



# 2023 EU-wide Stress Test

<b>Bank Name</b>	Banco Comercial Português, SA
<b>LEI Code</b>	JU1U6S0DG9YLT7N8ZV32
<b>Country Code</b>	PT

## 2023 EU-wide Stress Test: Summary

Banco Comercial Português, SA

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

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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### 2023 EU-wide Stress Test: Credit risk IRB

Banco Comercial Português, SA

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Banco Comercial Português, SA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,863	789	923	1	8,296	393	871	0	6,541	1,389	741	50	101	461	63.02%
	Corporates - Of Which: Specialised Lending	0	0	923	1	0	0	871	0	687	128	0	2	3	0	100.00%
	Corporates - Of Which: SME	4,023	293	0	0	3,161	122	0	2,457	937	399	31	73	181	58.69%	
	Retail	39,790	672	0	0	33,552	839	0	27,270	3,128	654	31	78	238	37.03%	
	Retail - Secured on real estate property	25,638	423	0	0	3,883	487	0	22,554	2,476	423	10	25	120	28.38%	
	Retail - Secured on real estate property - Of Which: SME	1,481	23	0	0	188	23	0	1,238	128	23	0	0	0	23.89%	
	Retail - Secured on real estate property - Of Which: non-SME	24,157	399	0	0	3,695	464	0	21,275	2,248	399	10	24	113	28.69%	
	Retail - Qualifying Revolving	1,520	40	0	0	471	89	0	1,470	170	38	5	15	18	50.94%	
	Retail - Other Retail	3,542	303	0	0	798	259	0	2,965	481	189	16	38	109	54.18%	
	Retail - Other Retail - Of Which: SME	1,549	107	0	0	315	148	0	1,244	211	91	12	27	51	56.01%	
	Retail - Other Retail - Of Which: non-SME	1,993	196	0	0	483	109	0	1,721	270	94	4	11	49	52.42%	
	Equity	848	0	0	0	1,839	0	0	251	0	0	39	0	0	0	
Securitisation	5,867	0	0	0	4,721	0	0	4,818	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>IRB TOTAL</b>	<b>47,476</b>	<b>1,461</b>	<b>923</b>	<b>1</b>	<b>19,998</b>	<b>1,130</b>	<b>871</b>	<b>0</b>	<b>39,081</b>	<b>4,507</b>	<b>1,385</b>	<b>111</b>	<b>179</b>	<b>705</b>	<b>50.94%</b>	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
PORTUGAL	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,811	761	893	1	7,391	297	782	0	6,824	1,229	718	48	98	451	61.70%
	Corporates - Of Which: Specialised Lending	0	0	893	1	0	0	782	0	0	124	0	1	2	0	100.00%
	Corporates - Of Which: SME	4,001	328	0	0	3,139	122	0	2,448	934	309	31	77	181	58.58%	
	Retail	21,829	440	0	0	1,096	487	0	19,222	2,441	424	12	12	48	144	34.43%
	Retail - Secured on real estate property	17,812	232	0	0	2,218	200	0	15,714	1,914	232	1	6	43	18.48%	
	Retail - Secured on real estate property - Of Which: SME	1,459	26	0	0	191	22	0	1,202	223	26	0	1	0	24.52%	
	Retail - Secured on real estate property - Of Which: non-SME	16,353	206	0	0	2,027	178	0	14,512	1,691	206	1	5	38	17.79%	
	Retail - Qualifying Revolving	616	11	0	0	109	39	0	680	65	12	1	4	5	40.49%	
	Retail - Other Retail	1,402	198	0	0	768	249	0	2,228	461	181	16	17	65	54.48%	
	Retail - Other Retail - Of Which: SME	1,541	107	0	0	314	145	0	1,243	209	93	12	27	51	56.07%	
	Retail - Other Retail - Of Which: non-SME	1,857	91	0	0	454	104	0	1,586	252	90	4	11	48	52.89%	
	Equity	690	0	0	0	1,449	0	0	127	0	0	0	0	0	0	
Securitisation	4,920	0	0	0	4,515	0	0	4,340	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>IRB TOTAL</b>	<b>36,924</b>	<b>1,206</b>	<b>849</b>	<b>1</b>	<b>16,459</b>	<b>787</b>	<b>782</b>	<b>0</b>	<b>29,641</b>	<b>3,779</b>	<b>1,142</b>	<b>67</b>	<b>144</b>	<b>597</b>	<b>52.25%</b>	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3	0	0	0	3	0	0	0	2	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7,077	209	0	0	1,842	314	0	6,539	515	197	12	28	88	44.84%	
	Retail - Secured on real estate property	6,301	174	0	0	1,483	269	0	5,785	415	174	8	18	73	41.33%	
	Retail - Secured on real estate property - Of Which: SME	11	0	0	0	15	0	0	19	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	6,192	174	0	0	1,468	269	0	5,777	413	174	8	18	73	41.39%	
	Retail - Qualifying Revolving	875	35	0	0	356	45	0	753	100	23	4	10	15	55.95%	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	19	0	0	0	58	0	0	0	0	0	0	0	0	0	
Securitisation	322	0	0	0	122	0	0	322	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>IRB TOTAL</b>	<b>7,422</b>	<b>209</b>	<b>0</b>	<b>0</b>	<b>2,025</b>	<b>314</b>	<b>0</b>	<b>6,861</b>	<b>515</b>	<b>197</b>	<b>12</b>	<b>28</b>	<b>88</b>	<b>44.84%</b>		

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

2023 EU-wide Stress Test: Credit risk IRB

Banco Comercial Português, SA

	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Corporates	6,348	1,206	1,020	33	79	523	51.79%	6,188	1,206	1,260	29	62	589	46.34%	6,050	1,127	1,473	28	46	626	43.10%
Corporates - Of Which: Specialised Lending	663	151	1	0	0	0	42.78%	640	173	2	0	0	0	38.72%	617	193	0	0	0	0	34.40%
Corporates - Of Which: SME	5,685	855	1,019	33	79	523	44.40%	5,548	1,033	1,258	29	62	589	38.97%	5,433	934	1,473	28	46	289	36.10%
Retail	23,329	4,963	4,959	36	198	311	22.82%	23,651	4,251	2,289	36	169	439	19.01%	23,856	4,189	3,123	36	147	549	17.27%
Retail - Secured on real estate property	22,174	2,624	1,054	24	72	163	15.46%	21,459	2,704	1,650	23	76	209	12.33%	20,781	2,752	2,320	23	75	250	11.65%
Retail - Secured on real estate property - Of Which: SME	1,194	212	64	1	1	1	12.66%	1,168	208	99	0	1	1	10.99%	1,144	199	123	0	1	0	10.77%
Retail - Secured on real estate property - Of Which: non-SME	20,981	2,408	990	23	68	154	15.88%	20,291	2,496	1,551	23	72	198	12.41%	19,638	2,553	2,198	23	74	249	11.13%
Retail - Qualifying Revolving	1,446	164	67	5	0	0	48.09%	1,415	160	98	0	0	0	46.47%	1,385	159	130	0	0	0	45.85%
Retail - Other Retail	2,799	4,614	293	7	113	126	43.90%	2,725	3,390	499	7	89	189	38.35%	2,669	3,727	470	6	69	225	33.63%
Retail - Other Retail - Of Which: SME	1,210	189	146	0	17	64	43.90%	1,178	171	192	5	14	11	38.83%	1,147	242	423	5	10	87	38.10%
Retail - Other Retail - Of Which: non-SME	499	1,426	146	0	96	62	43.90%	546	1,219	297	1	75	104	24.71%	522	1,116	423	1	64	138	23.24%
Equity	252	0	0	0	0	0	6.00%	252	0	0	0	0	0	6.00%	252	0	0	0	0	0	6.00%
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Other non-credit obligation assets	4,721	48	48	3	3	3	6.00%	4,627	94	96	3	6	6	6.00%	4,536	139	143	3	8	0	6.00%
IRB TOTAL	36,651	5,738	2,485	72	276	857	34.47%	35,670	5,555	3,645	68	235	1,028	28.17%	34,673	5,460	4,740	66	200	1,167	25.03%

	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Corporates	5,638	1,227	994	31	76	511	51.80%	5,487	1,198	1,223	28	59	561	46.14%	5,358	1,099	1,423	27	43	611	42.91%
Corporates - Of Which: Specialised Lending	593	147	3	0	0	0	43.87%	570	169	1	0	0	0	37.44%	548	191	0	0	0	0	34.94%
Corporates - Of Which: SME	5,045	880	991	31	76	511	44.41%	4,917	1,029	1,222	28	59	561	38.98%	4,810	908	1,423	27	43	289	36.11%
Retail	15,781	3,616	1,079	27	161	207	19.36%	15,866	3,299	1,827	25	130	295	13.49%	15,342	3,240	2,504	25	107	372	14.86%
Retail - Secured on real estate property	15,129	1,952	778	19	61	76	9.71%	14,596	1,933	1,311	18	44	108	8.20%	14,135	1,918	1,807	17	41	137	7.60%
Retail - Secured on real estate property - Of Which: SME	1,178	211	63	1	1	1	12.78%	1,153	203	97	1	1	1	11.09%	1,130	193	129	1	0	0	9.81%
Retail - Secured on real estate property - Of Which: non-SME	13,952	1,741	715	19	40	67	9.30%	13,443	1,730	1,214	17	39	97	7.80%	13,005	1,725	1,678	16	37	129	7.45%
Retail - Qualifying Revolving	670	64	23	1	4	8	34.92%	660	63	34	1	4	11	33.06%	651	62	62	1	1	14	32.16%
Retail - Other Retail	4,983	3,599	278	2	112	123	44.31%	4,613	3,278	482	0	81	174	38.55%	4,568	3,061	653	0	63	228	31.70%
Retail - Other Retail - Of Which: SME	2,205	187	146	0	17	64	43.98%	2,176	169	196	1	14	75	39.91%	2,145	155	241	1	10	87	39.18%
Retail - Other Retail - Of Which: non-SME	384	1,412	132	1	94	59	44.66%	435	1,208	286	1	69	100	34.93%	411	1,106	411	1	53	131	32.37%
Equity	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00%
Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
Other non-credit obligation assets	4,252	43	43	3	3	3	6.00%	4,195	85	86	3	6	6	6.00%	4,085	125	125	3	8	0	6.00%
IRB TOTAL	27,440	4,897	2,117	61	239	722	34.12%	26,678	4,637	3,139	55	194	865	27.97%	25,241	4,456	4,654	54	157	990	24.42%

	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
Retail	6,342	629	280	8	29	108	38.47%	6,158	711	382	10	34	130	34.01%	5,931	601	520	10	37	159	30.54%
Retail - Secured on real estate property	5,862	524	238	4	25	84	38.57%	5,634	610	321	11	30	92	30.11%	5,203	708	438	11	33	114	26.10%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	18.99%	0	0	1	1	1	0	13.21%	0	0	0	0	0	0	10.94%
Retail - Secured on real estate property - Of Which: non-SME	5,862	524	238	4	25	84	35.47%	5,634	610	320	0	30	97	30.16%	5,203	708	438	11	33	114	26.15%
Retail - Qualifying Revolving	0	96	96	4	4	23	59.52%	0	72	61	0	0	33	54.49%	0	70	92	0	0	46	46.67%
Retail - Other Retail	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%
Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
Other non-credit obligation assets	314	3	3	0	0	0	6.00%	310	6	6	0	0	0	6.00%	303	8	10	0	1	0	6.00%
IRB TOTAL	6,660	632	283	8	29	108	38.10%	6,476	718	388	10	35	130	33.54%	6,236	610	529	10	38	159	30.10%

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

2023 EU-wide Stress Test: Credit risk IRB

Banco Comercial Português, SA

	Adverse Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	6,011	1,340	1,202	1,320	1,952	668	52.34%	5,413	1,225	1,020	1,111	146	903	46.93%	4,941	1,276	2,446	86	102	1,086	44.52%
Corporates - Of Which: Specialised Lending	643	169	3	1	1	1	41.87%	594	215	0	1	1	2	39.06%	556	250	0	1	1	1	38.39%
Corporates - Of Which: SME	5,368	874	879	71	150	310	49.88%	4,819	810	1,020	1,110	145	440	41.79%	4,385	744	1,386	42	79	559	40.07%
Retail	26,222	6,612	1,298	63	304	411	31.68%	26,156	3,329	2,057	71	288	399	29.70%	24,173	4,073	2,896	62	251	794	27.41%
Retail - Secured on real estate property	22,213	2,735	906	32	194	212	23.90%	21,445	2,948	1,461	36	182	311	21.27%	20,698	3,079	2,076	32	169	423	20.35%
Retail - Secured on real estate property - Of Which: SME	1,172	236	72	4	16	16	28.77%	1,122	226	128	1	15	25	18.69%	1,077	229	124	3	24	123	19.23%
Retail - Secured on real estate property - Of Which: non-SME	21,040	2,500	829	29	178	196	22.64%	20,323	2,722	1,334	35	167	286	21.42%	19,620	2,854	1,952	30	157	380	20.45%
Retail - Qualifying Revolving	1,436	167	74	10	39	44	59.23%	1,394	165	118	18	17	60	57.26%	1,317	163	179	15	15	101	56.98%
Retail - Other Retail	2,383	710	318	20	93	156	48.92%	2,311	816	479	18	87	212	44.34%	2,138	831	662	15	70	270	42.03%
Retail - Other Retail - Of Which: SME	1,188	164	118	10	78	47	47.46%	1,130	182	234	11	24	24	43.34%	1,076	171	179	9	18	123	41.25%
Retail - Other Retail - Of Which: non-SME	1,195	546	154	4	42	78	59.47%	1,181	634	245	7	63	111	45.30%	1,062	660	343	6	52	147	42.71%
Equity	252	0	0	0	0	0	6.00%	252	0	0	0	0	0	6.00%	252	0	0	0	0	0	6.00%
Securitisation	4,721	48	48	3	3	3	6.00%	4,627	94	96	3	0	0	6.00%	4,536	139	143	3	0	0	6.00%
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
IRB TOTAL	37,216	5,004	2,653	201	502	1,098	41.40%	35,448	5,348	4,077	185	438	1,499	36.77%	33,901	5,487	5,486	151	364	1,891	34.48%

	Adverse Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	5,312	1,295	1,261	1,220	1,880	609	53.10%	4,728	1,277	1,851	101	140	862	46.37%	4,283	1,229	2,359	81	98	1,041	44.35%
Corporates - Of Which: Specialised Lending	574	165	1	1	1	1	42.37%	525	210	0	1	1	2	39.34%	488	245	0	1	1	1	39.64%
Corporates - Of Which: SME	4,738	874	879	71	150	309	46.88%	4,193	814	1,050	56	113	441	41.71%	3,795	743	1,386	42	79	554	40.96%
Retail	18,527	2,824	934	43	237	286	28.63%	17,653	1,073	1,509	39	222	395	23.19%	16,611	1,355	2,091	25	191	521	23.10%
Retail - Secured on real estate property	15,198	2,062	600	20	141	104	17.38%	14,655	2,200	1,004	20	129	171	17.04%	14,186	2,262	1,412	19	117	239	16.90%
Retail - Secured on real estate property - Of Which: SME	1,157	220	72	4	18	16	20.83%	1,108	221	124	3	15	20	19.24%	1,060	217	170	0	12	30	19.28%
Retail - Secured on real estate property - Of Which: non-SME	14,041	1,841	528	17	123	89	16.87%	13,548	1,980	881	16	115	141	18.60%	13,120	2,045	1,242	16	109	206	19.57%
Retail - Qualifying Revolving	662	69	25	3	8	12	44.92%	642	72	123	7	11	21	42.88%	625	74	58	2	6	24	41.94%
Retail - Other Retail	3,468	696	309	19	88	151	49.23%	3,208	602	462	127	81	288	44.57%	3,031	818	628	14	68	282	42.11%
Retail - Other Retail - Of Which: SME	1,187	192	163	12	30	72	47.56%	1,128	190	233	11	24	101	43.43%	1,075	170	297	0	18	123	43.35%
Retail - Other Retail - Of Which: non-SME	1,281	504	146	8	58	74	51.11%	1,077	622	229	6	61	101	46.23%	956	649	321	0	51	139	43.80%
Equity	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00%	157	0	0	0	0	0	6.00%
Securitisation	4,253	43	43	3	3	3	6.00%	4,169	45	46	3	0	0	6.00%	4,085	125	125	0	0	0	6.00%
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
IRB TOTAL	28,049	4,163	2,241	174	428	929	41.47%	26,566	4,438	3,450	147	367	1,268	36.75%	25,368	4,599	4,574	119	296	1,577	34.47%

	Adverse Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	6,325	620	307	17	56	132	43.10%	6,111	684	457	30	56	177	38.75%	5,822	750	680	20	53	244	35.94%
Retail - Secured on real estate property	5,986	522	262	10	46	101	38.77%	5,792	592	381	13	42	128	31.57%	5,143	661	564	13	42	168	29.56%
Retail - Secured on real estate property - Of Which: SME	1,048	2	0	0	0	0	26.17%	1	0	0	0	0	0	21.29%	1	0	0	0	0	0	19.43%
Retail - Secured on real estate property - Of Which: non-SME	5,728	520	261	10	46	101	38.80%	5,385	596	381	13	42	128	31.61%	5,132	660	563	12	42	169	30.02%
Retail - Qualifying Revolving	729	93	45	7	10	31	68.38%	718	87	72	15	15	49	66.40%	676	82	82	11	11	24	65.69%
Retail - Other Retail	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Other non-credit obligation assets	314	3	3	0	0	0	6.00%	310	4	4	0	0	0	6.00%	303	3	10	0	0	0	6.00%
IRB TOTAL	6,643	623	310	17	57	132	42.74%	6,422	696	463	30	56	177	38.30%	6,127	759	689	25	56	245	35.52%

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

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

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
Banco Comercial Português, SA	Central banks	4.728	0	1.014	0	4.670	0	0	1	0	0	0,00%		
	Central governments	20.659	23	839	0	16.229	983	0	0	0	0	0,0%		
	Regional governments or local authorities	660	0	129	0	523	12	0	0	0	0	29,00%		
	Public sector entities	386	0	348	0	340	20	0	0	0	0	4,60%		
	Multilateral Development Banks	114	0	0	0	86	20	0	0	0	0	0,00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0,00%		
	Institutions	2.504	0	462	0	2.764	0	0	0	0	0	100,00%		
	Corporate	4.708	304	4.434	222	4.488	569	226	112	29	29	100	36,27%	
	of which: SME	1.956	21	1.681	86	1.291	146	116	21	21	16	16	30,48%	
	Retail	6.493	211	6.036	232	5.881	673	493	61	61	61	289	53,03%	
	of which: SME	304	21	1.681	86	201	146	116	21	21	16	16	30,48%	
	Secured by mortgages on immovable property	1.492	12	224	12	1.121	373	39	4	10	4	22	13,13%	
	of which: SME	307	2	189	2	183	38	2	2	1	1	2	100,00%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	100,00%	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0,00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0,00%	
	Collective investments undertakings (CIU)	60	0	61	0	0	0	0	0	0	0	0	0,00%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Securitisation	14	0	13	0	13	0	0	0	0	0	0	0,00%		
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Standardised Total	42.783	453	12.060	473	32.599	3.643	789	197	95	397	45.39%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
PORTUGAL	Central banks	3.318	0	0	0	3.308	0	0	0	0	0	0,00%		
	Central governments	7.000	13	16	0	5.281	484	12	0	0	0	0,0%		
	Regional governments or local authorities	614	0	123	0	289	12	0	0	0	0	29,00%		
	Public sector entities	201	0	201	0	201	0	0	0	0	0	0,00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0,00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0,00%		
	Institutions	141	0	22	0	41	0	0	0	0	0	100,00%		
	Corporate	1.566	41	1.455	46	1.306	361	20	100	24	37	32,62%		
	of which: SME	892	31	764	33	696	209	44	4	19	20	44,73%		
	Retail	138	2	79	2	125	18	4	1	2	2	49,80%		
	of which: SME	138	2	79	2	125	18	4	1	2	2	15,80%		
	Secured by mortgages on immovable property	21	0	11	0	12	11	0	0	1	1	100,00%		
	of which: SME	16	0	8	0	11	11	0	0	0	0	0,00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0,00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0,00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0,00%		
	Collective investments undertakings (CIU)	60	0	61	0	0	0	0	0	0	0	0	0,00%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Standardised Total	14.195	57	2.109	50	10.516	885	87	114	26	39	45,38%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
POLAND	Central banks	2.371	0	0	0	2.371	0	0	0	0	0	0,00%		
	Central governments	3.938	0	0	0	760	89	0	0	0	0	0,00%		
	Regional governments or local authorities	24	0	1	0	19	0	0	0	0	0	0,00%		
	Public sector entities	31	0	14	0	12	0	0	0	0	0	0,00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0,00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0,00%		
	Institutions	62	0	12	0	19	0	0	0	0	0	0	0,00%	
	Corporate	2.778	120	2.099	121	2.218	163	125	0	4	22	22	17,36%	
	of which: SME	1.106	39	877	46	1.039	112	42	10	1	22	22	35,17%	
	Retail	5.709	204	3.831	221	4.420	622	464	47	16	39	16	51,36%	
	of which: SME	429	21	245	24	381	64	41	1	1	11	11	44,83%	
	Secured by mortgages on immovable property	1.124	14	429	11	1.089	81	11	0	0	0	0	0,00%	
	of which: SME	175	0	94	0	188	20	0	0	0	0	0	0,00%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0,00%	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0,00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0,00%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0,00%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0,00%		
Standardised Total	15.048	341	6.380	366	11.174	966	695	71	62	264	264	44,48%		

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













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

		Public guarantees - Actual											
		31/12/2022											
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio: Stage 3 exposure	
Banco Comercial Português, SA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Supranational												
	Corporates	282	26	152	100	21	16	4	1	1	0	1	20%
	Financial IFC	142	26	120	77	12	10	4	1	1	0	1	20%
	Retail	121	14	108	60	20	16	4	1	2	0	2	20%
	Financial IFC	121	14	108	60	20	16	4	1	2	0	2	20%
	Secured by mortgages on immovable accounts	11	0	10	0	11	11	0	0	0	0	0	0%
	Financial IFC	6	0	6	0	6	6	0	0	0	0	0	0%
	Stems associated with particularly high risk												
	Central banks												
Central governments													
Regional governments or local authorities													
Public sector entities													
Multilateral Development Banks													
International Organisations													
Supranational													
Corporates	2	1	1	1	0	0	0	0	0	0	0	0%	
Financial IFC	2	1	1	1	0	0	0	0	0	0	0	0%	
Retail	0	0	0	0	0	0	0	0	0	0	0	0%	
Financial IFC	0	0	0	0	0	0	0	0	0	0	0	0%	
Secured by mortgages on immovable accounts	0	0	0	0	0	0	0	0	0	0	0	0%	
Financial IFC	0	0	0	0	0	0	0	0	0	0	0	0%	
Stems associated with particularly high risk													
Central banks													
Central governments													
Regional governments or local authorities													
Public sector entities													
Multilateral Development Banks													
International Organisations													
Supranational													
Corporates	4	1	3	3	0	0	0	0	0	0	0	0%	
Financial IFC	4	1	3	3	0	0	0	0	0	0	0	0%	
Other exposures													
Other exposures													
Grand Total	222	68	202	211	68	59	8	3	3	0	3	20%	

  

		Public guarantees - Actual											
		31/12/2022											
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio: Stage 3 exposure	
PORTUGAL	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Supranational												
	Corporates	2	1	1	1	0	0	0	0	0	0	0	0%
	Financial IFC	2	1	1	1	0	0	0	0	0	0	0	0%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0%
	Financial IFC	0	0	0	0	0	0	0	0	0	0	0	0%
	Secured by mortgages on immovable accounts	0	0	0	0	0	0	0	0	0	0	0	0%
	Financial IFC	0	0	0	0	0	0	0	0	0	0	0	0%
	Stems associated with particularly high risk												
	Central banks												
Central governments													
Regional governments or local authorities													
Public sector entities													
Multilateral Development Banks													
International Organisations													
Supranational													
Corporates	4	1	3	3	0	0	0	0	0	0	0	0%	
Financial IFC	4	1	3	3	0	0	0	0	0	0	0	0%	
Other exposures													
Other exposures													
Grand Total	4	1	3	3	0	0	0	0	0	0	0	0%	

  

		Public guarantees - Actual											
		31/12/2022											
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio: Stage 3 exposure	
POLAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Supranational												
	Corporates	277	24	153	112	21	16	4	1	1	0	1	20%
	Financial IFC	166	26	122	77	12	10	4	1	1	0	1	20%
	Retail	125	22	103	60	20	16	4	1	2	0	2	20%
	Financial IFC	125	22	103	60	20	16	4	1	2	0	2	20%
	Secured by mortgages on immovable accounts	11	0	10	0	11	11	0	0	0	0	0	0%
	Financial IFC	6	0	6	0	6	6	0	0	0	0	0	0%
	Stems associated with particularly high risk												
	Central banks												
Central governments													
Regional governments or local authorities													
Public sector entities													
Multilateral Development Banks													
International Organisations													
Supranational													
Corporates	312	28	184	132	23	18	5	2	2	1	2	20%	
Financial IFC	197	30	137	89	14	11	5	2	2	1	2	20%	
Other exposures	115	0	47	43	9	7	0	0	0	0	0	0%	
Other exposures													
Grand Total	312	68	222	211	68	59	8	3	3	3	3	20%	

### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Banco Comercial Português, SA

		Public guarantee - Baseline Scenario																														
		31/12/2023							31/12/2024							31/12/2025																
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
Banco Comercial Português, SA	Control banks																															
	Central governments																															
	Regional governments or local authorities																															
	Public sector entities																															
	Multi-lateral Development Banks																															
	International Organisations																															
	Insurance																															
	Coverage	100	100	20	20	15	15	0	0	0	36.20%	100	100	20	20	15	15	0	0	0	36.20%	100	100	20	20	15	15	0	0	0	36.20%	
	Total (incl. ST)	100	86	26	26	24	24	0	0	0	54.20%	100	86	26	26	24	24	0	0	0	64.60%	100	86	26	26	24	24	0	0	0	81.20%	
	Total (excl. ST)	100	86	26	26	24	24	0	0	0	37.00%	100	86	26	26	24	24	0	0	0	37.00%	100	86	26	26	24	24	0	0	0	37.60%	
	Secured for mortgages on immovable assets																															
	Total (incl. ST)																															
Secured for mortgages on immovable assets																																
Total (incl. ST)																																
Claims on institutions and corporates with a ST credit assessment																																
Claims on institutions and corporates with a BT credit assessment																																
Claims on institutions and corporates (BT)																																
State																																
Residential																																
Other non-mortgage																																
Stock of provisions	224	216	68	67	14	14	0	0	0	36.20%	224	216	67	67	14	14	0	0	0	36.20%	224	216	68	67	14	14	0	0	0	36.20%		

  

		Public guarantee - Baseline Scenario																															
		31/12/2023							31/12/2024							31/12/2025																	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure		
PORTUGAL	Control banks																																
	Central governments																																
	Regional governments or local authorities																																
	Public sector entities																																
	Multi-lateral Development Banks																																
	International Organisations																																
	Insurance																																
	Coverage	1	1	0	0	1	1	0	0	0	36.20%	1	1	0	0	0	0	0	0	0	36.20%	1	1	0	0	0	0	0	0	0	36.20%		
	Total (incl. ST)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total (excl. ST)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Secured for mortgages on immovable assets																																
	Total (incl. ST)																																
Secured for mortgages on immovable assets																																	
Total (incl. ST)																																	
Claims on institutions and corporates with a ST credit assessment																																	
Claims on institutions and corporates with a BT credit assessment																																	
Claims on institutions and corporates (BT)																																	
State																																	
Residential																																	
Other non-mortgage																																	
Stock of provisions	1	1	0	0	0	0	0	0	0	36.20%	1	1	0	0	0	0	0	0	0	36.20%	1	1	0	0	0	0	0	0	0	0	36.20%		

  

		Public guarantee - Baseline Scenario																															
		31/12/2023							31/12/2024							31/12/2025																	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure		
POLAND	Control banks																																
	Central governments																																
	Regional governments or local authorities																																
	Public sector entities																																
	Multi-lateral Development Banks																																
	International Organisations																																
	Insurance																																
	Coverage	100	100	20	20	15	15	0	0	0	36.20%	100	100	20	20	15	15	0	0	0	36.20%	100	100	20	20	15	15	0	0	0	36.20%		
	Total (incl. ST)	100	86	26	26	24	24	0	0	0	54.20%	100	86	26	26	24	24	0	0	0	64.60%	100	86	26	26	24	24	0	0	0	81.20%		
	Total (excl. ST)	100	86	26	26	24	24	0	0	0	37.00%	100	86	26	26	24	24	0	0	0	37.00%	100	86	26	26	24	24	0	0	0	37.60%		
	Secured for mortgages on immovable assets																																
	Total (incl. ST)																																
Secured for mortgages on immovable assets																																	
Total (incl. ST)																																	
Claims on institutions and corporates with a ST credit assessment																																	
Claims on institutions and corporates with a BT credit assessment																																	
Claims on institutions and corporates (BT)																																	
State																																	
Residential																																	
Other non-mortgage																																	
Stock of provisions	224	216	68	67	14	14	0	0	0	36.20%	224	216	67	67	14	14	0	0	0	36.20%	224	216	68	67	14	14	0	0	0	36.20%			

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

Table with columns for bank (Banco Comercial Português, SA; PORTUGAL; POLAND), date (31/12/2023, 31/12/2024), and various metrics (Stage 1 exposure, Coverage Ratio, etc.). It is divided into sections for Portugal and Poland.

## 2023 EU-wide Stress Test: Securitisations

Banco Comercial Português, SA

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



# 2023 EU-wide Stress Test: Risk exposure amounts

Banco Comercial Português, SA

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



# 2023 EU-wide Stress Test: Capital

Banco Comercial Português, SA

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

# 2023 EU-wide Stress Test: Capital

Banco Comercial Português, SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-54	-54	-54	-54	-54	-54	-54	-54
	A.1.14.1	of which: from securitisation positions (-)		-54	-54	-54	-54	-54	-54	-54	-54
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-467	-463	-440
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	-132	-129	-112
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-27	-51	-131	-389	-43	-104	-400	
	A.1.18B	(-) Minimum value commitment shortfalls		-18	-18	-18	-18	-18	-18	-18	-18
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-36	-36	-36	-36	-36	-36	-36	-36
	A.1.20	CET1 capital elements or deductions - other		-127	-127	-127	-127	-127	-127	-127	-127
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-97	-114	-87	-32	-443	-373	-32	
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	46	46	46	46	46	46	46	46	46
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	14	14	14	14	14	14	14
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		51	116	78	0	587	487	0	
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	35	23	0	176	146	0	
	A.1.22	Transitional adjustments		60	41	14	0	240	100	0	
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		50	41	14	0	206	85	0	
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		50	41	14	0	206	85	0	
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	
	A.1.22.2	Other transitional adjustments to CET1 Capital		10	0	0	0	34	15	0	
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	34	15	0	

# 2023 EU-wide Stress Test: Capital

Banco Comercial Português, SA

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

# 2023 EU-wide Stress Test: Capital

Banco Comercial Português, SA

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

## 2023 EU-wide Stress Test: P&L

Banco Comercial Português, SA

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

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

Banco Comercial Português, SA

(mln EUR)

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

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

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