

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

				Banco Comercial Português, S	A				
			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	w m	(mln EUR, %)	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	3 1 t	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	4	Profit or (-) loss for the year	208	552	544	531	-965	7	84
5	5 (Coverage ratio: non-performing exposure (%)	50.99%	45.43%	41.10%	38.22%	54.15%	50.13%	47.97%
6	5 (Common Equity Tier 1 capital	5,657	6,018	6,313	6,491	4,150	4,031	3,914
7	7 -	Total Risk exposure amount (all transitional adjustments included)	46,413	46,678	46,812	46,899	47,014	47,131	47,157
8	3	Common Equity Tier 1 ratio, %	12.19%	12.89%	13.49%	13.84%	8.83%	8.55%	8.30%
9	9	Fully loaded Common Equity Tier 1 ratio, %	12.20%	12.85%	13.44%	13.83%	8.16%	8.07%	8.14%
1	0	Tier 1 capital	6,194	6,554	6,849	7,028	4,649	4,443	4,327
1	1	Total leverage ratio exposures	92,784	92,784	92,784	92,784	92,784	92,784	92,784
1	2 I	Leverage ratio, %	6.68%	7.06%	7.38%	7.57%	5.01%	4.79%	4.66%
1	3 I	Fully loaded leverage ratio, %	6.67%	7.03%	7.36%	7.57%	4.55%	4.53%	4.58%
				Memoran	dum items				
1	4	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
1	5	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		400	400	400	400	400	400
1	6	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)

	10	
	тU	

New definition of default?

Yes





										Actual							
										31/12/2020							
				Exposu	re values			Risk exposi	ure amounts								
			A-IR	RB	F-I	RB	A-IR	В	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure S	stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19	Central banks		0	(0	0	0	0	0		0 0	(0 0	0	0	(J -
20	Central governments		0	(0	0	0	0	0		0 0	(0 0	0	0	ſ	ა -
21	Institutions		0	(0	0	0	0	0		0 0	(D C	0	0	(ა -
22	Corporates		11,142	1,357	1,065	3	9,084	283	998		0 9,156	2,400	1,343	46	122	897	66.77%
23	Corporates - Of Which: Specialised Lending		0	(1,065	3	0	0	998		0 819	130) 3	2	3	7	2 67.93%
24	Corporates - Of Which: SME		4,452	526	0	0	3,222	159	0		0 3,185	1,267	7 526	26	70	32!	1 61.03%
25	Retail		20,082	724	0	0	3,109	806	0		0 17,375	2,707		9	28	220	0 30.41%
26	Retail - Secured on real estate property		16,059	410	0	0	2,250	350	0		0 13,899	2,160		0	5	<u> </u>	8 14.17%
PORTUGAL	Retail - Secured on real estate property - Of Which: SME		1,221	48	0	0	185	41	0		0 991	230) 48	0	1	1!	1 22.18%
28 FORTOGAL	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	4 7	7 13.10%
29	Retail - Qualifying Revolving		524	20	0	0	98	66	0		0 476	47	7 20	0	2	<u> </u>	9 44.30%
30	Retail - Other Retail		3,499	294	0	0	761	390	0		0 3,000	499	25	8	21	15?	3 52.11% 9 53.36% 4 51.36%
31	Retail - Other Retail - Of Which: SME		1,584	110	0	0	329	153	0		0 1,344	239		6	14	<u>5</u> ç	<u>э</u> 53.36%
32	Retail - Other Retail - Of Which: non-SME		1,916	183	0	0	432	236	0		0 1,656	260	183	2	7	94	4 51.36%
33	Equity		1,278				2,836	0			257	(0 0	0	0	(ე -
34	Securitisation																
35	Other non-credit obligation assets		5,799	(5,193	0			5,480	(0 0	0	0	(<u>ງ</u> -
36	IRB TOTAL		38,301	2,080	1,065	3	20,221	1,089	998	(0 32,267	5,107	2,067	55	150	1,117	7 54.03%

				Actual 31/12/2020											
										31/12/2020					
				Exposu	re values			Risk expos	ure amounts						
	Retail - Qualifying Revolving		A-II	RB	F-	IRB	A-IF	RB	F-1	RB			Stock of	Stock of	Stock of Coverage Ratio
towN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stage 1 exposure	provisions for pro Stage 2 exposure Stag	e 3 exposure Stage 3 exposur
37	Central banks		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 -
39	Institutions		0	(0	0	0	0	0		0 0	0	D C	0 0	0 -
40	Corporates		2	(0	0) 2	0	0		0 1	. 0	0 0	0	0 -
41	Corporates - Of Which: Specialised Lending		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	D C	0 0	0 -
43			6,551	188	3 0	0 0) 1,472	303	0		0 5,707	171 17	2 9	9 15	79 46.020
44			5,757	160	5 C	0 0) 1,242	289	0		0 5,598	3 158 16	6 8	3 14	75 45.359
45 POLAND			9		0	0 0) 3	0	0		0 8	3 0	D C	0 0	0 22.440
46 FOLAND	Retail - Secured of real estate property - Or Which, non-SML		5,748	160	5 C	0 0) 1,239	289	00		0 5,590	158 16	6 8	3 14	75 45.404
47			794	22	2 0	0 0	231	13	0		0 108	13	6 C) 1	4 65.99 ^o
48	Retail - Other Retail		0		0	0 0	0	0	0		0 0	0	D C	0 0	0 -
49	Retail - Other Retail - Of Which: SME		0		0	0 0	0	0	0		0 0	0	D C	0 0	0 -
50	Retail - Other Retail - Of Which: non-SME		0		0	0	0	0	0		0 0	0	D C	0 0	0 -
51	Equity		0)		0	0			0	0	0 0	0	0 -
52	Securitisation														
53	Other non-credit obligation assets		308	(135	0			308	3 0	0 0	0	0 -
54	IRB TOTAL		6,860	188	0	0	1,609	303	0		0 6,016	i 171 172	2 9	15	79 46.02%

										Actual						
										31/12/2020						
				Expos	ure values			Risk expo	sure amounts							
			A-:	IRB	F	IRB	A-	IRB	F	-IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55	Central banks		0		0	0 (0 (D	0	0	0 0	0	D	0 (0	-
56	Central governments		0		0	0 (0 ()	0	0	0 0	0 0	D	0 (0	-
57	Institutions		0		0	0 (0 0)	0	0	0 0	0 0	0	0 (0	
58	Corporates		0	ç	8	0 (0 0)	6	0	0 0	0 98	8	0 (64	65.39%
59	Corporates - Of Which: Specialised Lending		0		0	0 (0 0)	0	0	0 0	0 0	0	0 (0	
60	Corporates - Of Which: SME		0		0	0 (0 0)	0	0	0 0	0 (0	0 (0	
61	Retail		27		0	0 (0 11	L	0	0	0 17	10 (D	0 (0	72.10%
62	Retail - Secured on real estate property		9		0	0 (0 1	L	0	0	0 8	1 (0	0 (0	16.82%
	Retail - Secured on real estate property - Of Which: SME		0		0	0 (0 0)	0	0	0 0	0 (D	0 (0	-
⁶³ MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-SME		9		0	0 (0 1	L	0	0	0 8	1 (D	0 (0	16.82% 39.38% 85.43%
65	Retail - Qualifying Revolving		0		0	0 (0 ()	0	0	0 0	0 (0	0 (0	39.38%
66	Retail - Other Retail		18		0	0 (0 10)	0	0	0 9	9 (0	0 (0	85.43%
67	Retail - Other Retail - Of Which: SME		0		0	0 (0 0)	0	0	0 0	0 (0	0 (0	-
68	Retail - Other Retail - Of Which: non-SME		18		0	0 (0 10)	0	0	0 8	9 (0	0 (0	85.43%
69	Equity		0		0		()	0		C	0 (0	0 (0	
70	Securitisation															
71	Other non-credit obligation assets		130		0		67	7	0		130	0 (0	0 (0	-
72	IRB TOTAL		157	9	8) (0 78	8	6 (0	0 147	10 98	3 (0 0	64	65.39%

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	e values			Risk exposu	re amounts								
	A-IR	В	F-II	RB	A-I	RB	F-II	RB	Stago 1 exposure	Stage 2 expecting	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Staye z exposure	Stage 5 exposure		Stage 2 exposure		Stage 3 exposure
(mln EUR, %)	Non-deraulted	Delaulteu	Non-derauted	Deraulted	Non-derautted	Deraulted	Non-delauted	Delauiteu							
	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	0	0	0	(0 0	() 0	0	0	0	-
	12,420	1,516	1,162	3	10,102	298	1,107	(0 10,140	2,496		48	126	1,008	67.09%
	0	0	1,162	3	8 0	0	1,107	(0 893	130		2	3	2	67.93%
	4,546	526	0	0	3,281	159	0	(3,238				_		61.04%
	28,353	950	0	0	4,847	1,155	0	(24,579			18			32.93%
	23,253	602	0	0	3,670	666	0	(20,783			9	19	137	22.72%
	1,241	49	0	0	189	41	0	(0 1,008	232		0	1	11	22.14%
	22,012	553	0	0	3,480	626	0	(19,775	2,237		9	19		22.77%
	1,378 3,723	48 300	0	0) 352) 826	88 401	0		0 606 0 3,190				4	14 156	48.60% 51.92%
	1,589	111			330	154	0	(0 3,190 0 1,348		. 300		14		53.21%
	2,134	111 189) 496	247	0		0 1,842			0 2	214 Q	59 70	51.17%
	1,369	0	0	0	3,065	247 0	0		325		. 109	14	0	97 0	-
	1,505	0			5,005	0			JZJ		, 0	Тт	0	0	
	6,236	0			5,395	0			5,917	() 0	0	0	0	-
	48,378	2,466	1,162	3	23,409	1,453	1,107	() 40,961	5,561	2,433	80	171	1,314	54.02%

				1	2	3	Α	5	6	7	8	9 10	11	12	13	14	15
				1	2	J	т	J	0	/	0	3 10	11	12	13	17	15
											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts		4 1					
				A-I	RB	F-I	RB	A-I	RB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
												Stage 1 exposure Stage 2 expos	are Stage 3 exposure	provisions for Stage 1 exposure	provisions for	provisions for	Stage 3 exposure
RowN				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	eta ge e expecta e
um			(mln EUR, %)														
73		Central banks		0	(0 0	(0 0	(0 0	(0	0 (0 0	0	0	/ -
74		Central governments		0	(0 0	(0 0	(0 0	(0	0 (0 0	0	0	/ -
75		Institutions		0	(0		0 0	(0 0	(0	0 (0 0	0	0) –
76		Corporates		941		0		0 665	(0 0	() 746	0 () 1	0	0) –
77		Corporates - Of Which: Specialised Lending		0		0		0 0	(0	(0	0 (0	0	0) -
78		Corporates - Of Which: SME		11		0		0 11	(0 0	(0	0 (0	0	0) -
79		Retail		22		0		0 3	(0 0	(18	3 (0	0	0	D 17.79% D 11.53%
80		Retail - Secured on real estate property		19	(0		0 2	(0 0	() 17	3 (0	0	0	11.53%
81	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	(0 0	(0	0 (0 0	0	0	/ -
82	NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME		19	(0		0 2	(0 0	() 17	3 (0 0	0	0	11.53%
83		Retail - Qualifying Revolving		0) 0		0 0	(0 0		0	0 (0 0	0	0	41.20%
84		Retail - Other Retail		2	(0 0	(0 0	(0 0	(2	1 (0 0	0	0	48.11%
85		Retail - Other Retail - Of Which: SME		1	(0 0	(0 0	(0 0	(0	1 (0 0	0	0	11.53% 41.20% 48.11% 30.97% 48.35%
86		Retail - Other Retail - Of Which: non-SME		2	(0 0	(0 0	(0 0	(2	0 (0 0	0	0	48.35%
87		Equity		0	()		0	()		0	0 (0 0	0	0	/ -
88		Securitisation															
89		Other non-credit obligation assets		0	()		0	(D		0	0 (0 0	0	0	-
90		IRB TOTAL		963		0	(0 668	C	0		765	4 0	1	0	0) 17.79%

										Actual						
										31/12/2020						
				Εχροsι	ire values			Risk expos	sure amounts							
			A-1	IRB	F-I	RB	A-:	IRB	F	-IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91	Central banks		0		0 0	(0 0		0	0	0 0	0	0 () (0) –
92	Central governments		0		0 0	(0 0		0	0	0 0	0	0 (0 0	0) –
93	Institutions		0		0 0	(0 0		0	0	0 0	0	0 (0 0	0) –
94	Corporates		0		0 0	(0 0)	0 (0	0 0	0	0 (0 0	0) –
95	Corporates - Of Which: Specialised Lending		0		0 0	(0 0)	0 (0	0 0	0	0 () C	0) –
96	Corporates - Of Which: SME		0		0 0	(0 0)	0 (0	0 0	0	0 () C	0) –
97	Retail		52		1 0	() 7	,	2 (0	0 47	7 6	1 () C	0	16.59% 6.44%
98	Retail - Secured on real estate property		47		1 0	(6	5	1 (0	0 42	2 5	1 () C	0	6.44%
	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0)	0 (0	0 0	0	0 () C	0) –
	Retail - Secured on real estate property - Of Which: non-SME		46		1 0	(6	j	1 (0	0 41	5	1 () C	0	6.44%
101	Retail - Qualifying Revolving		1		0 0	(0 0)	0 (0	0 1	0	0 (0 0	0	47.99%
102	Retail - Other Retail		5		0 0	() 1		1 (0	0 4	1	0 () (0	39.58%
103	Retail - Other Retail - Of Which: SME		0		0 0	(0 0)	0 (0	0 0	0	0 () C	0) –
104	Retail - Other Retail - Of Which: non-SME		5		0 0	() 1		1 (0	0	1	0 (0 0	0) 39.58%
105	Equity		0		D		0)	0		(0	0 () C	0) -
106	Securitisation															
107	Other non-credit obligation assets		0		D		0)	0		(0	0 () C	0) -
108	IRB TOTAL		52	1	L 0	C) 7		2 (D	0 47	6	1 0	0 0	0	16.59%

											Actual							
											31/12/2020							
					Exposu	ire values			Risk expos	ure amounts								
				A-:	IRB	F-I	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ire Stage 3 exposure	Stage 1 exposure	stage 2 exposure	stage 3 exposure	Coverage Ratio Stage 3 exposur
109		Central banks		0		0 0	C	0 0	() 0		0 (0	0	0 (0 0	/ -
110		Central governments		0		0 0	C	0 0	() 0		0 (D	0	0 (0 0	/ -
111		Institutions		0		0 0	C	0 0	() 0		0 (D	0	0 (0 0	/ -
112		Corporates		0		0 0	C	0 0	() 0		0 (D	0	0 (0 0	/ -
113		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0	() 0		0 (D	0	0 (0 0	/ -
114		Corporates - Of Which: SME		0		0 0	C	0 0	() 0		0 (D	0	0 (0 0	/ -
115		Retail		0		0 0	(0 0	() 0		0 (D	0	0 ()	0 0	/-
116		Retail - Secured on real estate property		0		0 0	(0 0	() 0		0 (D	0	0 ()	0 0	/-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	() 0		0 (D	0	0 (0 0	/ -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0	() 0		0 (D	0	0 ()	0 0	/-
119		Retail - Qualifying Revolving		0		0 0	(0 0	() 0		0 (D	0	0 (0 0	/ -
120		Retail - Other Retail		0		0 0	C	0 0	() 0		0 (D	0	0 (0 0	/ -
121		Retail - Other Retail - Of Which: SME		0		0 0	(0 0	() 0		0 (0	0	0 (0 0	/-
122		Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0	() 0		0 (0	0	0 (0 0	/
123		Equity		0		D		0	((0	0	0 (0 0	/-
124		Securitisation																
125		Other non-credit obligation assets		0		D		0	((D	0	0 (0 0	/-
126		IRB TOTAL		0	() 0	0	0 0	(0		0 (0) 0	/ -

											Actual							
											31/12/2020							
					Exposi	ure values			Risk expo	sure amounts								
				A-IRB		F-I	RB	A-	IRB	F-	IRB	Charles 1			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 expos	osure Stage 3 exposur	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	C	0 0)	0 0	D	0 0)	0	0	0	0 0	<u>ر</u>
128		Central governments		0		0 0	C	0 0	ס	0 0	D	0 0	D	0	0	0	0 0	J -
129		Institutions		0		0 0	C	0 0	0	0 0	D	0 0	D	0	0	0	0 0) –
130		Corporates		0		0 0	C	0 0)	0 0	D	0 0	D	0	0	0	0 0) -
131		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0	0	0 0	D	0 0	D	0	0	0	0 0	<u>ا</u> (
132		Corporates - Of Which: SME		0		0 0	C	0 0	D	0 0	D	0 0	D	0	0	0	0 0) -
133		Retail		0		0 0	C	0 0	D	0 0	D	0 0	D	0	0	0	0 0) -
134		Retail - Secured on real estate property		0		0 0	C	0 0)	0 0	D	0 0	D	0	0	0	0 0) -
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0)	0 0	D	0 0	D	0	0	0	0 0) -
136	IN. <i>F</i> .	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0 0)	0 0	D	0 0	D	0	0	0	0 0) -
137		Retail - Qualifying Revolving		0		0 0	C	D C)	0 0	D	0 0)	0	0	0	0 0) <mark>-</mark>
138		Retail - Other Retail		0		0 0	C	0 0)	0 0	D	0 0	0	0	0	0	0 0) <mark>-</mark>
139		Retail - Other Retail - Of Which: SME		0		0 0	C	0 0	כ	0 0	D	0 0	D	0	0	0	0 0) -
140		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0 0)	0 0	D	0 0	0	0	0	0	0 0) <mark>-</mark>
141		Equity		0		0		C)	0		C	כ	0	0	0	0 0	<u>ا</u> -
142		Securitisation																
143		Other non-credit obligation assets		0		0		C	0	0		C	0	0	0	0	0 0	Ĵ-
144		IRB TOTAL		0		0 0	0	0		0 0		0 0		0	0	0 0	0	/ <mark>-</mark>

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				1	2	3	4	5	6	7	8	9	10 11	12	13	14	15
											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-1	IRB	F-If	RB	A-I	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	re provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 extraording
145		Central banks		0	C	0		0 0	(0 0		0 (0	0	0 0	(J
146		Central governments		0	C	0		0 0	(0 0		0 (0	0	0 0	() -
147		Institutions		0	C	0		0 0	(0 0		0 (0	0	0 0	() -
148		Corporates		0	C	0		0 0	(0 0		0 (0	0	D C	() -
149		Corporates - Of Which: Specialised Lending		0	C	0		0 0	(0 0		0 (0	0	0 0	() -
150		Corporates - Of Which: SME		0	C	0		0 0	(0 0		0 (0	0	0 0	() -
151		Retail		0	C	0		0 0	(0 0		0 (0	0	0 0	(ງ -
152		Retail - Secured on real estate property		0	C	0		0 0	(0 0		0 (0	0	0 0	(ງ -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0	(0 0		0 (0	0) ((J -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0 0	(0 0		0 (0	0) ((J -
155		Retail - Qualifying Revolving		0	C	0		0 0	(0 0		0 (0	0	0 0	(ງ -
156		Retail - Other Retail		0	(0		0 0	(0 0		0 (0	0) ((ງ -
157		Retail - Other Retail - Of Which: SME		0	(0		0 0	(0 0		0 (0	0) ((J -
158		Retail - Other Retail - Of Which: non-SME		0	C	0		0 0	(0 0		0 (0	0	0 0	(Ĵ -
159		Equity		0	C			0	()		(0	0	0 0	(Ĵ -
160		Securitisation															
161		Other non-credit obligation assets		0	C			0	()		(0	0	0 0	(J -
162		IRB TOTAL		0	0	0		0 0	0	0		0 (0	0 (0	C	<u>/</u>

										Actual							
										31/12/2020							
				Εχροςι	ıre values			Risk expos	sure amounts								
			A-]	RB	F-I	RB	A-	IRB	F	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0		0 0	(0 0		0 (0	0 0)	0) (0 0	(Ĵ-
164	Central governments		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
165	Institutions		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
166	Corporates		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
167	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
168	Corporates - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	(J –
169	Retail		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
170	Retail - Secured on real estate property		0		0 0	(0 0		0 (ס	0 0)	0) (0 0	() –
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
172 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
173	Retail - Qualifying Revolving		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
174	Retail - Other Retail		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
175	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
176	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
177	Equity		0		0		0		0		0)	0	0 (0 0	() -
178	Securitisation																
179	Other non-credit obligation assets		0		0		C		0		0)	0	0	0 0	() –
180	IRB TOTAL		0		0 0	(0 0		0 0		0 0		0		0	(J -

										Actual							
										31/12/2020							
				Expos	ıre values			Risk expos	ure amounts								
			A-I	RB	F-)	IRB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Rati
/N 1		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0		0 0	(0 0	(D C		0 0)	0	0	0 () (0 -
2	Central governments		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Institutions		0		0 0	(0 0	(0 0		0 0)	0	0	0 () (0 -
	Corporates		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: SME		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
	Retail		0		0 0	(0 0	(D C)	0 0)	0	0	0 (0 (0 -
	Retail - Secured on real estate property		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		00	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Retail - Qualifying Revolving		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail - Of Which: SME		0		0 0	(0 0	(D C		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		0		0		0	(0		C)	0	0	0 (0 (0 -
	Securitisation																
	Other non-credit obligation assets		0		0		0	(0		C)	0	0	0 (0 (0 -
8	IRB TOTAL		0		0 0	0	0	(0		0 0		0	0	0 () (<u>0</u> -

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	Banco Comercial Portugues, SA																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		e 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 St	tage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks	X Y	C	0 0) (0 0	C	D -	(0 0		0 0		0 0	-	0	0	0	0	0	0	[-
	Central governments		C	0 0) (0 0	C) -	(0 0		0 0		0 0	-	0	0	0	0	0	0	-
	Institutions		C	0 0) (0 0	C) -	(0		0 0		0 0	-	0	0	0	0	0	0	(-
	Corporates		10,127	7 2,200	1,812	2	6 80	1,068	58.95%	10,056	5 1,994	2,08	9 27	7	1,115	53.39%	9,894	1,882	2,362	26	64	1,162	49
	Corporates - Of Which: Specialised Lending		887	7 128	3 1:		1 4	3	3 32.99%	881	1 127	1	7 1		4 5	28.03%	876	126	24	1	4	6	25
	Corporates - Of Which: SME		3,198	8 1,151	L 694	1	3 29	349	9 50.29%	3,145	5 1,052	84	6 14	2	6 374	44.17%	3,043	1,003	997	13	23	398	39
	Retail		24,440	0 2,908	3 1,226	1	5 50	351	1 28.62%	24,334	1 2,737	1,50	2 14	4	8 387	25.74%	24,260	2,567	1,747	14	45	420	24
	Retail - Secured on real estate property		20,723	3 2.307	7 824	1	0 32	167	7 20.30%	20,671		1,02	9 9	3	0 190	18.46%	20,632	2,013	1,210	9	28	211	17
anco Comercial Português,	Retail - Secured on real estate property - Of Which: SME		986	6 234	1 70		0 2	12	2 17.33%	971	1 229		9 0		2 13	14.83%	962	220	107	0	2	14	13
SA	Retail - Secured on real estate property - Of Which: non-SME		19,737	7 2,074	1 754		9 29	155	5 20.57%	19,700) 1,925	94	0 9	2	8 177	18.80%	19,670	1,792	1,103	9	26	197	17
JA	Retail - Qualifying Revolving		596	6 65	5 37		1 2	16	5 43.44%	588	3 64	4	5 1		2 18	40.16%	582	62	53	1	2	20	38.
	Retail - Other Retail		3,121	1 535	366		5 16	168	8 45.90%	3,075	5 519	42	8 4	1	6 179	41.74%	3,046	492	484	4	14	188	38.
	Retail - Other Retail - Of Which: SME		1,295	5 259	9 146		3 9	66	6 45.10%	1,259	9 260	18	1 2		9 73	40.11%	1,236	251	213	2	8	79	37.
	Retail - Other Retail - Of Which: non-SME		1,827	7 277	7 219		2 8	102	2 46.43%	1,816	5 260	24	7 2		7 106	42.93%	1,810	241	272	2	6	110	40.
	Equity		325	5 () (0 0	C	0 6.00%	325	5 0		0 0		0 0	6.00%	324	0	0	0	0	0	6.0
	Securitisation																						
	Other non-credit obligation assets		5,917	7 (0 0	C	0 -	5,917	7 0		0 0		0 C	-	5,917	0	0	0	0	0	<i>[</i>
	IRB TOTAL		40,809	9 5,108	3,038	4:	1 130	1,419	46.71%	40,631	4.732	3.59	2 41	11	9 1.502	41.82%	40,395	4,450	4,110	41	109	1,582	38.4

												Baseline Sc											
						31/12/2021						31/12/2	022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure Stage 3 e	Stock xposure provision Stage 1 exp	of Stoc s for provisio posure Stage 2 e	k of Stoc ons for provisio exposure Stage 3 e	k of ons for xposure Stage	age Ratio - 3 exposure Stage	1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		0) (0 0		0 () () -	0	0	0	0	0	0 -		0	C) ()	0 0	0 -
	Central governments		0) (0 0		0 () () -	0	0	0	0	0	0 -		0	C) ()	0 0	0 -
	Institutions		0) (0 0		0 () () -	0	0	0	0	0	0 -		0	C) ()	0 0	D -
	Corporates		9,129	9 2,127	7 1,643	2	5 76	5 947	7 57.68%	9,054	1,934	1,911	26	69	993	51.95%	8,892	1,830	2,17	7 25	5 6	2 1,038	8 47.
	Corporates - Of Which: Specialised Lending		813	3 128	3 10		1	1 3	33.54%	808	127	17	1	4	5	28.41%	804	125	2	3 1		4 6	5 26.
	Corporates - Of Which: SME		3,146	5 1,140) 692	1	3 29	9 348	3 50.35%	3,093	1,042	842	13	26	373	44.25%	2,993	993	99	l 13	3 2	3 397	7 40.
	Retail		17,301	L 2,545	5 960		8 35	5 242	2 25.22%	17,246	2,380	1,179	7	32	263	22.28%	17,218	2,219	1,36	9 7	2	9 281	1 20.
	Retail - Secured on real estate property		13,895	5 1,995	5 578		3 18	3 68	3 11.79%	13,888	1,848	732	2	16	77	10.57%	13,890	1,715	86	1 2	2 1	4 85	5 9.
	Retail - Secured on real estate property - Of Which: SME		970	231	L 69		0	2 12	2 17.34%	955	226	88	0	2	13	14.84%	946	218	10	5 ()	2 14	4 13.
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME		12,925	5 1,764	4 509		2 1	5 56	5 11.03%	12,933	1,622	644	2	14	64	9.98%	12,944	1,498	75	3 2	2 1	2 71	1 9.3
	Retail - Qualifying Revolving		469	9 49	9 26		0	L 10	38.60%	464	48	31	0	1	11	34.96%	462	46	3	5 ()	1 12	2 32.
	Retail - Other Retail		2,937	7 500	356		4 16	5 164	46.09%	2,894	484	415	4	15	174	41.99%	2,866	458	46) 4	ł 1	4 184	4 39.2
	Retail - Other Retail - Of Which: SME		1,291	L 258	3 145		3	9 66	5 45.19%	1,255	259	180	2	9	72	40.20%	1,232	250	21	1 2	2	8 78	37.1
	Retail - Other Retail - Of Which: non-SME		1,646	5 242	2 210		2	7 98	3 46.71%	1,638	225	236	2	6	102	43.35%	1,634	207	25	3 2	2	6 106	5 40.9
	Equity		257	7 (0 0		0 () (6.00%	257	0	0	0	0	0	6.00%	257	C) ()	0 0	6.0
	Securitisation																						
	Other non-credit obligation assets		5,480) (0 0		0 () () -	5,480	0	0	0	0	0 -		5,480	C) ()	0 0	0 -
	IRB TOTAL		32,167	4,671	2,602	3	2 111	1,189	45.70%	32,036	4,315	3,090	32	101	1,256	40.63%	31,846	4,049	3,54	32	9	L 1,319	37.19

													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ra e Stage 3 expo
	Central banks		0	C) C)	0 0) () –	C	0		0 0		0	0 -	0	0	0	0	0	0 -
	Central governments		0	C) C)	0 0) () –	C	0		0 0		0	0 -	0	0	0	0	0	0 -
	Institutions		0	C) C)	0 0) () –	C	0		0 0		0	0 -	0	0	0	0	0	0 -
	Corporates		1	C) C)	0 0) (20.90%	1	. 0		0 0		0	0 20.90%	b 1	0	0	0	0	0 20.9
	Corporates - Of Which: Specialised Lending		0	C) C) (0 0) () –	0	0		0 0		0	0 -	0	0	0	0	0	0 -
	Corporates - Of Which: SME		0	C) C) (0 0) () –	C	0		0 0		0	0 -	0	0	0	0	0	0 -
	Retail		5,649	185	5 215	5	7 13	97	45.16%	5,603	190	25	7 7	1	3 11	0 42.95%	5,561	191	298	7 1	3 12	41.3
	Retail - Secured on real estate property		5,545	172	2 206	5	6 12	. 92	44.63%	5,501	. 176	24	5 6	1	2 10	4 42.43%	5,462	177	284	6 1	2 11	40.8
POLAND	Retail - Secured on real estate property - Of Which: SME		8	1	1	. (0 0) () 18.92%	8	3 1		1 0		0	0 16.84%	b 7	1	1	0	0	0 15.3
POLAND	Retail - Secured on real estate property - Of Which: non-SME		5,537	171	206	5	6 12	. 92	44.69%	5,494	175	24	5 6	1	2 10	4 42.49%	5,454	176	284	6 1	2 11	40.9
	Retail - Qualifying Revolving		104	13	8 8	3	1 1	. 5	5 58.18%	101	. 14	1	1 1		1	6 54.23%	99	14	14	1	1	7 51.8
	Retail - Other Retail		0	C) ()	0 0) () 15.74%	C	0		0 0		0	0 15.65%	0	0	0	0	0	0 15.0
	Retail - Other Retail - Of Which: SME		0	C) C)	0 0) () 19.61%	C	0		0 0		0	0 19.49%	0	0	0	0	0	0 19.4
	Retail - Other Retail - Of Which: non-SME		0	C) ()	0 0) () 15.73%	C	0		0 0		0	0 15.64%	b 0	0	0	0	0	0 15.
	Equity		0	C) C)	0 0) () –	C	0		0 0		0	0 -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		308	C) ()	0 0) () –	308	0		0 0		0	0 -	308	0	0	0	0	0 -
	IRB TOTAL		5,958	186	215	7	7 13	97	45.16%	5,912	190	257	7 7	1	3 11	0 42.94%	5,870	191 2	98	7 1	3 12	41.3

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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 exposur	e 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
55	Central banks		0	C	0	0	0	0	-		0 0	C	0 () (0 0	-	0)	0 0	0	0	0	-
56	Central governments		0	0	0	0	0	0	-		0 0	C	0 () (0 0	-	0)	0 0	0	0	0	-
57	Institutions		0	0	0	0	0	0	-		0 0	C	0 () (0 0	-	0)	0 0	0	0	0	-
58	Corporates		0	0	98	0	0	72	73.09%		0 0	98	8 () () 72	73.09%	C C)	0 98	0	0	72	2 73.09%
59	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	-		0 0	C	0 () (0 0	-	0)	0 0	0	0	0	-
60	Corporates - Of Which: SME		0	0	0	0	0	0	-		0 0	C	0 () (0 0	-	0)	0 0	0	0	0	-
61	Retail		14	13	0	0	0	0	59.04%	1	3 14	C	0 () (0 0	49.91%	13	3	L4 0	0	0	0) 44.14%
62	Retail - Secured on real estate property		8	1	. 0	0	0	0	11.95%		8 1	C	0 () (0 0	10.22%	8	3	1 0	0	0	0	9.35%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	6.00%		0 0	C	0 () (0 0	6.00%	C C)	0 0	0	0	0	6.00%
63 64 MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-SME		8	1	. 0	0	0	0	11.96%		8 1	C	0 () (0 0	10.23%	8	3	1 0	0	0	0	9.36%
65	Retail - Qualifying Revolving		0	0	0 0	0	0	0	68.77%		0 0	C	0 () (0 0	66.68%	C C)	0 0	0	0	0	65.01%
66	Retail - Other Retail		6	12	. 0	0	0	0	69.19%		5 13	C	0 () (0 0	59.61%	, o 4	ł	13 0	0	0	0	53.41%
67	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	4.50%		0 0	C	0 () (0 0	4.50%	b C)	0 0	0	0	0	4.50%
68	Retail - Other Retail - Of Which: non-SME		6	12	. 0	0	0	0	69.42%		5 13	C	0 () (0 0	59.92%	, p 4	ł	13 0	0	0	0	53.75%
69	Equity		0	0	0	0	0	0	-		0 0	C	0 () (00	-	0)	0 0	0	0	0	-
70	Securitisation																						
71	Other non-credit obligation assets		130	0	0	0	0	0	-	13	0 0	C	0 () (0 0	-	130)	0 0	0	0	0	-
72	IRB TOTAL		144	13	98	0	0	72	73.08%	143	3 14	98	3 0	0	72	73.06%	143	1	.4 98	0	0	72	73.05%







														Baseline Scenario									
							31/12/2021							31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 e	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 expo	osure Stage 2 expos	sure 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		0	0	0	(0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
110		Central governments		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
111		Institutions		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
112		Corporates		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
113		Corporates - Of Which: Specialised Lending		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
114		Corporates - Of Which: SME		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
115		Retail		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
116		Retail - Secured on real estate property		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
118	N. <i>A</i> .	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
119		Retail - Qualifying Revolving		0	0	0	(0 0) C) -	(0	0 0	0		0) -	0	0	0 C	(0	-
120		Retail - Other Retail		0	0	0	C	0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
121		Retail - Other Retail - Of Which: SME		0	0	0	(0 0) () –	(0	0 0	0		0) -	0	0	0 0	(0	-
122		Retail - Other Retail - Of Which: non-SME		0	0	0	(0 0) C) -	(0	0 0	0		0) -	0	0	0 C	(0	-
123		Equity		0	0	0	0	0 0) () _	(0	0 0	0		0) -	0	0	0 0	(0	-
124		Securitisation																					
125		Other non-credit obligation assets		0	0	0	(0 0) () -	(0	0 0	0		0) -	0	0	0 0	(0	-
126		IRB TOTAL		0	0	0	0	0	0	-	(0	0 0	0		0)	0	0	0 0		0	-

Dowbl			
RowN um			
			mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
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	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	(0 0) 0	0	-	0	C	(0 0	C	0	-		0 0	0	0	0	0	-
	0	0	0	0 0	0 0	0	-	0	C	(0 0	C	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	-
	743	2	2	2 0	0 0	0	24.15%	741	3		3 0	0	1	24.14%	o 73	3 4	5	0	0	1	24.12%
	0	0	(0	0	- 27 220/	0	0	(0 0	0	0	-			0	0	0	0	-
	0	0			0	0	27.22%	0	0		0	0	0	27.21%			0	0	0	0	27.20%
	18	3				0	10.45%	18	3			0	0	9.13%		3 3	1	0	0	0	8.81%
	17	3				0	9.99%) 1/	2		0 0	0	0	9.16%		/		0	0	0	27.20% 8.81% 8.68% 6.00% 8.70% 33.42% 8.42% 4.53%
	17	0				0	6.00% 10.01%	0 17			0 0	0	0	6.00% 9.19%		7 U	0	0	0	0	0.00% 8 70%
	17					0	37.62%) I/	2	. (0 0		0	35.16%				0	0	0	33 / 20%
	1	0				0	10.11%	0 0			0		0	8.56%			1	0	0	0	<u> </u>
	1 0	0				0	4.55%			1			0	4.53%			1	0	0	0	4 53%
	1	0				0	40.63%) 0 1					0	34.76%				0	0	0	30.99%
	1	0	(0	-	, <u> </u>	0	(0 0	0	0	-			0	0	0	0	-
											0							Jan		0	
	0	0	0	0 0	0 0	0	-	0	C	(0 0	C	0	-		0 0	0	0	0	0	-
	762	5	2	2 0) 0	0	19.73%	759	5	4	0	0	1	20.27%	750	5 7	6	0	0	1	20.86%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e 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
	0	() 0		0 0	0	-	0	C) 0	0	(0 0) -	0	0	0	0	0	0	-
	0	() 0		0 0	0	-	0	C) 0	0		0 0) –	0	0	0	0	0	0	-
	0	() 0		0 0	0	-	0	C) 0	0		0 0) –	0	0	0	0	0	0	-
	0	(0 0		0 0	0	20.52%	0	C	0 0	0		0 0	20.53%	0	0	0	0	0	0	20.54%
	0	(0 0		0 0	0	-	0	C) 0	0		0 0) -	0	0	0	0	0	0	-
	0		0 0		0 0	0	-	0	C	0 0	0		0 0) -	0	0	0	0	0	0	-
	47	L)	5 2		0 0	0	21.31%	47	5	5 2	0		0 0	19.13%	47	4	3	0	0	0	17.86% 12.21%
	42	۷	1 1		0 0	0	13.59%	42	4	1 2	0		0 0	12.70%	42	4	2	0	0	0	12.21%
	0	() 0		0 0	0	6.00%	0	C	0 0	0		0 0	6.00%	0	0	0	0	0	0	6.00%
	41	2	1 1		0 0	0	13.60%	41	4	1 2	0		0 0) 12.72%	41	4	2	0	0	0	12.23%
	1	() 0		0 0	0	42.65%	1	C	0 0	0		0 0) 39.27%	0	0	0	0	0	0	36.98%
	4	1	0		0 0	0	43.51%	4	1	1	0		0 0) 39.59%	4	1	1	0	0	0	36.97% 19.41%
	0	() 0		0 0	0	19.57%	0	C	0 0	0		0 0) 19.46%	0	0	0	0	0	0	19.41%
	4	1	0		0 0	0	43.53%	4	1	1	0		0 0) 39.63%	4	1	1	0	0	0	37.01%
	0	() 0		0 0	0	-	0	C) 0	0		0 0) –	0	0	0	0	0	0	-
	0	() 0		0 0	0	-	0	C) 0	0		0 0) –	0	0	0	0	0	0	-
	47	5	5 2		0 0	0	21.31%	47	5	5 2	0		0 0	19.13%	47	4	3	0	0	0	17.86%

							Baseline Scenario						
			31/12/2021				31/12/2022					31/12/2023	
R, %)		Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposur	Stock of provisions for Stage 3 exposure Stage 3 exposure
	0	0 0	0 0	0 -	0 0	0	C	0 0	-	0	0 0	0	0 0 -
	0	0 0	0 0	0 -	0 0	0	C	0 0	-	C	0 0	0	0 0 -
	0	0 0	0 0) 0 -	0 0	0	C	0 0	-	0	0 0	0	0 0 -
	0	0 0	0 0	0 -	0 0	0	C	0 0	-	C	0 0	0	0 0 -
	0	0 0	0 0) 0 -	0 0	0	C	0 0	-	0	0 0	0	0 0 -
	0	0 0	0 0) 0 -	0 0	0	C	0 0	-	0	0 0	0	0 0 -
	0	0 0	0 0) 0-	0 0	0	C	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) 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-
	0	0 0	0 0	0 -	0 0	0	C	0 0	-	0	0 0	0	0 0-
	0	0 0	0 0	0 -	0 0	0	C	0 0	-	0	0 0	0	0 0-
	0	0 0	0 0	0 -	0 0	0	C	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-
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	0	0 0	0 0	0-	0 0	0	0	0 0	-	0	0 0	0	0 0-
	0	U 0		ין ע ן-		0	0		-	0		U	u u-









	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											Baseline Scenario									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		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 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	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	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	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	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	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) 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	0	-	0	0	0 () 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 () 0	0	-
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	0	0	0	0		0 0	-	0 0	0			0	0 0	-	0	0	0 0		0	-

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure 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
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 () 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	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	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		_	0	0 (0	-
	0	0	0	0	0	0	-	0	0	0	0	0		-	0				0	-
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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0 () () 0	0	-
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										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		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
	0	0 0	0		0 0) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0		0 0) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0		0 0) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 C) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	00		0 C) -	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	-
	0	0 0	0 0		0 0) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 0) -	0	C	0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0		0 C) -	0	C	0 0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0		0 0) -	0	C	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	
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EBA EUROPEAN BANKING AUTHORITY

	Darico Comercial Portugues, SA	_																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 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 Rat Stage 3 expos
	Central banks		0	0	C	(0 0	C) -	(0 0	0	0	C		-	0	0	0	0	0	0	ວ
	Central governments		0	0	C	(0 0	C) -	(0 0	0	0	C		-	0	0	0	0	0	0	ງ -
	Institutions		0	0	C	(0 0	C) -	(0 0	0	0	C	D C	-	0	0	0	0 0	0	0	<u>ງ</u> -
	Corporates		9,537	2,513	2,089	92	2 218	1,322	2 63.27%	9,072	2 2,439	2,627	71	174	1,497	z 56.99%	8,752	2,336	3,051	. 59	116	1,634	4 53
	Corporates - Of Which: Specialised Lending		872	125	29	4	1 6	11	40.06%	859	9 122	45	3	4	1 18	38.94%	850	119	57	' 3	3	22	2 38
	Corporates - Of Which: SME		2,993	1,308	742	33	3 132	445	5 60.06%	2,796	5 1,277	970	25	106	5 518	53.40%	2,654	1,244	1,145	22	74	574	+ 50
	Retail		24,364	2,961	1,249	37	7 138	450	36.03%	24,092	2 2,891	1,592	36	116	5 539	33.85%	23,809	2,857	1,909	32	96	622	2 32
	Retail - Secured on real estate property		20,671	2,342	841	24	1 97	225	5 26.78%	20,498	8 2,258	1,098	23	82	2 284	25.82%	20,308	2,212	1,335	21	69	338	კ <u>25</u>
anco Comercial Português,	Retail - Secured on real estate property - Of Which: SME		980	238	71		L 19	19	26.32%	952	2 242	95	1	16	5 23	24.18%	926	245	118	3 1	13	27	/ 22.
SA	Retail - Secured on real estate property - Of Which: non-SME		19,691	2,104	770	22	3 78	206	5 26.82%	19,546	5 2,016	1,003	22	66	5 261	25.98%	19,381	1,967	1,217	' 20	56	311	1 25.
SA	Retail - Qualifying Revolving		593	67	37		2 3	21	1 55.55%	580	0 70	47	2	3	3 25	53.26%	568	72	58	3 2	3	30	0 51.
	Retail - Other Retail		3,100	552	371	1:	L 38	204	1 55.04%	3,014	4 562	446	11	31	1 230	51.56%	2,934	573	516	j 9	24	254	4 49.
	Retail - Other Retail - Of Which: SME		1,284	267	149	(5 21	81	1 54.15%	1,228	8 281	190	6	18	3 96	50.46%	b 1,179	291	229	5	14	111	1 48.
	Retail - Other Retail - Of Which: non-SME		1,816	285	222		1 17	123	3 55.64%	1,786	5 281	255	5	13	3 134	52.39%	b 1,754	282	287	' 4	11	143	3 50.
	Equity		325	0	C	(0 0	C	6.00%	325	5 0	0	0	C	0 0	6.00%	b 324	0	0	0	0	0	0 6.0
	Securitisation																						
	Other non-credit obligation assets		5,917	0	0	(0 0	0) -	5,917	7 0	0	0	C	0 0	-	5,917	0	0	0	0	0	ງ -
	IRB TOTAL		40,143	5,474	3,338	130	356	1,772	2 53.07%	39,406	5 5.330	4,219	107	290	2,036	48.25%	38,801	5,193	4,960	91	212	2,256	6 45.49

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions fo e Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure Si	itage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0	0) 0		0 C	0	-	0		0	0)	0	0 -	0	0	(ງ 0	J	0	0 -
	Central governments		0	0) 0		0 C	0	-	0		0	0)	0	0 -	0	0	(<u>ງ</u>	J	0	0 -
	Institutions		0	0) 0		0 0	0	-	0		0	0)	0	0 -	0	0	(<u>ס</u>	<u>ر</u>	0	0 -
	Corporates		8,555	2,434	1,910	8	9 212	1,185	62.05%	8,095	2,37	0 2,43	3 68	3 17	70 1,3	55 55.68%	7,778	2,275	2,846	s 57	/ 11	4 1,48	38 52
	Corporates - Of Which: Specialised Lending		800	125	5 27	· ·	4 6	11	40.26%	788	12	1 4	3	3	4	17 39.09%	779	119	54	4 2	2	3 2	21 38
	Corporates - Of Which: SME		2,943	1,295	739	33	3 131	444	60.12%	2,748	1,26	4 96	5 24	10	05 5	53.46%	2,609	1,231	1,137	/ 21	1 7	3 57	71 50.
	Retail		17,230	2,596	979	2	1 112	319	32.60%	17,040	2,52	5 1,24	1 2		92 3	30.35%	16,830	2,493	1,483	3 18	3 7	4 43	30 29.
	Retail - Secured on real estate property		13,847	2,030) 592		9 74	107	18.07%	13,746	1,94	7 77	6 1) (50 1	.38 17.72%	13,620	1,904	944	4 8	3 ह	0 16	55 17.
	Retail - Secured on real estate property - Of Which: SME		963	236	5 71		1 19	19	26.35%	936	24	0 9	4		16	23 24.21%	911	242	117	/ 1	1 1	3 2	27 22
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME		12,884	1,794	521		8 55	88	16.95%	12,810	1,70	8 68	2	}	45 1	15 16.83%	12,710	1,662	827	7 7	/ ?	7 13	39 16
	Retail - Qualifying Revolving		467	50	26		1 2	. 13	49.70%	458	5	3 3	3		1	15 46.60%	449	55	39	1 و	1	1 1	18 44
	Retail - Other Retail		2,917	516	361	1	0 36	199	55.18%	2,836	52	4 43	2 1)	30 2	24 51.77%	2,760	533	499	و و	2 لو	3 24	49.
	Retail - Other Retail - Of Which: SME		1,280	266	5 148		6 21	. 80	54.23%	1,224	28	0 18	9	5	18	96 50.55%	1,176	290	228	3 5	ا آذ	4 11	48.
	Retail - Other Retail - Of Which: non-SME		1,637	249	213		4 15	119	55.84%	1,612	24	4 24	3	l :	12 1	28 52.71%	1,584	243	272	2 4	+ 1	0 13	37 50
	Equity		257	0) 0		0 0	0	6.00%	257		0	0)	0	0 6.00%	257	0	(J 0	J	0	0 6.0
	Securitisation																						
	Other non-credit obligation assets		5,480	0) 0		0 0	0	-	5,480		0	0)	0	0 -	5,480	0	(<u>٥</u>	ر	0	0 -
	IRB TOTAL		31,522	5,030	2,889	110	0 324	1,504	52.06%	30,871	4,89	5 3,67	5 90	26	52 1,7	32 47.12%	30,344	4,768	4,329	76	18 د	8 1,91	8 44.3

													Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure Stage	2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposu	r Coverage Ra Stage 3 expo
	Central banks		0	C) ()	0 0) () -	C	0 0		0 0		0	0 -	0	0	0	0	0	0 -
	Central governments		0	C) ()	0 0) () -	C	0 0		0 0		0	0 -	0	0	0	0	0	0 -
	Institutions		0	C) ()	0 0) () -	C	0 0		0 0		0	0 -	0	0	0	0	0	0 -
	Corporates		1	C) () (0 0) (38.15%	1	L 0		0 0		0	0 38.17%	% 1	0	0	0	0	0 38.
	Corporates - Of Which: Specialised Lending		0	C) () (0 0) () -	C	0 0		0 0		0	0 -	0	0	0	0	0	0 -
	Corporates - Of Which: SME		0	C) ()	0 0) () -	C	0 0		0 0		0	0 -	0	0	0	0	0	0 -
	Retail		5,648	184	217	1	5 20) 114	ŧ 52.50%	5,581	l 190	27	8 13		19 14	10 50.47%	% 5,523	190	337	12	7 1	166 49.
	Retail - Secured on real estate property		5,543	171	. 209	1	3 18	108	3 51.65%	5,480) 176	26	7 12		17 13	49.54%	% 5,426	176	321	11 :	5 1	155 48.
POLAND	Retail - Secured on real estate property - Of Which: SME		8	1	. 1	. (0 0) () 24.75%	8	3 1		1 0		0	0 22.94%	% 7	1	1	0	0	0 21.
POLAND	Retail - Secured on real estate property - Of Which: non-SME		5,535	170	208	3 13	3 18	108	3 51.71%	5,473	3 175	26	6 12		17 13	49.60%	% 5,418	175	321	11 :	5 1	155 48.1
	Retail - Qualifying Revolving		104	13	8 8	3	1 2		5 73.78%	101	L 14	1	2 1		2	8 71.80%	% 97	14	15	1	2	11 70.
	Retail - Other Retail		0	C) ()	0 0) () 31.30%	C	0 0		0 0		0	0 31.229	% 0	0	0	0	0	0 31.
	Retail - Other Retail - Of Which: SME		0	C) ()	0 0) () 36.68%	C	0 0		0 0		0	0 36.91%	% 0	0	0	0	0	0 37.
	Retail - Other Retail - Of Which: non-SME		0	C) ()	0 0) () 31.28%	C	0 0		0 0		0	0 31.19%	% 0	0	0	0	0	0 31.
	Equity		0	C) ()	0 0) () -	C	0 0		0 0		0	0 -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		308	C) ()	0 0) () -	308	3 0		0 0		0	0 -	308	0	0	0	0	0 -
	IRB TOTAL		5,957	185	217	15	5 20	114	52.49%	5,890	190	27	8 13	:	19 14	0 50.46%	6 5,832	190	337	12 1	7 16	66 49.2

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mlı	Stage 1 exposu	e Stage 2 exposure	e 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	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions f Stage 2 expos	Stock of or provisions for sure Stage 3 exposu	Coverage Ratio - Stage 3 exposure
55	Central banks		0	0 () (0 0	() -		0 0	(0 ()	0 0	-	0	0		D	0	0	0 -
56	Central governments		0	0 ()	0 0	() -		0 0	(0 ()	0 0	-	0	0		0	0	0	0 -
57	Institutions		0	0 0)	0 0	() -		0 0	(0 ()	0 0	-	0	0		D	0	0	0 -
58	Corporates		0	0 98	3	0 0	81	l 82.55%		0 0	98	8 ()	0 81	82.55%	0	0	9	3	0	0	<i>s</i> 1 82.55%
59	Corporates - Of Which: Specialised Lending		0	0 0)	0 0	() -		0 0	(0 ()	0 0	-	0	0		D	0	0	0 -
60	Corporates - Of Which: SME		0	0 0)	0 0	() -		0 0	(0 ()	0 0	-	0	0)	0	0	0 -
61	Retail		14 1	13 ()	0 0	(54.03%	12	2 15	(0 ()	0 0	40.08%	11	16		D	0	0	0 31.19%
62	Retail - Secured on real estate property		8	1 ()	0 0	(12.56%		8 1	(0 ()	0 0	11.14%	8	1		D	0	0	0 10.50%
⁶³ 64 MOZAMBIQUE	Retail - Secured on real estate property - Of Which: SME		0	0 0)	0 0	() 10.47%		0 0	(0 ()	0 0	10.47%	0	0		D	0	0	0 10.47%
64 MOZAMDIQUE	Retail - Secured on real estate property - Of Which: non-SME		8	1 ()	0 0	() 12.57%		8 1	(0 ()	0 0	11.15%	8	1		D	0	0	0 10.50%
65	Retail - Qualifying Revolving		0	0 0)	0 0	() 74.64%		0 0	(0 ()	0 0	69.89%	0	0		D	0	0	0 64.88%
66	Retail - Other Retail		6 1	12 ()	0 0	(63.26%		4 13	(0 ()	0 0	47.98%	3	14		D	0	0	0 37.54%
67	Retail - Other Retail - Of Which: SME		0	0 ()	0 0	(9.00%		0 0	(0 ()	0 0	9.00%	0	0		D	0	0	0 9.00%
68	Retail - Other Retail - Of Which: non-SME		5 1	12 ()	0 0	(63.54%		4 13	(0 ()	0 0	48.32%	3	14		D	0	0	0 37.86%
69	Equity		0	0 ()	0 0	() -		0 0	(0 ()	0 0	-	0	0		D	0	0	0 -
70	Securitisation																					
71	Other non-credit obligation assets	1	30	0 (0 0	() -	13	0 0	(0 ()	0 0	-	130	0		D	0	0	0 -
72	IRB TOTAL	14	4 1	.3 98	3 (0 0	81	. 82.51%	142	2 15	98	3 0		0 81	82.47%	141	16	98	3	D	0	81 82.42%







														Adverse Scenario									
							31/12/2021							31/12/2022						31/12/2023			
RowN um			(mln EUR, %)		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	e Stage 2 ex	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure Stage 2 exp	osure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	<u>) </u> 0) -
110		Central governments		0	00	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	<u>'ס</u>	ງ -
111		Institutions		0	00	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	<u>)</u> 0	ງ -
112		Corporates		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	<u>) 0</u>	ງ -
113		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	<u>) 0</u>	ງ -
114		Corporates - Of Which: SME		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	J 0) -
115		Retail		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	<u>ງ</u> ດີ	J –
116		Retail - Secured on real estate property		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	ວ <u></u> ດີ	J -
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 0)	<u>ງ</u> ເ	ງ -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 0)	ວ ເ	ງ -
119		Retail - Qualifying Revolving		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	ວ ເ	ງ -
120		Retail - Other Retail		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	ວ ເ	ງ -
121		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	-	C	0	0 0	0		0	D -	0	0	0 0)	<u>ງ</u> ເ	ຽ -
122		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 (J C	J -
123		Equity		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	J C	ງ -
124		Securitisation																					
125		Other non-credit obligation assets		0	0	0	0	0	0	-	C	0	0 0	0		0) -	0	0	0 ()	J C	J -
126		IRB TOTAL		0	0	0	0	0	0	-	0	0	0 0	0		0 0	-	0	0	0 0		<u>٥</u>	/

Dowbl			
RowN um			
			mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
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	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0) (0 0) 0	0	-	0	C) () 0	0	0	-	() C) (0	0	0	-
	0	0	(0 0) 0	0	-	0	() (0	0	0	-	() C) (0	0	0	-
	0	0	(0 0	0 0	0	-	0	() (0	0	0	-	(0 0) (0	0	0	-
	740	2		1 1	0	2	43.36%	736		8 8	3 1	0	3	43.33%	732	2 4	10	1	0	4	43.31%
	0	0	(0 0	0 0	0	-	0) (0 0	0	0	-	(0 0) (0	0	0	-
	0	0	(0 0	0 0	0	50.14%	0) (0 0	0	0	50.12%	(0 0) (0	0	0	50.10%
	18	3	1	0	0 0	0	15.44%	18		3	. 0	0	0	14.69%	18	3 3	3 1	0	0	0	14.52%
	17	3	(0	0 0	0	10.77%	16		3	. 0	0	0	10.33%	16	5 3	3 1	0	0	0	14.52% 10.07% 10.20% 10.07% 47.54%
	0	0	(0	0 0	0	10.20%	0	C) (0	0	0	10.20%	(0 0) (0	0	0	10.20%
	17	3	(0	0 0	0	10.78%	16	(1)	3	. 0	0	0	10.33%	16	5 3	3 1	0	0	0	10.07%
	0	0	(0	0 0	0	52.04%	0	C) (0	0	0	49.47%	(0 0) (0	0	0	47.54%
	1	0	(0 0	0 0	0	18.64%	1	C)	. 0	0	0	17.37%	1	L C) 1	0	0	0	17.61% 12.09% 45.37%
	0	0	(0 0	0 0	0	12.12%	0	C)	. 0	0	0	12.10%	() C) 1	0	0	0	12.09%
	1	0	(0 0	0 0	0	54.11%	1	C) (0	0	0	48.45%	1	L C) (0	0	0	45.37%
	0	0	(0 0	0 0	0	-	0	C) (0	0	0	-	(0 0) (0	0	0	-
	0	0	(0 0	0 0	0	-	0	C) (0	0	0	-	() C	0 0	0	0	0	-
	759	5	5	5 1	. 0	2	38.82%	754	6	9	1	0	3	39.40%	750) 7	11	1	0	4	39.65%

1										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
EUR, %)		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
	0	0 0	C	0 0	0	-	0	C	0	0	0	0	-	0 0	0	0	0	0	-
	0	0 0	C	0 0	0	-	0	C	0	0	0	0	-	0 0	0	0	0	0	-
	0	0 0	C	0 0	0	-	0	C	0	0	0	0	-	0 0	0	0	0	0	-
	0	0 0	C	0 0	0	38.67%	0	C	0	0	0	0	38.66%	0 0	0	0	0	0	38.65%
	0	0 0	C	0 0	0	-	0	0	0	0	0	0	-	0 0	0	0	0	0	-
	0	0 0	C	0 0	0	-	0	C	0	0	0	0	-	0 0	0	0	0	0	-
	46	5 2	C	0 0	1	30.17%	46	5	3	0	0	1	28.20%	46 5	3	0	0	1	27.09%
	42	5 1	C	0 0	0	21.84%	41	4	2	0	0	0	21.41%	41 4	2	0	0	1	21.17%
	0	0 0	C	0 0	0	16.74%	0	0	0 0	0	0	0	16.81%	0 0	0	0	0	0	16.84% 21.18%
	41	4 1	C	0 0	0	21.85%	41	4	- 2	0	0	0	21.42%	41 4	2	0	0	1	21.18%
	1	0 0	C	0 0	0	53.83%	0	C	0	0	0	0	51.17%	0 0	0	0	0	0	49.35%
	4	1 0	C	0 0	0	54.37%	4	1	. 1	0	0	0	50.60%	4 1	1	0	0	0	48.11%
	0	0 0	C	0 0	0	36.74%	0	C	0	0	0	0	36.94%	0 0	0	0	0	0	37.02%
	4	1 0	C	0 0	0	54.39%	4	1	. 1	0	0	0	50.63%	4 1	1	0	0	0	48.14%
	0	0 0	C	0 0	0	-	0	C	0	0	0	0	-	0 0	0	0	0	0	-
	0	0 0	C	0 0	0	-	0	C	0	0	0	0	-	0 0	0	0	0	0	-
	46	5 2	0	0 0	1	30.17%	46	5	3	0	0	1	28.20%	46 5	3	0	0	1	27.09%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
JR, %)		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
	0	0	0	C) C	0	-	0	0	0	0	0	0	-	0	C	0	0	0	0	-
	0	0	0	C) C	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	C) C	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	C) (C	0	-	0	0	0	0	0	0	-	0	C	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	-	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	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	-	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	C) () 0	-	0	0	0	0	0	0	-	0	C) 0	0	0	0	-
	0	0	0	C) C	0 0	-	0	0	0	0	0	0	-	0	C) 0	0	0	0	-
	0	0	0	C	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	0	0	0	-
	0	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-









	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022			-				31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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
	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		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	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	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) -	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) 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 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	(0 0	0	0 0	-	0		0 0	0	0	0	-
				_							-	-						_		-	
	0		0	0) -	0	0			0		-	0			0	0	0	-

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0	-	0	C	0	0)	D () -	0 0	0 0) (0	0	-
	C	0 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	0	0	0	00	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	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) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	C	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	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	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	-
	U	0	0	0	0	0	-	0	C	0	0)) - 	U) (0	0	-
	0			0							0								0	
	U			0			-	0		0	0 0) - -				0	0	-
	0	, v	U	0	0	0		U	0	Ŭ	0			_	, , , , , , , , , , , , , , , , , , ,	0	, U	0	0	

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure 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
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 0) -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (00) (0 () -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
			-								-				-	-			
	0	0 (0 0) ()) -	0			0	0	0	-	0 0	0 0	0	0	0	-
	U		0	u C		/ -	0	0	ין ט	0	0	0	-		0	0	0	0	-





								Actual				
								31/12/202	0			
			Exposure	values	Risk exposi	ure amounts						
RowN um		(mln 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 provision Stage 3 ex
22		Central banks	4,297	C	0) () 4,297	0) () 0	C)
23		Central governments	9,816	C	16	5 (0 6,211	532	2 () 1	C	
24		Regional governments or local authorities	677	C	135	; (211	26) 1	2	2
25		Public sector entities	174	C	174		174	0) (0 0	C	<u>ر</u>
26		Multilateral Development Banks	0	0	0) (0 0	0) (0 0	C	J
27		International Organisations	0	0	0) (0 0	0) (0 0	C	J
28		Institutions	168	0	124	. (0 88	33	3 () 0	1	L
29		Corporates	1,986	21	1,867	2	2 1,539			3 48	24	ł
30		of which: SME	1,084	7	942	1	8 884	232	2 24	4 6	19	÷
31		Retail	138	2	80		2 148	16	5	1 1	1	L
32	PORTUGAL	of which: SME	131	2	75		2 119	16	5	4 1	1	L
33		Secured by mortgages on immovable property	29	C	14	. (0 17	14	- (0 0	1	L
34		of which: SME	29	C	14	. (0 16	14	· (0 0	1	L
35		Items associated with particularly high risk	0	C	0)	0 0	0) (0 0	C	J
36		Covered bonds	0	0	0		0 0	0) (0 0	C	J
37		Claims on institutions and corporates with a ST credit assessment	0	C	0		0 0	0) (0 0	C	J
38		Collective investments undertakings (CIU)	100	0	86) (0 0	0) (0 0	C)
39		Equity	0	0	0		0 0	0) (0 0	C)
40		Securitisation										
41		Other exposures	0	C	0		0 0	0) (0 0	C)
42		Standardised Total	17,386	23	2,497	24	12,685	1,049	77	7 51	28	<u></u>

								Actual				
								31/12/202	0			
	_		Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	
43		Central banks	148	0	23	0	148	0	0	(D	0
44		Central governments	4,271	2	0	0	220	55	2	()	0
45		Regional governments or local authorities	25	0	5	0	25	0	C	()	0
46		Public sector entities	31	1	15	1	31	0	1	C)	0
47		Multilateral Development Banks	0	0	0	0	C	0	0	C)	0
48		International Organisations	0	0	0	0	C	0	0	C)	0
49		Institutions	57	0	5	0	37	0	0	C)	0
50		Corporates	2,753	97	2,497					25	5	4
51		of which: SME	1,224					134		10)	3
52		Retail	4,913			299	,	373	457	44	1 4	ю
53	POLAND	of which: SME	399	14	228	16	359				3	4
54		Secured by mortgages on immovable property	1,587	7	709	7	1,527	71	8	6	5	3
55		of which: SME	411	0	206	0	377	40	0		3	1
56		Items associated with particularly high risk	3	0	5	0	(*)	0	0	()	0
57		Covered bonds	0	0	0	0	C	0	0	C)	0
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	C	0	C	C)	0
59		Collective investments undertakings (CIU)	0	0	0	0	C	0	0	()	0
60		Equity	0	0	0	0	C	0	0	0)	0
61		Securitisation										
62		Other exposures	0	0	0	0	C	0	C	0)	0
63		Standardised Total	13,788	388	6,873	431	9,140	690	627	76	5 4	7

								Actual				
								31/12/2020				
			Exposure	values	Risk exposu	re amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	782	0	782	C) 732	0	0 (0 0) C	0.00%
65		Central governments	383	0	574	C	328	47	0 () 0) C	100.00%
66		Regional governments or local authorities	0	0	0	C	0 0	0	0 (0 0) ()	100.00%
67		Public sector entities	15	0	23	C	16	0	0 (0 0) C	100.00% 50.00% 0.00% 0.00%
68		Multilateral Development Banks	0	0	0	C	0 0	0	0 (0 0) C	0.00%
69		International Organisations	0	0	0	C	0 0	0	0 (0 0) C	0.00%
70		Institutions	45	0	17	C) 45	0	0 (0 0) C	0.00%
71		Corporates	103	50	150	58	3 107	42	73	3 2	23	32.02%
72		of which: SME	11	7	13	8	3 7	6	10 (0 0	3	28.74%
73		Retail	83	2	61		8 84	5	12 1	. 1	. 5	43.90%
74	MOZAMBIQUE	of which: SME	5	1	3	1	5	1	5 (0 0	1	24.36%
75	~	Secured by mortgages on immovable property	256	6	193	6	5 33	229	6 () 3	3 4	59.63%
76		of which: SME	13	4	6	4	θ θ	6	4 (0 0) 3	71.04%
77		Items associated with particularly high risk	1	0	2	C	0 0	1	0 (0 0	0 0	0.00% 0.00% 0.00% 0.00% 0.00%
78		Covered bonds	0	0	0	0	0 0	0	0 (00	0 0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0 0	0	0 (0 0	0 0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	C	0 0	0	0 (0 0) C	0.00%
81		Equity	30	0	75	C	30	0	0 (0 0	0 0	0.00%
82		Securitisation										
83		Other exposures	0	0	0	C	0 0	0	0 (0 0) C	0.00%
84		Standardised Total	1,697	58	1,877	66	1,375	324	91 5	5 5	32	35.41%

-										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions Stage 3 exp
UR, %)			010					^		
	5,285	0	813	0			0	0		
	17,851	2	627	0	7,148	741	2	3	0	
	702	0	140	0	236	26	0	1	2	
	220	1	212	1	221	0	1	0	0	
	40	0	0	0	0	0	0	0	0	
	0	0	0	0	-	0	0	0	0	
	1,707	0	470	0	1,002	36	0	0	1	
	5,201	170	4,868	205	-		310		31	
	2,348	78	1,946	96	,	383	131	16	23	
	5,294	297	3,873	315		422	506	48	45	
	544	17	311	19		69	46	3	5	
	1,874	13	917	13	-		14	7	6	
	452	4	226	4	399	60	4	4	2	
	4	0	7	0	3	1	0	0	0	
	0	0	0	0		0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	100	0	86	0	•	0	0	0	0	
	30	0	75	0	30	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	38,310	483	12,090	535	25,094	2,211	832	137	85	

Actual

10	11
ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	62.69%
0	22.01%
0	0.00%
0	0.00%
0	59.91%
144	46.34%
53	40.21%
200	39.64%
26	56.22%
6	45.84%
3	69.86%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
350	42.14%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	60.00%
0	0.00%
0	0.00%
0	0.00%
0	59.91%
55	76.11%
17	70.38%
2	49.12%
2	50.04%
0	86.29%
0	44.87%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
57	74.65%

of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	17.32%
0	0.00%
0	0.00%
0	0.00%
64	39.75%
33	33.96%
171	37.51%
23	60.91%
3	34.73%
0	35.98%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
238	37.93%





	Actual											
								31/12/202	20			
	_		Exposure	values	Risk exposu	re amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
106		Central banks	0	C	0	(0 ()	0 (0 0) C	ĺ
107		Central governments	470	C	0	(363	3 10	7 (0 0) ()	Ĵ
108		Regional governments or local authorities		C	0	(0 ()	0 (D C) ()
109		Public sector entities		0 0		(0 ()	0 (0 0) ()
110		Multilateral Development Banks	40	C	0	(0 0)	0 (0 0) ()
111		International Organisations	0	C	0	(0 0		0 (0 0) C)
112		Institutions		C	8	(39		0 (0 0) C)
113		Corporates		C	79	(0 81	. (0 () 1	. C	J
114		of which: SME	0	0	0	(0 0)	0 (0 0	0 0	J
115		Retail	0	C	0	(0 0)	0 (0 0	0 0)
116	LUXEMBOURG	of which: SME	0	C	0	(0 0)	0 (0 0	0 0)
117		Secured by mortgages on immovable property	0	C	0	(0 0)	0 (0 0	0 0)
118		of which: SME	0	0	0	(0 (0 (0 0	0 0)
119		Items associated with particularly high risk	0	C	0	(0 (0 (0 0) <u> </u>	/
120		Covered bonds	0	C	0	(0 (0 (0 0) C	<u>)</u>
121		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0 0)	0 (0 0	0 0)
122		Collective investments undertakings (CIU)	0	C	0	(0 0)	0 (0 0) C)
123		Equity	0	0	0	(0 ()	0 (0 0	0 0	/
124		Securitisation										
125		Other exposures	0	C	0	(0 0)	0 (D C) C	1
126		Standardised Total	628	0	87	C) 483	107	7 () 1	. 0	1

			Actual											
								31/12/202	0					
	_		Exposure values		Risk exposure amounts									
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock ofStock ofprovisions forprovisions forStage 1 exposureStage 2 expo	for provision			
		(mln EUR, %)												
127		Central banks	0	() C		0 0	() (00	0			
128		Central governments	0	(0 0		0 0	() (0	0			
129		Regional governments or local authorities	0		0 0		00	() (0	0			
130		Public sector entities	0) C		00	() (0	0			
131		Multilateral Development Banks	0		0 0		00	() (0	0			
132		International Organisations	0) C		00	() (0	0			
133		Institutions	0		0 0		00	() (0	0			
134		Corporates	0	(0 0		0 0	() (0	0			
135		of which: SME	0	(0 0		0 0	() (0	0			
136		Retail	0	(0 0		0 0	() (0	0			
137	N.A.	of which: SME	0	(0 0		0 0	() (0	0			
138		Secured by mortgages on immovable property	0	(0		0 0	() (0	0			
139		of which: SME	0	(0		0 0	() (0	0			
140		Items associated with particularly high risk	0	(0		0 0	() (0	0			
141		Covered bonds	0	(0		0 0	() (0	0			
142		Claims on institutions and corporates with a ST credit assessment	0	() C)	0 0	() (0	0			
143		Collective investments undertakings (CIU)	0	(0 0) 0	() (0	0			
144		Equity	0	() ()) 0	() (0	0			
145		Securitisation												
146		Other exposures	0	(0) 0	() (0	0			
147		Standardised Total	0	C	0	(0 0	C		0	0			

			Actual									
								31/12/202	0			
			Exposure values		Risk exposure amounts							
RowN um			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 provision Stage 3 ex
		(mln EUR, %)										
148		Central banks	0	C) ((0 0	(0 0	(J
149		Central governments	0	C) ((0 0	(0 0	(J
150		Regional governments or local authorities	0	C) ((0 0	(0 0	(J
151		Public sector entities	0	C) ((0 0	(0 0	(J
152		Multilateral Development Banks	0	C) ((0 0	(0 0	(J
153				C) ((0 0	(0 0	(<u>ן</u>
154		Institutions	0	C) ((0 0	(0 0	()
155		Corporates	0	C) ((0 0	(0 0	()
156		of which: SME	0	C) ()	(0 0	(0 0	(<u>ງ</u>
157		Retail	0	C) ()	(0 0	(0 0	(<u>ງ</u>
158	N.A.	of which: SME	0	C) ((0 0	() (0 0	(<u>ງ</u>
159		Secured by mortgages on immovable property	0	C) ((0 0	() (0 0	(<u>ງ</u>
160		of which: SME	0	C) ((0 0	(0 0	(<u>ງ</u>
161		Items associated with particularly high risk	0	C) ((0 0	() (0 0	(<u>ງ</u>
162		Covered bonds	0	C) ((0 0	(0 0	()
163		Claims on institutions and corporates with a ST credit assessment	0	C) ((0 0	(0 0	(J
164		Collective investments undertakings (CIU)	0	C) ((0 0	(0 0	(J
165		Equity	0	C) (0 0	(0 0	(J
166		Securitisation										
167		Other exposures	0	C) ((0 0	(0 0	()
168		Standardised Total	0	0	0	(0 0	C		0 0	C)

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	D			
	Exposure	values	Risk exposu	ire amounts						
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 o provisions Stage 3 exp
	0	C	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	C	0	0	0	0	0	0	0	
	0	C	0	0	0	0	0	0	0	
	0	0	0	0	0			0	0	
	0	C	0	0	0	0	0	0	0	
	10	0	2	0	8	0	0	0	0	
	7	0	7	0	6	2	0	0	0	
	2	0	1	0	0	2	0	0	0	
	2	0	1	0	-		0	0		
	1	0	1	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	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	°		-		0		
	19	0	10	0	15	3	0	0	0	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	73.46%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	73.46%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	42.97%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	42.97%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
	0.000/
0	0.00% 0.00%
U	0.00%

Stock of visions for a 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





								Actual		
							31/	12/2020		
_			Exposure values Risk exposure amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex
190		Central banks	(0 () (0 0	0	0	0 0
191		Central governments	(0 () ()	0 0	0	0	0 0
192		Regional governments or local authorities	(0 () ()	0 0	0	0	0 0
193		Public sector entities	(0 () ()	0 0	0	0	0 0
194		Multilateral Development Banks	(0 () ()	0 0	0	0	0 0
195		International Organisations	(0 () ()	0 0	0	0	0 0
196		Institutions	(0 () ()	0 0	0	0	0 0
197		Corporates	(0 () ()	0 0	0	0	0 0
198		of which: SME	(0 () ()	0 0	0	0	0 0
199		Retail	(0 () ()	0 0	0	0	0 0
200	N.A.	of which: SME	(0 () ()	0 0	0	0	0 0
201		Secured by mortgages on immovable property	(0 () ()	0 0	0	0	0 0
202		of which: SME	(0 () ()	0 0	0	0	0 0
203		Items associated with particularly high risk	(0 () ()	0 0	0	0	0 0
204		Covered bonds	(0 () ()	0 0	0	0	0 0
205		Claims on institutions and corporates with a ST credit assessment	(0 () ()	0 0	0	0	0 0
206		Collective investments undertakings (CIU)	(0 () ()	0 0	0	0	0 0
207		Equity	(0 () ()	0 0	0	0	0 0
208		Securitisation								
209		Other exposures	(0 () ()	0 0	0	0	0 0
210		Standardised Total	0) () C		0 0	0	0	0 0

								Actual				
			31/12/2020									
			Exposure	e values	Risk exposure amounts					Stock of	Stock of	Stock o
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions
211		Central banks	C) C) 0	0	0	0) (0) ()
212		Central governments	C) C) 0	0	0	0) (0 0) (0
213		Regional governments or local authorities	C	0 0	0	0	0	0) (0) ()
214		Public sector entities	C	0 0	0	0	0	0) (0) ()
215		Multilateral Development Banks	C	0 0	0	0	0	0	0 0	0 0) ()
216		International Organisations	C	0 0	0 0	0	0	0) (00) (0
217		Institutions	C	0 0	0 0	0	0	0) (00) (0
218		Corporates	C	0 0	0 0	0	0	0) (0 0) (0
219		of which: SME	C) <u> </u>	0 0	0	0	0	0 0	0 0) (0
220		Retail	C	0 0	0 0	0	0	0	0 0	0 0) (0
221	N.A.	of which: SME	C	0 0	0 0	0	0	0) ()	0 0) (0
222		Secured by mortgages on immovable property	C	0 0	0 0	0	0	0) (0 0) (0
223		of which: SME	C) C	0 0	0	0	0	0 0	0 0) (0
224		Items associated with particularly high risk	C) C	0 0	0	0	0	0 0	0 0) (0
225		Covered bonds	C) C	0 0	0	0	0) (00) (0
226		Claims on institutions and corporates with a ST credit assessment	C	0 0	0	0	0	0) (0 0) ()
227		Collective investments undertakings (CIU)	C	0 0) 0	0	0	0) (00) (ס
228		Equity	C	0 0) 0	0	0	0) (00) ()
229		Securitisation										
230		Other exposures	C	0 0	0	0	0	0) (0 0) ()
231		Standardised Total	0	0	0	0	0	0	0	0	0)

	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	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 o provisions Stage 3 exp
, ,	0	0	0	С	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
	0		0	0 0	0	0	0	0	0	
	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	0	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
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0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%







											Baseline Scenaric	D									
					31/12/2021						31/12/2022							31/12/2023			
		Stage : (mln EUR, %)	L exposure St	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 exposur	Coverage Ratio re Stage 3 exposu	- e Stage 1 exposure Stage 2 exposure	e 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 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Stage 3 ex
	Central banks		148	0 0	0	0)	0.00	% 147	D	0	0 () 0	0.00%	b 147		0	0 0) 0	0	J
	Central governments		220	55 2	. 0	0)	1 40.00	% 220 5	5	2	0 () 1	40.00%	219		55	2 0) 0	1	L
	Regional governments or local authorities		25	0 0	0	0)	0 40.00	% 25	D	0	0 () 0	40.00%	b 25		0	0 0) 0	0	J
	Public sector entities		31	0 1	0	0)	0 16.91	% 31	D	1 (0 () 0	16.58%	b 31		0	1 0) 0	0	J
	Multilateral Development Banks		0	0 0	0	0)	0.00	% 0	D	0	0 () 0	0.00%	0		0	0 0) 0	0	J
	International Organisations		0	0 0	0	0)	0.00	% 0	D	0	0 () 0	0.00%	b 0		0	0 0) 0	0	J
	Institutions		37	0 0	0	0)	0 6.00	% 37	0	0	0 () 0	6.00%	b 37		0	0 0) 0	0	J
	Corporates		2,371	309 199	10	4	1 8	81 40.59	% 2,284 36	4 23	2 10	0	5 92	39.56%	2,218	3	97 26	5 9) 4	102	2
	of which: SME		1,010	201 112	4	2	2	41 36.66	% 975 22	3 12	5	4 3	3 45	36.14%	953	2	31 13	8 3	3 2	49	(د
	Retail		4,471	373 608	28	34	25	52 41.42	% 4,333 36	4 75	4 27	7 32	2 300	39.82%	4,201	3	54 89	6 26	5 28	347	1
POLAND	of which: SME		342	43 56	2	4	1 2	29 52.92	% 329 4	1 7	1	2	34	48.26%	b 317		39 8	6 2	2 3	39	و
	Secured by mortgages on immovable property		1,502	81 21	2	1		5 24.12	% 1,487 8	4 3	4	2	. 7	22.16%	b 1,474		85 4	6 2	2 1	10	ງ
	of which: SME		367	45 5	0	0)	0 6.69	% 361 4	5 1	0 (0 () 1	6.38%	357		46 1	4 0) 0	1	T
	Items associated with particularly high risk		3	0 0	0	0)	0 26.48	% 3	0	0 (0 () 0	26.20%	3		0	0 0) 0	0	ງ
	Covered bonds		0	0 0	0	0)	0.00	% 0	D	0 (0 () 0	0.00%	0		0	0 0) 0	0	ງ
	Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0)	0.00	% 0	0	0	0 () 0	0.00%	0		0	0 0) 0	0	ງ
	Collective investments undertakings (CIU)		0	0 0	0	0)	0.00	% 0	0	0 (0 () 0	0.00%	0		0	0 0) 0	0	ງ
	Equity		0	0 0	0	0)	0 0.00	% 0	0	0 (0 () 0	0.00%	b 0		0	0 0) 0	0	ງ
	Securitisation																				
	Other exposures		0	0 0	0	0)	0 0.00	% 0	D	0 (0 () 0	0.00%			0	0 0) 0	0	ງ
	Standardised Total		8,807	818 831	39	40	33	40.74	6 8,566 86	3 1.02	3 38	8 38	400	39.15%	8,354	8	92 1.21	1 37	34	461	0 1 3

											Baseline Scenario)								
					31/12/2021						31/12/2022						31/12/2023			
				0	Stock of	Stock of	Stock of	Coverage Ratio		C12	Stock of	Stock of Sto	ck of	overage Ratio -			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	(posure Stage 2	exposure Stage 3 exposure	Stage 1 exposure St	provisions for tage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Stage 3	exposure St	age 3 exposure	osure S	stage 2 exposure Stage 3 exposure	Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stage 3 exposure	e Stage 3 exposure
64	Central banks		731	0 0	0	0	(0.00			1 0	0 0	0	0.00%	729	1 1		0)	0 0.00%
65	Central governments		298	60 17	' 5	4		7 40.00	<u>% 271 70</u>	3	3 5	5 5	13	40.00%	246	80 49		5	5 2	40.00%
66	Regional governments or local authorities		0	0 0	0	0	(0 84.17	% 0 0) (00	0 0	0	75.28%	0	0 0		0)	0 69.60%
67	Public sector entities		16	0 0	0	0	(0 46.36 ^o	% 16 () (0 0	0 0	0	43.72%	16	0 0		0)	0 41.40%
68	Multilateral Development Banks		0	0 0	0	0	(0.00	% 0 ()	00	0 0	0	0.00%	0	0 0		0)	0 0.00%
69	International Organisations		0	0 0	0	0	(0.00	% 0 () (00	0 0	0	0.00%	0	0 0		0)	0 0.00%
70	Institutions		45	0 0	0	0	(0 6.00	% 45 () (0 0	0 0	0	6.00%	45	0 0		0	0	0 6.00%
71	Corporates		98	28 95	0	1	34	4 35.659	50	2 109	9 0	0 1	35	31.90%	83	18 120		0	1 3	36 29.62%
72	of which: SME		7	5 12	2 0	1	2	4 31.90		1	3 0	0 1	4	32.49%	6	4 13		0)	4 32.92% 8 47.48%
73	Retail		83	5 14	1	1		6 45.47		1	5 1	1 1	7	46.62%	80	4 16		1	1	8 47.48%
74 MOZAMI	IBIQUE of which: SME		5	1 5	0	0		1 24.60			5 0	0 0	1	24.77%	4	1 5		0)	1 24.91% 4 48.09%
75	Secured by mortgages on immovable property		33	228 7	⁷ 0	2	2	4 59.659	% 33 22	7	8 0	0 2	4	53.01%	33	226 9		0	2	4 48.09%
76	of which: SME		5	7 4	0	0		3 78.159	% 4 8	3	4 0	0 0	3	74.85%	3	9 4		0)	3 71.57%
77	Items associated with particularly high risk		0	1 0	0 0	0	(0 6.00	% 0	. (0 0	0 0	0	6.00%	0	1 0		0)	0 6.00%
78	Covered bonds		0	0 0	0 0	0	(0.00	% 0 () (00	0 0	0	0.00%	0	0 0		0)	0 0.00%
79	Claims on institutions and corporates with a ST credit assessme	ent	0	0 0	0	0	(0.00	% 0 0)	00	0 0	0	0.00%	0	0 0		0)	0 0.00%
80	Collective investments undertakings (CIU)		0	0 0	0	0		0.00	% 0) (0 0	0 0	0	0.00%	0	0 0		0)	0 0.00%
81	Equity		30	0 0	0	0	(0.00	% 30 () (0 0	0 0	0	6.00%	30	0 0		0)	0 6.00%
82	Securitisation																			
83	Other exposures		0	0 0	0	0	(0.00	% 0 0) (0 0	0 0	0	0.00%	0	0 0		0)	0 0.00%
84	Standardised Total		1,333	322 133	6	8	51	L 38.35%	6 1,296 326	167	7 6	5 9	60	35.70%	1,262	331 196		5	6	7 34.35%

12		13 14	1	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stage 1 expos	sure Sta	age 2 exposure Stage 3 e	xposure	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 Sta	ge 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
	5,230	3	3	3 (0 (0 (0.00%	5,225	5	5	0	C) 0	0.00%	5,219	8	8	0	0	(0.00%
	7,336	524	31	1	0 20	0 12	2 40.00%	7,443	389	60	10	15	5 24	40.00%	5,219 7,499	305	88	9	12	35	0.00% 40.02% 40.02% 20.30% 0.00% 20.30% 20.00% 26.38% 36.52% 32.77% 39.65% 42.45% 24.60% 20.13% 0.00% 0.00% 0.00% 0.00%
	262	0	0) (0 () (40.06%	262	0	1	0	C) 0	40.03%	261	0	1	0	0	1	40.02%
	220	0	1	L (0 () () 21.12%	220	1	2	0	C) 0	20.63%	219	1	2	0	0	(20.30%
	0	0	0) (0 (0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	C	0	0	(0.00%
	0	0	0) (0 (0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	C	0	0	(0.00%
	984	47	8	3	2 1	1 2	2 26.35%	966	56	16	2	2	2 4	26.37%	949		26	2	2	7	26.38%
	1,383	794	437	17	7 21	1 187	7 42.89%	4,220	848	545		22	2 213	39.04%	4,080	882	652	16	21	238	36.52%
	l,878	450	187	7	7 14	4 70) 37.50%	1,808	468	239	7	14	83	34.67%	1,750		292	. 7	13	96	32.77%
4	1,852	414	669	9 30	0 37	7 285	42.60%	4,708	402	825	29	35	337	40.82%	4,568	390	976	28	31	387	39.65%
	465	66	68	3	3 5	5 34	48.97%	449	62	87	2	. 5	39	44.89%	434		105	2	4	45	42.45%
	l,551	323	31		2 5	5 10	31.60%	1,534	324	47	2	. 4	13	26.89%	1,520		63	2	4	15	24.60%
	386	65	12	2	0 2	2	4 32.33%	377	66	19	0	1	. 5	23.95%	371	66	26	0	1		20.13%
	3	2	0		0 () () 16.40%	3	2	0	0	0	0	17.01%	3	2		0	0	(17.36%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	(0.00%
_	0	0	0				0.00%	0	0	0	0		0	0.00%	0	0	(0	0		0.00%
	20	0	0				0.00%	0	0	0	0			0.00%	0	0	(0	0		0.00%
	30	U	0				0 6.00%	30	0	0	0	L C	0	6.00%	30	0	L	0	0	l	6.00%
	0	0	0) (0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	(0	0	(0.00%
24	,851	2,106	1,180	61	1 85	5 497	42.12%	24,610	2,026	1,501	59	78	591	39.38%	24,349	1,972	1,817	57	70	684	0.00%

										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 exposu	re 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 Sta	age 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
	4,293	2 2	2 0) 0	C	0.00%	4,288	4	4	0	0	0	0.00%	4,284	6	6	0	0	0	0.00%
	6,396 33	36 11	. 4	1 13	(1	40.00%	6,508	213	23	4	8	9	40.00%	6,574	136	34	4	5	13	40.00%
	237	0 0) (0 0	C	40.06%	237	0	1	0	0	0	40.03%	236	0	1	0	0	0	40.02%
	174	0 0	0	0 0	C	20.30%	174	0	0	0	0	0	20.29%	173	1	1	0	0	0	20.28%
	0	0 0) (0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	20.28% 0.00%
	0	0 0) (0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	90	29 3	; () 1	1	26.83%	90	25	6	1	1	2	26.84%	90	23	8	1	1	2	26.85%
	1,480 4	28 131	. 6	5 16	68	51.85%	1,432	421	186	6	16	80	42.90%	1,383	415	242	5	15	92	37.92%
	842 2	35 63	3	1 11	25	40.24%	807	232	100	4	11	33	33.32%	771	230	138	3	10	42	26.85% 37.92% 30.05% 31.39%
	144	17 7	' C) 1	3	38.10%	141	17	10	0	1	3	33.65%	138	17	12	0	1	4	31.39%
	115	17 6	i C) 1	2	38.53%	112	17	9	0	1	3	33.98%	109	17	12	0	1	4	31.70% 17.63%
	15	13 3	с С) 1	1	19.07%	13	12	5	0	1	1	18.02%	11	12	8	0	1	1	17.63%
	14	13 3	с С) 1	C	16.98%	12	12	. 5	0	1	1	16.90%	10	11	8	0	1	1	16.86%
	0	0 0	0 0	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	0 0	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	16.86% 0.00% 0.00% 0.00%
	0	0 0	0 0	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	0 0	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	0 (0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	12,828 82	26 158	11	. 32	77	48.57%	12,883	694	234	11	26	95	40.45%	12,889	609	312	11	22	113	36.27%









										Baseline	e Scenario						
					31/12/2021					31/12	2/2022				31/12/2023		
	(mln E	Stage 1 ex UR, %)	posure Stage 2 exposure	e 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	e Stage 1 exposure Stage 2 exposure	Stoc Stage 3 exposure provisi Stage 1 o	ock of sions for . exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ra e Stage 3 exp
	Central banks		0	0 0) (0 0	(0.00%	6 0 0	0	0	0 0	0.00%	0 (0	0	0
	Central governments		0	0 0) (0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0
	Regional governments or local authorities		0	0 0) (0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0
	Public sector entities		0	0 C) (0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 (
	Multilateral Development Banks		0	0 C) (0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 0
	International Organisations		0	0 C		0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 0
	Institutions		0	0 C) (0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 0
	Corporates		0	0 0)	0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 0
	of which: SME		0	0 0)	0 0	0	0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 (
	Retail		0	0 0		0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0
N.A.	of which: SME		0	0 0		0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 (
	Secured by mortgages on immovable property		0	0 0)	0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%	0 (0 0	0	0 0
	of which: SME		0	0 0)	0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%	0 (0 0	0	0 0
	Items associated with particularly high risk		0	0 0)	0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%	0 (0 0	0	0 (
	Covered bonds		0	0 0)	0 0	0	0.00%	6 0 0	0 0	0	0 0	0.00%) 0 (0 0	0	0 0
	Claims on institutions and corporates with a ST credit assessment		0	0 0) (00	0	0.00%	6 0 0	0	0	0 0	0.00%	0 0	0	0	0 0
	Collective investments undertakings (CIU)		0	0 0) (0 0	0	0.00%	6 0 0	0	0	0 0	0.00%	0 (0	0	0 0
	Equity		0	0 0) (0 0	(0.00%	6 0 0	0 0	0	0 0	0.00%	0	0	0	0 0.
	Securitisation																
	Other exposures		0	0 0) (0 0	0	0.00%	0	0	0	0 0	0.00%	0	0	0	0 0
	Standardised Total		0	0 0) 0	0	0.00%	6 0 0	0	0	0 0	0.00% 0	0 (0	0	0 0. 0 0.0

	12	13	14	15	16	17	18	10	20	21	22	23	24	25	26	27	28	29	30	31	32
	12	15	11	15	10	17	10	17	20	21	Baseline Scenario		21	23	20	27	20	23	50	JI	JZ
				21/12/2021														21/12/2022			
				31/12/2021							31/12/2022							31/12/2023			
S(%)	age 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
	0	0	0	C		0	0.00%	0	0 0	0	0	0) (0.00%	C) (0 0)	0 0	C	0.00%
	0	0	0	C) (0	0.00%	0	0 0	0	0	0) (0.00%	0	(0 0		0 0	C	0.00%
	0	0	0	C	0	0	0.00%	0	0	0	0	0) (0.00%	C	(0 0		0 0	C	0.00%
	0	0	0	(0	0	0.00%	0	00	0	0	0) (0.00%	0	(0 0		0 0	C	0.00%
	0	0	0	C	0	0	0.00%	0	0 0	0	0	0) (0.00%	0	(0 0)	0 0	C	0.00%
	0	0	0	0		0	0.00%	0	0	0	0	0) (0.00%	C	(0 0		0 0	C	0.00%
	8	0	0	(0	27.06%	8	0	0	0	0) (27.05%	8	() ()		0 0	0	27.04%
	6	2	0			0	21.64%	6	2	0	0	0) ()	21.60%	5	2	2 0		0 0		21.56%
	0	2	0			0) 23.23%	0	2	0	0	0		23.22%	0	2			0 0		23.21%
	0	1	0			0) 61.33%) 23.23%	0		0	0	0		54.78%	0				0 0		50.51%
_	0	1	0			0) <u>23.23%</u>) 6.00%	0		0	0	0		23.22% 0 6.00%							6 00%
	0	0	0			0	0.00%	0		0	0	0		0.00%							0.00%
	0	0	0			0	0.00%	0	0 0	0	0	0		0.00%					0 0		0.00%
	0	0	0	(0	0.00%	0	0 0	0	0	0		0.00%					0 0		0.00%
	0	0	0		<u>,</u>	0		0		0	0	0		0.00%		() ()					0.00%
	0	0	0	(0	0 0.00% 0 0.00%	0	0	0	0	0		0.00%	0	(0 0	(0.00%
	0	0	0	(0	0.00%	0	0	0	0	0) (0.00%	0	(0 0	C	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	C		0	0.00%	0	0 0	0	0	0) (0.00%	C	(0 0	C	0.00%
	15	3	0	0		0 (47.05%	15	3	0	0	0	C	39.09%	14	3	3 0	(0 0	0	0.00% 35.21%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 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		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	
	0 0) 0	0) 0	(0.00%	0	0	0	0	0) C	0.00%	0	0 0	0	0	0	0.00%
	396 73	3 1	0) 2	(0 40.00%	419	50	1	0	2	1	40.00%	434	34 2	0	1	1	40.00%
	0 0	00	0	0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	40.00% 0.00% 0.00% 0.00% 23.88% 23.64% 0.00% 42.97% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	38 1	. 1	0	0 0	(23.90%	36	2	1	0	0	0 0	23.89%	35	2 2	. 0	0	0	23.88%
	76 4	1	0	0 0	(24.11%	72	6	3	0	0) 1	1 23.85%	68	8 4	0	0	1	23.64%
	0 0	0 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0) 0	0	0 0	() 42.97%	0	0	0	0	0	0 0) 42.97%	0	0 0	0	0	0	42.97%
	0 0) 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0) 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0) 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	0	0	(0.00%	0	0	0	0	0) C	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	0	0	(0.00%	0	0	0	0	0) C	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	0	0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	510 78	3	1	2	1	L 28.73%	527	58	5	1	2	2	2 28.49%	537	45 8	1	1	2	28.27%

										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 e Stage 2 exposure	Stock of provisions for 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		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
	0	0	0		0 0) 0	0.00%	0 (0 0	0	0	(0.00%	0) () 0	0	0	0	0.00%
	0	0	0		0 0) 0	0.00%	0 (0 0	0	0	(0.00%	0) (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 (0 0	0	0		0.00%	0) (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 (0	0	0		0.00%	0) (0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0	0 0	0.00%	0 (0 0	0	0		0.00%	0) (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0(0 0	0	0	(0.00%	0) (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 (0 0	0	0	(0.00%	0) ()	0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 (0 0	0	0	(0.00%	0) (0	0	0	0	0.00%
	0	0	0		0 0	0	0.00%	0 0	0	0	0	(0.00%	0) (0	0	0	0	0.00%
	0	0	0		0 0	0	0.00%	0 0	0	0	0	(0.00%	0) ()	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 0	0 0	0	0	(0.00%	0		0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0 0		0	0	(0.00%	0		0 0	0	0	0	0.00%
	0	0	0				0.00%	0		0	0		0.00%	0		0 0	0	0	0	0.00%
	0	0	0				0.00%	0		0	0	(0.00%	0		0	0	0	0	0.00%
	0	0	0				0.00%	0		0	0	(0.00%	0		0	0	0	0	0.00%
	0	0	0				0.00%	0 (0	0		0.00%	0		0	0	0	0	0.00%
	0	0	0					0		0	0		0.00%	0		0 0	0	0	0	0.00%
	0	0	0		U U	0	0.00%	0 (0	0	0	(0.00%	0	/(0	0	0	0	0.00%
	0		0				0.00%			0	0		0.00%				0	0	0	0.000/
	0	0	0				0.00%			0 0	0	(0.00%	0			0	0 0	0	0.00% 0.00%
	0	U	0			, v	0.00%		.	0	0	U	0.00%	U	'I U	, U	U	0	0	0.0078









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re 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
-	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0	0 0	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0			(0 0		0.00%	0				0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0	0	0	0	0	0 0.00%				(() 0		0.00%				((0.00%
	0	0	0	0	0	0 0.00%	0) ()		() 0		0.00%	0) ()) 0	() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0 0.00%) (() 0		0.00%	0) () 0	() 0	0	0.00%
	0	0	0	0	0	0 0.00%				() 0		0.00%	0) ()	0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	() 0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0) (0 0	0	0	0	0.00%

											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			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		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)) (0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0	(0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0	0	0.00%	0)		0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	C) (0 (0.00%	0	C) 0	C	0) 0	0.00%	0) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	0	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	o o	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% 0.00%

											Baseline Scenario	1								
				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 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			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
	0	0	00	C	0 (0	00.00%	0	0	00	C) () (00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0 0	C	0 (0	0 0.00%	0	0	0	C) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (0	0 0.00%	0	0	0	0) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0))	0	0 0.00%		0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%		0	0	0) (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0) 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00% 0 0.00%	0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0	0	0	0) (0	0.00%	0	0	0	0) O	0	0.00%	0	0 0	0	0	0	0.00%







										Adverse Scenario	i.									
					31/12/2021					31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Covera Stage 3
	Central banks		148	0 0	0 0	0	0 0.00%	b 147	0	0 () 0	0	0.00%	147	7	0	0 () 0	0	J
	Central governments		220	55 2	2 0 0	0	1 40.00%	o 219 5	5	2 (0 0	1	40.00%	219)	55	3 (0 0	1	1
	Regional governments or local authorities		25	0 0	0 0	0	0 40.00%	25	0	0 (0 0	0	40.00%	25	5	0	0 () 0	0	J
	Public sector entities		31	0 1	1 0 0	0	0 16.59%	30	0	1 (0 0	0	15.54%	30)	0	1 () 0	0	J
	Multilateral Development Banks		C	0 0	0 0	0	0 0.00%	0	0	0 (0 0	0	0.00%)	0	0 () 0	0	J
	International Organisations		C	0 0	0 0	0	0 0.00%	0	0	0 (0 0	0	0.00%) ()	0	0 () 0	0	J
	Institutions		36	0 0	0 0	0	0 6.90%	36	0	0 (0 0	0	6.90%	36	5	0	0 () 0	0	J
	Corporates		2,329	314 237	7 46 18	8 16	66 69.98%	2,089 47	3 31	18 43	L 28	216	68.03%	1,913	3 50	68 39	8 33	3 18	264	+
	of which: SME		1,001	207 114	4 15 9	9 9	91 79.79%	b 846 34	1 13	35 13	3 20	109	80.19%	o 744	4 42	22 15	7 10) 13	125	ذ
	Retail		4,339	464 648	60 115	5 37	75 57.87%	b 4,095 49	0 86	63 63	3 111	495	57.13%	3,855	5 49	92 1,10	4 54	¥ 95	626	்
POLAND	of which: SME		342	43 56	5 4 13	3	38 68.11%	328 4	2 7	72	3 12	47	64.53%	315	5	39 8	7	8 8	55	ذ
	Secured by mortgages on immovable property		1,500	82 23	3 4 4	4	8 33.26%	b 1,482 8	5 3	38	3 3	13	33.50%	1,467	7	85 5	3	3 3	18	3
	of which: SME		366	45 6	5 1 1	1	1 18.90%	o 360 4	6 1	11	l 1	2	18.72%	356	5 4	46 1	5 1	. 1	3	3
	Items associated with particularly high risk		3	0 0	0 0	0	0 41.10%	3	0	0 (0 0	0	40.68%		3	0	0 () 0	0	Ĵ
	Covered bonds		C	0 0	0 0	0	0 0.00%	0	0	0 (0 0	0	0.00%) ()	0	0 () 0	0	J
	Claims on institutions and corporates with a ST credit assessment		C	0 0	0 0	0	0 0.00%	0	0	0 (0	0	0.00%) ()	0	0 () 0	0	ງ
	Collective investments undertakings (CIU)		C	0 0	0 0	0	0 0.00%	0	0	0 (0	0	0.00%) ()	0	0 () 0	0	ງ
	Equity		C	0 0	0 0	0	0 0.00%	0	0	0 (0 0	0	0.00%) ()	0	0 () 0	0	ງ
	Securitisation																			
	Other exposures		C	0 0	0 0	0	0 0.00%	0	0	0 (0 0	0	0.00%) ()	0	0 () 0	0	ງ
	Standardised Total		8,631	915 911	L 110 137	7 54	49 60.30%	8,128 1,10	3 1,22	26 108	3 143	725	59.13%	7,696	j 1,20	01 1,56	90	116	909	0 9

								Adverse Scer	ario					
				31/12/2021				31/12/202	22			31/12/2023		
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stock of Stage 3 exposure provisions Stage 1 expo	Stock of Stock of or provisions for provisions for sure Stage 2 exposure Stage 3 exposure		ure Stage 2 exposure Stage 3 exposur	Stock of Stock of e provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	/3]		0 0	0	0.00%	/30 1	1		0 0.00%	729 1		0 0	0.00%
65	Central governments	298	<u> </u>	5 3	/	40.00%	2/1 /(33	5 3 13	3 40.00%	246 80 4	19 5	3 20	40.00%
66	Regional governments or local authorities	(0 0	0	84.17%	0 0	0		0 75.28%		0 0	0) 69.60%) 36.44%
67	Public sector entities	16		0 0	0	47.48%	16 (0		0 41.66%	16 0	0 0	0	36.44%
68	Multilateral Development Banks			0 0	0	0.00%	0 0	0		0.00%	0 0	0 0	0	0.00%
69	International Organisations			0 0	0	0.00%	0 0	0		0 0.00%			0	0.00%
70	Institutions	45		0 0	0	6.90% 38 37%	44	0		0 6.90%	44 U			2 6.90% 2 31.87%
71	Corporates of which: SME	96	27 98 7 E 12	0 2	38	38.37%	84 21	110		0 34.32% 5 38.08%			42	5 31.87%
72	Retail	07			4	50.29%		13		D 56.08%	3 3 76 5			2 59.39%
	of which: SME	02			0	26 52%	/9	17		2 27 270%		6 0		27 03%
74 MOZAMBIQUE	Secured by mortgages on immovable property	33		0 0	1	56.80%	21 22	10		5 46.26%	- T - T - T - T - T - T - T - T - T - T		ے را د	27.93%
75	of which: SME	52			۲ ۲	75 82%		10		3 67.60%	2 8	6 0		58 76%
70	Items associated with particularly high risk	-		0 0	0	14.22%		0		0 14.22%			<u>ן</u> ס	14 22%
78	Covered bonds			0 0	0	0.00%	0 0	0		0 0.00%				0.00%
70	Claims on institutions and corporates with a ST credit assessment			0 0	0	0.00%	0 0	0		0 0.00%				0.00%
80	Collective investments undertakings (CIU)				0	0.00%		0		0.00%				0.00%
81	Equity	2(0	6.00%	30 0	0		0 6.00%	30 0			6.00%
82	Securitisation				0	0.0070	50 0	, , , , , , , , , , , , , , , , , , ,					,	0.0070
83	Other exposures	(0 0	0	0.00%	0 0	0	0 0 0	0.00%	0 0	0 0) 0	0.00%
84	Standardised Total	1,329	322 138	7 8	56	40.95%		178	7 7 68		243 330 21	6 6 <u></u>	5 79	36.50%

33		34 3	5	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stage 1 expos	ure Stag	ige 2 exposure Stage 3 e	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	age 2 exposure Stag	e 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
5	,230	3	3		0 (0 0	0.00%	5,225	5	5	0	0	0	0.00%	5,219	8	8	0	0	C	0.00%
7	,324	523	44	- 1	15 5	5 18	40.00%	7,418	387	86	14	4	35	40.00%			127	13	3	51	0.00% 40.00% 40.01% 29.02% 0.00% 30.14% 53.92% 59.34%
	262	0	1		0 (D C	40.03%	261	0	2	0	0	1	40.02%	7,461 260	0	3	0	0	1	40.01%
	219	1	2		0 (0 1	. 28.73%	218	1	3	0	0	1	29.13%	217	1	4	0	0	1	29.02%
	0	0	0		0 (D C	0.00%	0	0	0	0	0	0	0.00%	0	0	C	0	0	C	0.00%
	0	0	0		0 (0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	C	0	0	C	0.00%
	958	57	23		5 2	2 7	30.00%	922	71	45	4	2	. 14	30.15%	897	77	63	3	2	19	30.14%
	,225	864	525	6	57 56	5 311	59.35%	3,838	1,049	727	57	62	405	55.74%	3,565	1,144	904	46	42	488	53.92%
1	,817	487	211	. 2	26 37	7 139	65.85%	1,590	630	295	20	45	181	61.48%	1,442	707	366	16	29	217	59.34%
4	,719	505	710	6	54 121	1 412	58.03%	4,465	529	941	68	116	539	57.29%	4,212	532	1,191	58	99	677	56.83% 58.31% 34.69% 31.26%
	464	66	69		5 14	4 43	62.83%	446	64	90	4	13	54	59.97%	429	61	108	4	9	63	58.31%
1	,548	323	34		4 9	9 13	38.91%	1,526	324	55	4	8	20	36.16%	1,508	321	. 75	3	6	26	34.69%
	384	65	14		1 5	5 6	40.02%	374	66	22	1	4	8	34.15%	367	65	30	1	3	g	31.26%
	3	1	0		0 (D C	24.85%	3	1	0	0	0	0	23.95%	3	1	C	0	0	C	23.40%
	0	0	0		0 (D C	0.00%	0	0	0	0	0	0	0.00%	0	0	C	0	0	C	0.00%
	0	0	0		0 (D C	0.00%	0	0	0	0	0	0	0.00%	0	0	C	0	0	C	23.40% 0.00% 0.00% 0.00% 6.00%
	0	0	0		0 (D C	0.00%	0	0	0	0	0	0	0.00%	0	0	C	0	0	C	0.00%
	30	0	0		0 (D C	6.00%	30	0	0	0	0	0	6.00%	30	0	C	0	0	C	6.00%
	0	0	0		0 (D C	0.00%	0	0	0	0	0	0	0.00%	0	0	C	0	0	C	0.00%
24,	518	2,277	1,342	15	6 193	3 762	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%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
St %)	age 1 exposure Stage 2 exposu	e 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 Stag	ge 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 Sta	ge 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
	4,293	2 2	2 C) 0	C	0.00%	4,288	4	4	0	0	0	0.00%	4,284	6	6	0	0	0	0.00%
	6,385 3	35 23	ç	2	g	40.00%	6,484	212	47	9	1	19	40.00%	6,539	134	70	8	0	28	40.00%
	237	0 1	. C) 0	C	40.03%	236	0	2	0	0	1	. 40.01%	235	0	2	0	0	1	40.01%
	173	0 1	. C	0 0	C	36.49%	172	1	2	0	0	1	. 36.46%	171	1	2	0	0	1	36.45%
	0	0 0) C	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0) C	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	84	30 8	1	. 1	2	30.89%	81	27	14	1	1	4	30.90%	79	24	19	1	1	6	0.00% 30.91% 48.47%
	1,380 4	86 173	17	' 33	99	57.33%	1,270	503	266	12	30	136	51.02%	1,204	497	339	10	20	164	48.47%
		66 84	11	. 27	43	51.42%	720	276	144	7	24	67	46.42%	674	274	192	6	15	85	44.62%
	143	17 7	' 1	. 1	4	49.11%	139	18	11	1	1	5	46.42%	134	19	14	1	1	6	45.12%
	114	17 7	1	. 1	3	49.91%	110	18	10	1	1	5	i 47.23%	106	19	13	1	1	6	45.90%
	14	13 4	C) 4	1	37.09%	12	12	7	0	3	3	36.25%	10	11	10	0	2	3	35.89%
	13	13 3	C) 4	1	35.71%	11	12	7	0	3	2	35.54%	9	11	9	0	2	3	35.36%
	0	0 0) C	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	00	0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	35.36% 0.00% 0.00% 0.00% 0.00%
	0	0 0) C	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	C	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	C	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
								-				-		-					-	
	0	0 0	C	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	12,708 88	33 220	29	9 41	117	53.21%	12,681	777	353	23	35	168	47.57%	12,656	693	462	21	24	210	45.33%









								Adverse Scenario						
				31/12/2021				31/12/2022				31/12/2023		
	(mln EUR, %	Stage 1 exposure Stage 2 e	cposure Stage 3 exposure	Stock of Stock provisions for provision Stage 1 exposure Stage 2 ex	of Stock of is for provisions for posure Stage 3 exposu	Coverage Ratio re Stage 3 exposur	e Stage 1 exposure Stage 2 exposure	e Stage 3 exposure Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	r Coverage R r Stage 3 exp ire
	Central banks	0	0 0	0	0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0
	Central governments	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0
	Regional governments or local authorities	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0
	Public sector entities	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	Multilateral Development Banks	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	International Organisations	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	Institutions	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 0
	Corporates	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	of which: SME	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	Retail	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0
N.A.	of which: SME	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	Secured by mortgages on immovable property	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	of which: SME	0	0 0	0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	Items associated with particularly high risk	0	0 (0	0	0 0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	Covered bonds	0	0 0	0	0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 (
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.00	% 0	0 0	0 0	0.00%	0	0 0	0	0 0
	Collective investments undertakings (CIU)	0	0 0	0	0	0.00	% 0	0 0	0 0	0.00%	0	0 0	0	0 0
	Equity	0	0 0	0	0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0	0 0
	Securitisation													
	Other exposures	0	0 0	0	0	0 0.00		0 0	0 0	0.00%		0 0	0	0 (
	Standardised Total	0	0 0	0	0	0 0.009	% 0		0 0	0.00%	0 0	0 0	0	0 0.0

	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	itage 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
	0	0	0	(<u>ו</u>	0	0.00%	0	0	0	0	0	C	0.00%	0	() 0	(0	0	0.00%
	0	0	0	()	0	0 0.00%	0	0	0	0	0	C	0.00%	0	0) 0	(0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 331.09% 339.52% 44.30% 60.43% 44.30% 9.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	C	0.00%	0	() 0	(0	0	0.00%
	0	0	0	(ס	0	0.00%	0	0	0	0	0	C	0.00%	0	(0	(0 0	0	0.00%
	0	0	0	()	0	0 0.00% 0 0.00% 0 31.12%	0	0	0	0	0	C	0.00%	0	0	0 0	(0 0	0	0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0	0	0.00%	0	(0	(0	0	0.00%
	8	0	0	()	0	0 31.12%	8	0	0	0	0	C	0 31.10%	8	(0	(0 0	0	31.09%
	6	2	0	(0	0 39.86%	5	2	0	0	0		39.56%	5	2			0 0	0	39.52%
	0	2 1	0	(0 44.34% 0 71.66%	0	2	0	0	0		0 44.32% 0 64.84%	0	2	0		0	0	<u>44.30%</u> 60.43%
	0	1	0				0 71.00%	0	1	0	0	0		0 44.32%	0	1	. 0		0	0	44 30%
	0		0		<u>ן</u>		0 9.00%	0		0	0	0		9.00%	0				0	0	9.00%
	0	0	0	(<u>ן</u>	0	0 0.00%	0	0	0	0	0		0.00%	0	((0	0	0.00%
	0	0	0	()	0	0 0.00% 0 0.00%	0	0	0	0	0	C	0.00%	0	() 0	(0 0	0	0.00%
	0	0	0	()	0 (0.00%	0	0	0	0	0	C	0.00%	0	0) 0	() 0	0	0.00%
	0	0	0	()	0	0 0.00%	0	0	0	0	0	C	0.00%	0	() 0	() 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	C	0.00%	0	() 0	() 0	0	0.00%
	0	0	0	()	0	0.00%	0	0	0	0	0	C	0.00%	0	() 0	(0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	C	0.00%	0	() 0	(0	0	0.00% 42.31%
	14	3	0	0		0 0	0 48.71%	14	3	1	0	0	0) 43.89%	14	3	1	0	0	0	42.31%

										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		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	
	0 0) 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	396 73	3 1	1	. 0	1	40.00%	417	50	3	1	0	1	40.00%	431	34 4	4 C	0	2	40.00%
	0 0	00	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	40.00% 0.00% 0.00% 0.00% 27.47% 41.18% 0.00% 49.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0	0 0	(0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	C	0.00%	0	0 (0 0	0	0	0.00%
	36 1	2	0	0	1	1 27.49%	33	2	3	0	0	1	1 27.48%	31	3	5 (0	1	27.47%
	71 6	5 3	1	. 0]	41.80%	65	10	5	1	0	2	2 41.43%	61	12	7 (0	3	41.18%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	0 0		0	0	(0 49.77%	0	0	0	0	0	0	0 49.77%	0	0		0	0	49.77%
	0 0		0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0.00%
	0 0		0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0.00%
			0	0 0		0.00% 0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0.00%
			0	0 0		0.00%	0	0	0	0	0	0	0.00% 0.00%	0	0		0	0	0.00%
	0 0		0	0		0.00%	0	0	0	0	0	0		0	0		0	0	0.00%
			0	0 0			0	0	0	0	0	0	0.00% 0.00%	0	0		0	0	0.00%
			0	0 0		0 0.00% 0 0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0.00%
		0	0	0	L C	0.00%	0	U	0	0	0	U	0.00%	U			0	0	0.00%
	0		0		(0.00%	0	0	0	0	0		0.00%	0	0		0	0	0.00%
	503 81	. 6	2	1	2	2 37.20%	516	62	12	1	1	4	36.94%	524	49 16	5 1	0	6	36.90%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 e	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			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
	0	0	0		0 0) (0.00%	0	0 0	0 0	0 0) C	0.00%) (0 () 0	(0 0	0	0.00%
	0	0	0		0 0) (0.00%	0	0 0	00	00) C	0.00%) (0 0	00	(00	0	0.00%
	0	0	0		0 0) (0.00%	0	0 0	0 0	0 0) C	0.00%		0 (00	(00	0	0.00%
	0	0	0		0 0) (0.00%	0	0 0	0 0	0 0	0 0	0.00%		0 () 0	(0 0	0	0.00%
	0	0	0		0 0) (0.00%	0	0 0	0 0	0 0	0 0	0.00%		0 (0 0	(0 0	0	0.00%
	0	0	0		0 0) (0.00%	0	0 0	0 0	0 0	0 0	0.00%		0 (0 0	(0 0	0	0.00%
	0	0	0		0 0) (0.00%	0	0 0	0 0	0 0	0 0	0.00%		0 () 0	(0 0	0	0.00%
	0	0	0		0 0) (0.00%	0	0 0	0 0	0 0	0 0	0.00%		0 (0 0	(0 0	0	0.00%
	0	0	0		0 0) ()	0.00%	0	0 0	0 0	0	0 0	0.00%			0 0	(0 0	0	0.00%
	0	0	0		0 0) ()	0.00% 0.00%	0	0 0	0	0 0		0.00%) (0	(0 0	0	0.00%
_	0	0	0		0 0		0.00%	0	0 0	0 0			0.00%			0	(0 0	0	0.00%
	0	0	0				0.00%	0	0 0	0			0.00%				(0	0.00%
	0	0	0				0.00% 0.00%	0		0			0.00%				(0	0.00%
	0	0	0				0.00%	0	0				0.00%						0	0.00%
	0	0	0					0	0	0	0		0.00%				(0	0	0.00%
	0	0	0				0.00%	0	0				0.00%						0	0.00%
	0	0	0				0.00%	0					0.00%						0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
_	0	0	0		U U		0.00%	0	0	0	0	<u> </u>	0.00%			0	(0	0	0.00%
	0	0	0		0		0.000/						0.000/							0.000/
	0	0	0		0 0	0	0.00%	0	0 0) 0	0	0	0.00% 0.00%			0		0	0	0.00% 0.00%









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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	e 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
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) () 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0)	0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0		0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0	()	0 0	0	0.00%
_	0	0	0		0	0 (0.00%	0		0 (0		0 0.00%	0)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0)) 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0		0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00% 0.00%
	0	0	0		0	0 0	0.00%	0	(0 0	0 0	0	0	0.00%	0	() 0) (0 0	0	0.00%

											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		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (0 (0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C	0 0	0	0.00%		D	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	00	0	0.00%		0	0 (0	0	0	0.00%
						0	0.000/							0.000/							0.000/
	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% 0.00%
	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	(ון	<u>ار</u>	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e 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
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	C)	0	0.00%	C	0 0	0) 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	0 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	, C) C) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C	0 0	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C) C	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C) C	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%) C) <u> </u>	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	(0	0	0	0	0	0.00%			0 0	(0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	U		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0.00% 0.00%			0		0		0.00%						0	0.00% 0.00%
	U	U	U	U			0.00%	U	U	0	U	U	U	0.00%	U	<u> </u>	U	L L	0	U	0.00%

	B/		EUROPEAN BANKING AUTHORITY	
		ALC: NAMES OF		

			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	a - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates	2,854	58	2,006	54	1,258	85	1,190	9	463	12	. 11	82	275	5 59.4
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	5,613	0	1,040	0	4,400	865	1,081	. 73	132	25	4	20	20	0 15.2
8	Banco Comercial	Retail - Secured on real estate property														
9		Retail - Secured on real estate property - Of Which: SME			=	-										
10	Português, SA	Retail - Secured on real estate property - Of Which: non-SME	4,304	0	748	0	3,467	822	744	66	93	24	3	10	1:	1 12.0
11 12		Retail - Qualifying Revolving														
		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets	9 467	FO	3,046	E A	5,658	950	2,271	01	595		16	102	296	5
-18		IRB TOTAL	8,467	58	3,040	54	5,058	950	2,2/1	81	282	5/	10	102	290	49.0

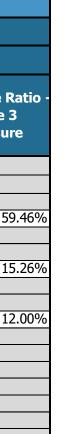
									Moratori	ia - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	2,854	4 58	3 2,006	54	1,258	8 85	1,190	9	463	3 12	2 11	L 82	27	75 5 <u>5</u>
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	4,562	7 C) 790) 0	3,475	5 112	987	' 11	105	5 2	2	2 14	1	1 10
26		Retail - Secured on real estate property														
27	PORTUGAL	Retail - Secured on real estate property - Of Which: SME														
28	FURIUGAL	Retail - Secured on real estate property - Of Which: non-SME	3,27	5 C	503	8 0	2,555	5 69	653	5	66	5 1	() 4		2 2
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	7,421	L 58	2,796	54	4,733	3 197	2,177	20	568	3 13	13	96	28	6 50

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	ire values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage exposi
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		D	0 0	(0 (0 0		0 0		0	<u>) (</u>	0 (<u>) (</u>	0 -
41		Corporates - Of Which: Specialised Lending														4
42		Corporates - Of Which: SME											4			4
43		Retail	86	0	0 222	(0 772	2 742	6	5 60	2	24 23	37	2 6	<u>ې ر</u>	9
44		Retail - Secured on real estate property														
45	POLAND	Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	86	0	0 222	(77:	1 742	6	5 60	2	24 23	3	2 6	<u>؟</u> د	9
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets									_					
54		IRB TOTAL	860	J) 222	(772	2 742	6.	5 60	2	.4 23	<u>۲ ۲</u>	2 6	<u>, </u>	9

									Morato	ia - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num	v 1	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		0	0	0	0	0 0		0 0		0 0	0	<u>/</u> ()	0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		1	0	0	0	1 0		0 0		0 0	C) (J	0 -
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	1 0		0 0		0 0	C	<u>)</u>	J	0 -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL		1	0		0	1 0		0 0		0 0	0	<u> </u>		0 -

									Morato	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
	Central banks															
	Central governments															
	Institutions															
	Corporates		() (0 0)	0 0		0 0	C	0	C	0 0		0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		-	L (0 0)	1 1		0 0	C	0	C	0 0		0 -
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		-	L (0 0)	1 1		0 0	C	0	C	0 0		0 -
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		1	0	0			1 1		0 0	0	0	0	0 0		0 -

									31/1	2/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
91		Central banks														
92		Central governments														
93		Institutions			-			-								-
94		Corporates		0	0 0	()	0 0	(0 0	(0	0	0)	0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		4	0 1	()	4 0	1	0		0	0	0		0 -
98		Retail - Secured on real estate property														
99	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
100	LUAEMIDUUKG	Retail - Secured on real estate property - Of Which: non-SME	4	4	0 0	()	3 0	(0 0	(0	0	0		0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	4	4	0 1	C		4 0	1	L 0	C	0	0	0		0 -



59.46%

38.60%

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	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	12/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates)	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 -
116		Retail - Secured on real estate property														
117	N.A.	Retail - Secured on real estate property - Of Which: SME														
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME)	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	(<u>)-</u>

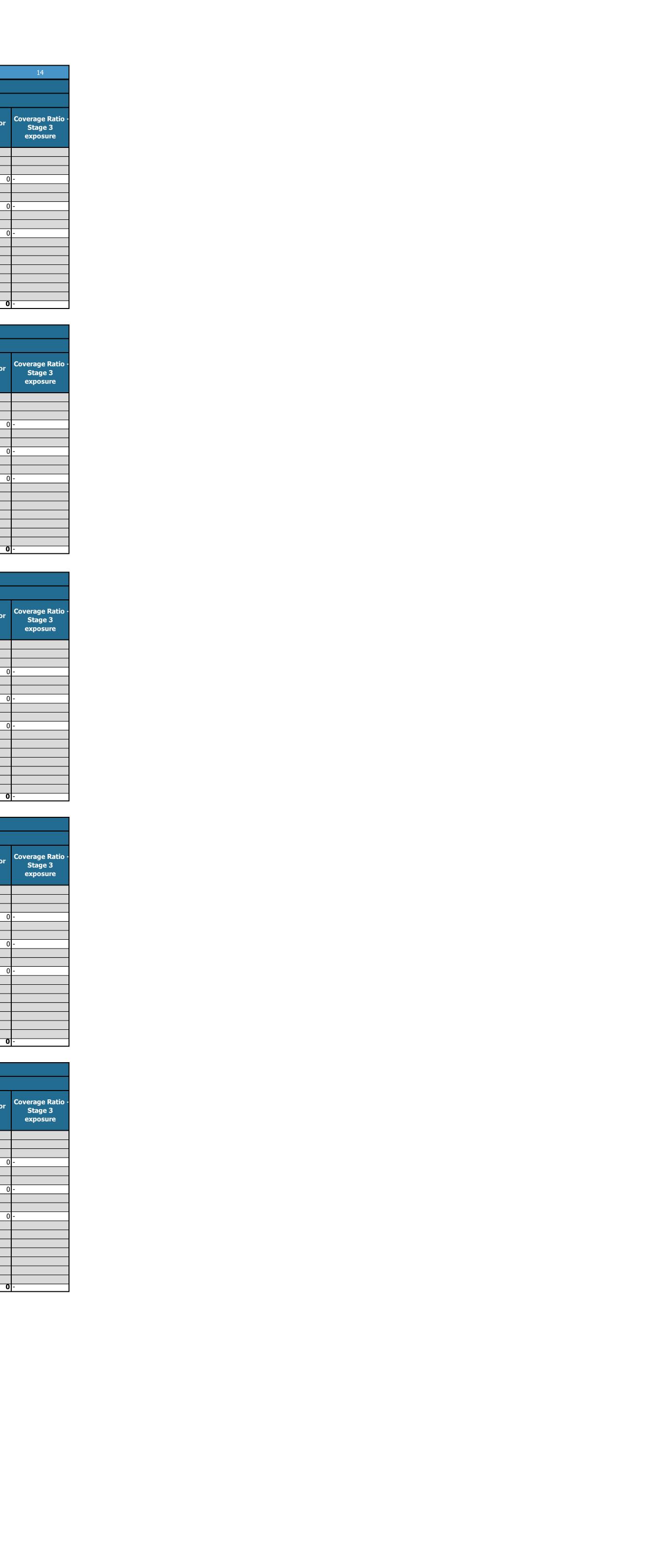
									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, S	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0 C		0 0		0 0		0 0) (<u>) 0</u>	(0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0 0		0 0		0 0		0 0) (J 0	(0 -
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136	IN./\.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 0		0 0		0 () (J 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 -

									Morato	ria - Actual						
									31/1	12/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	()	0) (0	0 0		0 0		0 0) (0 0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(D	0) (D	0 0		0 0		0 0) () C		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME	()	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 -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		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 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		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 -

										Morator	ia - Actual						
										31/1	2/2020						
				Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln E	:UR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		0		0 (0	0 0	0 0	(0 0		0 (0 0	0		0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		0		0 (0	0 0	0 0	(0 0		0 (0 0	0		0 -
188		Retail - Secured on real estate property															
189	N.A.	Retail - Secured on real estate property - Of Which: SME															
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 (0	0 0	0 0	(0 0		0 (0 0	0		0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0 0		0 0	0		0 0		0 0	0 0	0		0 -

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	BA EUROPEAN BANKING AUTHORITY						2021 El	J-wide S	Stress To Banco Com				D-19 IR	В			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	ntees - Actual						
										31/12	2/2020						
				Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates		1,487	0	294	C	1,020	724	460) 354		6	8 0	20	1	1 18.54%
5		Corporates - Of Which: Specialised Lending		0	0	0	C	0 0	0	0	0 0		0	0 0	0	0) -
6		Corporates - Of Which: SME		1,197	0	217	C	837	601	355	5 276		5	0 7	16	1	1 14.98%
7		Retail		961	0	31	0	857	734	103	88		1	0 2	4	0	0 30.97%
8	Banco Comercial	Retail - Secured on real estate property		19	0	0		17	15	2	2 2		0	0 0	0	0	<u>)-</u>
9		Retail - Secured on real estate property - Of Which: SME		19	0	0	(1/	15	2	2 2		0		0	0	<u>)</u> -
10	Português, SA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0			0				0		0	0)-
11	3 ,	Retail - Qualifying Revolving Retail - Other Retail		942	0	21	() 840	719	101	0 70		1		0	0	20.070/
11 12 13		Retail - Other Retail Retail - Other Retail - Of Which: SME		942	0	31	(840	719	101			1	0 2	4	0	0 30.97% 0 30.97%
13		Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME		9 7 2 0	0	51			/19	101			0				<u>/ 50.9770</u>
14		Equity		0	0	0	(0						0	0	<u></u>
16		Securitisation															
17		Other non-credit obligation assets															
		IRB TOTAL		2,448	0	325	0	1,878	1,459	563	443		7	0 11	24	1	1 20.04%

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ra Stage 3
	(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	1,481		0 291	(0 1,015	719	460	354	6	5 (8 8	20		1 18.5
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	961		0 31	(0 857	734	103	88	1	. () 2	4		0 30.9
	Retail - Secured on real estate property														
PORTUGAL	Retail - Secured on real estate property - Of Which: SME														
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	0		0 0	(0 0	0	0	0	0) (0 0	0		0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	2,442		0 322	() 1,872	1,453	563	443	7	' () 11	24		L 20.0

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	C		0 () (0	0 0	(0 0	(0 0	0 0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	C		0 () (0	0 0	0	0 0	(0 0	0 0	0	0	-
44		Retail - Secured on real estate property														
45	POLAND	Retail - Secured on real estate property - Of Which: SME														
46	IOLAND	Retail - Secured on real estate property - Of Which: non-SME	C		0 () (0	0 0	(0 0	(0 0	00	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	0					0 0	0	0	0	0	0	0	0	-

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55	Central banks														
56	Central governments														
57	Institutions	-						-							
58	Corporates	0	0	0	()	0 0	(0 0	<u> </u>) (0 0	0	0	-
59	Corporates - Of Which: Specialised Lending														
60	Corporates - Of Which: SME														
61	Retail	0	0	0	()	0 0	(0 0	C) (0 0	0	0	-
62	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	()	0 0	(0 0	C) (0 0	0	0	-
65	Retail - Qualifying Revolving														
66	Retail - Other Retail														
67	Retail - Other Retail - Of Which: SME														
68	Retail - Other Retail - Of Which: non-SME														
69															
70	Equity Securitisation														
71	Other non-credit obligation assets														
72	IRB TOTAL	0	0	0	C		0 0	C) 0	0) 0	0	0	-

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0)	0	0	0 0		0 0		0 () () ()	0 -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0)	0	0	0 0		0 0		0 () () ()	0 -
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0)	0	0	0 0		0 0		0 () () ()	0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0			0	0	0 0		0 0		0 0				0 -

									Public guara	antees - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, o	<mark>6)</mark> A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
91		Central banks														
92		Central governments														
93		Institutions					-							-		-
94		Corporates		3	0	0	0	3 3		0 0)	0 0	0 0	0 0	(0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME			-		-									-
97		Retail	()	0	0	0	0 0		0 0)	0 0	0 0	0 0	(0 -
98		Retail - Secured on real estate property														
99	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
100	LUALMDOUKG	Retail - Secured on real estate property - Of Which: non-SME	()	0	0	0	0 0		0 0)	0 (0 0	0 0	(0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL				0	0	3 3		0 0		0 0	0 0	0	(0 -

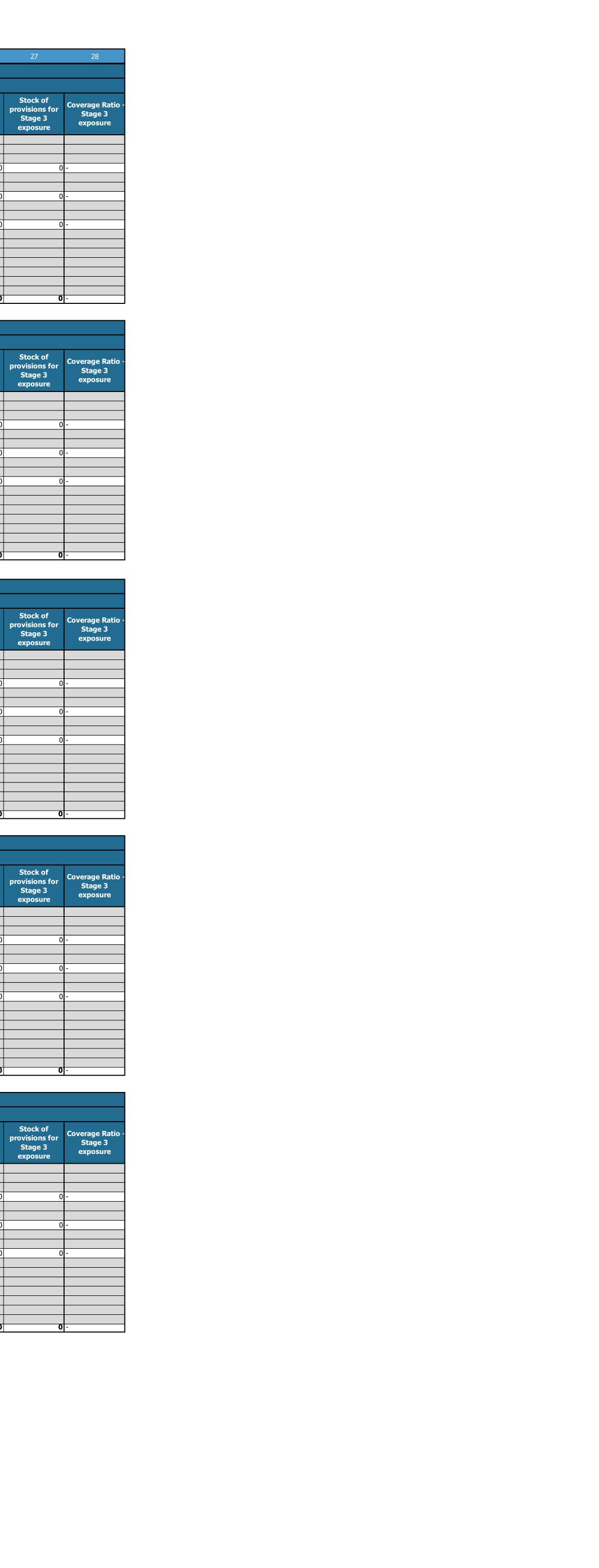
								Banco Con	nercial Dou	rtunuês SA						
]	15	16	17	18	19	20	21	22	23	24	25	26	27	
									Public guar	antees - Actual						
									31/1	12/2020						
			Exposu	ıre values	Risk expo	sure amounts		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3)r
		(mln EUR, %)						amount		amount		amount	exposure	exposure	exposure	
	Central banks															
	Central governments Institutions															
				0	0	0		0		0	N	0				
	Corporates Corporates - Of Which: Specialised Lending			0	0	0 ()	0			,	<u> </u>	U U		,	
	Corporates - Of Which: SME															
	Retail			0	0	0		0		0 0	h in the second s	0 0	0 0			_
	Retail - Secured on real estate property			0	0			0			/				/	-
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME			0	0	0 ()	0 0		0 0		0 0	0 0) ((
	Retail - Qualifying Revolving			-	-							-		-		
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL				0	הו ה		0				0 0				
					•					0 0	,				'	C
					<u> </u>					0 0		<u> </u>				(
		[-		, 		Public guar	antees - Actual			5 <u> </u>	, U		(
							,			rantees - Actual			5 <u> </u>	,		С
			Evnoru		Pick ovpo			Stage 1		12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	(
			Exposu	ıre values	Risk expo	sure amounts	Stage 1	exposure, of		L2/2020 Stage 2 exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for)r
				1			Stage 1 exposure	exposure, of which	31/1	12/2020 Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	()r
		(mln EUR, %)	- ∧_TDR	ire values F-IRB	Risk expo A-IRB	sure amounts F-IRB		exposure, of	31/1 Stage 2	L2/2020 Stage 2 exposure, of		exposure, of	provisions for	provisions for	provisions for	or
	Central banks	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3)r
	Central banks Central governments	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3)r
	Central banks Central governments Institutions	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	or
	Central banks Central governments Institutions Corporates	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3)r (
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3)r
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3)r
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3)r
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	(mln EUR, %)	- ∧_TDR	1				exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	()	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 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>F</i> .	Retail - Secured on real estate property - Of Which: non-SME	()	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	C		D	0	0	0 0		0 0	(0	0		0 -

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0		00	()	0 0		0 0		0 0	00	0 0	00) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0		0 0	()	0 0		0 0		0 0	00	0 0	00) -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	C	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	C	0		0 0	0	0	0	-

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposu	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181	Central banks														
182	Central governments														4
183	Institutions														
184	Corporates	0	(0	(0	0 0		0 0		0 (0 0	0	(0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0		0	(0	0 0		0 0		0 0	0 0	0		0 -
188	Retail - Secured on real estate property														
¹⁸⁹ N.A.	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Of Which: non-SME	0	(0	(0	0 0		0 0		0 0	0 0	0		0 -
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL	0	C	0	(0	0 0		0 0) 0	0		0 -

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



EBA EUROPEAN BANKING AUTHORITY

		[29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mor	atoria - Baselin	e Scenario									
						31/12/2021							31/12/202	22						31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stage 1 exposure	for provisions for Stage 2	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 Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		1,435	921	1 55	56	5 32	2 29	1 52.45%	1,523	3 750	0 6	35	5 2	.6 30	95 47.94%	6 1,545	645	712	2 5	21	31	17 44.5
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		4,505	892	2 20)7	3 15	5 3	1 14.76%	4,565	5 76	1 2	72	2 1	.2 3	39 14.30%	6 4,602	665	327	2	10	4	16 14.0
Banco Comercial	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME					-							-										
Português, SA	Retail - Secured on real estate property - Of Which: non-SME		3,552	604	4 14	10	1 8	3 1	7 12.30%	3,601	1 51:	1 1	81	1	6 2	12.08%	6 3,632	444	21	5 1	5	2	26 11.9
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation															_							
	Other non-credit obligation assets		E 0.40	1 01 2	70				42.220/	C 000	8 1.511		20		0 24	4 27.050	(4 244	1.020			26	3 34.93
	IRB TOTAL		5,940	1,813	5 /6	5	/ 4/	7 322	2 42.22%	6,088	טן 1,51	rl 90	<u>א</u> ר	δ 3	δ 34	4 37.85%	6,147	1,311	1,039	א א	31	36	3 34.93

											Morat	oria - Baseline Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	Stage 1 kposure	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	or Cov
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	1,435	921	556	5 5	32	2 29	52.45%	1,523	750) 635	5	26	5 305	47.94%	1,545	645	717 ز	2	5 21	. 31	317
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	3,562	829	171	L 2	. 12	2 1	.8 10.29%	3,618	711	1 228	1	10) 24	10.32%	3,658	3 620	J 27. ^c	5	1 8	3 2	28
	Retail - Secured on real estate property																					
PORTUGAL	Retail - Secured on real estate property - Of Which: SME																					
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	2,622	544	105	5 C	5	5	4 4.23%	2,667	463	3 138	0	2	1 7	4.84%	2,701	401	1 165	5	0	3	8
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	4,996	1,750	726	6 6	44	4 30	9 42.54%	5,141	1,460) 863	7	35	5 328	38.01%	5,202	1,265	5 988	3	7 29	34	45

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(r	mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratic Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0	0	() () -	0	0		0 () (0 0	-	0	()	0 0		0	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		788	38	31	1		3 12	39.78%	790	30	3	7		2 15	39.06%	786	27	7 4	3 1		2	16 38.20%
	Retail - Secured on real estate property																						4
POLAND	Retail - Secured on real estate property - Of Which: SME																						4
	Retail - Secured on real estate property - Of Which: non-SME		788	38	31	1		3 12	39.79%	789	30	3	7		2 15	39.07%	786	27	4	3 1		2	16 38.21%
	Retail - Qualifying Revolving												_										4
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME												_										4
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets								20.700/				7			20.000	304	~-					20.20
	IRB TOTAL		788	38	31	1] 3	s 12	39.78%	790	30	3.	/] ¹		2 15	39.06%	786	27	4	1 ا ^ر		2 1	L 6 38.20%

											Mora	toria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mlı	Stage 1 exposure In EUR, %)	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
55	Central banks																					
56	Central governments																				·'	4
57	Institutions																		-		·	4
58	Corporates		0	0	0 0) (0	0 -	0	0)	0 0) () () -	(0 0)	0 0	0 0	0'	1-
59	Corporates - Of Which: Specialised Lending																				(/	
60	Corporates - Of Which: SME																				(/	
61	Retail		1	0	0 0) (0	0 5.99%	1	0)	0 0) () 5.99%	1	1 C)	0 0	0 0	0') 5.98%
62	Retail - Secured on real estate property																				(/	
	Retail - Secured on real estate property - Of Which: SME																				(/	
63 64 MOZAMBIQUE	Retail - Secured on real estate property - Of Which: non-SME		1	0	0 0) (0	0 6.01%	0	0		0 0) (6.01%	0	0 0)	0 0	0 0	0'	0 6.01%
65	Retail - Qualifying Revolving																				(/	
66	Retail - Other Retail																				(/	
67	Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Equity																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL		1	0 0	0 0			0 5.99%	1	0) 0	5.99%	1	L		0 0	0	0	5.98%

												atoria - Dasenne S										
					31/12/2021							31/12/2022							31/12/2023			
	(n	Stage 1 xposure	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	r Cove
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	(0 0		0 (-	0	()	0 () () (0 -	0	0 0		0 0		0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	1	0	(0 0		0 (4.20%	1	()	0 () () (5.40%	1	L C		0 0		0	0
	Retail - Secured on real estate property																					
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																					
NL HILKLANDS	Retail - Secured on real estate property - Of Which: non-SME	1	0	(0 0		0 (4.28%	1	()	0 () () (0 4.70%	1	L C		0 0		0	0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	1	0		0 0		0 0	4.20%	1)	0 0			5.40%	1	. 0		0 0		D	0

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
ow um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
91	Central banks																						
92	Central governments																						
93	Institutions																						
94	Corporates		0	(0	0 0		0	0 -	0	0		0 (0 0) (0 -		0)	0 0	0	0	ე -
95	Corporates - Of Which: Specialised Lending																						
96	Corporates - Of Which: SME																						
97	Retail		4	(0	0 0		0	0 13.13%	4	0		0 (0 0) (0 12.91%)	4)	0 0	0	0	0 12.73%
98	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		3		0	0 0		0	0 9.68%	3	0		0 (0 0		0 9.74%		3	0	0 0	0	0	0 9.79%
01	Retail - Qualifying Revolving																						
02	Retail - Other Retail																						
03	Retail - Other Retail - Of Which: SME																						
04	Retail - Other Retail - Of Which: non-SME																						
05	Equity																						
06	Securitisation																						
07	Other non-credit obligation assets																						
08	IRB TOTAL		4	(0	0 0		0	0 13.13%	4	0) (0 0) (0 12.91%		4 0		0 0	0	0	0 12.73%

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

Moratoria - Baseline Scenar

EUROPEAN BANKING AUTHORITY										2021 El	J-wide		Fest: Cr			-19 IRB							
												Banco Co	mercial Por	tuguës, SA									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
												Mora	toria - Baseline So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Со
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		C	0		0 0	0 0		0 -	0	(0	0 () C	C	-	0	() (ז () 0	C	- ر
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		C	0		0 0	0 0		0 -	0	(0	0 () C	C	-	0	() (ז (נ) 0	C	- ار
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		C	0		0 0	0 0		0 -	0	(0	0 () C	C	-	0	() (ז () 0	C	<u>ا</u> -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	Securitisation					0			0														

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	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	
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0	0	D -	(0 0)	0	0	0 0	-	0	0	() 0)	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0	0	D -	(0 0)	0	0	0 0	-	0	0	() 0)	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	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 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	D	0	D -	(0 0		0	0	0 0	-	0	0	C	0		D	0 -

											Mora	itoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	stage 1 cposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r 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 Rat Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	(0 0		0	0 -	0		0	0	0	0 () -	(0 0	(0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(0 0)	0	0 -	0)	0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	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	-
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets						•	0					•									
	IRB TOTAL	0	0	C	0 ונ		U	U -	0		U	U	U	U C) -	C C	0 J		0	0	0	-

											Mora	atoria - Baseline S	cenario									
				:	31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p 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 Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	0	(0 0	-	(0 0		0)	0	0 -	0	0		0 0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (0 0	0	(0 0	-	(0 0		0		0	0 -	0	0		0 0	0	0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	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) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL			0 0	0	C	0	-	C) 0		0			D -	0	0		0 0	0	0	-

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or 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 F Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() ()	0	0 0	(0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		0	0	0	0	0 -		0	0	0	0	0 0	-	() ()	0) ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 (0	0	0 -		0	0	0 (0	0 0	-	() ()	0) ((0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets				0			0	0		0			N	0 0				X				
	IRB TOTAL		0		U	<u>v</u> (U	U	U -		U	J		J	U U	-						Ĺ	U -

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

EBA EUROPEAN BANKING AUTHORITY														2021 E	U-wide	e Stress Banco (Test: C I	r edit ris ortuguês, SA)-19 IRE	3										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
																Public guarante	ees - Baseline Scen	ario													
						31/12	2/2021									31	L/12/2022									31/:	12/2023				
Row Num	(mln E	Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Slaye S	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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				amount																										
2	Central governments																														
3	Institutions	1.15		4 207	200	21	1	2	1 1	1	0 42.140	/ 1.2	42 0	25 21	10 1	140	22	0	2	0 17	40.220/	1.20		0	151	0	14	0 2	F	17	7 20.170
	Corporates	1,15	08 854	+ 307	223	21	1	2	L	1	9 43.14%	0 1,24	.43 9	235 21	10 1	140	33	0	3	8 13	40.32%	1,29	92 98	85	151 0	8 4	+4	0 3	5	17	39.17%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														4
7		88	82 765	5 75	56	Ę	5	1	3	3	2 39 12%	6 8 ⁰	97 7	785	56	35	8	0	1	2 3	38 34%	90	07 70	96	43 2	2	11	0 1	1	4	4 38.09%
	Retail - Secured on real estate property		,05	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	50			-			551127					55			-		5015170	,		50					1		5010570
Banco Comercial	Retail - Secured on real estate property - Of Which: SME																														
¹⁰ Português, SA	Retail - Secured on real estate property - Of Which: non-SME																														
	Retail - Qualifying Revolving																														
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15	Equity											_																			4
16	Securitisation																														4
1/	Other non-credit obligation assets	2.04	1 620	301	070	26			- 4	1	21 200/		41 1 7	20 26	E 4.	75	42	2	A		32 9/1%	2 10	1 79	01	02 11		E	2 4	7	10	9 33.69%
	IRB TOTAL	2,04	1,620 I	381	2/8	26	סן ג	3	14	•	oj 31.30%	0 2,14	41 I,//	20 26	1	/5	42	3	4	۲4 <mark>ا</mark> لا	• 32.94%	2,19	1,/8	21	11	L 5	0	5 4	/	19	/ 33.09%

																	Public gu	arantees - Baseline	Scenario													
							31/	/12/2021										31/12/2022									31/12	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, which guarantee amount	of provisions for	Stock of r provisions fo Stage 2 exposure	Stock of or provisions Stage 3 exposure	for Coverage Ra	tio - Stage 1 exposui	Stage 1 exposure, which guarante amount	, of Stag ed expos	ge 2 sure sure guarant amou	e, of Sta n exp eed	ige 3 osure amou amou	e, of provisions for h Stage 1	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Ration Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Stage 3 exposu
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		1,153	849		307 2	23	21	0	2	11	9 43.1	.4%	1,238	930	210	140	33	0	3	8	13 40.32	% 1,2	36 980	1	151 8	3 44	(0	3 5	5 1	17 39
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		881	765		75	56	5	0	1	3	2 39.1	.2%	897	784	56	35	8	0	1	2	3 38.34	% 9)7 796	5	43 2	2 11	(0	1 1	1	4 38
	Retail - Secured on real estate property																															
PORTUGAL	Retail - Secured on real estate property - Of Which: SME																															
PORTUGAL	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) C	(0	0 (0	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		2,034	1,614	3	81 2	78 2	26	3	3	14	8 31.2	29%	.135 1	L.714	265	175	41	3	4	9	14 32.93	% 2,19	3 1,775	1	93 11	. 55	3	3 4	4 7	7 1	19 33

																	Public guarantee	es - Baseline Sce	enario													
							31/1	.2/2021									31/	/12/2022									31/1	2/2023				
kow lum		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guarantee amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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																															
38	Central governments																															
39	Institutions																															
40	Corporates		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 -	
41	Corporates - Of Which: Specialised Lending																															
42	Corporates - Of Which: SME																															
43	Retail		0	0	C	0		0 0)	0	0	0 -		0	0	0 (0	0	0	0	0	0 -	0	0)	0	0 (0 0	(0	0 -	
44	Retail - Secured on real estate property																															
⁴⁵ POLAND	Retail - Secured on real estate property - Of Which: SME																															
46 FOLAND	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 (0 0	(0	0 -	
47	Retail - Qualifying Revolving																															
48	Retail - Other Retail																															
49	Retail - Other Retail - Of Which: SME																															
50	Retail - Other Retail - Of Which: non-SME																															
51	Equity Securitisation																															
52	Securitisation																															
53	Other non-credit obligation assets																															
54	IRB TOTAL		0	0	0			0 0		0	0	0 -		0	0	0 0	0	0	0			0 -	0	0		0		0	(0	0 -	·

																P	Public guarantees	- Baseline Scena	rio													
							31/12	2/2021									31/12										31/1	2/2023				
Row Num		(mln EUR,%	Stage 1 exposure)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2	Stock of ovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
55	Central banks																															
56	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																															
57	Institutions				-					-			-			-		-					-							-		
58	Corporates			0 0	0	C	C		0 0	0	() -	0	0	0	0	0 0	(0 0) () (0 -	0	0 0		0 0	(0 0	0	0	0 -	
59	Corporates - Of Which: Specialised Lending																															
60	Corporates - Of Which: SME																					-										
61	Retail			0 0	0	0	C) (0 0	0	() -	0	0	0	0	0 0	(0 0) () (0 -	0	0 0		0 0	(0 0	0	0	0 -	
62	Retail - Secured on real estate property																															
⁶³ MOZAMB	Retail - Secured on real estate property - Of Which: SME																															
64 MOZAMD	Retail - Secured on real estate property - Of Which: non-S	ME		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 -	
65	Retail - Qualifying Revolving Retail - Other Retail																															
66	Retail - Other Retail																															
67	Retail - Other Retail - Of Which: SME																															
68	Retail - Other Retail - Of Which: non-SME																															
69	Equity Securitisation																															
70	Securitisation																															
71	Other non-credit obligation assets IRB TOTAL																															
72	IRB TOTAL			0 0	0	0	C	0 0	0	0	C	-	0	0	0	0	0	(0 0	0) -	0	0		0 0	(0	0	0	0 -	

																Public guarante	es - Baseline Scen	ario													
						31/12	2/2021									31,	/12/2022									31/	12/2023				
w m	(mln EU	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
3	Central banks																												4	4	
	Central governments																														
	Institutions Corporates		0 0	0 0		0		0	0	0	0 -	(0	1	0	0	0	0	0	0 () -	0		0	0		0	0		0	0-
7	Corporates - Of Which: Specialised Lending			0 0												0	0					U			0					· · · · · ·	
8	Corporates - Of Which: SME																														
9	Retail		0 0	0 0		0 0		0	0	0	0 -	C	C	D	0	0	0	0	0	0 () -	0		0	0)	0	0	0 C	J	0 -
0	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0		0 0) (0	0	0	0 -	C	C	0	0	0	0	0	0	0 () -	0		0	0)	0	0	0 0	′ (0 -
3	Retail - Qualifying Revolving Retail - Other Retail																														
4																													4	4	
5	Retail - Other Retail - Of Which: SME																												4	4	
	Retail - Other Retail - Of Which: non-SME																												4	4	
	Equity Securitisation																														
	Other non-credit obligation assets IRB TOTAL		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	a	0 -
					<u>'</u>					v	<u> </u>	v			~	•	•	<u> </u>			<u>′</u>				• I					°	<u> </u>
																Public guarante	ees - Baseline Scen	ario													

							31/1	12/2021									31/1	12/2022									31/12	/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, o which guarantee amount	of Stage	2 2 ure guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	Corporates		3	3		0	0	0	0	0	0	0 40.00%	6	3	3	0	0	0	0	0	0	0 40.00%	5	3 3	C	0 0	0	0	(0	0	40.00%
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	Retail		0	0		0	0	0	0	0	0	0 40.00%	6	0	0	0	0	0	0	0	0	0 40.00%	b () 0	C	0 0	0	0	(0	0	40.00%
98	Retail - Secured on real estate property																															
⁹⁹ LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																															
100 LUAEMIDUUKG	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	C	0	0	0	(0	0 -	
101	Retail - Qualifying Revolving Retail - Other Retail																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	Equity																															
106	Securitisation																															
107	Other non-credit obligation assets																															
108	IRB TOTAL		3	3		0	D	0	0	0	0	0 40.00%	6	3	3	0	0	0	0	0	0	0 40.00%	3	3	0	0	0	0	C	0	0	40.00%

BANKING AUTHORITY														2021 E	U-wide			redit risk rtuguês, SA)-19 IR	B										
		50		-4	52 53	о г		-		го го	F0	<u> </u>	C1	()	(2			iugues, sh	(7	69	<u> </u>	70	71	70	70	74	75	70	77	70	
		UC			52 5.	5	54 5:		رد oc	50	60	00	10	02	60	04	CO	00	07	Οŏ	69	70	/1	12	/3	/4	/5	/0	//	78	
																Public guarantees	s - Baseline Scena	ario													
							31/12/2021									31/1	12/2022									31/12	2/2023				
		Stage exposi (mln EUR, %)	sure guara	ge 1 ure, of Sta lich exp inteed	age 2 osure osure guaran	je 2 ure, of Sta ich expe nteed	age 3 osure osure guara	ure, of pro ich nteed e	Stock ofStockovisions forprovisionStage 1Stageexposureexpose	c of Stock of ons for provisions e 2 Stage 3 sure exposure	for Coverage Rati Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, o which guaranteeo amount		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r
	Central banks		amo		amo	aunt	amo	unt					amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 (0)	0 -	0	C	0	0 0	0	0		0)	0
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 (0)	0 -	0	C	0	0 0	0	0		0)	
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	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 0	0	0		0)	0
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																					_	-			-					
	IRB TOTAL		U	U	U	U	U	0	0	U	U -		U	U	U	U	U	U] (u O	J	U -	0	0	ו	U 0	0	0		U (J (U,

							31/	12/2021									31/12	/2022									31/1	2/2023			
				Stage 1		Stage 2	<u> </u>	Stage 3						Stage 1		Stage 2	31,12,	Stage 3						Stage 1		Stage 2	51,	Stage 3			
		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions fo	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks					binotint										Uniount		binount						Linount		binoditt		Bintodint			
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0)	0	0 (0	0	0	0 -)	0 0	0	0	0	0	0	0	-	(0	0	0	0	0 0) () 0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		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	
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	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 0) (0 0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets														-																
	IRB TOTAL		0	0)	D	0 0	DI	0	0	0 -			0 0	0	0	0	0	0	0	-			D	0	0	0 0		0	

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments																															
7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (D	0) -	() 0		0 0	0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
()	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
2	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
)	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
2	IRB TOTAL		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	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - S Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		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 0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	ס	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	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	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0			0 0		0	0 -	C		0		0		0	0 0	0	-	0			0 0			0 0	0	0 -

																Ρ	ublic guarantees	- Baseline Scena	ario													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 Institutions Corporates																															
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)	0 0) (0 0	0	ე -
185	Corporates - Of Which: Specialised Lending																															
186	Corporates - Of Which: SME																															
187	Retail			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 -
188	Retail - Secured on real estate property																															
189 N.A.	Retail - Secured on real estate property - Of Which: SME																															
190 N.A.	Retail - Secured on real estate property - Of Which: non-SI	ME		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 -
191	Retail - Qualifying Revolving																															
192	Retail - Other Retail																															
193	Retail - Other Retail - Of Which: SME																															
194	Retail - Other Retail - Of Which: non-SME																															
195	Equity																															
196	Securitisation																															
197	Other non-credit obligation assets																															
198	IRB TOTAL			0 0	0	0	0	0 (0	0	0 0) -	0	0	0	0	0		0) 0	0	-	0	0		0 0		0 0	C	0 0	0	J-

EBA EUROPEAN BANKING AUTHORITY

		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
											Mora	toria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
		age 1 posure	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 Rati Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions				-												-					
	Corporates	1,304	968	618	8 17	7 93	3 33	1 53.56%	1,289	820	75	7 1	1 66	379	50.01%	1,261	724	864	13	42	414	4 47.9
	Corporates - Of Which: Specialised Lending	 																				
	Corporates - Of Which: SME	4 407	002	21/	4	7		3 20.15%	4 510	702	20	4	7		21.020/	4 501	700	20		24	07	3 22.66
	Retail	4,487	903	212	+	44	+ 4	3 20.15%	4,510	/92	294	+	/ 3/	. 64	21.93%	4,501	/26	30'	r /	24	83	3 22.60
Banco Comercial	Retail - Secured on real estate property																					
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	3,541	611	144	1	1 22	2 2	4 16.81%	3.567	520	10	5	1 16	36	18.61%	3 570	470	23		12	4	6 10.3
Português, SA	Retail - Qualifying Revolving	5,51	011	11-			<u>د</u>	10.0170	5,507	525	15.			50	10.01 /0	5,570	5 (ד	۷.		12		19.57
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	5,791	1,870	831	L 24	137	37	4 44.98%	5,799	1,613	1,051	2	L 98	443	42.16%	5,762	1,450	1,228	20	66	497	7 40.44

												MUIA	toria - Adverse Sce										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverag Stag expo
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		1,304	968	618	3 17	93	3 331	1 53.56%	1,289	820) 757	14	66	5 37	9 50.01%	1,26	1 72	4 86	4 13	42	41	14
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		3,544	840	177	7 4	39	9 28	8 15.96%	3,568	741	. 245	5	29	9 4	5 18.20%	3,565	5 67	9 30	6 5	21	5	59
	Retail - Secured on real estate property																						
PORTUGAL	Retail - Secured on real estate property - Of Which: SME																						
FURIUGAL	Retail - Secured on real estate property - Of Which: non-SME		2,612	551	108	3 2	2 17	7 10	8.88%	2,639	481	. 148	2	13	3 1	7 11.39%	2,64	7 43	5 18	3 2	10	2	23
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		4,848	1,808	794	22	132	2 359	9 45.21%	4,857	1,561	1,003	19	94	42	3 42.22%	4,826	5 1,40	3 1,17	0 18	63	47	73

												Mor	atoria - Adverse Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0 0	(0	0 -	0	0		0 0	(0 0	-	0		0	0 ()	0	0 -
	Corporates - Of Which: Specialised Lending																						4
	Corporates - Of Which: SME																						4
	Retail		787	38	8 3	2 2	4	4 1	4 44.06%	786	29	4	1 2		3 18	44.93%	780	2	6 4	9 2	2	2 2	22 44.82%
	Retail - Secured on real estate property																						4
POLAND	Retail - Secured on real estate property - Of Which: SME				-			-													-		
	Retail - Secured on real estate property - Of Which: non-SME		787	38	8 3	2 2	4	4 1	4 44.07%	785	29	2	1 2		3 18	44.94%	780	20	6 4	9	2	2 2	22 44.83%
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity Securitisation																						4
	Other non-credit obligation assets		787	25	2 2'	2 2		1 1	44.06%	786	20	A	1 2		3 10	44.93%	780	21	5 4	0 3		2 2	2 44.82%
	IRB TOTAL		/8/	38	S 32	2 2	4	+ 14	4 44.06%	/86	29	4	1 2		5 18	44.93%	780	20	א	9 2		2 2	2 44

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
v n	(Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments Institutions																					
	Institutions												2									
	Corporates	0	0	C	0 (0 () () -) ()	0	0	0 () -	0	(0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME				0	0		0 700/				0	0		0.700/							0.720
	Retail	I	0	L L	0			9.72%	1)	0	0	J (9.72%	0	l		0	0	U	9.72%
	Retail - Secured on real estate property							-				_										
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: SME	1	0			0		0.000				0	0		9.69%	0						0.700
	Retail - Secured on real estate property - Of Which: non-SME	1	0	Ľ	0			9.68%	L L) ()	0		J	9.69%	0	l		0	0	U	9.70%
	Retail - Qualifying Revolving											_										
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets							0 720/	-			0			0.720/							0.720
	IRB TOTAL	1	U	0) (9./2%	1	L C		U	וע	ן (9.72%	0	l		0	0	0	9.729

												Mora	atoria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
ow um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
73	Central banks																						
74	Central governments																						
75	Institutions				-								-			-		-	-			-	
76	Corporates		0	(0	0 () ()	0 -	C	0 0		0 (0	0	0 -	(0	0	0 0		0	0 -
77	Corporates - Of Which: Specialised Lending																						
78	Corporates - Of Which: SME				-								-						-			-	
79	Retail		1	(0	0 () ()	0 6.40%	1	0)	0 (0		0 8.88%		1	0	0 0		0	0 9.739
30	Retail - Secured on real estate property																						4
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME				-								-			-			-			-	
	Retail - Secured on real estate property - Of Which: non-SME		1	(0	0 () ()	0 6.43%	1	0)	0 (0		0 7.14%		1	0	0 C		0	0 7.539
33	Retail - Qualifying Revolving																						4
34	Retail - Other Retail																						4
35	Retail - Other Retail - Of Which: SME																						4
36	Retail - Other Retail - Of Which: non-SME																						4
37	Equity																						4
38	Securitisation																						4
39	Other non-credit obligation assets		_							_								-					
90	IRB TOTAL		1	0	D	0 0			0 6.40%	11	. 0		0 0	<u>)</u>		0 8.88%	[1	1		0 0		0 (0 9.73%

												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
ow Im		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r 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 Institutions																						
3	Institutions																						
4	Corporates		0	0	0	0 0		0	0 -	()	0 (0	0	0	0 -))	0	0 0	0) -
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME																						
7	Retail		4	0	0	0 0		0	0 26.97%	, D	1	0 (0	0	0	0 26.20%	, D	1)	0	0 0	0	25.55%
8	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		3	0	0	0 0		0	0 19.91%	D	3	0 (0	0	0	0 19.96%	D	3)	0	0 0	0	19.99%
01	Retail - Qualifying Revolving																						
)2	Retail - Other Retail																						
)3	Retail - Other Retail - Of Which: SME																						
)4	Retail - Other Retail - Of Which: non-SME																						
)5	Equity																						
)6	Securitisation																						
)7	Other non-credit obligation assets																						
	IRB TOTAL		4	C	0	0 0		0	0 26.97%	۰ ۵	1	0 (D	0	0	0 26.20%	b 🆌	4 ()	0) 0	0	25.55%

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

Moratoria - Adverse Sce

EUROPEAN BANKING AUTHORITY										2021 El	J-wide					-19 IKB							
		Г	80	81	82	83	84	85	86	87	88	Banco Co		rtuguês, SA	02	93	04	95	96	97	98	99	
		-	00	01	02	65	т	05	00	67	00	09	50	51	92	35	דכ	35	90	57	50	22	_
												Mora	atoria - Adverse S										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r C
	Central banks																						+
	Central governments																						
	Institutions																						
	Corporates		0	0		0 (0 0		0 -	()	0	0	0	D C	-	0) ()	0	0)	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 (0 0		0 -	()	0	0	0	D C	-	() ()	0	0)	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 (0 0		0 -	()	0	0	0) (-	C) ()	0	0 ()	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						

											Mora	toria - Adverse Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 kposure	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 fo Stage 3 exposure	or Stage
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	0	0	()) -	0	0	() (0 0	-	0	0	C	0 0	C		0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	0	0	() -	0	0	() () (0 0	-	0	0	0	0 0	C		0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	() -	0	0	() () (0 0	-	0	0	0	0 0	C		0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0	0	0	0	C) -	0	0			(0 0	-	0	0	0	0	0		0 -

												Mora	toria - Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for provis Stage 1 Sta	ck of Stock ions for provision ge 2 Stag osure expos	ns for e 3 e 3 e xposure) - 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	Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0		0	0	0	0	0 -	(0 0)	0	0	0 -		0 ()	0 () () () -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0		0	0	0	0	0 -	(0 0		0 0	0	0 -		0 ()	0 0	0) () -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	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) () -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0		0	0	0	0	0[-		0 0			0	0 -				0 0	C	0	<u> -</u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			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 Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0 0	0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	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 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	ں ار		U I			/ -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		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 Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0) (0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	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 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0) -						0	-	0	0		0 0			0 -

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

EBA EUROPEAN BANKING AUTHORITY

																Dalico Co	mercial Por	lugues, SA													
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	13
															Pu	Iblic guarantees	s - Adverse Scenai	rio													
						31/1	12/2021									31/12	2/2022									31/1	2/2023				
	(mln EUR, ۱۹	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Covera Sta
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	1,13	89 85	53 3	318 222	2 3	30	0	4 7	1	L4 47.31%	b 1,211	932	226	5 139	49	9 (0	4 !	5 22	44.46%	1,256	980	168	8 87	7 6	3 0	4	3	3 2	27
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	87	79 76	64	75 56	6	7	0	2 1		3 42.05%	892	2 782	2 57	7 35	12	2 (0	2	5	40.92%	898	792	46	5 22	2 1	7 0	2	1		7
anco Comercial	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
Português, SA	Retail - Secured on real estate property - Of Which: non-SME																														
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME										_							_													
	Retail - Other Retail - Of Which: non-SME					-																									4
	Equity																														4—
	Securitisation																														
	Other non-credit obligation assets	2.01	8 1.61	17 3	303 279	8 3	36	7	6 8	1'	.3 36.14%	2 104	1 714	283	174	61	1 7	7	5 4		37.64%	2 155	1 772	21/	110	7	6	5	А	2	30
	IRB TOTAL	2,01	1,01	5	270	5 J		1	0 0	Δ.	.5 50.14%	2,104	· 1 /14	205	, 1/4	10	· /			23	57.04%	2,155	±,//2	214	r 110		0	J	4	- J	30

															P	Public guarantees	- Adverse Scena	ario													
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Stage 2 exposu
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates	1,133	3 847	31	.8 222	2 30	0 0	0 4	4	7	14 47.32%	1,206	926	226	139	49	9	0 4		22	44.47%	1,250	975	16	8 87	6	3	0	3	27	27 43
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	879	9 764	7	75 56	6 7	7 0	0 2	2	1	3 42.05%	892	781	57	35	12	2	0 2	1	5	40.92%	898	3 792	4	5 22	1	7	0	2 1		7 4 ^r
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
PORTUGAL	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	0	(0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	2.012	2 1.611	39	3 278	3 36	6 7	7 6	5	8	13 36 13%	2.098	1.708	283	174	61		7 5	f	23	37.64%	2.149	1.766	214	110	7	9	6	4	30	30 3'

																	Public guarantees	- Adverse Scena	ario													
							31/	12/2021									31/12	2/2022									31/12	2/2023				
tow lum		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
37	Central banks																															
38	Central governments																															
39	Institutions																															
40	Corporates		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	C	0	0 -	
41	Corporates - Of Which: Specialised Lending																															
42	Corporates - Of Which: SME																															
43	Retail		0	0)	0	0	0	0	0 (0 0 -	-	0	0	D	0 0	0 0		0	0 0) (0 -	0	0 0)	0 0) (0	C	0	0 -	
44	Retail - Secured on real estate property																															
⁴⁵ POLAND	Retail - Secured on real estate property - Of Which: SME																															
46 FOLAND	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	C)	0 0) (0	C	0	0 -	
47	Retail - Qualifying Revolving																															
48	Retail - Other Retail																															
49	Retail - Other Retail - Of Which: SME																															
50	Retail - Other Retail - Of Which: non-SME																															
51	Equity Securitisation																															
52	Securitisation																															
53	Other non-credit obligation assets																															
54	IRB TOTAL		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 -	

																P	ublic guarantees	- Adverse Scena	rio													
							31/12	2/2021									31/12	2/2022									31/1	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of rovisions for Stage 3 exposure	coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending											-																				
	Corporates		C	0	0	(0	0 (0 0)	0 (0 -	(0 0	0 0	0	0) (0	0 0		0 -	C	0 0		0 0		0	0	0	0 -	
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		C	0	0	(0	0 0	0 0		0	0 -	(0 0	0 0	0	0) (0	0 0		0 -	C	0 0		0 0	(0	0	0	0 -	
	Retail - Secured on real estate property																															
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: SME		-	-				-	-														-						-			
MOZAMDIQUE	Retail - Secured on real estate property - Of Which: non-SME		C	0	0	(C	0 0	0 0		0 (0 -	(00	00	0	0	(0	0 0	(0 -	C	0 0		0 0	(0	0	0	0 -	
	Retail - Qualifying Revolving Retail - Other Retail																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																		_													
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Securitisation																															
	Other non-credit obligation assets IRB TOTAL		•			· · · ·					0								0				•						•	0		
			U	U	U	L L	U		0	1		ul-		<u>י</u> ן ע	ין _ע	U	U	ין נ			l	-	U	U U	l	<u>ן</u> ע	L L	U	U	0	- U	

															Ρ	Public guarantees	s - Adverse Scenar	io													
						31/1	2/2021									31/12	2/2022									31/1	2/2023				
]	(r	Stage 1 kposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions Stage 2 exposure	for provisions fo	r Coverage Rations Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																														
	Central governments							_																							4
	Institutions	 													<u> </u>																
	Corporates	0	0	0		0	0	0	0	0	0 -		0 0)	0 0	(0 0	0	0	() -	0	0		0 0) () (0 0	0		<u> </u>
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME							2							<u> </u>																
	Retail	 0	0	0		0		J	0	0	0 -		0 ()	0 0	L C	0 0	0	0 0	() -	0	0		0			0 0	0		<u> </u>
	Retail - Secured on real estate property	 										_									-										4
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0		0		2	0	0	0		0		0 0		0	0				0	0					0	0		
	Retail - Secured on real estate property - Of Which: non-SME	 0	0	0		0	0	J	0	0	0 -)	0 0	(0 0	0	0	L (<u>/</u> -	0	0		J 0			J U	0		J-
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Equity Securitisation																														4
																															4
	Other non-credit obligation assets IRB TOTAL	0	0	Λ		0		1	0	0	0-				0 0	0	n n	0	0	C		n 1	0						0		
		U			1			<u> </u>	<u> </u>	<u> </u>	<u> </u>					Public quarantees	s - Adverse Scenar	io			<u></u>		· · · · · · · · · · · · · · · · · · ·					<u> </u>			

																		Public guarantee	es - Auverse Sce														
							31/1	12/2021										31/	12/2022									31/12/	2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock o or provisions Stage 3 exposur	AVDAGU	e	Stage 1 ex xposure gr	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, c which guarantee amount	d Stage I	Stock of provisions fo Stage 2 exposure	or provisions f Stage 3	or Coverage Rat	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
91	Central banks																																
92	Central governments																																
93	Institutions Corporates Corporates - Of Which: Specialised Lending													-																		•	
94	Corporates		3	3	0	0 0)	0	0	0	0	0 40	0.00%	3	3	0	0)	0	0	0	0	0 40.0	0%	3	3	0	0	0	0 0	0	0	0 40.00%
95	Corporates - Of Which: Specialised Lending																																
96	Corporates - Of Which: SME																																
97	Retail		0	0	0	0 0)	0	0	0	0	0 40	0.00%	0	0	0	0)	0	0	0	0	0 40.0	0%	0	0	0	0 0	0	0 0	0	0	0 40.00%
98	Retail - Secured on real estate property																																
⁹⁹ LUXEMBOUF	Retail - Secured on real estate property - Of Which: SME																																
			0	0	C	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 -
101	Retail - Qualifying Revolving																																
102	Retail - Qualifying Revolving Retail - Other Retail																																
103	Retail - Other Retail - Of Which: SME																																
104	Retail - Other Retail - Of Which: non-SME																																
105	E suites																																
106	Securitisation																																
107	Other non-credit obligation assets																																
108	IRB TOTAL		3	3	0	0 0)	0	0	0	0	0 40	0.00%	3	3	0	0		0	0	0	0	0 40.0	0%	3	3	0	0	0) 0	0	0	0 40.00%

BANKING AUTHORITY													2021	EU-wide					D-19 IR	B										
		101	102	103	104	105	106	107	108	109	110 11	112	113	114	115	116	117		119	120	121	122	123	124	125	126	127	128	129	
															Public quarantee															_
						24 /	12/2021														T				21/1/	/2022				<u> </u>
			Stago 1		Store 2	31/.						Stago		Stage 2	51/.							Stago 1		Store 2	31/1/	2/2023				
	(ml	Stage 1 exposur 1 EUR, %)	exposure, which guarantee	of Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for pro Stage 1 exposure e	tock of St visions for provi Stage 2 St kposure exp	cock of isions for tage 3 posure	age Ratio - Stage tage 3 expos posure	e 1 exposur ure guarant	e, of Stage 2 h exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	f Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
	Central banks		amount		amount		amount					amou	nt	amount		amount						amount		amount		amount				
	Central governments																													
	Institutions																													
	Corporates		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	0	0		0 0	C) 0		0 0		J -
	Corporates - Of Which: Specialised Lending		Public guarantees - Adverse Scenario Stage 1 Stage 2 Stage 3 Stage 1																											
	Corporates - Of Which: SME																													Æ
	Retail		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	0	0		0 0	C) 0		0 0		J -
	Retail - Secured on real estate property																													Τ
N.A.	Retail - Secured on real estate property - Of Which: SME		102 103 104 105 106 107 108 101 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 V stage 1 Stage 2 Stage 2 Stage 3 Stage 3 <td< td=""><td></td><td></td><td></td></td<>																											
N.A.	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	C) 0		0 0		ງ -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		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		- ال

																	Public guarantees	- Adverse Scena	ario													
							31/12	.2/2021									31/12	2/2022									31/12	/2023				
		(mln EUR, %)	Stage 1 exposure g	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ra Stage 3 exposure	tio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks																												V	V	(/	4
	Central governments																													()	·'	4
	Institutions																													· · · · · · · · · · · · · · · · · · ·	·′	4
	Corporates		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'	J -
	Corporates - Of Which: Specialised Lending																														·'	
	Corporates - Of Which: SME																														·/	
	Retail		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'	J -
	Retail - Secured on real estate property																														(/	
N.A.	Retail - Secured on real estate property - Of Which: SME																														(/	
N.A.	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	0	0	0	0	0′	ງ -
	Retail - Qualifying Revolving																														1/	
	Retail - Other Retail																														1	
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		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	J -

																	Public guarantee	es - Adverse Scena	ario													
							31/	/12/2021									31/:	12/2022									31/1	.2/2023				
		(mln EUR, %)	Stage 1 exposure)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for the provision of the provision	Stock of ovisions for Stage 3 exposure	verage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions																															
	Corporates			0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 (0	0 -	0	0		0 0	0	0 C	0	0	0 -	I
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail			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 -	
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	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	0	0 0	0	0	0 -	
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL			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 -	

																F	Public guarantees	- Adverse Scena	rio												
							31/12	2/2021									31/12	/2022									31/12	/2023			
	(ml	Stag expo n EUR, %)	e 1 exp	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Central governments Institutions Corporates																														
	Corporates		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 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0 0	0 0		0	0 -	0	0	ס	0 0	0	(0	0 0	0 0	-		0	0	0 0	0	(0	0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 0	0 0		0	0 -	0	0	ס	0 0	0	(0	0 0	0 0	-		0	0	0 0	0	(0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0		0	0 -	0	0		0 0	0	C	0	0 0		-		0	0	0	0	C	0	0	0 -

															P	ublic guarantees	- Adverse Scena	ario													
						31/12/20	021									31/12	2/2022									31/1	2/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 e exposure	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
	Central banks																														4
	Central governments Institutions																														4
	Institutions																														4
	Corporates	0	0	0	0	0	0	0		0	0 -	0	0	0	0	0		0 (0 0	(-	0))	0 0	0		0 0	(0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0		0	0 -	0	0	0	0	0		0 (0 0	(-	0	()	0 (0	(0 0	(0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN.A.	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	(0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0		0	D -	0	0	0	0	0		0 0	0	(-	0	C			0 0	0	() 0	C	0 -

E	BAR EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S			edit ris nercial Portug		D-19 S	STA			
			1	2	3	4	5	6 Moratoria	7	8	9	10	11	12
Row				Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Num		(min EUR,	Exposure values	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1 2 3 4 5 6		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
7 8 9 10 11	Banco Comercial	Institutions Corporates of which: SME Retail of which: SME	442 705								3	6	1:	37.00
12 13 14	Português, SA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	145	5 71	120) 116	5 2 ⁴	4 5	2	2	C	0	(26.57
15 16 17 18 19		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
20 21		Other exposures Standardised Total	1,715	i 1,088	3 1,280	821	43	l 171 Moratoria		51	13	21	22	2 36.82
Row Num		(value EUD	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
22 23 24 25 26		(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	, %) 			moratoria		moratoria		moratoria	exposure	exposure	exposure	
27 28 29		International Organisations Institutions Corporates	280) 258	3 173	3 8	3 110	0	7	0	2	5		4 51.31
30 31 32	PORTUGAL	of which: SME Retail of which: SME	32		25	5 1		3 0	0	0	C	0	(33.249
33 34 35 36 37		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	C) C) (0) 0 0	0	0	C	0) -
38 39 40 41		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	465	284	¥ 30:	L 16	5 16	7 0			2			4 50.349
42		Standardised Total	403	201	τ <u>ι</u> 30.	1 10	<u>)</u> 10	Moratoria	- Actual		2	0		JU.J.T
Row Num		(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	/2020 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
43 44 45 46		Central banks Central governments Regional governments or local authorities Public sector entities												
47 48 49 50 51		Multilateral Development Banks International Organisations Institutions Corporates of which: SME	158								1	0		7 33.649
52 53 54 55 56 57 50	POLAND	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	653 121		2 563 2 117 2 117			5 82 3 3 4	27	26		12 0		0 36.779 0 27.049
58 59 60 61		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
62 63		Other exposures Standardised Total	980	697	7 84	1 780	13	1 118	50	50	11	13	17	7 34.66%
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
64 65		(min EUR, Central banks Central governments	, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
66 67 68 69 70		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions												
71 72 73 74	MOZAMBIQUE	Corporates of which: SME Retail of which: SME	3	5	5 [L 1		3 0 0 0 0	0	0	0	0		0 11.50% 0 66.86%
75 76 77 78	MOZAMDIQUE	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	24	18	3	3 2	2 2	1 2	0	0	0	0	(0 1.019
79 80 81 82		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
83 84		Other exposures Standardised Total	74	91	[[5 3	3 7	48	1	0	0	1		20.38%
						Stage 1		Moratoria 31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	1
Row Num		(mln EUR,	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	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
85 86 87 88		Central banks Central governments Regional governments or local authorities Public sector entities												
89 90 91 92		Multilateral Development Banks International Organisations Institutions Corporates))	0		0			D -
93 94 95	NETHERLANDS	of which: SME Retail of which: SME) 0		0 0	0	0	0	0) -
96 97 98 99 100 101		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)				0		0 0	0	0		0		D -
102 103 104		Equity Securitisation Other exposures												
105		Standardised Total	0	0 0		0		0 0	0	0	0	0		D -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12,	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
119 64	29 13	97 55	71 40	23	16	0	-	1	0	0	21.53 ⁰ 21.53 ⁰
8	2		5	1	0	0		0	0	0	71.55
8	2	7	5	1	0	0	0	0	0	0	71.55
8	1	8	6	0	0	0	0	0	0	0	-
2	0	2	1	0	0	0	0	0	0	0	-
138	31	115	83	24	17	0	0	1	1	0	27.249
150	51	115	00	21	17	0		I	<u> </u>		2,1217
					Public guaran	tees - Actual					

Exposure values

_____ _____ _____ . . .

Exposure values

_____ _____ _____

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
8	1	8	6	0	0	0	0	0	0	0	-
6	1	6	5	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	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
							0		0		
10	1	10	8	1	1	0	0	0	0	0	-

					31/12	/ 2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
11	27				16				0	0	21.53%
57		49		9	7	0		0	0	0	21.53%
8		7	5	1	0	0			0	÷	71.55%
8	2	7	5	1	0	0		0	0	-	71.55%
8	1	8	6	0	0	0			0	0	-
2	0	2	1	0	0	0	0	0	0	0	-

27.24%

Public guarantees - Actual

Public guarantees - Actual

					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
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	-
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	0	-
0	0	0	0	0	0	0	0	0	0	0	-

	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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				
	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	<u> </u>		-				
0	0	0	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	0	Ţ	-					
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	0	0	-				

Public guarantees - Actual

E	BAR EUROPEAN BANKING AUTHORITY			2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Comercial Português, SA 1 2 3 4 5 6 7 8 9 10 11 12 Moratoria - Actual												
Row Num 106		Central banks	(mln EUR, %)	Exposure values	2 Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure		a - Actual 2/2020 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	
107 108 109 110 111		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations														
112 113 114 115 116 117 118 119 120 121 122 123	LUXEMBOURG	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					D 0 0 0 0 0 0								- -	
123 124 125 126		Equity Securitisation Other exposures Standardised Total		172	2 0	113	3 9	5	•		0 0	() 0	(
Row					Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	a - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	
Num 127 128 129 130 131 132 133 134 135		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	(mln EUR, %)	Exposure values	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	
136 137 138 139 140 141 142 143 144 145 146	N.A.	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	t	0	0 0								0 0		- -	
147		Standardised Total		0) 0	(0 0			a - Actual 2/2020	0 0		0	(-	
Row Num			(mln EUR, %)	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	
148 149 150 151 152 153 154 155		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates					D 0)) 0		 	
156 157 158 159 160 161 162 163 164	55 56 57 58 N.A. 59 50 50 51 52 53 54	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0 0		0 0 0 0 0		0 0		0 0		0 0) - - - - -	
165 166 167 168		Equity Securitisation Other exposures Standardised Total		0) 0	(0		0		0 0		0	() -	
							Stage 1		31/12 Stage 2	a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	
Row Num 169 170 171 172 173 174		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	
175 176 177 178 179 180 181 182	N.A.	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		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 0 0	() -	
183 184 185 186 187		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	t													
188 189		Other exposures Standardised Total		0	0	(0 0			a - Actual	0 0	(0	(] -	
Row Num			(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 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	
190 191 192 193 194 195 196 197		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates) () 0		0)			
198 199 200 201 202	N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0 0	(0 0		0 0		0 0		0 0	() - 	
203 204 205 206 207 208 209 210		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	t													
									Moratori 31/12	a - Actual 2/2020						
Row Num		Central banks	(mln EUR, %)	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	
212 213 214 215 216 217		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations														
217 218 219 220 221	N.A.	Institutions Corporates of which: SME Retail of which: SME		0	0	(D 0 D 0		0 0		0 0	(0 0	() - - -	
222 223 224 225 226		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	t	0	0	(0 0		0 0		0 0		0	() -	
227 228 229 230 231		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0) 0		0) 0		0 0) 0) -	

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
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	C	-
0	0	0	0	0	0	0	0	0	0	0	-

	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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				
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	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	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

Public guarantees - Actual

31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of Course Paris														
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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				
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	0	0	0	0	0	0	0	-					
0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	U	0	0	0	0	U	-				
	amounts	amounts exposure amounts control contro control control control control control cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure exposure exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposure exposure exposureImage: Stage 1 exposure e	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureStage 1 exposureImage: Stage 1 e</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposure<</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureStage 1 exposureImage: Stage 1 e	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposure<	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock				

Public guarantees - Actual

Public guarantees - Actual														
31/12/2020 Stage 1 Stage 2 Stage 3 Stagk of Stack of Stack of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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			
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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	0		0 -			
0	0	0	-	0	0	0	0	0	0		0 -			
0	0	0	0	0	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·				
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0	0	0	0	0	0	0	0	0	0	(0 -			

	Public guarantees - Actual														
					31/12	2/2020									
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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				
0	0	0	0	0	0	0	0	0	0	0	-				
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	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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				
-															
0	0	0		0	0		0	0	0		-				
0	0	0		0	0		0	0	0		-				
0	0	0		0	0		0	0	0	- · · · ·	-				
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0	0	0	0	0	0	0	0	0	0	C	-				
	-	-	-		-	-	-	_		-					
0	0	0	0	0	0	0	0	0	0	0	-				

Public guarantees - Actual

E	BAA EUROPEAN BANKING AUTHORITY	EUROPEAN BANKING DUTHORITY 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45																					
						31/12/2021						Mora	toria - Baseline Sc 31/12/2022	cenario						31/12/2023			
Row Num		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3		Central banks Central governments Regional governments or local authorities																					
4 5 6		Public sector entities Multilateral Development Banks International Organisations Institutions																					
9 10	Banco Comercial	Corporates of which: SME Retail	29 60	92 125 08 75	5 4 5 5 5	12 1 52 4	1 4 4 7	14 14 14 20	4 33.25% 0 38.86%	290) 115 3 61	5 53 73	3 1 3 2 3 2	4	17 5 28	31.21%	286	100	5 6	i4 1 12 4	3	19 35	29.91% 37.55%
11 12 13 14	Português, SA	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	11	19 24	4	3 (0 0)	1 25.43%	118	3 24	k 4	 	0 () 1	25.12%	117	24	4	5 0	0	1	24.99%
15 16 17		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
18 19 20 21		Equity Securitisation Other exposures Standardised Total	1,32	20 342	2 10)2 5	5 17	/ 30	6 35.59%	1,327	7 294	+ 139		5 14	48	34.58%	1,320	263	3 17	/4 5	12	59	33.82%
						31/12/2021						Mora	toria - Baseline So 31/12/2022							31/12/2023			
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23		(min EUR, % Central banks Central governments				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
24 25 26 27 28 29		Regional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates	17	73 98	8 1	.8 1	L 4		6 34.27%	172	2 88	3 27		1	3 8	30.24%	170	80		36 1	3	10	28.27%
30 31 32	PORTUGAL	of which: SME Retail of which: SME	2	25 7	7	1 0	0		0 26.57%	25	5 (j 2	2 (0 (0	25.85%	25		5	2 0	0	1	25.53%
33 34 35 36		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0	0 C	0) (0 -	C) () C) (0 (0	-	0	()	0 0	0	0	
37 38 39		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
40 41 42		Securitisation Other exposures Standardised Total	32	23 132	2 2	20 1	1 5	5	7 33.02%	330) 113	3 31	. 1	1	5 9	29.37%	332	99	9 4	2 1	4	12	27.66%
						31/12/2021						Mora	toria - Baseline So 31/12/2022							31/12/2023			
Row Num		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46 47		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
48 49 50 51		International Organisations Institutions Corporates of which: SME	11	18 26	6 2	23 C	0	 ۲	8 33.48%	116	5 26	j 24	 	0 () 8	33.33%	115	26	5 2	26 0	0	9	33.19%
52 53 54	POLAND	Retail of which: SME Secured by mortgages on immovable property	56	56 65	5 4	49 4	1 6		9 38.56%	556	5 53	68		3	26	38.10%	541	47	7 8	36 3	4	32	37.51%
55 56 57 58		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment			4 	3 (1 26.34%		+					26.22%			+	4 U		1	26.19%
59 60 61		Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
63		Standardised Total	84	40 101	1 7	26 4	4 6	5 21	7 36.03%	828	3 88	3 98 Mora	toria - Baseline So	4 s	5 35	35.90%	810	83	3 11	9 4	4	42	35.56%
Row			Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 64		(mln EUR, %	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
65 66 67 68 69 70		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
71 72 73 74		Corporates of which: SME Retail of which: SME		1 1	0	1 C	0 0		0 12.78%	1		1 1 0 0 0	. (0 (0 0	13.20% 52.91%	1	())	2 C	0	0	13.54% 51.56%
75 76 77	MOZAMBIQUE	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		3 21	1	0 0	0 0) (0 4.65%	3	3 21) (0 (0	5.20%	4	20)	0 0	0	0	5.42%
78 79 80 81		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
82 83 84		Securitisation Other exposures Standardised Total		6 66	6	3 () 3	2 2 2 2	1 31.15%	6	5 63	6	j (0	3 2	33.39%	6	61	1	8 0	3	3	34.60%
						31/12/2021						Mora	toria - Baseline So 31/12/2022	cenario						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
85 86 87 88 89		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	J Image: Constraint of the second			exposure	exposure						exposure	exposure	exposure					exposure		exposure	
90 91 92		International Organisations Institutions Corporates		0 (0	0 0	0 0) (0 -	0) ()C) (0 () 0	-	0	()	0 0	0	0	
93 94 95 96	NETHERLANDS	of which: SME Retail of which: SME Secured by mortgages on immovable property		0 (0	0	0 0		0 23.34%	0)C		0 (0	22.47%	0	(0 0	0	0	21.60%
97 98 99		of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0	0 0	0 0		0 -	0					0	-	0	(0 0	0	0	
100 101 102 103		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
104 105		Other exposures Standardised Total		0 0	0	0 0	0 0		0 23.34%	0) () () (0 0	0	22.47%	0	()	0 0	0	0	21.60%

EBA EUROPEAN BANKING AUTHORITY	Banco Comercial Português, SA 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 Moratoria - Baseline Scenario Status 31/12/2021														4 ۲						
Row Num (min EUR, %) 106 107 108 Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 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		enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	40 Stage 2 exposure	41 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	43 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME115not which: SME116Corporates of which: SME117of which: SME118of which: SME118of which: SME118of which: SME	 0 0	0	0				0 - - - - - - - - - - - - - -	0			0	0	0		0	0					0 - 0 - 0 - 0 - 0 -
119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	132	40	0)	1	0 40.06%	144	27	7 1 Morat	0 toria - Baseline Sce	enario	0	40.06%	152	19				1	0 40.06%
Row NumCentral banks127 128 129 130 131Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
132International Organisations133Institutions134Institutions135Orporates136of which: SME137N.A.138of which: SME139Secured by mortgages on immovable property140Of which: non-SME141Items associated with particularly high risk	0	0	0				 - -<	0		0 0 0 0 0 0 0 0	0	0	0	- - - -	0	0					0 - 0 - 0 - 0 - 0 -
142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total	0	0	0	31/12/2021 Stock of) () (Stock of	D -	0		0 0 Morat	toria - Baseline Sce 31/12/2022 Stock of		0 Stock of		0	0		0 (31/12/2023 Stock of	Stock of	Stock of	
Row NumCentral banks148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Or which: SME	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
157N.A.Retail158N.A.of which: SME159Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures	0	0	0				0 - - 0 - - - - - - - - - - - - - -	0			0	0	0	- - - - -	0	0					0 -
I68 Standardised Total Row Num (min EUR, %) 169 170 171 Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Morat Stage 3 exposure	toria - Baseline Sce 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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
172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail179N.A.181of which: SME182Secured by mortgages on immovable property182of which: non-SME182Items associated with particularly high risk	0 0 0	0	0				 	0			0	0		- - - -	0						0 - 0 - 0 - 0 - 0 - 0 -
183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total	0	0	0	31/12/2021			0 -	0		0 0 Morat	0 toria - Baseline Sce 31/12/2022	enario	0		0	0		0 (0 31/12/2023			0 -
Row NumCentral banks190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions	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
197Corporates198of which: SME199Retail200N.A.201of which: SME202of which: SME203Secured by mortgages on immovable property204of which: non-SME205Items associated with particularly high risk206Collective investments undertakings (CIU)207Equity	0	0	0				D - D - D - D - D - D - D - D -	0		0 0 0 0 0 0 0 0	0	0	0	- - - - - -	0	0				D 	0 - 0 - - - - 0 - - - - - - - - - - - -
208 209 210 Securitisation Other exposures Standardised Total Row Num (mln EUR, %)	0 Stage 1 exposure	0 Stage 2 exposure	O Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 2 exposure	0 0 Morat Stage 3 exposure	0 toria - Baseline Sce 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	O Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	O Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure
211Central banks212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail	 0 0	0) () ((C C C C C C C C C C C C C C C C C C C	Image: state				0 0		0 0					C C C C C C C C C C C C C C C C C C C		exposure	0 -
221N.A.of which: SME222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0	0	0				D - - - - - - - - - - - - -	0		0 0	0	0	0	-	0	0					0 -

EBA EUROPEAN BANKING AUTHORITY		46	47 48	49	50	51	52	53	54	55	20	21 EU-v 57	wide St	Banco Con 59	nercial Portu	uguês, SA	62	[D-19 S 63	5TA 64	65	66	67	68	69	70	71	72	73	74	75
Row Num	(min EUR, %	Stage 1 exposure gu	Stage 1 cposure, of which uaranteed amount	e 2 sure sure e 2 sure guaranteed amount	31/1 Stage 3 exposure	2/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12/ Stage 3 exposure		rio Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
2 3 4 5 6 7 8 9 10 Banco Comercial	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	96	71 5	23 1	16 1 0 0			0	 0 	38.78%	96		23	 16 	1) 1 0 0	1 38.17% 41.92%	95	71	2:	3 16 1 0	5 2 0 0	0	0			37.90% 40.66%
10Banco Comercial11Português, SA1314151617181919	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	8	6 					0		32.23%	8	6 	0	0	0					32.38%	8	6					0			32.52%
20 21	Other exposures Standardised Total	114	84	24 1	16 1	1 0	0	0	0	34.51%	113	84	24	16 Pt	2 ublic guarantees -	Baseline Scenar	0 0 rio	0) 1	35.47%	112	84	24	4 16	5 2	0	0	0	1	35.90%
Row Num 22 23 24	(mln EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure gu	Stage 1 cposure, of which uaranteed amount	which	31/1 Stage 3 exposure	2/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	overage Ratio - Stage 3 exposure
25 26 27 28 29 30 31 32 PORTUGAL 33	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		6 0 0	0 0 0			0 0 0 0	0			8 0 0	6 0 0	0	0	0		0 0 0 0 0 0 0 0 0 0 0) 0 0 0 0 0 0	0 C) 37.10%) -	 8 0 0	6 0 0		0 0 0 0 0 0 0 0 0 0	0 (C) 0 (C)0	0 0 0 0	0		0 	37.17%
34 35 36 37 38 39 40 41 42	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0				0		37.24%	10				0					37.33%	10									37.40%
			Stage 1	Shore 2	31/1	2/2021						Chara 1			ublic guarantees - 31/12/	/2022	rio					Stage 1		Shame 2	31/12	2/2023				
Row Num	(mln EUR, %	Stage 1 exposure gu	Stage 1 (posure, of Stage which expose amount		Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	overage Ratio - Stage 3 exposure
43 44 45 46 47 48 49 50	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		65	23 1	15	1 0		0	 0	38.86%	88	65	23	15	1		0 0)) 1	38.23%	88	65		3 15	5 2	0	0			37.95%
51 52 53 POLAND 54 55 56 57 58	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	7 7 8 	5 6 	0			0 0 0	0	0	44.99%	8	5 6 	0	0	0	(0 0	0		0 41.92% 	7 7 8	6				0	0	0	0	40.66% 32.52%
59 60 61 62 63	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	104	75	24 1	16	1 0	0	0	0	34.40%	103	75	24	16 Pt	2 ublic guarantees -		0 0 rio) 0) 1	35.37%	103	75	24	4 16	5 2	0	0	0	1	35.82%
Row Num 64 65 66	(mln EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 1 cposure, of which uaranteed amount		31/1 Stage 3 exposure	2/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
67 68 69 70 71 72 73 74 MOZAMBIQUE	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		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	0 -	
75 76 77 78 79 80 81 82 83 84	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total							0		-	0		0		0		0 0) -) -) -		0					0		0 -	
07	Standardised Total		Stage 1	Stage 2	31/1	2/2021 Stage 3						Stage 1		Pu Stage 2	ublic guarantees - 31/12/		rio	<u>م</u>	5 0		0	Stage 1		Stage 2	31/12	2/2023 Stage 3				
Row Num 85 86 87 88	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure gu	cposure, of which uaranteed amount	e 2 exposure, of which	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 9	overage Ratio - Stage 3 exposure
89 90 91 92 93 94 95 NETHERLANDS	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	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 C	0	0	0	0 -	
96 97 98 99 100 101 102	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0				0	0	-	0		0	0	0					- - - - - - - - - - - - - - - - - - -	0	0					0		0 -	
103 104 105	Securitisation Other exposures Standardised Total	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 -	

EBA EUROPEAN BANKING AUTHORITY	46 47	48	49 50	51 52	53	54 55		J-wide Stre Bai	co Comercial Portu	iguês, SA			66	57 68	69	70 71	72	73 74 75
Row Num 106 Central banks	%) Stage 1 exposure %) Stage 1 exposure guarantee amount	of Stage 2 ed exposure	31 Stage 2 exposure, of which guaranteed amount	/12/2021 Stage 3 exposure, of which guaranteed amount Stage exposu	of Stock of s for provisions for pro L Stage 2 re exposure of	Stock of ovisions for Stage 3 exposure	Stage 1 Stage 1 exposure guarantee amount	of Stage 2 expo d exposure gua	Public guarantees - 31/12/ ge 2 ure, of ich nteed ount	2022 Stage 3	ck of Stock of ions for provisions for ge 1 Stage 2 osure exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure guara am	ge 1 sure, of nich anteed ount	Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 tage 3 posure guaranteed amount	Stock of Sto provisions for provi Stage 1 Sta exposure exp	ck of Stock of provisions for Stage 3 exposure exposure
100Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME			0		0 0	0 -				0		0 -		0		0	0 0	
115 116 117LUXEMBOURGRetail of which: SME117 118 119 120of which: non-SME119 120Items associated with particularly high risk Covered bonds121Claims on institutions and corporates with a ST credit assessment		0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 1	0 0 0	0 - 	0 	0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1		0		0 -		0		0	0 0 0 0 0 0	0 0 -
122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0 0 Public guarantees -		0 0	0 -		0	0 0	0	0 0	0 0 -
Row Num (min EUR, 127 127 128 Central banks Central governments	%) Stage 1 exposure which guarantee amount	of Stage 2 g ed exposure	31 Stage 2 exposure, of which guaranteed amount	/12/2021 Stage 3 exposure, of which guaranteed amount Stage exposu	s for provisions for pro 1 Stage 2	Stock of ovisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure exposure amount	of Stage 2 expo d exposure gua	31/12/ ge 2 ure, of ich nteed ount 31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed	ck of Stock of provisions for Stage 2 osure exposure	Stock of provisions for Stage 3 exposure Stage 4 exposure	- Stage 1 expos exposure guar	ge 1 sure, of hich anteed ount	WIIICH	31/12/2023 Stage 3 exposure, of which guaranteed amount	provisions for provi	ck of ions for ge 2 osure Stage 3 exposure exposure
129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail	0		0		0 0	0 -			0 0	0		0 -		0		0	0 0 0 0	
137N.A.of which: SME138Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0 0	0 -					0 0	0 -		0		0		
144Equity145Securitisation146Other exposures147Standardised Total	0 Stage 1	0 0	0 31 Stage 2	0 0 /12/2021 Stage 3 Stock of	0 0	0 -	0 Stage 1	0 0 St	0 0 Public guarantees - 31/12/ ge 2	2022	0 0	0 -	0 Sta	0 0 ge 1	0 0 0 Stage 2	0 31/12/2023 Stage 3	0 0	0 0 -
Row NumCentral banks148Central banks149Central governments150Regional governments or local authorities151Public sector entities	Stage 1 exposure, c exposure which	of Stage 2 ed exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount Stage exposu	for provisions for pro 1 Stage 2	Stock of ovisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposure3 Image: Stage 3 exposureImage: Stage 3 exposure3 exposureImage: Stage 3 exposure3 exposureImage: Stage 3 exposure3 exposureImage: Stage 3 exposure3 exposureImage: Stage 3 exposure3 exposureImage: Stage 3 exposure3 exposureImage: Stage 3 exposu	Stage 1 exposure exposure amount	of Stage 2 expo exposure guar	se 2 ure, of ich nteed ount Stage 3 exposure ount	exposure, of provise which Sta	ck of ions for age 1Stock of provisions for Stage 2 exposureosureExposure	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure 2 2 2 2 2 2 3 2 4 2 4 2 5 2 4 2 4 2 4 2 4 2 4 2 4 3 4 3 4 4	- Stage 1 expos exposure guar	sure, of hich anteed ount	exposure, of	tage 3 posure amount	provisions for provis	ck of ions for ge 2 osureStock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure2Stage 3 exposure33Stage 3 exposure3411411411411511511611
152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail158N.A.159Secured by mortgages on immovable property		Image: constraint of the second se	0 0 0	Image: Constraint of the second se		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 0 0	
160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures	Image: state														Image: state			Image: second
168 Standardised Total	0 Stage 1 exposure, 0	of Stage 2	Stage 2	0 0 /12/2021 Stage 3 exposure, of provision	0 0	0 - Stock of ovisions for Coverage Ratio -	0 Stage 1 Stage 1	0 0 Store 2 Store 2	0 0 Public guarantees - 31/12/ ge 2 ure, of Stago 3	2022	0 0 ck of Stock of	0 - Stock of provisions for		0 ge 1 sure, of hich	0 0 Stage 2 exposure, of	0 31/12/2023 Stage 3 exposure, of	0 0	0 0 - ck of Stock of provisions for Coverage Ratio -
Row NumCentral banks169Central governments170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks	Stage 1 exposure exposure, or which guaranteer amount %)	exposure	exposure, of which guaranteed amount	which	re exposure	Stage 3 exposure	Stage 1 which exposure guarantee amount	exposure gua	ure, of ich nteed ount		osure exposure	provisions for Stage 3 exposure Stage 3 exposure	guar	nich Stage 2 anteed exposure ount	Which	tage 3 exposure, of posure guaranteed amount	Stage 1 Sta	Jons for ge 2 provisions for Stage 3 Stage 3 osure exposure
174 International Organisations																		
175Institutions176Corporates177of which: SME178Retail179N.A.180Secured by mortgages on immovable property181of which: non-SME			0	Image: Constraint of the second se		0 - 0 - 0 - 0 - 0 -				0 0 0 0		0 - 0 - 0 - 0 - 0 - 0 -				0		Image: Constraint of the second se
175Institutions176Corporates177of which: SME178Retail179N.A.180Secured by mortgages on immovable property																		
175 Institutions 176 Corporates 177 of which: SME 178 Retail 179 N.A. 180 of which: SME 180 Secured by mortgages on immovable property 181 of which: non-SME 182 Items associated with particularly high risk 183 Covered bonds 184 Claims on institutions and corporates with a ST credit assessment 185 Collective investments undertakings (CIU) 186 Equity 187 Securitisation 188 Other exposures 189 Standardised Total	0 0	exposure	Stage 2 exposure, of which guaranteed	guaranteed	for provisions for pro 1 Stage 2	Stock of ovisions for Stage 3 exposure	Lange 1 Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure e	of Stage 2 expo exposure gua	Image: stage 3 exposure	2022 Stage 3 exposure, of which guaranteed	0 0 0 0	Stock of provisions for Stage 3 exposure	- Stage 1 expos exposure guar	ge 1 sure, of hich anteed Stage 2 exposure	guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for provis	Image: stage 3 exposure Stock of provisions for Stage 3 exposure
175 Institutions 176 Corporates 177 of which: SME 178 Retail 179 N.A. 181 of which: SME 182 Secured by mortgages on inmovable property 181 of which: non-SME 182 Items associated with particularly high risk 183 Covered bonds 184 Claims on institutions and corporates with a ST credit assessment 185 Collective investments undertakings (CIU) 186 Equity 187 Securitisation 188 Other exposures 189 Standardised Total (min EUR, 190 Central banks 191 Central overnments 192 Regional governments or local authorities 193 Public sector entities 194 Multilateral Development Banks 195 Institutions	Stage 1 exposure, of which exposure	exposure	Stage 2 exposure, of which Stage 3	Stage 3 exposure, of which	for provisions for pro 1 Stage 2	ovisions for Stage 3 Stage 3	Stage 1 exposure, which	of Stage 2 expo exposure gua	31/12/ ge 2 ure, of ich	2022 Stage 3 exposure, of which guaranteed	ions for provisions for	provisions for Coverage Rall	- Stage 1 expos exposure guar	sure, of Stage 2	exposure, of S which	tage 3 which	provisions for provis	ions for provisions for Stage 3
175 Institutions 176 Corporates of which: SME Retail 179 N.A. 180 Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: some-SME Other second with particularly high risk 181 Covered bonds 184 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CLU) 186 Equity 187 Securitisation 188 Other exposures 189 Standardised Total 190 Central banks 191 Central banks 192 Regional governments or local authorities 193 Public sector entities 194 International Organisations 195 International Organisations 196 Corporates 197 Of which: SME 198 of which: SME 199 N.A. 199 N.A. 190 N.A. 191 Other exposuces 192 <td>Stage 1 exposure %)</td> <td>exposure</td> <td>Stage 2 exposure, of which guaranteed</td> <td>Stage 3 exposure, of which guaranteed</td> <td>for provisions for pro 1 Stage 2</td> <td>ovisions for Stage 3 Stage 3</td> <td>Stage 1 exposure guarantee</td> <td>of Stage 2 expo exposure gua</td> <td>31/12/ ge 2 ure, of ich nteed</td> <td>2022 Stage 3 exposure, of which guaranteed</td> <td>ions for provisions for</td> <td>provisions for Stage 3 Stage 3</td> <td>- Stage 1 expos exposure guar</td> <td>sure, of Stage 2 hich exposure</td> <td>exposure, of S which ex guaranteed</td> <td>tage 3 posure bage 3 posure bage 3 conte c</td> <td>provisions for provisions for provis</td> <td>ions for provisions for Stage 3 ge 2 Stage 3</td>	Stage 1 exposure %)	exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	for provisions for pro 1 Stage 2	ovisions for Stage 3 Stage 3	Stage 1 exposure guarantee	of Stage 2 expo exposure gua	31/12/ ge 2 ure, of ich nteed	2022 Stage 3 exposure, of which guaranteed	ions for provisions for	provisions for Stage 3 Stage 3	- Stage 1 expos exposure guar	sure, of Stage 2 hich exposure	exposure, of S which ex guaranteed	tage 3 posure bage 3 posure bage 3 conte c	provisions for provis	ions for provisions for Stage 3 ge 2 Stage 3
175 Institutions 176 Corporates 177 of which: SME 180 Retail 181 of which: SME 182 Retail 183 Secured by mortgages on immovable property 184 Claims associated with particularly high risk 185 Covered bonds 186 Collective investments undertakings (CIU) 186 Equity 187 Securitisation 188 Other exposures 189 Standardised Total 190 Central banks 191 Regional governments 192 Public sector entities 193 Public sector entities 194 Mutiliateral Development Banks 195 Institutions 196 Corporates 197 Or which: SME 198 Retail 199 Or which: SME 191 Regional governments 192 Regional Governments 193 Public sector entities 194 Mutiliateral Development Banks	Stage 1 exposure %)	exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	for provisions for pro 1 Stage 2	ovisions for Stage 3 Stage 3	Stage 1 exposure guarantee	of Stage 2 expo exposure gua	31/12/ ge 2 ure, of ich nteed	2022 Stage 3 Stopposure, of which guaranteed amount guaranteed amount Image: Stopposure, of exposure, of exposure, of exposure, of exposure, of exposure, of exposure, or	ions for provisions for	provisions for Stage 3 Stage 3	- Stage 1 expos exposure guar	sure, of Stage 2 hich exposure	exposure, of S which ex guaranteed	tage 3 posure bage 3 posure bage 3 conte c	provisions for provis	ions for provisions for Stage 3 ge 2 Stage 3
175 Institutions 177 Orgorates 178 N.A. 181 of which: SME 181 of which: SME 181 of which: SME 183 Ecured by mortages on immovable property 184 Covered bonds 185 Collective investments undertakings (CIU) 186 Ecured by mortages on immovable property 187 Securitation 188 Covered bonds 189 Standardised Total 180 Central banks 190 Central banks 191 Central banks 192 Central banks 193 Public sector entities 194 Public sector entities 195 International Organisations 196 Organisations 197 of which: SME 198 N.A. 199 N.A. 191 Central banks 192 Central banks 193 Control povernments or local authorities 194 Public sector entities 195 International Organisations 196 Coporates 197 of which: SME 201 Organisations institutions and corporate	Stage 1 exposure exposure, or which guaranteer amount %) ====================================	ed CAPOSUIC CAP	Stage 2 Stage 3 exposure, of which guaranteed amount Stage 3 amount	Stage 3 exposure, of which guaranteed amount Stock of provisions Stage exposu amount	for Lprovisions for Stage 2 exposureprovisions for Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 image: Stage 2Image: Stage 2 image: Stage 2	ovisions for Stage 3 Stage 3	Stage 1 exposure guarantee	of Stage 2 exposure guarante exposure guarante exposure guarante exposure e	31/12/ ge 2 ure, of ich nteed ount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2022 Stage 3 Stage 3 exposure, of which guaranteed amount Stage 3 amount Image: Stage 3 amount Image: Stage 3 amount Image: Stage 3 stage 3	ions for provisions for	provisions for Stage 3 Stage 3	- Stage 1 exposure guara am - Control (Control (Contro) (Control	sure, of Stage 2 hich exposure	exposure, of guaranteed amount S ex amount Image: stage 2 exposure, of which Image: stage 2 exposure, of which S	tage 3 posure bage 3 posure bage 3 conte c	provisions for Stage 1 exposure provisions Stage 1 exposure Image: stage 1 exposure Image: stage 1 exposure	ions for provisions for Stage 3 ge 2 Stage 3
175 Institutions 176 Comportes 177 of which: SME 178 N.A. 180 Secured by mortgages on immovable property 181 of which: SME 182 Them associated with particularly high risk. 183 Collective investments undertakings (CIU) 184 Collective investments undertakings (CIU) 185 Equity 186 Central banks 187 Securitisation 188 Other exposures 189 Standardised Total 190 Central banks 191 Regional governments 192 Regional governments 193 Regional governments or local authorities 194 Multilateral Development Banks 195 Institutions SME 196 Control sone institutions and corporates with a ST credit assessment 197 Regional governments or local authorities 198 Multilateral Development Banks 199 Central banks 199 Control sone institutions and corporates with a ST credit assessment 199 N	Stage 1 exposure exposure, or which guaranteed amount %) amount %) amount mount amount	ed CAPOSUIC CAP	Stage 2 Stage 3 exposure, of which guaranteed amount Stage 3 amount Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 3	Stage 3 exposure, of which guaranteed amount Stock of provisions Stage exposu amount Stock of provisions amount Image: Stock of provisions stage 3 exposure, of which guaranteed Stock of provisions	for Lprovisions for Stage 2 exposureprovisions for Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 image: Stage 2Image: Stage 2 image: Stage 2	ovisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stock of ovisions for Stage 3Image: Stage 3 exposure	Stage 1 exposureexposure, which guarantee amountImage: stage 1 exposureImage: stage 1 exposureStage 1 exposureStage 1 exposure	of Stage 2 exposure guarante exposure guarante exposure guarante exposure e	31/12/ ge 2 ure, of ich nteedStage 3 exposureImage: stage 3 exposureImage: stage 3 exposureImage: stage 3 emposureImage: stage 3 emposureImage: stage 3 exposureImage: stage 3 exposureImage: stage 3 emposureImage: stage 3 emposure	2022 Stage 3 exposure, of which guaranteed amount	ions for ige 1 osureprovisions for Stage 2 exposure00	provisions for Stage 3 exposure Stage 3 exposure exposure Image: stage 3 exposure Image: stage 3 exposure Image: stage 3 exposure	- Stage 1 exposure guara am - Control (Control (Contro) (Control	sure, of nich anteed ountStage 2 exposureanteed	exposure, of which guaranteed amount S ex amount Image: stage 2 exposure, of which guaranteed Image: stage 2 exposure, of which guaranteed	Stage 3 posure guaranteed amount amount 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure provisions Stage 1 exposure Image: stage 1 exposure Image: stage 1 exposure	ions for ge 2 osure provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure osure
175 Institutions 176 Corporates of which: SME effection 179 N.A. 8 effection 181 of which: SME 182 Retail 183 Coursed by mortogages on immovable property of which: non-SME Eclaims on institutions and corporates with a ST credit assessment 183 Collective investments undertakings (CIU) Equity Securitisation 189 Standardised Total 180 Central banks 181 Central banks 182 Regional governments or local authorities 183 Central banks 184 Control governing the statistions 185 International Organisations 186 Organisations 187 Public sector entities 188 International Organisations 189 International Organisations 189 Organisations 189 Secured by mortgages on immovable property of which: SME Corporates of which: SME Corporates of which: SME <th>Stage 1 exposure exposure, or which guaranteed amount %) amount %) amount mount amount</th> <th>ed CAPOSUIC CAP</th> <th>Stage 2 Stage 3 exposure, of which guaranteed amount Stage 3 amount Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 3</th> <th>Stage 3 exposure, of which guaranteed amount Stock of provisions Stage exposu amount Stock of provisions amount Image: Stock of provisions stage 3 exposure, of which guaranteed Stock of provisions</th> <th>for Lprovisions for Stage 2 exposureprovisions for Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 image: Stage 2Image: Stage 2 image: Stage 2</th> <th>ovisions for Stage 3 exposureCoverage Ratio - 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Stage 3 exposure osure </th>	Stage 1 exposure exposure, or which guaranteed amount %) amount %) amount mount amount	ed CAPOSUIC CAP	Stage 2 Stage 3 exposure, of which guaranteed amount Stage 3 amount Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 2 Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 3 Image: Stage 3	Stage 3 exposure, of which guaranteed amount Stock of provisions Stage exposu amount Stock of provisions amount Image: Stock of provisions stage 3 exposure, of which guaranteed Stock of provisions	for Lprovisions for Stage 2 exposureprovisions for Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 image: Stage 2Image: Stage 2 image: Stage 2	ovisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stock of ovisions for Stage 3Image: Stage 3 exposure	Stage 1 exposureexposure, which guarantee amountImage: stage 1 exposureImage: stage 1 exposureStage 1 exposureStage 1 exposure	of Stage 2 exposure guarante exposure guarante exposure guarante exposure e	31/12/ ge 2 ure, of ich nteedStage 3 exposureImage: stage 3 exposureImage: stage 3 exposureImage: stage 3 emposureImage: stage 3 emposureImage: stage 3 exposureImage: stage 3 exposureImage: stage 3 emposureImage: stage 3 emposure	2022 Stage 3 exposure, of which guaranteed amount	ions for ige 1 osureprovisions for Stage 2 exposure00	provisions for Stage 3 exposure Stage 3 exposure exposure Image: stage 3 exposure Image: stage 3 exposure Image: stage 3 exposure	- Stage 1 exposure guara am - Control (Control (Contro) (Control	sure, of nich anteed ountStage 2 exposureanteed	exposure, of which guaranteed amount S ex amount Image: stage 2 exposure, of which guaranteed Image: stage 2 exposure, of which guaranteed	Stage 3 posure guaranteed amount amount 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure provisions Stage 1 exposure Image: stage 1 exposure Image: stage 1 exposure	ions for ge 2 osure provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure osure

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20 82	21 EU-1	wide St	Banco Co 85	Test: Cr omercial Port 86 atoria - Adverse Sc	uguês, SA ⁸⁷	k COVI 88	D-19 S 89	5 TA 90	91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	\ \ \																				
 Banco Comercial Banco Comercial Português, SA 	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	277 587 119	130 88 24	49 60 3	2 4 2 8 3 0	9 21 0	20 30 1	40.01% 50.53% 30.28%	254 562 117	130 77 24	9	3 3 L 8 4 0	8 8 17 0 0 0	28 49	41.81% 53.68% 32.23%	240 533 116	0 127 3 71 5 24	7 83 1 122 4 <u>5</u>	3 3 2 8 5 0	5	35 67 2	42.72% 54.90% 33.10%
15 16 17 18 19 20 21	Covered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	1,284	359	118	3 13	34	53	44.74%	1,254	324	174	4 12	2 29	82	47.34%	1,221	1 299) 225	5 12	21	109	48.58%
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	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	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations				exposure	exposure 2	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
28 29 30 31 32 PORTUGAL 33 34	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	160 25 0	103 7 0 0	24 1 1	2 0 0 0	7 0 0	0 0 0	44.60% 42.79%	151 25 0	95 6 0	3	2 C 2 C 0 C	0 0	17	43.51% 43.59% -	24	5 88 4 6	3 5(5 3 0 (4 0	22 1 0	43.05% 43.58%
35 36 37 38 39 40 41	Items associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposures																					
42 Row	Standardised Total	310 Stage 1		27 Stage 3	2 31/12/2021 Stock of provisions for	10 Stock of provisions for	12 Stock of provisions for	44.06% Coverage Ratio -	307 Stage 1			atoria - Adverse Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	19 Stock of provisions for	43.14% Coverage Ratio -				3 2 31/12/2023 Stock of provisions for	5 Stock of provisions for	25 Stock of provisions for	42.73% Coverage Ratio -
Num 43 44 45 46 47	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
48 49 50 51 52 53 POLAND 54	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	116 545	26	24	2	1 20	9 28	36.35%	103 521	34 69	8	7 <u>2</u> 5 8	2 2	46	40.39%	93 493	3 39	3 115	1 2 5 8	13	13 63	43.16%
55 56 57 58 59 60 61 62	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		4					31.41%		4					33.96%							35.40%
63 Bow	Standardised Total	817 Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	21 Stock of provisions for	38 Stock of provisions for	45.02% Coverage Ratio - Stage 3	778 Stage 1	113 Stage 2	119 Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for		59 Stock of provisions for	49.22% Coverage Ratio -	739 Stage 1	9 112 Stage 2	2 153 Stage 3	3 9 31/12/2023 Stock of provisions for	14 Stock of provisions for	Stock of provisions for Stage 3	51.27% Coverage Ratio -
Num 64 65 66 67 68	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
69 70 71 72 73 74 74 75	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	1 1	0	1 0 0	0 0	0	0	20.13%	1	0		0 0 0 0 0	0 0	0	22.38% 65.81%	1 1	1 C		2 0 2 0	0	0	23.46% 65.81%
76 77 78 79 80 81 82	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other experiment	3						11.27%	3	21					12.58%					0		13.07%
84	Other exposures Standardised Total	5 Stage 1	66	Stage 2	31/12/2021 Stock of provisions for	3 Stock of provisions for	1 Stock of provisions for	33.68% Coverage Ratio -	5 Stage 1	63 Stage 2	Mora Stage 3	5 0 atoria - Adverse Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of provisions for	35.36% Coverage Ratio -	Stage 1	5 61	L Stars 2	3 0 31/12/2023 Stock of provisions for	1 Stock of provisions for	3 Stock of provisions for	35.87% Coverage Ratio -
Num 85 86 87 88 89	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	provisions for Stage 2 exposure	exposure	Stage 3 exposure
89 90 91 92 93 94 95 NETHERLANDS 96	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	C	0 0	0 0	0	- 45.09%	0	0		0 () 0 () 0 ()	0 0	0	- 42.55%	() 0 0 0 0	0	0	- 41.09%
97 98 99 100 101 102 103	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	C	0	0	0	-	0	0		0	0	0					0	0	0	
104 105	Securitisation Other exposures Standardised Total	0	0	C	0	0	0	45.09%	0	0		0 0	0	0	42.55%	(0 0) (0	0	0	41.09%

EB	EUROPEAN BANKING AUTHORITY								202	21 EU-	wide S		est: Cromercial Port	edit risk uguês, SA	c COVI	D-19 S	STA						
Row Num 106 107		(min EUR, %) Central banks Central governments	76 Stage 1 exposure)	77 Stage 2 exposure	78 Stage 3 exposure	79 31/12/2021 Stock of provisions for Stage 1 exposure	80 Stock of provisions for Stage 2 exposure	81 Stock of provisions for Stage 3 exposure	82 Coverage Ratio - Stage 3 exposure	83 Stage 1 exposure	84 Stage 2 exposure	85 Mora Stage 3 exposure	86 atoria - Adverse Sco 31/12/2022 Stock of provisions for Stage 1 exposure	87 Stock of provisions for Stage 2 exposure	88 Stock of provisions for Stage 3 exposure	89 Coverage Ratio - Stage 3 exposure	90 Stage 1 exposure	91 Stage 2 exposure	92 Stage 3 exposure	93 31/12/2023 Stock of provisions for Stage 1 exposure	94 Stock of provisions for Stage 2 exposure	95 Stock of provisions for Stage 3 exposure	96 Coverage Ratio - Stage 3 exposure
108 109 110 111 112 113 114 115 116	LUXEMBOURG	Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0	0	0	0	0		0	0		0 0		0					0		0	-
117 118 119 120 121 122 123 124 125		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures			0	0	0	0		0	0				0					0			
126		Standardised Total		40	1	0 31/12/2021 Stock of	0 Stock of	Stock of	40.13% Coverage Ratio -	143			1 0 atoria - Adverse Sco 31/12/2022 Stock of	Stock of	0 Stock of	40.13% Coverage Ratio -				31/12/2023 Stock of	Stock of	1 Stock of	40.13% Coverage Ratio -
Row Num 127 128 129 130 131 132		(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
133 134 135 136 137 138 139 140	N.A.	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	- - - - - -	0	0		0 0 0	0	0	- - - -	C C C C	C C C		0		0	- - - - -
141 142 143 144 145 146 147		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0		0	0		0 0 atoria - Adverse Sco	0	0					0		0	
Row Num 148 149		(min EUR, %) Central banks Central governments	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
150 151 152 153 154 155 156 157		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0	0	0	0		0	0				0	- -		C		0		0	- -
158 159 160 161 162 163 164 165 166	N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0	0	0	0	0		0	0		0 0		0	- -						0	
167 168		Other exposures Standardised Total	0	0	0	0	0	0	-	0	0	Mora	0 0 atoria - Adverse Sco 31/12/2022	0 enario	0	-	C	C		0	0	0	-
Row Num 169 170 171 172		(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	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
172 173 174 175 176 177 178 179 180	N.A.	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0		0	0		0 0	0 0	0	- - -	C	C		0		0	- - -
181 182 183 184 185 186 187 188		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0	0	0	0	0		0	0				0					0			
189 Row Num		Standardised Total (mln EUR, %)	0 Stage 1 exposure	0 Stage 2 exposure	0 Stage 3 exposure	0 31/12/2021 Stock of provisions for Stage 1 exposure	U Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1 exposure		U Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure
190 191 192 193 194 195 196 197		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates		0	0	0	0	0		0	0				0					0		0	
198 199 200 201 202 203 204 205 206	N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0		0 0	0	0	-		C				0	-
207 208 209 210		Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	-	0	0	Mora	0 0 atoria - Adverse Sco	enario	0	-	C	C		0		0	-
Row Num 211 212 213 214		(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
215 216 217 218 219 220 221 222	N.A.	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	-	0	0		0 0	0	0	-	C	C		0		0	
224 225 226 227 228 229 230 231		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0		0			0	0				0								-

EBA EUROPEAN BANKING AUTHORITY	97 98 99	100 101 102 103		21 EU-wide Stress Test: Credit risk COVII Banco Comercial Português, SA	D-19 STA 114 115 116 117 118 119 120	121 122 123 124 125 126
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85Central banks86Central governments87Regional governments or local authorities88Public sector entities89Multilateral Development Banks90International Organisations91Institutions	JR, %) amount amount amount	amount exposur amount exposur	Incomposition Exposition Image: Second Control Image: Second Control Image: S	guaranteed amountguaranteed amountexposureamountamountamountexposureamount <th>exposureexposureexposureexposureguttineed amountImage: Second Second</th> <th>Guaranteeu amountexposureexposureexposureexposureexposureImage: Image: Im</th>	exposureexposureexposureexposureguttineed amountImage: Second	Guaranteeu amountexposureexposureexposureexposureexposureImage: Image: Im
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EBA EUROPEAN BANKING AUTHORITY	2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Comercial Português, SA 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 123 124 125 126
Row Num	
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME	a a b
115Retail116UXEMBOURG117of which: SME117Secured by mortgages on immovable property118of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment	a b
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228 Equity	Image: Company and the set of th

2021 EU-wide Stress Test: Securitisations



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

		1	2	3	4	5	6	7
		Actual	3	aseline scenario	D	l	Adverse scenario	
RowN um	(mln EUR)	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	Total risk exposure amount	46,322	46,582	46,755	46,877	46,767	46,963	47,087
8	Total Risk exposure amount (transitional)	46,413	46,678	46,812	46,899	47,014	47,131	47,157
9	Total Risk exposure amount (fully loaded)	46,322	46,571	46,745	46,873	46,643	46,874	47,057



2021 EU-wide Stress Test: Capital

			1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Ba	seline Scenario		Ad	verse Scenario	
		(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	А	OWN FUNDS		7,212	7,560	7,854	8,033	5,709	5,540	5,
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		5,657	6,018	6,313	6,491	4,150	4,031	3,
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		4,740	4,740	4,740	4,740	4,740	4,740	2
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		892	1,184	1,462	1,735	182	250	
	A.1.3	Accumulated other comprehensive income		-3,192	-3,192	-3,192	-3,192	-3,573	-3,573	-3
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		201	201	201	201	-176	-176	
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-3,093	-3,093	-3,093	-3,093		-3,130	
	A.1.3.3	Other OCI contributions		-299	-299	-299	-299		-267	
	A.1.4	Other Reserves		3,367	3,336	3,299	3,262	3,373	3,336	
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital		747	681	687	717	773	731	
	A.1.7	Adjustments to CET1 due to prudential filters		-54	-54	-54	-54	-54	-54	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-13	-13	-13	-13	-13	-13	
	A.1.7.2	Cash flow hedge reserve		-39	-39	-39	-39	-39	-39	
	A.1.7.3	Other adjustments		-1	-1	-1	-1	-1	-1	
	A.1.8	(-) Intangible assets (including Goodwill)		-229	-229	-229	-229	-229	-229	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-177	-37	0	0	-575	-564	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-25	-74	-79	-86	-11	-11	
		(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as								
	A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-26	-119	0	-18	
	A.1.12	(-) Defined benefit pension fund assets		-93	-93	-93	-93	-40	-40	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
	A.1.13	(-) Deductions related to assets which can alternatively be subject to a 1.250 % lisk weight		0			0	0		
	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
		(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a								
	A.1.16	significant investment		0	0	0	0	0	0	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-53	-25	0	0	-369	-371	
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		-146	-124	-104	-74	-283	-285	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		-126	-126	-126	-126	-126	-126	
	A.1.22	Amount subject to IFRS 9 transitional arrangements		-72	-90	-83	-76	-393	-300	
	A.1.22.1	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	
	A.1.22.2	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	
	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	
	A.1.22.4	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")		25	44	37	30	346	254	
	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
	A.1.23	Transitional adjustments		6	32	28	11	344	246	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0		0	0		
	A.1.23.2			со Е0	42	17		-89	1	
		Transitional adjustments due to additional minority interests (+/-)		-58	-43	-1/	-7			
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		58	67	39		369	202	
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		58	67	39	15	369	202	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
	A.1.23.4	Other transitional adjustments to CET1 Capital		7	8	5	2	63	45	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
	A.1.23.4.2	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		4	8	5	2	63	45	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		537	537	537	537	499	413	
	A.2.1	Additional Tier 1 Capital instruments		536	536	536	537	413	413	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments		1	1	0	0	86	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,194	6,554	6,849	7,028	4,649	4,443	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,018	1,006	1,005	1,005	1,060	1,097	
	A.4.1	Tier 2 Capital instruments		1,084	1,070	1,065	1,064		1,118	
				,		,	,		, -	
	A.4.2	Other Tier 2 Capital components and deductions		-59	-59	-59	-59	91	91	
	A.4.3	Tier 2 transitional adjustments		-7	-5	-1	-1	-150	-112	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	-150	-112	
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2								



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		46,322	46,582	46,755	46,877	46,767	46,963	47,087
62	TOTAL RISK EXPOSURE AMOUNT	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		C.1	Common Equity Tier 1 Capital ratio		12.19%	12.89%	13.49%	13.84%	8.83%	8.55%	8.30%
65	CAPITAL RATIOS (%) Transitional period	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		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,651	5,986	6,284	6,481	3,806	3,785	3,830
68	Fully loaded CAPITAL	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		E.1	Common Equity Tier 1 Capital ratio		12.20%	12.85%	13.44%	13.83%	8.16%	8.07%	8.14%
71	CAPITAL RATIOS (%) Fully loaded	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		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	Memorandum items	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		Н.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		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	Transitional combined	P.3	O-SII buffer		0.56%	0.56%	0.75%	1.00%	0.56%	0.75%	1.00%
83	buffer requirements (%)	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		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	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	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

RowN	(mln EUR)
um	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
	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
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

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
1,528	1,564	1,541	1,494	1,294	1,225	1,178
1,860	1,690	1,648	1,629	1,598	1,555	1,528
-332	-126	-107	-135	-304	-330	-350
5	5	5	5	2	2	2
706	706	706	706	603	600	597
51	48	48	48	-146	36	36
				-32		
94	12	12	12	-176	12	12
2,384	2,334	2,311	2,264	1,545	1,875	1,825
-524	-215	-158	-151	-1,236	-416	-311
-1,518	-1,402	-1,397	-1,351	-1,673	-1,439	-1,385
342	717	756	761	-1,363	20	128
-134	-165	-213	-230	398	-13	-45
0					_	
208	552	544	531	-965	7	84
25	260	266	257	-255	-61	-29
183	291	278	274	-710	68	113
	49	49	49	48	47	47
	0	0	0	0	48	57



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	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

um	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

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