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	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	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	U.S.	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



	(min EUR)							As of 30/06/2015								
			RECT LONG					DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance :					
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value Derivatives wit			negative fair value Derivatives with p		positive fair value Derivatives with negative fair value value				
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	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	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	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	Other Central and eastern Europe countries non EEA	0	0		0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Middle East															
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0	0	0	0	0	0	0	0	0		0	0	0	0	
Total [0-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	0 238 356 245 63 136 17 0	0 1 4 89 0 2 0 0 0	0 238 356 245 63 136 17 0	0 236 352 157 62 133 17 0	0	0 0 0 0 0 0 0	0		0	0	0	0	0	0	
Total	1	1,054	96	1,054	957	0	0	0	0	0	0	0	0	0	0	

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chier than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chier than sovereign) with full or partial government guarantees by certification and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by certification and local governments.



#### Information on performing and non-performing exposures

Banco Comercial Português SA

	As of 31/12/2014								As of 30/06/2015							
		Gross carrying amount			Accumulated impair changes in fair value provisions	ment, accumulated e due to credit risk and	Collaterals and financial guarantees received on non- performing exposures		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				
	-	Of which performing but past due >30	performing but past due >30	On performing On non-performing		Of which performing but past due >30		Of which non-performing <sup>1</sup>		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures				
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			
Debt securities (including at amortised cost and fair value)	11,225	0	13	0	180	11	0	12,833	0	55	0	174	19	0		
Central banks	562	0	0	0	0	0	0	1,074	0	0	0	0	0	0		
General governments	7,415	0	0	0	0	0	0	7,840	0	0	0	0	0	0		
Credit institutions	259	0	0	0	0	0	0	189	0	0	0	0	0	0		
Other financial corporations	394	0	0	0	5	0	0	342	0	42	0	0	8	0		
Non-financial corporations	2,595	0	13	0	175	11	0	3,388	0	13	0	173	11	0		
Loans and advances(including at amortised cost and fair value)	56,590	110	11,906	9,021	143	3,219	7,007	55,768	108	11,609	10,246	116	3,444	6,800		
Central banks	88	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,211	0	9	2	2	0	0	1,031	0	7	4	4	0	1		
Credit institutions	1,368	0	0	0	0	0	0	703	0	0	0	0	0	0		
Other financial corporations	1,247	0	797	317	5	186	575	1,312	0	830	737	1	288	458		
Non-financial corporations	22,811	25	7,837	5,791	91	2,273	4,401	22,282	21	7,405	6,531	78	2,363	4,174		
Households	29,865	85	3,263	2,912	44	761	2,031	30,440	87	3,367	2,973	34	793	2,168		
DEBT INSTRUMENTS other than HFT	67,815	110	11,920	9,021	322	3,230	7,007	68,600	108	11,665	10,246	290	3,463	6,800		
OFF-BALANCE SHEET EXPOSURES	12,362		398	382	1	249	152	11,563		384	375	35	49	0		

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



#### Forborne Exposures

#### Banco Comercial Português SA

	As of 31/12/2014						As of 30/06/2015						
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
(min EUR, %)	-	-		-	-	-	-		-	-			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	6,308	4,321	1,224	1,200	2,708	5,929	4,059	1,320	1,309	3,950			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	9	1	0	0	0	12	1	0	0	1			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	592	513	131	130	355	577	496	212	212	336			
Non-financial corporations	4,086	2,926	918	904	1,777	3,769	2,661	917	911	2,466			
Households	1,621	881	175	166	576	1,571	900	191	185	1,148			
DEBT INSTRUMENTS other than HFT	6,308	4,321	1,224	1,200	2,708	5,929	4,059	1,320	1,309	3,950			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

## Leverage ratio

EBA EUROPEAN BANKING AUTHORITY

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	<i>Disclosure Template Code</i>	REGULATION
A	Tier 1 capital	5,077	5,796	LRCom {20}	
В	B Total leverage ratio exposures		83,764	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	6.21%	6.92%	A/B	



## Information on collaterals: Mortgage loans

Banco Comercial Português SA

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>				
Loans and advances	31,597	29,800	31,580	29,754				
of which: Other financial corporations	321	283	304	278				
of which: Non-financial corporations	5,933	5,166	5,701	5,003				
of which: Households	25,327	24,345	25,558	24,466				

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.