



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Banco Comercial Português, SA

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,361	5,442	5,429	5,862	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,322	5,393	5,412	5,842	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,795	5,939	5,924	6,361	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,757	5,889	5,908	6,340	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,123	7,279	7,249	7,675	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,084	7,240	7,233	7,655	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	46,101	43,103	41,258	41,850	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,045	43,045	41,234	41,819	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.63%	12.63%	13.16%	14.01%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.56%	12.53%	13.13%	13.97%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.57%	13.78%	14.36%	15.20%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.50%	13.68%	14.33%	15.16%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.45%	16.89%	17.57%	18.34%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.39%	16.82%	17.54%	18.30%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	102,560	98,339	97,288	99,446	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.65%	6.04%	6.09%	6.40%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	7,123	7,279	7,249	7,675	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,361	5,442	5,429	5,862	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,741	3,016	3,015	3,015	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	911	1,036	1,313	1,598	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-4,389	-4,517	-4,383	-4,321	C 01.00 (0160,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	3,482	5,196	4,919	4,893	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	502	493	521	552	C 01.00 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,206	1,201	1,100	1,127	C 01.00 (0250,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-134	-134	-130	-137	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-189	-189	-189	-153	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	-23	0	-24	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-519	-458	-463	-433	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-54	-54	-55	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR and Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	-54	-54	-55	C 01.00 (0462,0000)	Articles 36(1) point (i) (b), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-43	0	0	-14	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-138	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-8	-14	-29	-30	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	-21	-18	-19	-10	C 01.00 (0514,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-36	-36	-36	-36	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-105	-139	-117	-142	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	126	60	5	7	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-34	-59	-12	-14	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	160	119	17	21	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	434	496	495	499	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	400	493	495	499	C 01.00 (0540,0000) + C 01.00 (0542,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0582,0000) + C 01.00 (0575,0000) + C 01.00 (0576,0000) + C 01.00 (0574,0000) + C 01.00 (0578,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	34	4	0	0	C 01.00 (0560,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,795	5,939	5,924	6,361	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,328	1,340	1,325	1,314	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,366	1,335	1,313	1,309	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-39	31	14	8	C 01.00 (0690,0000) + C 01.00 (0700,0000) + C 01.00 (0692,0000) + C 01.00 (0693,0000) + C 01.00 (0694,0000) + C 01.00 (0695,0000) + C 01.00 (0696,0000) + C 01.00 (0697,0000) + C 01.00 (0698,0000) + C 01.00 (0699,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	-27	-2	-2	C 01.00 (0680,0000) + C 01.00 (0680,0000) + C 01.00 (0690,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	46,101	43,103	41,258	41,850	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	104	-3	24	32	C 01.00 (0000,0000)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.63%	12.63%	13.16%	14.01%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	12.57%	13.78%	14.36%	15.20%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	15.45%	16.89%	17.57%	18.34%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,235	5,382	5,424	5,855	CA3 (1) + CA3 (2) + CA3 (3) + CA3 (4) + CA3 (5) + CA3 (6) + CA3 (7) + CA3 (8) + CA3 (9) + CA3 (10) + CA3 (11) + CA3 (12) + CA3 (13) + CA3 (14) + CA3 (15) + CA3 (16) + CA3 (17) + CA3 (18) + CA3 (19) + CA3 (20) + CA3 (21) + CA3 (22) + CA3 (23) + CA3 (24) + CA3 (25) + CA3 (26) + CA3 (27) + CA3 (28) + CA3 (29) + CA3 (30) + CA3 (31) + CA3 (32) + CA3 (33) + CA3 (34) + CA3 (35) + CA3 (36) + CA3 (37) + CA3 (38) + CA3 (39) + CA3 (40) + CA3 (41) + CA3 (42) + CA3 (43) + CA3 (44) + CA3 (45) + CA3 (46) + CA3 (47) + CA3 (48) + CA3 (49) + CA3 (50) + CA3 (51) + CA3 (52) + CA3 (53) + CA3 (54) + CA3 (55) + CA3 (56) + CA3 (57) + CA3 (58) + CA3 (59) + CA3 (60) + CA3 (61) + CA3 (62) + CA3 (63) + CA3 (64) + CA3 (65) + CA3 (66) + CA3 (67) + CA3 (68) + CA3 (69) + CA3 (70) + CA3 (71) + CA3 (72) + CA3 (73) + CA3 (74) + CA3 (75) + CA3 (76) + CA3 (77) + CA3 (78) + CA3 (79) + CA3 (80) + CA3 (81) + CA3 (82) + CA3 (83) + CA3 (84) + CA3 (85) + CA3 (86) + CA3 (87) + CA3 (88) + CA3 (89) + CA3 (90) + CA3 (91) + CA3 (92) + CA3 (93) + CA3 (94) + CA3 (95) + CA3 (96) + CA3 (97) + CA3 (98) + CA3 (99) + CA3 (100)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.38%	12.49%	13.15%	14.00%	CA3 (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	39	50	17	20	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-11	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	56	57	24	31	C 01.00 (0440,0000)	-

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

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Overview of Risk exposure amounts

Banco Comercial Português, SA

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	37,594	34,604	34,757	35,491	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	13,248	12,487	12,194	12,396	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	842	836	769	743	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	15,896	14,566	15,101	15,459	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,678	1,830	1,828	1,767	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	133	150	158	147	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	46	47	67	68	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	261	378	366	360	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,842	2,611	967	833	C 02.00 (r0520, c0010)
Of which the standardised approach	1,998	2,007	226	222	C 02.00 (r0530, c0010)
Of which IMA	844	604	741	611	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,123	4,179	4,179	4,179	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,123	4,179	4,179	4,179	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,102	1,134	763	773	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	46,101	43,103	41,258	41,850	

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

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

2023 EU-wide Transparency Exercise

P&L

Banco Comercial Português, SA

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

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Banco Comercial Português, SA

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	9,868				6,234				3,238				4,122				IAS 1.54 (i)	
Financial assets held for trading	1,047	568	199	280	767	390	81	295	1,581	1,200	76	305	1,483	1,074	93	316	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,189	0	0	1,189	797	0	0	797	786	0	0	786	750	0	0	750	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	22	22	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	7,594	7,114	332	148	7,478	6,489	323	667	7,915	6,214	286	1,414	7,469	6,167	259	1,043	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	68,848				68,674				69,662				71,213				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	799	0	799	0	60	0	60	0	39	0	39	0	46	0	46	0	IFRS 9.6.2.1; Annex V.Part 1.12; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets ¹	7,845				5,857				5,941				5,850					
TOTAL ASSETS	97,191				89,866				89,161				90,954				IAS 1.9(e), ICG 6	

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

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

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	699	246	369	410	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,332	1,818	2,502	3,053	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	85,477	79,930	78,085	78,863	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,258	178	131	103	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	565	560	599	634	IAS 37.10; IAS 1.54(l)
Tax liabilities	20	35	71	171	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	996	1,201	1,122	1,165	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	91,347	83,968	82,878	84,400	IAS 1.9(b);IG 6
TOTAL EQUITY	5,844	5,898	6,283	6,555	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	97,191	89,866	89,161	90,954	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Comercial Português, SA

(mln EUR)

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

2023 EU-wide Transparency Exercise

Market Risk

Banco Comercial Português, SA

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022												
Traded Debt Instruments	34	28	15	2	5	1								11	1	23	5								
Of which: General risk	33	28	15	2	5	1								11	1	23	5								
Of which: Specific risk	1	0	0	0	0	0								0	0	0	0								
Equities	2	2	1	0	1	0								1	1	2	1								
Of which: General risk	0	0	1	0	1	0								1	1	2	1								
Of which: Specific risk	2	2	0	0	0	0								0	0	0	0								
Foreign exchange risk	1,962	1,978	20	4	35	6								12	2	14	3								
Commodities risk	0	0	0	0	0	0								0	0	0	0								
Total	1,998	2,007	30	5	38	7	0	0	0	0	0	0	844	18	3	31	6	0	0	0	0	0	0	0	604
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023												
Traded Debt Instruments	72	62	13	2	32	6								6	1	11	1								
Of which: General risk	41	35	13	2	32	6								6	1	11	1								
Of which: Specific risk	32	27	0	0	0	0								0	0	0	0								
Equities	2	7	2	1	3	1								3	2	3	4								
Of which: General risk	0	0	2	1	3	1								3	2	3	4								
Of which: Specific risk	2	7	0	0	0	0								0	0	0	0								
Foreign exchange risk	151	152	13	2	17	3								14	2	27	2								
Commodities risk	0	0	0	0	0	0								0	0	0	0								
Total	226	222	20	4	40	7	0	0	0	0	0	0	741	17	3	32	5	0	0	0	0	0	0	0	611

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data	Central governments or central banks	26,423	20,222	1,829		22,894	17,421	1,594	
	Regional governments or local authorities	1,123	740	148		1,013	640	128	
	Public sector entities	423	320	338		412	306	343	
	Multilateral Development Banks	87	87	0		115	115	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,528	1,763	487		3,289	2,584	485	
	Corporates	8,986	5,232	4,929		8,770	4,788	4,434	
	of which: SME	4,080	2,297	1,898		4,026	2,203	1,863	
	Retail	6,139	5,538	4,043		6,183	5,463	4,016	
	of which: SME	1,845	1,977	138		1,897	1,984	134	
	Secured by mortgages on immovable property	2,079	1,821	999		1,723	1,462	712	
	of which: SME	567	364	183		355	207	109	
	Exposures in default	885	464	488	370	897	429	470	341
	Items associated with particular high risk	10	6	9		2	2		
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	187	187	92		60	60	41		
Equity	9	9	20		14	14	32		
Other exposures	64	64	66		67	67	67		
Standardised Total^d	48,074	46,348	13,327	704	45,353	43,293	12,991	637	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 5% of total original exposure or Top 10 countries ranked by original exposure calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
PORTUGAL	Central governments or central banks	11,127	15,364	10		9,269	11,261	15	
	Regional governments or local authorities	1,061	707	141		955	614	123	
	Public sector entities	306	293	283		306	293	293	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	960	684	84		863	143	32	
	Corporates	3,646	1,720	1,681		3,512	1,566	1,455	
	of which: SME	1,844	924	681		1,781	887	754	
	Retail	373	138	79		380	138	79	
	of which: SME	373	138	79		380	138	79	
	Secured by mortgages on immovable property	88	48	27		82	42	21	
	of which: SME	31	19	9		32	18	8	
	Exposures in default	180	34	34	43	148	45	58	33
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	187	187	92		60	60	61		
Equity	0	0	0		0	0	0		
Other exposures	19	19	19		17	17	17		
Standardised Total^d				222				179	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
POLAND	Central governments or central banks	5,094	5,742	0		5,043	6,113	0	
	Regional governments or local authorities	62	33	17		56	24	15	
	Public sector entities	17	34	17		14	32	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	28	2		65	62	12	
	Corporates	2,861	2,662	2,348		2,824	2,229	2,049	
	of which: SME	1,962	1,232	977		1,981	1,106	877	
	Retail	5,512	5,248	3,848		5,527	5,288	3,846	
	of which: SME	290	422	241		635	429	245	
	Secured by mortgages on immovable property	1,861	1,421	656		1,334	1,135	479	
	of which: SME	490	351	166		387	175	94	
	Exposures in default	628	360	383	261	595	335	366	250
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total^d				389				385	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
FRANCE	Central governments or central banks	2,207	2,207	0		2,164	2,163	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	420	148	148		1,487	1,484	148	
	Corporates	38	37	34		32	30	30	
	of which: SME	15	14	13		11	11	11	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total^d				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
SPAIN	Central governments or central banks	2,247	2,244	0		2,228	2,226	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	160	155	76		156	151	74	
	Corporates	183	181	188		185	184	185	
	of which: SME	30	30	38		8	7	8	
	Retail	2	2	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total^d				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR '000)									
MOZAMBIQUE	Central governments or central banks	1,523	1,543	1,767		1,540	1,547	1,811	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	80	5	8		73	24	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	31	10		28	24	9	
	Corporates	481	215	297		390	158	231	
	of which: SME	40	20	23		39	18	21	
	Retail	183	143	116		121	126	101	
	of which: SME	13	6	3		11	6	4	
	Secured by mortgages on immovable property	356	303	225		327	321	215	
	of which: SME	17	16	9		15	15	8	
	Exposures in default	110	46	53	65	91	42	50	43
	Items associated with particularly high risk	2	2	0		2	2	2	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	8	8	0		14	14	22		
Other exposures	6	6	6		5	5	5		
Standardised Total ⁽²⁾				73				50	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR '000)									
BELGIUM	Central governments or central banks	201	201	0		204	204	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	18	8	2		22	11	3	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	2	2	0		2	2	2		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR '000)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	4		26	26	7	
	Corporates	34	34	34		34	34	33	
	of which: SME	0	0	0		1	1	1	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bn EUR, %)									
Consolidated data	Central governments or central banks	11,791	25,170	1,763		13,047	27,213	4,854	
	Regional governments or local authorities	1,045	709	327		1,235	831	146	
	Public sector entities	278	225	142		252	204	120	
	Multilateral Development Banks	163	163	0		178	178	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,823	2,298	556		3,807	2,207	512	
	Corporates	7,853	6,279	4,114		7,825	4,281	4,116	
	of which: SME	2,941	1,309	1,061		3,960	1,370	1,009	
	Retail	6,565	5,377	4,030		6,835	5,822	4,227	
	of which: SME	1,763	855	489		1,689	856	489	
	Secured by mortgages on immovable property	1,865	1,572	790		2,013	1,653	850	
	of which: SME	362	237	147		436	241	152	
	Exposures in default	830	399	462	361	741	292	330	372
	Items associated with particularly high risk	2	2	2		2	2	3	
	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)	69	69	66		62	62	56		
Equity	13	13	30		13	13	31		
Other exposures	2	2	2		2	2	2		
Standardised Total ²	43,422	41,611	12,306	697	45,141	43,038	12,585	693	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bn EUR, %)									
PORTUGAL	Central governments or central banks	6,057	10,205	18		7,215	10,218	18	
	Regional governments or local authorities	953	649	130		1,062	696	139	
	Public sector entities	293	293	293		293	293	293	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	672	243	140		636	207	108	
	Corporates	3,667	1,527	1,420		3,511	1,509	1,406	
	of which: SME	1,662	615	483		1,622	645	508	
	Retail	474	146	83		478	160	91	
	of which: SME	474	146	83		478	160	91	
	Secured by mortgages on immovable property	70	33	21		87	54	34	
	of which: SME	12	10	5		31	26	17	
	Exposures in default	123	24	24	43	117	21	21	33
	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)	69	69	66		62	62	56		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	12,208	11,208	3,306	230	13,209	11,908	3,306	192	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bn EUR, %)									
POLAND	Central governments or central banks	5,445	6,175	4		5,640	6,417	10	
	Regional governments or local authorities	57	24	3		71	34	7	
	Public sector entities	30	28	13		30	23	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	33	5		31	29	4	
	Corporates	2,996	1,845	1,203		3,129	1,829	1,496	
	of which: SME	1,307	692	558		1,276	699	560	
	Retail	1,504	5,262	3,038		6,154	5,229	4,025	
	of which: SME	1,205	4,684	2,861		6,188	4,681	3,091	
	Secured by mortgages on immovable property	1,447	1,217	993		1,567	1,271	1,060	
	of which: SME	338	215	138		392	204	129	
	Exposures in default	608	335	369	263	526	330	355	262
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	11,112	11,112	3,922	263	12,112	11,112	3,922	423	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bn EUR, %)									
FRANCE	Central governments or central banks	2,160	2,160	0		2,160	2,160	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,239	1,231	130		1,235	1,229	146	
	Corporates	32	30	30		46	45	45	
	of which: SME	1,055	955	483		1,055	955	483	
	Retail	1	1	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	3,400	3,400	1,130	0	3,400	3,400	1,130	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bn EUR, %)									
SPAIN	Central governments or central banks	2,257	2,250	0		2,346	2,342	0	
	Regional governments or local authorities	96	96	7		101	101	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	165	160	79		168	163	81	
	Corporates	172	152	138		176	164	163	
	of which: SME	7	6	5		6	5	5	
	Retail	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	3,518	3,518	1,214	0	3,518	3,518	1,214	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽¹⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽¹⁾
(in EUR, %)									
MOZAMBIQUE	Central governments or central banks	1,470	1,470	1,740		1,527	1,522	1,800	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	55	14	21		21	11	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	28	12		98	44	11	
	Corporates	369	181	265		325	168	247	
	of which: SME	35	17	19		33	16	18	
	of which: SME	176	126	103		193	154	115	
	of which: SME	11	6	4		14	7	4	
	Secured by mortgages on immovable property	218	207	170		229	214	172	
	of which: SME	12	10	5		12	11	6	
	Exposures in default	88	37	43	50	85	35	41	50
	Items associated with particularly high risk	2	2	2		2	2	2	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	12	12	36		13	13	31		
Other exposures	-2	-2	-2		-3	-3	-3		
Standardised Total ⁽²⁾			62				64		

(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 counterpart exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽¹⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽¹⁾
(in EUR, %)									
BELGIUM	Central governments or central banks	1,470	1,470	0		1,544	1,541	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	25	15	7		15	9	5	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾			0				0		

(1) Original exposure, 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 counterpart exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽¹⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽¹⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	21	7		26	26	4	
	Corporates	33	33	33		33	33	33	
	of which: SME	0	0	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾			0				0		

(1) Original exposure, 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 counterpart exclude those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco Comercial Português, SA

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	19,577	1,087	16,515	30,704	301	567	17,616	911	12,574	5,467	301	536
	Corporate - Of Which: Specialised Lending	1,000	6	994	892	5	5	1,002	6	992	871	0	1
	Corporate - Of Which: SME	8,405	602	5,149	3,656	155	373	7,576	398	4,361	3,263	122	296
	Retail	24,365	781	23,074	6,988	961	138	34,678	738	21,371	5,902	838	356
	Retail - Secured on real estate property	25,807	444	25,754	4,424	550	144	26,117	423	26,061	4,370	487	155
	Retail - Secured on real estate property - Of Which: SME	1,603	26	1,449	216	29	6	1,655	27	1,509	221	23	8
	Retail - Secured on real estate property - Of Which: non-SME	24,305	418	24,305	4,206	521	138	24,552	395	24,552	4,149	464	147
	Retail - Qualifying Revolving	2,425	52	1,506	550	94	43	3,613	52	1,588	560	89	47
	Retail - Other Retail - Of Which: SME	5,634	287	3,814	1,114	317	153	5,546	283	3,744	1,622	754	135
	Retail - Other Retail - Of Which: non-SME	3,454	170	1,704	490	164	83	3,380	167	1,656	461	146	90
	Equity	2,176	127	2,110	624	123	70	2,167	95	2,086	591	109	65
Other non credit-obligation assets	1,294	0	1,256	2,678	0	0	882	0	848	1,830	0	0	
IRB Total ³				34,490						22,163			

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	18,162	1,064	13,267	9,553	299	665	16,280	918	11,432	8,474	299	614
	Corporate - Of Which: Specialised Lending	973	6	900	789	0	5	925	6	850	792	0	5
	Corporate - Of Which: SME	8,537	602	5,119	3,631	152	372	7,489	398	4,333	3,263	122	296
	Retail	25,222	558	22,245	3,694	632	205	25,250	504	22,270	3,882	487	214
	Retail - Secured on real estate property	26,089	260	17,863	2,469	276	45	15,131	233	10,047	2,419	269	51
	Retail - Secured on real estate property - Of Which: SME	1,485	25	1,430	211	28	5	1,544	27	1,485	212	23	8
	Retail - Secured on real estate property - Of Which: non-SME	16,574	235	16,552	2,258	249	39	16,587	206	16,558	2,205	178	43
	Retail - Qualifying Revolving	1,202	25	596	148	48	10	1,768	23	625	148	39	11
	Retail - Other Retail	5,443	281	3,665	1,076	308	150	5,351	258	3,999	1,016	249	152
	Retail - Other Retail - Of Which: SME	3,430	169	1,699	480	163	83	3,356	165	1,651	459	145	89
	Retail - Other Retail - Of Which: non-SME	2,012	112	1,965	588	144	67	1,995	92	1,948	557	103	63
Equity	1,055	0	1,051	2,388	0	0	693	0	650	1,449	0	0	
Other non credit-obligation assets													
IRB Total ³				34,490						22,163			

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	8	0	4	4	0	0	8	0	3	3	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	7,247	201	7,037	2,151	294	129	7,506	211	7,287	2,156	314	137
	Retail - Secured on real estate property	6,139	87	6,159	1,761	197	97	6,176	94	6,177	1,754	260	102
	Retail - Secured on real estate property - Of Which: SME	30	0	9	4	0	0	12	0	11	5	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,109	87	6,150	1,756	197	97	6,164	94	6,166	1,749	260	102
	Retail - Qualifying Revolving	1,088	34	878	390	41	32	1,128	37	910	401	45	35
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	20	0	20	0	0	0	19	0	19	0	0		
Other non credit-obligation assets													
IRB Total ³				34,490						22,163			

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	43	23	38	14	1	15	38	23	35	17	1	
	Corporate - Of Which: Specialised Lending	30	0	7	5	0	0	6	0	4	8	0	
	Corporate - Of Which: SME	9	0	8	7	0	0	8	0	8	7	0	
	Retail	276	4	260	39	6	1	277	4	263	39	5	
	Retail - Secured on real estate property	231	2	224	32	4	0	231	3	226	32	3	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	230	2	223	32	4	0	230	3	225	32	3	
	Retail - Qualifying Revolving	22	0	5	1	1	1	23	0	5	1	1	
	Retail - Other Retail	22	1	21	6	2	1	24	1	22	6	1	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	22	1	21	6	2	1	24	1	22	6	1	
Equity	43	0	43	188	0	0	51	0	51	127	0		
Other non credit-obligation assets													
IRB Total ³				34,490						22,163			

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	162	0	160	383	0	1	72	0	71	2	1	
	Corporate - Of Which: Specialised Lending	25	0	24	28	0	0	25	0	24	27	0	
	Corporate - Of Which: SME	31	1	31	5	1	0	34	1	32	5	0	
	Retail	25	0	26	4	0	0	27	0	28	4	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	25	0	26	4	0	0	26	0	28	4	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	4	0	4	1	0	0	5	0	3	1	0	
	Retail - Other Retail	2	0	2	1	0	0	4	0	1	0	0	
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	4	0	1	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets													
IRB Total ³				34,490						22,163			

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

		IRB Approach										
		As of 30/09/2022						As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
MOZAMBIQUE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	20	0	18	2	0	0	20	0	17	2	
	Retail - Secured on real estate property	12	0	12	0	0	0	12	0	12	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	0	0	0	12	0	12	0	
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	
	Retail - Other Retail	6	0	5	1	0	0	5	0	4	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	6	0	5	1	0	0	5	0	4	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach										
		As of 30/09/2022						As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	31	0	30	4	0	0	31	0	30	4	
	Retail - Secured on real estate property	28	0	28	4	0	0	28	0	28	4	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	28	0	28	4	0	0	28	0	28	4	
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0		
Equity	1	0	1	0	0	0	1	0	1	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach										
		As of 30/09/2022						As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	962	0	826	655	0	1	970	0	824	657	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	24	0	24	3	0	0	26	0	26	3	
	Retail - Secured on real estate property	22	0	23	2	0	0	23	0	24	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	22	0	23	2	0	0	23	0	24	2	
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	
Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data		0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	
Corporates		17,271	895	12,462	9,740	410	603	17,698	970	11,823	
Corporates - Of Which: Specialised Lending		1,095	1	924	803	4	1	2,395	387	3,893	
Corporates - Of Which: SME		2,261	383	4,479	3,759	105	252	24,644	686	31,483	
Retail		14,133	717	31,983	6,176	878	359	26,600	393	25,944	
Retail - Secured on real estate property		16,668	419	25,894	4,413	508	159	26,600	393	25,944	
Retail - Secured on real estate property - Of Which: SME		1,695	27	1,695	281	23	9	1,567	28	1,565	
Retail - Secured on real estate property - Of Which: non-SME		24,363	392	24,294	4,132	485	150	24,493	365	24,439	
Retail - Qualifying Revolving		2,998	50	2,158	615	86	47	3,111	55	2,258	
Retail - Other Retail		1,477	248	3,921	1,149	285	153	5,423	248	3,981	
Retail - Other Retail - Of Which: SME		3,347	180	1,892	534	157	91	3,291	186	1,876	
Retail - Other Retail - Of Which: non-SME		2,131	88	2,029	615	128	62	2,142	62	2,105	
Equity		863	0	1,838	0	0	0	833	0	1,767	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	
IRB Total ³				22,610	4,986			23,134	5,105		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
PORTUGAL		0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	
Corporates		11,994	872	11,065	8,975	409	580	16,311	849	11,672	
Corporates - Of Which: Specialised Lending		928	1	849	734	4	1	816	750	0	
Corporates - Of Which: SME		2,261	383	4,479	3,759	105	252	22,293	386	16,844	
Retail		16,085	477	23,888	3,775	519	213	24,932	487	22,830	
Retail - Secured on real estate property		18,030	222	17,901	2,463	205	52	17,993	229	17,798	
Retail - Secured on real estate property - Of Which: SME		1,570	26	1,592	237	22	8	1,547	27	1,486	
Retail - Secured on real estate property - Of Which: non-SME		16,460	196	16,309	2,226	183	44	16,346	202	16,299	
Retail - Qualifying Revolving		1,741	11	1,186	209	25	12	1,778	14	1,228	
Retail - Other Retail		5,314	244	3,771	1,113	278	151	5,365	244	3,815	
Retail - Other Retail - Of Which: SME		3,347	159	1,834	530	157	90	3,294	156	1,851	
Retail - Other Retail - Of Which: non-SME		1,977	85	1,936	583	122	60	1,944	60	1,964	
Equity		678	0	1,447	0	0	0	671	0	1,444	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	
IRB Total ³				22,610	4,986			23,134	5,105		

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
POLAND		0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	
Corporates		0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	
Retail		2,556	220	2,159	330	141	204	2,705	190	2,522	
Retail - Secured on real estate property		16,431	182	6,397	1,797	284	104	15,444	150	14,279	
Retail - Secured on real estate property - Of Which: SME		115	0	89	44	1	1	11	1	11	
Retail - Secured on real estate property - Of Which: non-SME		4,299	182	6,298	1,754	284	103	4,293	149	4,268	
Retail - Qualifying Revolving		1,143	38	914	391	45	36	1,221	40	978	
Retail - Other Retail		0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	
IRB Total ³				22,610	4,986			23,134	5,105		

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE		0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	
Corporates		39	23	35	17	1	17	41	22	32	
Corporates - Of Which: Specialised Lending		6	0	4	8	0	0	5	0	4	
Corporates - Of Which: SME		8	0	7	7	0	0	4	0	4	
Retail		275	4	260	40	6	1	270	4	257	
Retail - Secured on real estate property		229	3	228	32	4	0	226	3	225	
Retail - Secured on real estate property - Of Which: SME		1	0	1	0	0	0	1	0	1	
Retail - Secured on real estate property - Of Which: non-SME		229	3	227	32	4	0	226	3	224	
Retail - Qualifying Revolving		22	0	9	2	284	04	22	0	10	
Retail - Other Retail		23	1	23	6	1	0	22	1	22	
Retail - Other Retail - Of Which: SME		1	0	1	0	0	0	1	0	1	
Retail - Other Retail - Of Which: non-SME		22	1	22	6	1	0	22	1	22	
Equity		52	0	52	130	0	0	53	0	53	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	
IRB Total ³				22,610	4,986			23,134	5,105		

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SPAIN		0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	
Corporates		62	0	61	46	0	1	62	0	63	
Corporates - Of Which: Specialised Lending		25	0	24	21	0	0	24	0	23	
Corporates - Of Which: SME		37	0	36	25	0	1	37	0	39	
Retail		32	1	30	4	1	0	32	1	30	
Retail - Secured on real estate property		25	0	25	3	0	0	24	0	24	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		25	0	25	3	0	0	24	0	24	
Retail - Qualifying Revolving		2	0	1	0	0	0	2	0	1	
Retail - Other Retail		5	0	4	1	0	0	5	0	5	
Retail - Other Retail - Of Which: SME		1	0	1	0	0	0	1	0	1	
Retail - Other Retail - Of Which: non-SME		4	0	3	1	0	0	4	0	4	
Equity		0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	
IRB Total ³				22,610	4,986			23,134	5,105		

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defined		Of which: defined		Of which: defined		Of which: defined			
MOZAMBIQUE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	18	0	17	2	1	0	17	0	16	2
	Retail - Secured on real estate property	13	0	13	2	1	0	12	0	12	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	2	1	0	12	0	12	2
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	2	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defined		Of which: defined		Of which: defined		Of which: defined			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	31	0	30	4	0	0	30	0	29	4
	Retail - Secured on real estate property	28	0	28	3	0	0	27	0	27	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	28	3	0	0	27	0	27	4
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	1	0	1	0	0	1	0	1	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defined		Of which: defined		Of which: defined		Of which: defined			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,004	0	1,003	400	0	1,006	0	1,006	422	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	27	0	26	2	0	0	27	0	27	2
	Retail - Secured on real estate property	25	0	25	2	0	0	25	0	25	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	24	2	0	0	25	0	24	2
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

As of 31/12/2022

		Direct exposures												Risk weighted exposure amount			
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Africa	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0		
		[3M - 1Y]	1	1	0	0	0	0	0	0	0	0	0	0	35	0	
		[1Y - 2Y]	20	20	0	0	0	0	20	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	11	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	25	0	
	[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	21	21	0	0	0	0	21	0	0	0	0	0	71	0	849	
	Others	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Comercial Português, SA

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
	Africa	[0 - 3M]	8	5	0	0	0	8	0	0	0	0	0	1	0	
		[3M - 1Y]	69	68	0	0	0	68	0	0	0	0	0	2	0	
		[1Y - 2Y]	151	151	0	0	0	146	0	0	0	0	0	11	0	
		[2Y - 3Y]	42	42	0	0	0	42	0	0	0	0	0	0	0	
		[3Y - 5Y]	207	204	0	0	6	198	0	0	0	0	0	0	0	
		[5Y - 10Y]	76	76	0	0	0	76	0	0	0	0	0	0	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	554	550	0	0	11	539	0	0	0	0	0	14	0	861	
	Others	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco Comercial Português, SA

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	9,283	0	0	0	0	0	0	0	0	5,641	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	21,276	0	5	5	5	20	1	1	4	21,233	0	5	5	5	14	1	1	1	4	
Central banks	209	0	0	0	0	0	0	0	0	965	0	0	0	0	0	0	0	0	0	
General governments	12,094	0	0	0	0	12	0	0	0	16,283	0	0	0	0	5	0	0	0	0	
Credit institutions	586	0	0	0	0	0	0	0	0	620	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,362	0	0	0	0	1	0	0	0	930	0	0	0	0	1	0	0	0	0	
Non-financial corporations	3,195	0	5	5	5	7	1	1	4	2,517	0	5	5	5	4	1	1	1	4	
Loans and advances (including at amortised cost and fair value)	57,896	116	2,424	2,424	2,375	434	1,172	1,142	946	57,170	176	2,218	2,217	2,171	500	1,011	986	857		
Central banks	630	0	0	0	0	0	0	0	0	382	0	0	0	0	0	0	0	0	0	
General governments	1,229	0	0	0	0	4	0	0	0	1,151	0	0	0	0	5	0	0	0	0	
Credit institutions	714	0	0	0	0	2	0	0	0	571	0	0	0	0	1	0	0	0	0	
Other financial corporations	954	0	79	79	79	5	46	46	31	1,063	0	73	73	73	7	38	38	38		
Non-financial corporations	20,009	17	1,317	1,317	1,313	290	696	696	564	19,347	18	1,155	1,155	1,140	330	553	553	503		
of which: small and medium-sized enterprises	15,429	17	1,105	1,105	1,101	251	556	556	493	15,075	18	928	928	926	293	429	429	423		
of which: Loans collateralised by commercial immovable property	4,472	4	704	704	703	55	285	285	391	4,254	3	633	633	632	54	288	288	336		
Households	34,360	99	1,028	1,028	983	132	430	400	351	34,656	158	990	990	951	157	420	395	324		
of which: Loans collateralised by residential immovable property	25,951	59	452	452	449	28	118	117	331	24,259	99	431	431	427	44	119	118	308		
of which: Credit for consumption	5,788	32	367	367	343	86	198	181	15	5,919	36	358	358	338	95	192	179	14		
NET INSTRUMENTS other than HFT	88,455	116	2,420	2,420	2,380	464	1,172	1,142	951	84,044	176	2,222	2,222	2,176	514	1,012	987	861		
OFF-BALANCE SHEET EXPOSURES	15,599		392	392	392	21	91	91	146	16,446		366	366	365	26	85	84	120		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco Comercial Português, SA

	As of 31/03/2023											As of 30/06/2023												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾						
Cash balances at central banks and other demand deposits	2,698	0	0	0	0	0	0	0	0	0	0	0	3,547	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	23,604	0	5	5	5	16	1	1	3	24,438	0	4	4	4	4	17	2	2	2	2	2	2	2	2
Central banks	1,571	0	0	0	0	0	0	0	0	1,678	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,757	0	0	0	0	9	0	0	0	18,792	0	0	0	0	0	10	0	0	0	0	0	0	0	0
Credit institutions	721	0	0	0	0	0	0	0	0	790	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	944	0	0	0	0	1	0	0	0	892	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Non-financial corporations	2,801	0	5	5	5	6	1	1	3	2,896	0	4	4	4	6	2	2	2	2	2	2	2	2	2
Loans and advances (including at amortised cost and fair value)	56,358	176	2,169	2,169	2,124	496	1,043	1,020	802	56,548	176	2,139	2,139	2,094	517	1,053	1,030	737						
Central banks	95	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,133	0	0	0	0	4	0	0	0	1,100	0	0	0	0	4	0	0	0	0	0	0	0	0	0
Credit institutions	562	0	0	0	0	0	0	0	0	523	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,061	0	54	54	54	15	19	19	30	1,018	0	52	52	52	15	23	23	25						
Non-financial corporations	19,141	30	1,124	1,124	1,114	317	606	606	490	19,023	22	1,113	1,113	1,103	325	606	606	418						
of which: small and medium-sized enterprises	14,735	30	905	905	896	281	473	472	373	14,647	21	887	887	877	282	478	477	345						
of which: Loans collateralised by commercial immovable property	4,215	5	613	613	608	53	200	200	310	4,189	3	615	615	609	54	340	339	268						
Households	34,304	145	991	991	956	160	418	395	322	34,942	154	973	973	910	173	424	401	293						
of which: Loans collateralised by residential immovable property	26,065	88	428	428	424	47	119	117	306	26,243	93	400	400	396	49	119	118	278						
of which: Credit for consumption	5,959	36	353	353	336	93	188	176	14	6,257	36	377	377	362	103	201	191	14						
DEBT INSTRUMENTS other than HFT	82,940	176	2,174	2,174	2,129	512	1,043	1,021	806	84,522	176	2,143	2,143	2,099	534	1,054	1,032	739						
OFF-BALANCE SHEET EXPOSURES	15,913		347	347	343	23	88	88	107	15,996		337	337	334	25	88	88	108						

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (templates F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16	0	0	0	14	0	16	0	0	0	14	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	16	0	0	0	14		16	0	0	0	14	
Loans and advances (including at amortised cost and fair value)	2,109	1,271	584	561	1,259	542	1,882	1,146	536	512	1,102	468
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	71	0	1	0	56	0	69	0	1	0	52	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	58	55	28	28	28	26	51	49	20	20	27	25
Non-financial corporations	1,127	730	378	361	680	326	928	625	338	323	548	268
of which: small and medium-sized enterprises	982	650	331	316	601		799	518	289	274	480	
Households	852	486	178	172	495	190	834	472	178	170	476	174
DEBT INSTRUMENTS other than HFT	2,125	1,271	585	561	1,273		1,898	1,146	536	512	1,116	
Loan commitments given	2	1	0	0	0	0	3	1	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	181						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	639						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Banco Comercial Português, SA

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

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	470	13	13	470	13	0	467	13	13	467	16	0	455	12	12	455	16	0	455	15	15	455	17	0
B Mining and quarrying	118	4	4	118	3	0	113	10	10	113	5	0	112	11	11	112	5	0	108	11	11	108	5	0
C Manufacturing	4,428	300	300	4,428	197	0	4,195	252	252	4,195	228	0	4,052	250	250	4,052	225	0	3,945	259	259	3,945	229	0
D Electricity, gas, steam and air conditioning supply	456	2	2	456	2	0	467	1	1	467	1	0	483	1	1	483	1	0	559	0	0	559	2	0
E Water supply	214	3	3	214	9	0	204	3	3	204	8	0	201	2	2	201	8	0	201	3	3	201	8	0
F Construction	1,929	163	163	1,929	108	0	1,471	192	192	1,471	144	0	1,470	190	190	1,470	141	0	1,471	201	201	1,471	145	0
G Wholesale and retail trade	3,977	132	132	3,977	114	0	3,852	115	115	3,852	99	0	3,770	118	118	3,770	97	0	3,778	124	124	3,778	102	0
H Transport and storage	1,460	33	33	1,460	32	0	1,346	27	27	1,346	36	0	1,326	25	25	1,326	37	0	1,268	29	29	1,268	38	0
I Accommodation and food service activities	1,515	338	338	1,515	110	0	1,478	115	115	1,478	74	0	1,456	111	111	1,456	71	0	1,409	101	101	1,409	76	0
J Information and communication	455	10	10	455	11	0	465	7	7	465	11	0	469	10	10	469	11	0	413	8	8	413	8	0
K Financial and insurance activities	237	3	3	237	3	0	238	1	1	238	2	0	232	1	1	232	2	0	262	1	1	262	2	0
L Real estate activities	1,842	35	35	1,842	41	0	1,893	33	33	1,893	38	0	1,874	45	45	1,874	41	0	1,869	48	48	1,869	45	0
M Professional, scientific and technical activities	1,401	185	185	1,401	63	0	1,351	205	205	1,351	87	0	1,349	204	204	1,349	87	0	1,339	203	203	1,339	122	0
N Administrative and support service activities	524	69	69	524	60	0	496	63	63	496	58	0	493	64	64	493	60	0	479	28	28	479	24	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	141	20	20	141	14	0	142	19	19	142	15	0	136	18	18	136	14	0	125	16	16	125	14	0
Q Human health services and social work activities	346	24	24	346	13	0	339	5	5	339	7	0	332	4	4	332	6	0	328	6	6	328	7	0
R Arts, entertainment and recreation	318	162	162	318	80	0	226	77	77	226	36	0	223	39	39	223	30	0	219	38	38	219	32	0
S Other services	576	19	19	576	92	0	602	18	18	602	18	0	727	19	19	727	71	0	792	21	21	792	55	0
Loans and advances	20,009	1,317	1,317	20,009	986	0	19,387	1,135	1,135	19,387	883	0	19,141	1,124	1,124	19,141	923	0	19,021	1,113	1,113	19,023	931	0

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

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

(m€ EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	57,896	55,472	116	2,424	1,521	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which secured	43,821	42,127	74	1,694	1,212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which secured with immovable property	32,724	31,350	65	1,363	999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which instruments with LTV higher than 60% and lower or equal to 80%	9,246	9,025		221	175	0	0		0	0	0	0		0	0		0	0	0	
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,287	4,095		202	155	0	0		0	0	0	0		0	0		0	0	0	
Of which instruments with LTV higher than 100%	2,506	2,113		393	275	0	0		0	0	0	0		0	0		0	0	0	
Accumulated impairment for secured assets	913	232	7	681	465	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collateral																				
Of which value capped at the value of exposure	34,004	33,171	60	833	615	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which immovable property	31,382	30,578	60	805	603	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which value above the cap	43,975	41,568	53	2,407	1,748	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which immovable property	38,645	36,609	52	2,036	1,406	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Financial guarantees received	7,844	7,730	6	114	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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