



# 2021 EU-wide Stress Test

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

## 2021 EU-wide Stress Test: Summary

Banco Comercial Português, SA

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,528	1,564	1,541	1,494	1,294	1,225	1,178
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	51	48	48	48	-146	36	36
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-524	-215	-158	-151	-1,236	-416	-311
4	<b>Profit or (-) loss for the year</b>	<b>208</b>	<b>552</b>	<b>544</b>	<b>531</b>	<b>-965</b>	<b>7</b>	<b>84</b>
5	Coverage ratio: non-performing exposure (%)	50.99%	45.43%	41.10%	38.22%	54.15%	50.13%	47.97%
6	Common Equity Tier 1 capital	5,657	6,018	6,313	6,491	4,150	4,031	3,914
7	Total Risk exposure amount (all transitional adjustments included)	46,413	46,678	46,812	46,899	47,014	47,131	47,157
8	<b>Common Equity Tier 1 ratio, %</b>	<b>12.19%</b>	<b>12.89%</b>	<b>13.49%</b>	<b>13.84%</b>	<b>8.83%</b>	<b>8.55%</b>	<b>8.30%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>12.20%</b>	<b>12.85%</b>	<b>13.44%</b>	<b>13.83%</b>	<b>8.16%</b>	<b>8.07%</b>	<b>8.14%</b>
10	Tier 1 capital	6,194	6,554	6,849	7,028	4,649	4,443	4,327
11	Total leverage ratio exposures	92,784	92,784	92,784	92,784	92,784	92,784	92,784
12	<b>Leverage ratio, %</b>	<b>6.68%</b>	<b>7.06%</b>	<b>7.38%</b>	<b>7.57%</b>	<b>5.01%</b>	<b>4.79%</b>	<b>4.66%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>6.67%</b>	<b>7.03%</b>	<b>7.36%</b>	<b>7.57%</b>	<b>4.55%</b>	<b>4.53%</b>	<b>4.58%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		400	400	400	400	400	400
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	Yes (static and dynamic)
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18	<b>New definition of default?</b>	Yes
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2021 EU-wide Stress Test: Credit risk IRB  
Banco Comercial Português, SA

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Corporates	12,420	1,516	1,162	3	10,102	298	1,107	0	10,140	2,496	1,502	48	126	1,008	67.09%
6	Corporates - Of Which: Specialised Lending	0	0	1,162	3	0	0	1,107	0	893	130	3	2	3	2	67.93%
7	Corporates - Of Which: SME	4,546	536	0	0	3,281	159	0	0	3,238	1,279	536	26	70	321	61.04%
8	Retail	28,353	950	0	0	4,847	1,155	0	0	24,579	3,065	930	18	45	306	32.93%
9	Retail - Secured on real estate property	23,253	602	0	0	3,670	666	0	0	20,783	2,470	602	9	19	137	22.72%
10	Retail - Secured on real estate property - Of Which: SME	1,241	49	0	0	189	41	0	0	1,008	232	49	1	1	11	22.14%
11	Retail - Secured on real estate property - Of Which: non-SME	21,012	553	0	0	3,480	625	0	0	19,775	2,237	553	9	19	126	22.77%
12	Retail - Qualifying Revolving	1,378	48	0	0	352	88	0	0	606	63	28	1	4	14	48.60%
13	Retail - Other Retail	3,723	300	0	0	826	401	0	0	3,190	532	300	8	22	156	51.92%
14	Retail - Other Retail - Of Which: SME	1,589	111	0	0	330	154	0	0	1,348	241	111	6	14	59	53.21%
15	Retail - Other Retail - Of Which: non-SME	2,134	189	0	0	496	247	0	0	1,842	291	189	2	8	97	51.17%
16	Equity	1,369	0	0	0	3,065	0	0	0	325	0	0	14	0	0	0
17	Securitisation	6,236	0	0	0	5,395	0	0	0	5,917	0	0	0	0	0	0
18	Other non-credit obligation assets	48,578	2,465	1,162	3	23,409	1,453	1,107	0	40,961	5,561	2,433	80	171	1,314	54.02%
19	IRB TOTAL															

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Corporates	11,142	1,357	1,065	3	9,084	283	998	0	9,156	2,400	1,343	46	122	897	66.77%
24	Corporates - Of Which: Specialised Lending	0	0	1,065	3	0	0	998	0	819	130	3	2	3	2	67.93%
25	Corporates - Of Which: SME	4,452	526	0	0	3,222	159	0	0	3,185	1,267	526	26	70	321	61.03%
26	Retail	20,082	724	0	0	3,109	895	0	0	17,372	2,707	724	9	28	220	30.41%
27	Retail - Secured on real estate property	16,029	410	0	0	2,250	350	0	0	13,859	2,162	410	0	5	58	14.17%
28	Retail - Secured on real estate property - Of Which: SME	1,221	48	0	0	185	41	0	0	991	230	48	0	1	11	22.18%
29	Retail - Secured on real estate property - Of Which: non-SME	14,838	361	0	0	2,065	310	0	0	12,908	1,930	361	0	4	47	13.10%
30	Retail - Qualifying Revolving	524	20	0	0	98	66	0	0	476	47	20	0	2	9	44.20%
31	Retail - Other Retail	3,499	294	0	0	761	390	0	0	3,000	499	294	8	21	153	52.11%
32	Retail - Other Retail - Of Which: SME	1,584	110	0	0	329	153	0	0	1,344	239	110	6	14	58	53.36%
33	Retail - Other Retail - Of Which: non-SME	1,916	183	0	0	432	236	0	0	1,656	260	183	2	7	94	51.36%
34	Equity	1,278	0	0	0	2,836	0	0	0	257	0	0	0	0	0	0
35	Securitisation	5,799	0	0	0	5,193	0	0	0	5,480	0	0	0	0	0	0
36	Other non-credit obligation assets	38,301	2,080	1,065	3	20,221	1,089	998	0	32,267	5,107	2,067	55	150	1,117	54.03%
37	IRB TOTAL															

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates	2	0	0	0	2	0	0	0	1	0	0	0	0	0	0
42	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Retail	6,551	188	0	0	1,472	303	0	0	5,707	171	172	9	15	75	46.02%
45	Retail - Secured on real estate property	5,757	166	0	0	1,242	289	0	0	5,598	158	166	8	14	75	45.35%
46	Retail - Secured on real estate property - Of Which: SME	9	0	0	0	3	0	0	0	8	0	0	0	0	0	22.44%
47	Retail - Secured on real estate property - Of Which: non-SME	5,748	166	0	0	1,239	289	0	0	5,590	158	166	8	14	75	45.40%
48	Retail - Qualifying Revolving	794	22	0	0	231	13	0	0	108	13	6	0	1	4	65.99%
49	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	Other non-credit obligation assets	308	0	0	0	135	0	0	0	308	0	0	0	0	0	0
55	IRB TOTAL	6,860	188	0	0	1,609	303	0	0	6,016	171	172	9	15	79	46.02%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Corporates	0	98	0	0	0	6	0	0	0	0	98	0	0	64	65.39%
60	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Retail	27	0	0	0	11	0	0	0	17	10	0	0	0	0	72.10%
63	Retail - Secured on real estate property	9	0	0	0	1	0	0	0	8	1	0	0	0	0	16.82%
64	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	1	0	0	0	8	1	0	0	0	0	16.82%
66	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39.38%
67	Retail - Other Retail	18	0	0	0	10	0	0	0	9	9	0	0	0	0	85.43%
68	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69	Retail - Other Retail - Of Which: non-SME	18	0	0	0	10	0	0	0	9	9	0	0	0	0	85.43%
70	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	Other non-credit obligation assets	130	0	0	0	67										





2021 EU-wide Stress Test: Credit risk IRB  
Banco Comercial Português, SA

RowNum	um	(min EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Corporates	10,127	2,200	1,812	26	80	1,068	58.95%	10,056	1,994	2,089	27	71	1,115	53.39%	9,894	1,882	2,362	26	64	1,162	49.18%	
5	Corporates - Of Which: Specialised Lending	887	128	11	1	4	3	32.99%	881	127	17	1	4	5	28.03%	876	126	24	1	4	6	6	25.86%
6	Corporates - Of Which: SME	3,198	1,151	694	13	29	349	50.29%	3,145	1,052	946	14	26	374	44.17%	3,043	1,003	997	13	23	398	39.95%	
7	Retail	24,440	2,908	1,226	15	50	351	28.62%	24,334	2,737	1,502	14	48	387	25.74%	24,260	2,567	1,747	14	45	420	24.03%	
8	Retail - Secured on real estate property	20,723	2,307	824	10	32	167	20.30%	20,671	2,154	1,029	9	30	100	18.46%	20,632	2,013	1,210	9	28	211	17.45%	
9	Retail - Secured on real estate property - Of Which: SME	986	234	70	2	2	12	17.33%	971	229	89	0	2	13	14.83%	962	220	107	0	2	14	13.38%	
10	Retail - Secured on real estate property - Of Which: non-SME	19,737	2,074	754	9	29	155	20.57%	19,700	1,925	943	9	28	177	18.89%	19,670	1,792	1,103	9	26	197	17.84%	
11	Retail - Qualifying Revolving	596	65	37	1	2	16	43.44%	588	64	45	1	2	18	40.16%	582	62	53	1	2	20	38.07%	
12	Retail - Other Retail	3,121	535	366	5	16	168	45.90%	3,075	519	428	4	16	179	41.74%	3,046	492	484	4	14	188	38.94%	
13	Retail - Other Retail - Of Which: SME	1,295	259	146	3	9	66	45.10%	1,259	260	181	2	9	73	40.11%	1,236	251	213	2	8	79	37.03%	
14	Retail - Other Retail - Of Which: non-SME	1,827	277	219	2	8	102	46.43%	1,816	259	247	2	7	106	43.33%	1,810	241	272	2	6	110	40.43%	
15	Equity	325	0	0	0	0	0	6.00%	325	0	0	0	0	0	6.00%	324	0	0	0	0	0	0	6.00%
16	Securitisation	5,917	0	0	0	0	0		5,917	0	0	0	0	0		5,917	0	0	0	0	0	0	
17	Other non-credit obligation assets	40,809	5,108	3,038	41	130	1,419	46.71%	40,631	4,732	3,592	41	119	1,502	41.82%	40,395	4,450	4,110	41	109	1,582	38.48%	
18	IRB TOTAL	40,809	5,108	3,038	41	130	1,419	46.71%	40,631	4,732	3,592	41	119	1,502	41.82%	40,395	4,450	4,110	41	109	1,582	38.48%	

RowNum	um	(min EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22	Corporates	9,129	2,127	1,643	25	76	947	57.68%	9,054	1,934	1,911	26	69	993	51.95%	8,892	1,830	2,177	25	62	1,038	47.67%	
23	Corporates - Of Which: Specialised Lending	813	128	10	1	4	3	33.54%	808	127	17	1	4	5	28.41%	804	125	23	1	4	6	26.16%	
24	Corporates - Of Which: SME	3,146	1,140	692	13	29	348	50.35%	3,093	1,042	942	13	26	373	44.25%	2,993	993	991	13	23	397	40.03%	
25	Retail	17,301	2,545	960	8	35	242	25.22%	17,246	2,380	1,179	7	32	263	22.29%	17,216	2,219	1,369	7	29	261	20.52%	
26	Retail - Secured on real estate property	13,895	1,955	578	3	18	68	11.79%	13,888	1,848	732	2	16	77	10.57%	13,890	1,715	864	2	14	85	9.87%	
27	Retail - Secured on real estate property - Of Which: SME	970	231	69	0	2	12	17.34%	955	226	88	0	2	13	14.84%	946	218	106	0	2	14	13.99%	
28	Retail - Secured on real estate property - Of Which: non-SME	12,925	1,764	509	2	15	56	11.03%	12,933	1,622	644	2	14	64	9.98%	12,944	1,498	758	2	12	71	9.38%	
29	Retail - Qualifying Revolving	469	49	26	0	1	10	38.60%	464	48	31	0	1	11	34.96%	462	46	36	0	1	12	32.54%	
30	Retail - Other Retail	2,037	500	356	4	16	164	46.09%	2,094	484	415	4	15	174	41.99%	2,066	458	469	4	14	194	39.21%	
31	Retail - Other Retail - Of Which: SME	1,291	258	145	3	9	66	45.19%	1,253	259	180	2	9	72	40.20%	1,232	250	231	2	8	78	37.11%	
32	Retail - Other Retail - Of Which: non-SME	1,646	242	210	2	7	98	46.71%	1,638	225	236	2	6	102	43.35%	1,634	207	258	2	6	106	40.92%	
33	Equity	257	0	0	0	0	0	6.00%	257	0	0	0	0	0	6.00%	257	0	0	0	0	0	0	6.00%
34	Securitisation	5,480	0	0	0	0	0		5,480	0	0	0	0	0		5,480	0	0	0	0	0	0	
35	Other non-credit obligation assets	32,167	4,671	2,602	32	111	1,189	45.70%	32,036	4,315	3,090	32	101	1,256	40.63%	31,846	4,049	3,546	32	91	1,319	37.19%	
36	IRB TOTAL	32,167	4,671	2,602	32	111	1,189	45.70%	32,036	4,315	3,090	32	101	1,256	40.63%	31,846	4,049	3,546	32	91	1,319	37.19%	

RowNum	um	(min EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	Corporates	1	0	0	0	0	0	20.90%	1	0	0	0	0	0	20.90%	1	0	0	0	0	0	0	20.90%
41	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
43	Retail	5,649	185	215	7	13	97	45.16%	5,603	190	257	7	13	110	41.99%	5,561	191	298	7	13	122	41.37%	
44	Retail - Secured on real estate property	5,545	172	206	6	12	92	44.63%	5,501	176	245	6	12	104	42.43%	5,462	177	284	6	12	116	40.85%	
45	Retail - Secured on real estate property - Of Which: SME	8	1	1	0	0	0	18.92%	8	1	1	0	0	0	16.84%	7	1	1	0	0	0	0	15.33%
46	Retail - Secured on real estate property - Of Which: non-SME	5,537	171	206	6	12	92	44.69%	5,494	175	245	6	12	104	42.49%	5,454	176	284	6	12	116	40.92%	
47	Retail - Qualifying Revolving	104	13	8	1	5	11	38.18%	101	14	11	1	1	6	54.23%	99	14	14	1	1	7	51.89%	
48	Retail - Other Retail	0	0	0	0	0	0	15.74%	0	0	0	0	0	0	15.65%	0	0	0	0	0	0	0	15.60%
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	19.61%	0	0	0	0	0	0	19.49%	0	0	0	0	0	0	0	19.43%
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	15.73%	0	0	0	0	0	0	15.64%	0	0	0	0	0	0	0	15.59%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	308	0	0	0	0	0	0	308	0	0	0	0	0	0	3							













2021 EU-wide Stress Test: Credit risk STA  
Banco Comercial Português, SA

Row/Num	(min EUR, %)	Actual 31/12/2020										
		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		5,285	0	813	0	5,235	0	0	0	0	0	0.00%
2		17,851	2	627	0	7,148	741	2	3	0	0	0.00%
3		702	0	140	0	236	26	0	1	2	0	62.69%
4		220	1	212	1	221	0	1	0	0	0	22.01%
5		40	0	0	0	0	0	0	0	0	0	0.00%
6		0	0	0	0	0	0	0	0	0	0	0.00%
7		1,707	0	470	0	1,002	36	0	0	1	0	59.91%
8		5,201	170	4,868	205	4,633	671	310	78	31	144	46.34%
9		2,348	78	1,946	96	2,002	383	131	16	23	53	40.21%
10		5,294	297	3,873	315	5,007	422	506	48	45	200	39.64%
11		544	17	311	19	483	69	46	3	5	26	56.24%
12		1,674	13	917	13	1,578	314	14	7	6	5	45.89%
13		452	4	226	4	399	60	4	2	2	3	69.86%
14		4	0	7	0	3	1	0	0	0	0	0.00%
15		0	0	0	0	0	0	0	0	0	0	0.00%
16		0	0	0	0	0	0	0	0	0	0	0.00%
17		100	0	86	0	0	0	0	0	0	0	0.00%
18		30	0	75	0	30	0	0	0	0	0	0.00%
19		0	0	0	0	0	0	0	0	0	0	0.00%
20		0	0	0	0	0	0	0	0	0	0	0.00%
21		38,310	483	12,090	535	25,094	2,211	832	137	85	350	42.14%

Row/Num	(min EUR, %)	Actual 31/12/2020										
		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22		4,297	0	0	0	4,297	0	0	0	0	0	0.00%
23		9,816	0	16	0	6,211	532	0	1	0	0	0.00%
24		677	0	135	0	211	26	0	1	2	0	60.00%
25		174	0	174	0	174	0	0	0	0	0	0.00%
26		0	0	0	0	0	0	0	0	0	0	0.00%
27		0	0	0	0	0	0	0	0	0	0	0.00%
28		168	0	124	0	88	33	0	0	1	0	59.91%
29		1,886	21	1,867	22	1,539	427	73	48	24	55	76.11%
30		1,084	7	942	8	884	232	24	6	19	17	70.38%
31		138	2	80	2	148	16	4	1	1	2	49.12%
32		131	2	75	2	119	16	4	1	1	2	50.04%
33		29	0	14	0	17	14	0	0	1	0	86.29%
34		29	0	14	0	16	14	0	1	0	0	44.87%
35		0	0	0	0	0	0	0	0	0	0	0.00%
36		0	0	0	0	0	0	0	0	0	0	0.00%
37		0	0	0	0	0	0	0	0	0	0	0.00%
38		100	0	86	0	0	0	0	0	0	0	0.00%
39		0	0	0	0	0	0	0	0	0	0	0.00%
40		0	0	0	0	0	0	0	0	0	0	0.00%
41		0	0	0	0	0	0	0	0	0	0	0.00%
42		17,386	23	2,497	24	12,685	1,049	77	51	28	57	74.65%

Row/Num	(min EUR, %)	Actual 31/12/2020										
		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43		148	0	23	0	148	0	0	0	0	0	0.00%
44		4,271	2	0	0	228	55	2	0	0	0	0.00%
45		25	0	5	0	25	0	0	0	0	0	0.00%
46		31	1	15	1	31	0	1	0	0	0	17.32%
47		0	0	0	0	0	0	0	0	0	0	0.00%
48		0	0	0	0	0	0	0	0	0	0	0.00%
49		57	0	5	0	37	0	0	0	0	0	0.00%
50		2,753	97	2,497	123	2,528	191	160	25	4	64	39.75%
51		1,224	64	988	80	1,091	194	97	10	3	33	23.96%
52		4,913	263	3,613	299	4,622	373	467	44	40	171	37.51%
53		399	14	228	16	359	44	38	3	4	23	60.91%
54		1,587	7	709	7	1,527	71	8	6	3	3	34.73%
55		411	0	206	0	377	40	0	3	1	0	35.98%
56		3	0	5	0	3	0	0	0	0	0	0.00%
57		0	0	0	0	0	0	0	0	0	0	0.00%
58		0	0	0	0	0	0	0	0	0	0	0.00%
59		0	0	0	0	0	0	0	0	0	0	0.00%
60		0	0	0	0	0	0	0	0	0	0	0.00%
61		0	0	0	0	0	0	0	0	0	0	0.00%
62		0	0	0	0	0	0	0	0	0	0	0.00%
63		13,788	388	6,873	431	9,140	690	627	76	47	238	37.93%

Row/Num	(min EUR, %)	Actual 31/12/2020										
		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64		782	0	782	0	732	0	0	0	0	0	0.00%
65		383	0	574	0	328	47	0	0	0	0	100.00%
66		0	0	0	0	0	0	0	0	0	0	100.00%
67		15	0	23	0	16	0	0	0	0	0	50.00%
68		0	0	0	0	0	0	0	0	0	0	0.00%
69		0	0	0	0	0	0	0	0	0	0	0.00%
70		45	0	17	0	45	0	0	0	0	0	0.00%
71		103	50	150	58	107	42	73	2	2	23	32.02%
72		11	7	13	8	7	6	10	0	0	3	28.74%
73		83	2	61	3	84	5	12	1	1	5	43.90%
74		5	1	3	1	5	1	5	0	0	1	24.38%
75		256	6	193	6	33	229	6	3	4	4	59.63%
76		13	4	6	4	6	6	4	0	0	3	71.04%
77		1	0	2	0	0	0	0	0	0	0	0.00%
78		0	0	0	0	0	0	0	0	0	0	0.00%
79		0	0	0	0	0	0	0	0	0	0	0.00%
80		0	0	0	0	0	0	0	0	0	0	0.00%
81		30	0	75	0	30	0	0	0	0	0	0.00%
82		0	0	0	0	0	0	0	0	0	0	0.00%
83		0	0	0	0	0	0	0	0	0	0	0.00%
84		1,697	58	1,877	66	1,375	324	91	5	5	32	35.41%







**2021 EU-wide Stress Test: Credit risk STA**  
Banco Comercial Português, SA

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
1	Central banks	5,230	3	3	0	0	0.00%	5,225	5	5	0	0	0.00%	5,219	8	8	0	0	0	0	0.00%	
2	Central governments	7,336	524	31	10	20	12	40.00%	7,443	389	60	10	15	24	40.00%	7,499	305	88	9	12	35	40.00%
3	Regional governments or local authorities	262	0	0	0	0	0	40.00%	262	0	1	0	0	0	40.00%	261	0	1	0	0	1	40.02%
4	Public sector entities	220	0	1	0	0	0	21.12%	220	1	2	0	0	0	20.03%	219	1	2	0	0	0	20.30%
5	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	Institutions	984	47	8	2	1	2	26.35%	986	36	16	2	2	4	26.37%	989	62	26	2	2	7	26.38%
8	Corporates	4,383	794	437	17	21	187	42.89%	4,220	848	545	17	22	213	39.04%	4,080	882	652	21	21	238	35.52%
9	of which: SME	1,878	450	187	7	14	70	37.50%	1,808	468	239	7	14	83	34.67%	1,750	473	292	7	13	96	32.77%
10	Retail	4,852	414	669	30	37	285	42.60%	4,708	402	823	29	35	337	40.82%	4,568	390	976	28	31	387	39.65%
11	of which: SME	465	66	68	3	5	24	48.97%	449	62	87	2	5	39	44.89%	434	59	105	2	4	45	42.45%
12	Secured by mortgages on immovable property	1,551	323	31	1	5	10	31.66%	1,534	324	47	2	4	13	26.89%	1,520	323	63	2	4	15	24.60%
13	of which: SME	386	65	12	0	2	4	32.33%	377	66	19	0	1	5	23.95%	371	66	1	1	5	20.13%	
14	Items associated with particularly high risk	3	2	0	0	0	0	16.40%	3	2	0	0	0	0	17.01%	3	2	0	0	0	0	17.36%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Equity	30	0	0	0	0	0	6.00%	30	0	0	0	0	0	6.00%	30	0	0	0	0	0	6.00%
19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21	Standardised Total	24,851	2,106	1,180	61	85	497	42.12%	24,610	2,026	1,501	59	78	591	39.38%	24,349	1,972	1,817	57	70	684	37.63%

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
22	Central banks	4,293	2	2	0	0	0	0.00%	4,288	4	4	0	0	0	0.00%	4,294	4	4	0	0	0	0.00%
23	Central governments	6,395	336	11	4	13	0	40.00%	6,508	213	23	4	8	9	40.00%	6,574	136	34	4	5	13	40.00%
24	Regional governments or local authorities	237	0	0	0	0	0	40.00%	237	0	1	0	0	0	40.03%	236	0	1	0	0	0	40.02%
25	Public sector entities	174	0	0	0	0	0	20.30%	174	0	0	0	0	0	20.29%	173	1	1	0	0	0	20.28%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	Institutions	90	29	3	0	1	1	26.67%	90	25	6	1	2	7	26.84%	90	23	8	1	1	2	26.85%
29	Corporates	1,480	428	131	6	16	68	41.82%	1,432	421	186	6	16	80	42.90%	1,383	415	242	5	15	92	37.92%
30	of which: SME	842	235	63	4	11	25	40.24%	807	232	100	4	11	33	33.32%	771	230	138	3	10	42	30.05%
31	Retail	144	17	7	0	1	3	38.10%	141	17	10	0	3	3	33.65%	138	17	12	0	1	4	31.39%
32	of which: SME	115	17	6	0	1	2	38.53%	112	17	5	0	3	3	33.98%	109	17	12	0	1	4	31.70%
33	Secured by mortgages on immovable property	15	13	3	0	1	1	19.00%	13	12	5	0	1	1	18.00%	11	12	8	0	1	1	17.63%
34	of which: SME	14	13	3	0	1	0	16.98%	12	12	5	0	1	1	16.90%	10	11	1	0	1	1	16.86%
35	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42	Standardised Total	12,828	826	158	11	32	77	48.57%	12,883	694	234	11	26	95	40.45%	12,889	609	312	11	22	113	36.27%

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
43	Central banks	148	0	0	0	0	0	0.00%	147	0	0	0	0	0	0.00%	147	0	0	0	0	0	0.00%
44	Central governments	220	55	2	0	0	0	40.00%	220	55	1	0	1	1	40.00%	219	55	2	0	0	0	40.00%
45	Regional governments or local authorities	25	0	0	0	0	0	40.00%	25	0	0	0	0	0	40.00%	25	0	0	0	0	0	40.00%
46	Public sector entities	31	0	1	0	0	0	16.91%	31	0	1	0	0	0	16.58%	31	0	1	0	0	0	16.29%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	37	0	0	0	0	0	6.00%	37	0	0	0	0	0	6.00%	37	0	0	0	0	0	6.00%
50	Corporates	2,371	309	199	4	4	81	40.59%	2,284	364	232	10	5	92	39.56%	2,218	397	265	9	4	102	38.64%
51	of which: SME	1,010	201	112	4	4	41	36.66%	975	223	125	4	3	45	36.14%	953	221	138	2	4	129	35.66%
52	Retail	4,471	373	608	28	34	252	41.42%	4,333	364	74	27	32	300	42.01%	4,201	354	686	26	26	347	38.78%
53	of which: SME	342	43	56	2	4	29	52.92%	329	41	71	2	4	34	48.26%	317	39	86	2	3	39	45.40%
54	Secured by mortgages on immovable property	1,502	81	21	2	1	5	24.12%	1,487	84	34	2	1	7	22.16%	1,474	85	46	2	1	10	21.28%
55	of which: SME	367	45	5	0	0	0	6.69%	361	46	10	0	1	1	6.38%	357	46	14	0	1	1	6.26%
56	Items associated with particularly high risk	3	0	0	0	0	0	28.48%	3	0	0	0	0	0	26.20%	3	0	0	0	0	0	26.66%
57	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%









**2021 EU-wide Stress Test: Credit risk STA**  
Banco Comercial Português, SA

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
1	Central banks	5,230	3	3	0	0	0.00%	5,225	5	5	0	0	0.00%	5,219	8	8	0	0	0	0	0	0.00%
2	Central governments	7,324	523	44	15	5	18	40.00%	7,418	387	86	14	4	35	40.00%	7,461	303	127	13	3	51	40.00%
3	Regional governments or local authorities	262	0	1	0	0	0	40.03%	261	0	2	0	0	1	40.02%	260	0	3	0	0	1	40.01%
4	Public sector entities	219	11	2	0	0	11	28.73%	218	1	3	0	0	1	29.13%	217	1	4	0	0	1	29.02%
5	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	Institutions	958	57	23	5	2	7	30.00%	922	71	45	4	2	14	30.15%	897	77	63	3	2	13	30.14%
8	Corporates	4,225	864	525	57	56	311	59.35%	3,838	1,049	727	57	62	405	55.74%	3,565	1,144	904	46	42	488	53.92%
9	of which: SME	1,817	487	211	26	37	139	65.85%	1,590	630	295	20	45	181	61.48%	1,442	707	366	16	29	217	59.34%
10	Retail	4,719	505	710	64	121	412	58.03%	4,465	529	941	68	116	539	57.29%	4,212	532	1,191	58	99	677	56.83%
11	of which: SME	464	66	69	5	14	43	62.83%	446	90	4	13	54	59.97%	429	61	108	4	9	63	58.31%	
12	Secured by mortgages on immovable property	1,548	323	34	4	9	13	38.91%	1,526	324	155	4	8	20	36.16%	1,508	321	75	3	6	26	34.69%
13	of which: SME	384	65	14	1	5	6	40.02%	374	66	23	1	4	8	34.15%	367	65	30	1	3	9	31.26%
14	Items associated with particularly high risk	3	1	0	0	0	0	24.85%	3	1	0	0	0	0	23.95%	3	1	0	0	0	0	23.40%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Equity	30	0	0	0	0	0	6.00%	30	0	0	0	0	0	6.00%	30	0	0	0	0	0	6.00%
19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21	Standardised Total	24,518	2,277	1,342	156	193	762	56.82%	23,905	2,367	1,865	147	192	1,014	54.37%	23,373	2,388	2,375	124	152	1,263	53.15%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
22	Central banks	4,293	2	2	0	0	0	0.00%	4,288	4	4	0	0	0	0.00%	4,284	4	4	0	0	0	0.00%
23	Central governments	6,385	335	23	9	2	0	40.00%	6,484	212	47	0	1	19	40.00%	6,529	134	70	8	0	28	40.00%
24	Regional governments or local authorities	237	0	1	0	0	0	40.03%	236	0	2	0	0	1	40.01%	235	0	2	0	0	1	40.01%
25	Public sector entities	173	0	1	0	0	0	36.49%	172	1	2	0	0	1	36.46%	171	1	2	0	0	1	36.45%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	Institutions	84	30	8	1	1	2	30.89%	81	27	14	1	1	4	30.90%	79	24	19	1	1	4	30.91%
29	Corporates	1,380	486	173	17	33	99	57.33%	1,270	503	266	12	30	136	51.02%	1,204	497	339	10	20	164	48.47%
30	of which: SME	790	266	84	11	27	43	51.42%	720	276	144	7	24	67	46.42%	674	274	192	6	15	85	44.62%
31	Retail	143	17	7	1	1	4	49.11%	139	18	11	1	1	5	46.42%	134	19	14	1	1	6	45.12%
32	of which: SME	114	17	7	1	1	3	49.91%	110	18	10	1	1	5	47.23%	106	19	13	1	1	6	45.90%
33	Secured by mortgages on immovable property	14	13	4	0	4	1	37.09%	12	12	7	0	0	3	36.25%	10	11	10	0	2	3	35.89%
34	of which: SME	13	13	3	0	4	1	35.71%	11	12	7	0	3	2	35.54%	9	11	9	0	2	3	35.36%
35	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42	Standardised Total	12,708	883	220	29	41	117	53.21%	12,681	777	353	23	35	168	47.57%	12,656	693	462	21	24	210	45.33%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
43	Central banks	148	0	0	0	0	0	0.00%	147	0	0	0	0	0	0.00%	147	0	0	0	0	0	0.00%
44	Central governments	220	55	2	0	0	0	40.00%	219	55	2	0	1	0	40.00%	218	55	3	0	0	0	40.00%
45	Regional governments or local authorities	25	0	0	0	0	0	40.00%	25	0	0	0	0	0	40.00%	25	0	0	0	0	0	40.00%
46	Public sector entities	31	0	1	0	0	0	16.59%	30	1	0	0	0	0	15.54%	30	0	1	0	0	0	14.86%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	36	0	0	0	0	0	6.90%	36	0	0	0	0	0	6.90%	36	0	0	0	0	0	6.90%
50	Corporates	2,329	314	237	46	18	166	69.98%	2,089	473	318	41	28	216	68.03%	1,913	568	398	33	18	264	66.31%
51	of which: SME	1,001	207	114	15	9	91	79.79%	846	241	135	13	20	109	80.19%	744	422	157	10	13	125	79.59%
52	Retail	4,339	464	648	60	115	372	57.87%	4,059	663	460	63	111	465	57.68%	3,855	492	1,104	54	62	626	53.44%
53	of which: SME	342	43	38	4	13	36	68.11%	328	42	72	3	12	47	64.53%	315	39	87	3	8	59	62.46%
54	Secured by mortgages on immovable property	1,500	82	23	4	4	8	33.26%	1,482	85	38	3	13	13	33.50%	1,467	85	53	3	3	18	33.58%
55	of which: SME	366	45	6	1	1	1	18.90%	360	46	11	1	1	2	18.72%	356	46	15	1	1	3	18.65%
56	Items associated with particularly high risk	3	0	0	0	0	0	41.10%	3	0	0	0	0	0	40.68%	3	0	0	0	0	0	40.47%
57	Covered bonds	0	0	0	0	0	0	0.00%	0													





2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Banco Comercial Português, SA

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
2		Central banks													
3		Central governments													
4		Institutions													
5		Corporates													
6		Corporates - Of Which: Specialised Lending													
7		Corporates - Of Which: SME													
8		Retail													
9		Retail - Secured on real estate property													
10		Retail - Secured on real estate property - Of Which: SME													
11		Retail - Secured on real estate property - Of Which: non-SME													
12		Retail - Qualifying Revolving													
13		Retail - Other Retail													
14		Retail - Other Retail - Of Which: SME													
15		Retail - Other Retail - Of Which: non-SME													
16		Equity													
17		Securitisation													
18		Other non-credit obligation assets													
19		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
20		Central banks													
21		Central governments													
22		Institutions													
23		Corporates													
24		Corporates - Of Which: Specialised Lending													
25		Corporates - Of Which: SME													
26		Retail													
27		Retail - Secured on real estate property													
28		Retail - Secured on real estate property - Of Which: SME													
29		Retail - Secured on real estate property - Of Which: non-SME													
30		Retail - Qualifying Revolving													
31		Retail - Other Retail													
32		Retail - Other Retail - Of Which: SME													
33		Retail - Other Retail - Of Which: non-SME													
34		Equity													
35		Securitisation													
36		Other non-credit obligation assets													
37		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
38		Central banks													
39		Central governments													
40		Institutions													
41		Corporates													
42		Corporates - Of Which: Specialised Lending													
43		Corporates - Of Which: SME													
44		Retail													
45		Retail - Secured on real estate property													
46		Retail - Secured on real estate property - Of Which: SME													
47		Retail - Secured on real estate property - Of Which: non-SME													
48		Retail - Qualifying Revolving													
49		Retail - Other Retail													
50		Retail - Other Retail - Of Which: SME													
51		Retail - Other Retail - Of Which: non-SME													
52		Equity													
53		Securitisation													
54		Other non-credit obligation assets													
55		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
56		Central banks													
57		Central governments													
58		Institutions													
59		Corporates													
60		Corporates - Of Which: Specialised Lending													
61		Corporates - Of Which: SME													
62		Retail													
63		Retail - Secured on real estate property													
64		Retail - Secured on real estate property - Of Which: SME													
65		Retail - Secured on real estate property - Of Which: non-SME													
66		Retail - Qualifying Revolving													
67		Retail - Other Retail													
68		Retail - Other Retail - Of Which: SME													
69		Retail - Other Retail - Of Which: non-SME													
70		Equity													
71		Securitisation													
72		Other non-credit obligation assets													
73		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
74		Central banks													
75		Central governments													
76		Institutions													
77		Corporates													
78		Corporates - Of Which: Specialised Lending													
79		Corporates - Of Which: SME													
80		Retail													
81		Retail - Secured on real estate property													
82		Retail - Secured on real estate property - Of Which: SME													
83		Retail - Secured on real estate property - Of Which: non-SME													
84		Retail - Qualifying Revolving													
85		Retail - Other Retail													
86		Retail - Other Retail - Of Which: SME													
87		Retail - Other Retail - Of Which: non-SME													
88		Equity													
89		Securitisation													
90		Other non-credit obligation assets													
91		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
92		Central banks													
93		Central governments													
94		Institutions													
95		Corporates													
96		Corporates - Of Which: Specialised Lending													
97		Corporates - Of Which: SME													
98		Retail													
99		Retail - Secured on real estate property													
100		Retail - Secured on real estate property - Of Which: SME													
101		Retail - Secured on real estate property - Of Which: non-SME													
102		Retail - Qualifying Revolving													
103		Retail - Other Retail													
104		Retail - Other Retail - Of Which: SME													
105		Retail - Other Retail - Of Which: non-SME													
106		Equity													
107		Securitisation													
108		Other non-credit obligation assets													
109		IRB TOTAL													











2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Banco Comercial Português, SA

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
109	Central banks																							
110	Central governments																							
111	Institutions																							
112	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113	Corporates - Of Which: Specialised Lending																							
114	Corporates - Of Which: SME																							
115	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116	Retail - Secured on real estate property																							
117	Retail - Secured on real estate property - Of Which: SME																							
118	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Qualifying Revolving																							
120	Retail - Other Retail																							
121	Retail - Other Retail - Of Which: SME																							
122	Retail - Other Retail - Of Which: non-SME																							
123	Equity																							
124	Securitisation																							
125	Other non-credit obligation assets																							
126	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
127	Central banks																							
128	Central governments																							
129	Institutions																							
130	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131	Corporates - Of Which: Specialised Lending																							
132	Corporates - Of Which: SME																							
133	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
134	Retail - Secured on real estate property																							
135	Retail - Secured on real estate property - Of Which: SME																							
136	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
137	Retail - Qualifying Revolving																							
138	Retail - Other Retail																							
139	Retail - Other Retail - Of Which: SME																							
140	Retail - Other Retail - Of Which: non-SME																							
141	Equity																							
142	Securitisation																							
143	Other non-credit obligation assets																							
144	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
145	Central banks																							
146	Central governments																							
147	Institutions																							
148	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Corporates - Of Which: Specialised Lending																							
150	Corporates - Of Which: SME																							
151	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Retail - Secured on real estate property																							
153	Retail - Secured on real estate property - Of Which: SME																							
154	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Qualifying Revolving																							
156	Retail - Other Retail																							
157	Retail - Other Retail - Of Which: SME																							
158	Retail - Other Retail - Of Which: non-SME																							
159	Equity																							
160	Securitisation																							
161	Other non-credit obligation assets																							
162	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
163	Central banks																							
164	Central governments																							
165	Institutions																							
166	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
167	Corporates - Of Which: Specialised Lending																							
168	Corporates - Of Which: SME																							
169	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Retail - Secured on real estate property																							
171	Retail - Secured on real estate property - Of Which: SME																							
172	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Qualifying Revolving																							
174	Retail - Other Retail																							
175	Retail - Other Retail - Of Which: SME																							
176	Retail - Other Retail - Of Which: non-SME																							
177	Equity																							
178	Securitisation																							
179	Other non-credit obligation assets																							
180	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
181	Central banks																							
182	Central governments																							
183	Institutions																							
184	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending																							







2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Banco Comercial Português, SA

		Moratoria - Adverse Scenario																				
		31/12/2021						31/12/2022						31/12/2023								
Row Num		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
108	(min EUR, %)																					
109	Central banks																					
110	Central governments																					
111	Institutions																					
112	Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
113	Corporates - Of Which: Specialised Lending																					
114	Corporates - Of Which: SME																					
115	Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
116	Retail - Secured on real estate property																					
117	Retail - Secured on real estate property - Of Which: SME																					
118	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
119	Retail - Qualifying Revolving																					
120	Retail - Other Retail																					
121	Retail - Other Retail - Of Which: SME																					
122	Retail - Other Retail - Of Which: non-SME																					
123	Equity																					
124	Securitisation																					
125	Other non-credit obligation assets																					
126	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	

		Moratoria - Adverse Scenario																				
		31/12/2021						31/12/2022						31/12/2023								
Row Num		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
127	(min EUR, %)																					
128	Central banks																					
129	Central governments																					
130	Institutions																					
131	Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
132	Corporates - Of Which: Specialised Lending																					
133	Corporates - Of Which: SME																					
134	Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
135	Retail - Secured on real estate property																					
136	Retail - Secured on real estate property - Of Which: SME																					
137	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
138	Retail - Qualifying Revolving																					
139	Retail - Other Retail																					
140	Retail - Other Retail - Of Which: SME																					
141	Retail - Other Retail - Of Which: non-SME																					
142	Equity																					
143	Securitisation																					
144	Other non-credit obligation assets																					
145	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	

		Moratoria - Adverse Scenario																				
		31/12/2021						31/12/2022						31/12/2023								
Row Num		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
146	(min EUR, %)																					
147	Central banks																					
148	Central governments																					
149	Institutions																					
150	Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
151	Corporates - Of Which: Specialised Lending																					
152	Corporates - Of Which: SME																					
153	Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
154	Retail - Secured on real estate property																					
155	Retail - Secured on real estate property - Of Which: SME																					
156	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
157	Retail - Qualifying Revolving																					
158	Retail - Other Retail																					
159	Retail - Other Retail - Of Which: SME																					
160	Retail - Other Retail - Of Which: non-SME																					
161	Equity																					
162	Securitisation																					
163	Other non-credit obligation assets																					
164	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	

		Moratoria - Adverse Scenario																				
		31/12/2021						31/12/2022						31/12/2023								
Row Num		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
165	(min EUR, %)																					
166	Central banks																					
167	Central governments																					
168	Institutions																					
169	Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
170	Corporates - Of Which: Specialised Lending																					
171	Corporates - Of Which: SME																					
172	Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
173	Retail - Secured on real estate property																					
174	Retail - Secured on real estate property - Of Which: SME																					
175	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
176	Retail - Qualifying Revolving																					
177	Retail - Other Retail																					
178	Retail - Other Retail - Of Which: SME																					
179	Retail - Other Retail - Of Which: non-SME																					
180	Equity																					
181	Securitisation																					
182	Other non-credit obligation assets																					
183	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	

		Moratoria - Adverse Scenario																				
		31/12/2021						31/12/2022						31/12/2023								
Row Num		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
184	(min EUR, %)																					
185	Central banks																					
186	Central governments																					
187	Institutions																					
188	Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
189	Corporates - Of Which: Specialised Lending																					
190	Corporates - Of Which: SME																					
191	Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
192	Retail - Secured on real estate property																					
193	Retail - Secured on real estate property - Of Which: SME																					
194	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
195	Retail - Qualifying Revolving																					
196	Retail - Other Retail																					
197	Retail - Other Retail - Of Which: SME																					
198	Retail - Other Retail - Of Which: non-SME																					
199	Equity																					
200	Securitisation																					
201	Other non-credit obligation assets																					
202	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	



















2021 EU-wide Stress Test: Credit risk COVID-19 STA

Banco Comercial Português, SA

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates																						
9		of which: SME																						
10		Retail	277	130	49	4	9	20	40.01%	254	130	68	3	8	20	41.81%	240	127	83	3	5	35	42.72%	
11		Secured by mortgages on immovable property																						
12		of which: SME																						
13		Items associated with particularly high risk																						
14		Covered bonds																						
15		Claims on institutions and corporates with a ST credit assessment																						
16		Collective investments undertakings (CIU)																						
17		Equity																						
18		Securitisation																						
19		Other exposures																						
20		Standardised Total	1,284	359	118	13	34	53	44.74%	1,254	324	174	12	29	82	47.34%	1,221	299	225	12	21	109	48.58%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
21		Central banks																						
22		Central governments																						
23		Regional governments or local authorities																						
24		Public sector entities																						
25		Multilateral Development Banks																						
26		International Organisations																						
27		Institutions																						
28		Corporates																						
29		of which: SME	160	103	24	2	7	11	44.60%	151	95	39	1	6	17	43.51%	146	88	50	1	4	22	43.05%	
30		Retail	25	7	0	0	0	0	42.79%	25	6	2	0	0	1	43.59%	24	6	3	0	0	1	43.58%	
31		Secured by mortgages on immovable property																						
32		of which: SME																						
33		Items associated with particularly high risk																						
34		Covered bonds																						
35		Claims on institutions and corporates with a ST credit assessment																						
36		Collective investments undertakings (CIU)																						
37		Equity																						
38		Securitisation																						
39		Other exposures																						
40		Standardised Total	310	137	27	2	10	12	44.06%	307	120	64	2	7	19	43.14%	306	106	58	2	5	25	42.73%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
41		Central banks																						
42		Central governments																						
43		Regional governments or local authorities																						
44		Public sector entities																						
45		Multilateral Development Banks																						
46		International Organisations																						
47		Institutions																						
48		Corporates																						
49		of which: SME	118	26	24	2	1	9	36.35%	103	34	27	2	2	11	40.39%	93	39	31	2	1	13	43.16%	
50		Retail	545	78	57	7	20	28	50.22%	521	69	88	8	16	46	53.57%	493	63	115	8	13	63	54.91%	
51		Secured by mortgages on immovable property																						
52		of which: SME																						
53		Items associated with particularly high risk																						
54		Covered bonds																						
55		Claims on institutions and corporates with a ST credit assessment																						
56		Collective investments undertakings (CIU)																						
57		Equity																						
58		Securitisation																						
59		Other exposures																						
60		Standardised Total	817	114	85	10	21	30	45.02%	778	113	110	10	19	59	49.22%	739	112	153	9	14	79	51.27%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
61		Central banks																						
62		Central governments																						
63		Regional governments or local authorities																						
64		Public sector entities																						
65		Multilateral Development Banks																						
66		International Organisations																						
67		Institutions																						
68		Corporates																						
69		of which: SME	1	1	1	0	0	0	20.13%	1	0	1	0	0	0	23.38%	1	0	2	0	0	0	23.44%	
70		Retail	3	0	0	0	0	0	65.94%	3	0	0	0	0	0	65.81%	3	0	0	0	0	0	65.81%	
71		Secured by mortgages on immovable property																						
72		of which: SME																						
73		Items associated with particularly high risk																						
74		Covered bonds																						
75		Claims on institutions and corporates with a ST credit assessment																						
76		Collective investments undertakings (CIU)																						
77		Equity																						
78		Securitisation																						
79		Other exposures																						
80		Standardised Total	5	66	4	0	3	3	33.68%	5	63	6	0	2	2	35.36%	5	61	8	0	1	3	35.87%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario															
			31/12/2021				31/12/2022				31/12/2023							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure													









# 2021 EU-wide Stress Test: Securitisations

Banco Comercial Português, SA

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	1,279						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		<b>Total</b>	<b>1,279</b>						
6	REA	SEC-IRBA	481	481	481	481	527	748	899
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	1	1	1	1	1	1	1
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>482</b>	<b>482</b>	<b>482</b>	<b>482</b>	<b>528</b>	<b>749</b>	<b>901</b>	
12	Impairments	Total banking book others than assessed at fair value		8	0	0	8	0	1

# 2021 EU-wide Stress Test: Risk exposure amounts

Banco Comercial Português, SA

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	39,076	39,336	39,509	39,631	39,122	39,343	39,495
2	Risk exposure amount for securitisations and re-securitisations	482	482	482	482	528	749	901
3	Risk exposure amount other credit risk	38,594	38,854	39,027	39,149	38,594	38,594	38,594
4	Risk exposure amount for market risk	2,395	2,395	2,395	2,395	2,827	2,827	2,827
5	Risk exposure amount for operational risk	4,014	4,014	4,014	4,014	4,014	4,014	4,014
6	Other risk exposure amounts	836	836	836	836	803	778	751
7	<b>Total risk exposure amount</b>	<b>46,322</b>	<b>46,582</b>	<b>46,755</b>	<b>46,877</b>	<b>46,767</b>	<b>46,963</b>	<b>47,087</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>46,413</b>	<b>46,678</b>	<b>46,812</b>	<b>46,899</b>	<b>47,014</b>	<b>47,131</b>	<b>47,157</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>46,322</b>	<b>46,571</b>	<b>46,745</b>	<b>46,873</b>	<b>46,643</b>	<b>46,874</b>	<b>47,057</b>



# 2021 EU-wide Stress Test: Capital

Banco Comercial Português, SA

Row Number			(min EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		46,322	46,582	46,755	46,877	46,767	46,963	47,087
62		B.1	Of which: Transitional adjustments included		0	11	10	4	124	89	30
63		B.2	Adjustments due to IFRS 9 transitional arrangements		91	97	58	22	247	169	70
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		12.19%	12.89%	13.49%	13.84%	8.83%	8.55%	8.30%
65		C.2	Tier 1 Capital ratio		13.35%	14.04%	14.63%	14.99%	9.89%	9.43%	9.18%
66		C.3	Total Capital ratio		15.54%	16.20%	16.78%	17.13%	12.14%	11.76%	11.49%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,651	5,986	6,284	6,481	3,806	3,785	3,830
68		D.2	TIER 1 CAPITAL (fully loaded)		6,187	6,522	6,821	7,018	4,219	4,198	4,243
69		D.3	TOTAL CAPITAL (fully loaded)		7,213	7,533	7,827	8,023	5,428	5,407	5,371
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.20%	12.85%	13.44%	13.83%	8.16%	8.07%	8.14%
71		E.2	Tier 1 Capital ratio		13.36%	14.00%	14.59%	14.97%	9.04%	8.96%	9.02%
72		E.3	Total Capital ratio		15.57%	16.17%	16.74%	17.12%	11.64%	11.54%	11.41%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	400	400	400	400	400	400
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		92,784	92,784	92,784	92,784	92,784	92,784	92,784
77		H.2	Total leverage ratio exposures (fully loaded)		92,720	92,720	92,720	92,720	92,720	92,720	92,720
78	H.3	H.3	Leverage ratio (transitional)		6.68%	7.06%	7.38%	7.57%	5.01%	4.79%	4.66%
79		H.4	Leverage ratio (fully loaded)		6.67%	7.03%	7.36%	7.57%	4.55%	4.53%	4.58%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82		P.3	O-SII buffer		0.56%	0.56%	0.75%	1.00%	0.56%	0.75%	1.00%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.6	Combined buffer		3.06%	3.06%	3.25%	3.50%	3.06%	3.25%	3.50%	
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
88		R.1.1	Of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
90		R.2.1	Of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.31%	13.31%	13.50%	13.75%	13.31%	13.50%	13.75%
92	R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.83%	8.83%	9.02%	9.27%	8.83%	9.02%	9.27%	

# 2021 EU-wide Stress Test: P&L

Banco Comercial Português, SA

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	1,528	1,564	1,541	1,494	1,294	1,225	1,178
2	Interest income	1,860	1,690	1,648	1,629	1,598	1,555	1,528
3	Interest expense	-332	-126	-107	-135	-304	-330	-350
4	<b>Dividend income</b>	5	5	5	5	2	2	2
5	<b>Net fee and commission income</b>	706	706	706	706	603	600	597
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	51	48	48	48	-146	36	36
7	<b>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</b>					-32		
8	<b>Other operating income not listed above, net</b>	94	12	12	12	-176	12	12
9	<b>Total operating income, net</b>	2,384	2,334	2,311	2,264	1,545	1,875	1,825
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-524	-215	-158	-151	-1,236	-416	-311
11	<b>Other income and expenses not listed above, net</b>	-1,518	-1,402	-1,397	-1,351	-1,673	-1,439	-1,385
12	<b>Profit or (-) loss before tax from continuing operations</b>	342	717	756	761	-1,363	20	128
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-134	-165	-213	-230	398	-13	-45
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>208</b>	<b>552</b>	<b>544</b>	<b>531</b>	<b>-965</b>	<b>7</b>	<b>84</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	25	260	266	257	-255	-61	-29
17	<b>Attributable to owners of the parent net of estimated dividends</b>	183	291	278	274	-710	68	113
18	Memo row: Impact of one-off adjustments		49	49	49	48	47	47
19	Total post-tax MDA-related adjustment		0	0	0	0	48	57

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Banco Comercial Português, SA

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	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
5	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

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0