

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	Α	(min EUR, %) OWN FUNDS	5,932	5,581	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	5,319	4,895	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		5,613	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)	5,613 881	5,613		
	A.1.3	Retained earnings	-2.699	-2.759	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
		Accumulated other comprehensive income	***	, , ,	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,219	2,188	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	517	519	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	31	-120	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-272	-236	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-322	-321	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-392	-105	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-82	-100	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-57	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Acticles 4(36), 35(1) point (1) (i) and 89 to 91 of CSR; Acticles 35(1) point (1) (ii), 243(1) point (b), 244(1) point (b) and 328 of CSR; Acticles 35(1) point (b) and 329(2) of CSR; Acticles 35(1) point (b) (iii) and 329(2) of CSR; Acticles 35(1) point (b) (iv) and 153(4) of CSR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-433	-272	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-322	-236	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	638	30	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	47	-46	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	591	76	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	72	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	71	77	C 01.00 (r540,c010) + C 01.00 (r670,c010)	PRINCE US OF COR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	57	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-129	-4	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,319	4,968	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	613	613	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	706	665	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-59	-59	C 01.00 (+910,c010) + C 01.00 (+920,c010) + C 01.00 (+930,c010) + C 01.00 (+940,c010) + C 01.00 (+950,c010) + C 01.00 (+970,c010) + C 01.00 (+974,c010) + C 01.00 (+978,c010)	
	A.4.3	Tier 2 transitional adjustments	-35	7	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	40,171	41,793	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	372	69	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.24%	11.71%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.24%	11.89%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.77%	13.35%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,738	4,865	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.90%	11.66%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		42	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		70	C 05.01 (r440,c040)	
				L		

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



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,319	4,968	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,809	4,942	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	74,451	67,264	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	74,165	67,230	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.1%	7.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	7.4%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(min EUR)	34,970	36,214
Risk exposure amounts for credit risk	34,970	30,214
Risk exposure amount for securitisation and re-securitisations in the banking book	351	314
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	34,619	35,901
Risk exposure amount for position, foreign exchange and commodities (Market risk)	992	1,848
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	239	157
Risk exposure amount for operational risk	3,574	3,574
Other risk exposure amounts	397	0
Total Risk Exposure Amount	40,171	41,793

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

	As of 31/12/2017	As of 30/06/2018
(min EUR)	7.5 5. 52, 22, 252	7.5 6. 50, 53, 2020
Interest income	1,936	951
Of which debt securities income	303	167
Of which loans and advances income	1,490	710
Interest expenses	559	270
(Of which deposits expenses)	382	190
(Of which debt securities issued expenses)	144	62
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	1
Net Fee and commission income	671	342
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	48	31
Gains or (-) losses on financial assets and liabilities held for trading, net	95	-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-83	20
Gains or (-) losses from hedge accounting, net	-33	1
Exchange differences [gain or (-) loss], net	73	37
Net other operating income /(expenses)	-108	-102
TOTAL OPERATING INCOME, NET	2,043	999
(Administrative expenses)	907	476
(Depreciation)	50	26
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	17	23
(Commitments and guarantees given)	3	5
(Other provisions)	14	18
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	687	216
(Financial assets at fair value through other comprehensive income)	n.a.	-4
(Financial assets at amortised cost)	n.a.	219
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	159	24
(of which Goodwill)	58	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	102	42
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	321	279
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	293	208
Profit or (-) loss after tax from discontinued operations	1	2
PROFIT OR (-) LOSS FOR THE YEAR	295	210
Of which attributable to owners of the parent	186	151

⁽¹⁾ Information available only as of end of the year

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



Market Risk Banco Comercial Português SA

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memoran	·		RESSED VaR (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		AND MIGRATION RISK CHARGE FOR CTR			VaR (Memorandum item)		STRESSED VaR (Memorandum item)					LL PRICE RISKS CAPITAL CHARGE FOR CTP				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	19	47	13	2	33	4							14	4	59	10						
Of which: General risk	0	41	13	2	33	4							14	4	59	10		4				
Of which: Specific risk	3	5	0	0	0	0							0	0	0	0		4				
Equities	5	9	0	0	0	0							0	0	1	0		4				
Of which: General risk	0	0	0	0	0	0							0	0	1	0		4				
Of which: Specific risk	5	9 844	0	0	0	0							0	0	0	0		4				
Foreign exchange risk Commodities risk	334	844	4	1	4	1							4	1	/	1 0		4				
Total	358	900	17	2	34	4	0	0	0	0	0	634	15	5	61	10	0		0	0	0	947



Credit Risk - Standardised Approach

Banco Comercial Português SA

					Standardis	ed Approach			
			As of 31/1:	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions
	(min EUR, %)								
	Central governments or central banks	11,350	12,056	1,476		13,586	14,103	1,732	
	Regional governments or local authorities	745	585	117		833	654	131	
	Public sector entities	349	284	128		213	121	171	
	Multilateral Development Banks	19	19	0		18	18	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2.914	2.037	572		2.686	1.939	560	
	Corporates	8,150	4,476	4,323		8,029	4,654	4,483	
	of which: SME	4.191	2.716	2.597		4.134	2.570	2.404	
	Retail	2.525	2.208	1.558		2.750	2.371	1.675	
	of which: SME	726	549	314		786	575	329	
Consolidated data	Secured by mortgages on immovable property	986	939	606		966	902	536	
	of which: SME	666	626	402		650	603	351	
	Exposures in default	944	432	502	343	807	387	438	283
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	22	21	32		23	23	34	
	Equity	22	11	11		22	22	53	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total	28.026	23.071	9,325	447	29,934	25,194	9.813	396

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

					Standardis	sed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	4.964	5.547	203		7,069	7.425				
	Regional governments or local authorities	4,964	5,54/	203 103		7,069	7,425 583	201 117			
	Public sector entities	192	192	103		/4/	583	117			
	Multilateral Development Banks	192	192	0		0	U	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1.104	417	134		1.127	470	192			
	Corporates	3,577	1.781	1.744		3,404	1.817	1,779			
	of which: SME	1,663	1,128	1.078		1.540	923	867			
	Retail	234	116	66		290	136	78			
	of which: SME	217	116	66		269	135	77			
PORTUGAL	Secured by mortgages on immovable property	56	48	32		44	34	20			
FORTOGAL	of which: SME	43	37	25		36	28	17			
	Exposures in default	188	54	59	58	177	45	46	50		
	Items associated with particularly high risk	100	0	0	30	0	0	0	30		
	Covered bonds	0	0	0		0	o o	0			
	Claims on institutions and corporates with a ST credit assessment	0	1 0	0		0	0	0			
	Collective investments undertakings (CIU)	22	21	32		23	23	34			
	Equity	22	11	11		0	0	0			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				82				65		

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4.866	4,899	0		4,224	4,268	0	
	Regional governments or local authorities	89	73	15		86	71	14	
	Public sector entities	18	10	15		23	11	- 14	
	Multilateral Development Banks	19	19	,		23	11	0	
	International Organisations	19	19	0		0	0	0	
	Institutions	399	223	79		53	27	16	
	Corporates	3,689	2,349	2.136		3.808	2,444	2.221	
	of which: SME	1.951	1,235	1.051		2.054	1,344	1.149	
	Retail	2.075	1.931	1.377		2.214	2.050	1,465	
	of which: SME	458	400	229		470	410	235	
POLAND	Secured by mortgages on immovable property	655	640	385		717	689	420	
. 000	of which: SME	386	374	213		448	425	253	
	Exposures in default	542	244	273	224	465	245	270	182
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				264				242

Congraid exposure, unlike Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk infligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	visions per country or counterparty excludes those for securistisation exposures, additional valuation adjus										
					Standardis	ed Approach					
			As of 31/12/2017 As of 30/06/2018								
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	825	849	1,273		1,102	1,111	1,518			
	Regional governments or local authorities	0.23	0.5	0		1,102	1,111	1,510			
	Public sector entities	139	82	123		190	110	165			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	45	47	8		41	36	10			
	Corporates	486	234	334		375	223	316			
	of which: SME	367	269	386		323	213	302			
	Retail	180	141	102		165	123	89			
	of which: SME	41	23	13		36	20	11			
MOZAMBIQUE	Secured by mortgages on immovable property	237	214	171		177	152	83			
	of which: SME	200	179	146		139	125	69			
	Exposures in default	207	132	168	57	149	90	114	42		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		22	22	53			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				97				73		

[|] Standardised Total* | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 | 1970 |



Credit Risk - Standardised Approach

Banco Comercial Português SA

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	497	497	0		811	811	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	176	176	48		60	58	12	
	Corporates	4	1	1		5	5	5	
	of which: SME Retail	1	1	1		1	1	1	
		0	0	0		0	0	0	
INITED STATES	of which: SME	0		0		0	0	0	
MITED STATES	Secured by mortgages on immovable property of which: SME	0		U		U	0	0	
	or which: SME Exposures in default	0		0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0		0	U	U	0	0	0
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0	"	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	U	U	U		0	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ů			0	Ů		_	

Total value adjustments and provisions per country of counterparty excludes the property of counterparty excludes the exposures, but includes general credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes the exposures.

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0			^	^			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0		0		0	0	0			
	Multilateral Development Banks	0	l °	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	250	247	46		418	411	74			
	Corporates	30	7	7		30	10	10			
	of which: SME	3	3	2		1	1	1			
	Retail	4	3	2		5	4	2			
	of which: SME	2	2	1		3	3	2			
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0			
CHITED HARODOTT	of which: SME	0	0	0		0	0	0			
l	Exposures in default	0	0	0	0	0	0	0	0		
l	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
l	Collective investments undertakings (CIU)	0	0	0		0	0	0			
l	Equity	0	0	0		0	0	0			
ĺ	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach				
			As of 31/12	2/2017			As of 30/06	2018		
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure*								
	(min EUR, %)	0	0	0				0		
	Central governments or central banks Regional governments or local authorities	0		0		U	0	0		
	Public sector entities	0	0	0		U	0	0		
	Multilateral Development Banks	U		U		U		0		
	International Organisations	0	0	0		U	0	0		
	Institutions	273	269	77		273	266	66		
	Corporates	2/3 34	269	//		2/3	266	66		
	of which: SME	34	2	2		44	3	3		
	Retail	10	0			0	0	0		
	of which: SME	10	0	0		9	0	0		
ANGOLA	Secured by mortgages on immovable property	0	0			0	0	0		
ANGULA	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0		0	0	0	0	0	
	Items associated with particularly high risk	0			U	0	0	0	U	
	Covered bonds	0				0	0	0		
	Claims on institutions and corporates with a ST credit assessment	, i	0	"		0	0	0		
	Collective investments undertakings (CIU)	, and a		l ,		0	0			
	Equity	, i	,	l ,		0	0	0		
	Securitisation	Ů								
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²	Ů		Ů	0				0	

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

" Total value adjustments and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	n n	0		0	0	0	
Country of	of which: SME	0	ō	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ţ.		Ů	0	Ü		Ů	0

¹⁰ Chairul exposure, unlike Exposure value, proceed before taking into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g., substitution effects).

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWIo) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Banco Comercial Português SA

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	U	0		U	0	0	
Country of		0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0		0	0	0		0
	Covered bonds	0	1 0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
	Collective investments undertakings (CIU)	0	1 0	"		0	0	"	
	Equity	0	0	0		0	0	l ,	
	Securitisation		ı	, and the same of			0	, and the same of	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0			-	0

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	,	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		Ů	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ō	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² re value, is reported before taking into account any effect due to credit conversion factors or credit risk.				0				0

Organia exposure, unlike Exposure visible, is reported before taking into account any effect due to credit conversion factors or credit risk indipataments. All organization effects, and a constitution of the contract of th

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	0	0	0		0	0	^	
ĺ	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	U	U	U		0	U	- 0	

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Banco Comercial Português SA

					nerciai i ortag								
							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions			0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	18.033	4.765	15.370	9.746	702	2.447	17.328	4.174	14.998	9.902	598	2.329
	Corporates - Of Which: Specialised Lending	1,514	6	1,420	1,361	0	3	1,461	0	1,351	1,269	0	4
	Corporates - Of Which: SME	5.056	1.539	4.105	2.367	259	729	5.359	1.324	4.461	2.838	184	655
	Retail	29,617	2,237	27,868	6,055	322	660	29,629	1,993	27,949	6,913	1,630	672
	Retail - Secured on real estate property	23.297	1.471	23.269	4.977	307	231	23.290	1.320	23.272	5.385	1.129	259
	Retail - Secured on real estate property - Of Which: SME	1,005	102	1,000	201	0	25	1,185	116	1,179	269	64	30
Consolidated data	Retail - Secured on real estate property - Of Which: non-	22,292	1,369	22,269	4,776	307	207	22,105	1,204	22,093	5,116	1,064	228
	Retail - Qualifying Revolving	2,428	63	1,264	339	14	40	2,416	55	1,265	414	69	45
	Retail - Other Retail	3.892	704	3.335	739	0	389	3.924	618	3.412	1.114	433	369
	Retail - Other Retail - Of Which: SME	1,637	299	1,193	215	0	151	1,734	268	1,264	370	147	141
	Retail - Other Retail - Of Which: non-SME	2.254	404	2.142	524	0	238	2.190	349	2.148	744	285	228
	Equity	594	0	453	1,381	0		1,702	0	1,643	3,680	0	
	Securitisation	3.122		2.838	351		0	2.726		2.446	314		0
	Other non credit-obligation assets				8,112						5,593		
	IRB Total				25,645						26,402		

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	16,938	4,509	14,403	9,081	672	2,369	16,267	3,909	14,156	9,316	568	2,177
	Corporates - Of Which: Specialised Lending	1.359	6	1.302	1.217	0	3	0	0	0	0	0	0
	Corporates - Of Which: SME	5.013	1.537	4.067	2.333	259	727	5.328	1.323	4.434	2.811	184	653
	Retail	21,443	1,921	19,966	3,940	0	531	21,528	1,699	20,055	4,778	1,252	512
	Retail - Secured on real estate property	16.384	1.217	16.398	3.147	0	148	16.412	1.079	16.419	3.587	787	148
	Retail - Secured on real estate property - Of Which: SME	990	101	984	192	0	24	1,170	115	1,162	262	64	30
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	15,394	1,116	15,413	2,954	0	124	15,242	964	15,257	3,325	723	118
	Retail - Qualifying Revolving	1,445	31	469	112	0	18	1,440	28	453	157	52	16
	Retail - Other Retail	3.614	673	3.100	681	0	366	3.676	591	3.183	1.034	412	348
	Retail - Other Retail - Of Which: SME	1,603	299	1,183	212	0	151	1,715	268	1,257	367	147	140
	Retail - Other Retail - Of Which: non-SME	2.010	374	1.917	469	0	215	1.961	323	1.926	667	265	208
	Equity	322	0	254	874	0	68	1,504	0	1,504	3,301	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3	0	2	1	0	0	3	0	1	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	2	0	1	0	0	0	2	0	1	0	0	0
		6,676	207	6,550	1,875	321	91	6,523	192	6,436	1,815	301	124
	Retail - Secured on real estate property	5.810	177	5.785	1.654	307	69	5.677	168	5.666	1.574	289	97
DOLAND.	Retail - Secured on real estate property - Of Which: SME		1	10	7	0	0	,	1	9	6		1
POLAND	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		176 30	5,775	1,647	306	69 22	5,668	167	5,657	1,568	289	96
	Retail - Qualifying Revolving Retail - Other Retail	866		765	221	14	22	845	24	770	241	12	27
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0			0	0	0	0		0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	25	U	U
	Securitisation	0	0	- 0	0	0	0		0	/	25	0	_ "
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		97	97	97	17	17	13	101	101	101	17	17	48
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		25	1	22	7	0	0	30	0	27	12	0	1
		Retail - Secured on real estate property	10	1	9	1	0	0	10	0	9	1	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MOZAMBIQUE		Retail - Secured on real estate property - Of Which: non-	10	1	9	1	0	0	10	0	9	1	0	0
-		Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	0	0
		Retail - Other Retail	13	0	12	6	0	0	17	0	17	11	0	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	13	0	12	6	0	0	17	0	17	11	0	1
	Equity Securitis		23	0	23	58	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota	1											1	



Credit Risk - IRB Approach
Banco Comercial Português SA

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	28	0	28	28	0	ő	29	0	28	28	ő	ő
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	ō	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail	43	3	38	6	0	1	46	2	41	7	1	1
	Retail - Secured on real estate property	35	3	34	5	0	0	38	1	37	6	1	0
LINITED OTATEO	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	35	3	34	5	0	0	38	1	37	6	1	0
	Retail - Qualifying Revolving	4	0	1	0	0	0	5	0	1	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	3	1	3	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		3 26	0	3	28	0	18	3 36	1	3 18	0 65	0	18
	Equity Securitisation	20			20	U	10	30	U	10	00	U	10
	Other non credit-obligation assets												
	IRB Total												

IRB Total

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

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expo	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		1	0	1	1	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		251	38	241	36	0	15	257	32	253	48	17	12
		Retail - Secured on real estate property	192	29	192	29	0	10	204	26	205	38	10	9
		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	191	29	191	29	0	10	203	26	204	38	10	9
		Retail - Qualifying Revolving	6	0	2	1	0	0	6	0	2	1	0	0
		Retail - Other Retail	52	8	47	6	0	5	47	6	45	9	6	3
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	52	8	47	6	0	5	47	6	45	9	6	3
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												

	ſ						IRB Approa	ach					
				As of 31/12/	2017		IND Approx	-uii		As of 30/	06/2010		
				AS 01 31/12/	2017					AS 01 30/	06/2018		
		Original Exp	osure¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments			0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	0	0	2	0	2	2	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	1	0	0	0	0	0	2	0	2	2	0	0
		127	3	111	22	0	0	137	3	120	29	4	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	69	0	67	11	0	0	79	2	76	15	3	0
ANGOLA	Retail - Secured on real estate property - Of Which: non-	68	0	66	10	0	0	78	0	75	14	0	
ANGOLA	Retail - Qualifying Revolving	16	2	- 00	10	0	0	16	2	/5	2 2	3	
	Retail - Other Retail	42	0	39	10	0	0	41	0	39	12	n	ň
	Retail - Other Retail - Of Which: SME	1	o o	1	0	0	o o	1	0	1	0	0	ň
	Retail - Other Retail - Of Which: non-SME	41	0	38	10	0	0	41	0	38	12	0	0
	Equity	197	0	141	353	0	56	132	0	91	228	0	41
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

1RB 10tal

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

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	ō	ō	0	ō	0	0	0	ō	ō	0	ō
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: nor	b= 0	0	0	0	0	0	0	0	0	0	0	0
, .	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach
Banco Comercial Português SA

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Securitis		0	0	0	0	0	0	0	0	- 0		0	
		n credit-obligation assets												
	IRB Tota													

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	o o	n n	0	0	0	0	ň	ñ	n n	ı ö
		Retail - Other Retail - Of Which: non-SME	0	0	0	ō	0	0	0	0	ō	0	ō	0
	Equity		0	0	0	ō	0	0	0	0	0	0	0	0
	Securitis													
	Other no	n credit-obligation assets												
	IRB Tota	ıl												

TRG TOTAL

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



Sovereign Exposure

Banco Comercial Português SA

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	9,009.2	1,180.0	7,829.2	91.3	0.0	91.3	142.3	0.0	142.3	7,479.6	0.0	7,479.6	1,180.0	1,180.0	0.0	115.9	0.0	115.9
Austria	0.0	0.0	0.0															
Belgium	0.3	0.0	0.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland France	0.0 0.3	0.0	0.0															
Germany	0.8	0.0	0.3															
Greece	0.0	0.0	0.7															
Hungary	0.0	0.0	0.0															
Ireland	0.5	0.0	0.5															
Italy	51.6	0.0	51.6															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.1	0.0	0.1															
Poland	3,219.2	58.7	3,160.5															
Portugal	4,691.2	1,055.7	3,635.6															
Romania Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1.8	0.0	1.8															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong Japan	0.0	0.0	0.0															
Japan U.S.	497.3	0.0	497.3															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	546.1	65.6	480.5															
Others	0.0	0.0	0.0															
Note:	•															•		

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Banco Comercial Portugues SA												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance el	heet exposures	
												OII-balance Si	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					anough profit of 1033	comprehensive meonic								
[0 - 3M [0	0	0	0									
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 0	0 0	0 0	0 0	0 0	0 0	0	0	0 0	0	0	0 0	0
[3M - 1Y [[1Y - 2Y [1 0	1 0	0	0	0	1 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0 1	0	0	0	0 1	0	0	0 0	0	0	0	0
[0 - 3M [
1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y	Bulgaria													
15Y - 10Y 110Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
	Cyprus													
13Y - 5Y 15Y - 10Y 10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more Total														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [Denmark													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y														
	Estonia													
[3Y - 5Y [5Y - 10Y	Estolila													
f 10Y - more Total														



		Banco Comercial Portuguës SA					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Deriva	tives		Off balar	ce sheet	
	(Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y]														
[3M - 1Y [Finland													
TO - 3M		0	0	0	0	0	0 0 0	0	0	0	0	0	0 0	
[3Y - 5Y [5Y - 10Y [10Y - more	France	0 0 0	0	0	0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0	0	
Total [0 - 3M [3M - 1Y [1Y - 2Y		0 0 1	0 0 1	0 0 0	0 0	0 0 0	0 0 1	0 0	0 0	0 0 0	0 0	0 0	0 0	0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [1 0	1 0	0	0 0	0	1	0	0 0	0 0	0	0 0	0	0
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Croatia	0	0	0	0	0	0	0 0	0 0	0 0	0 0 0	0 0 0	0	
TOTAL		0 0	0	0	0 0	0	0 0	0	0	0 0	0	0	0 0	0
[0 - 3M [Greece													
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Hungary	0 0 0	0 0 0	0	0 0 0	0 0 0 0	0	0	0 0 0	0 0 0	0	0	0 0 0	
[10Y - more Total [0 - 3M [0 0	0 0	0 0	0 0	0	0	0 0	0 0	0 0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Ireland	0 0 0	0 0 0	0	0 0 0	0 0 0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0	0 0	
		0 0 1	0 0 1	0 0 0	0 0	0 0	0 0 1	0 0	0 0 0	0 0 0	0	0 0 0	0 0	0



	conciai govern	Banco Comercial Portuguës SA	and domined purity											
							As of 30/06/2018	<u> </u>				_		
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	<u> </u>											06 1-1		
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
7 M E - 0 7		51	51	0	0	0	51	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		96 0	96 0	0	0	95 0	1 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		147	147	0	0	95	52	0	0	0	0	0	0	0
[0 - 3M [
[2Y - 3Y [Latvia													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Lithuania													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Luxembourg													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
[10Y - more Total										_				
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0 0 0	0 0 0	0 0 0	0	0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Netherlands	0 0	0	0	0 0	0 0	0 0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3,070 929 1	3,070 929 1	2,889 750 0	0 0 0	0 0 0	181 179 1	0 0 0	0 0 0	0 0 0	0 0 0	30 1 0	0 0 0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
f10Y - more Total		4,000	4,000	3,639	0	0	0 362	0	0	0 0	0	0 31	0	20



		Banco Comercial Portuguës SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [1.320	1.320	0	181	374	815	0	0	0	0	61	0	
[0 - 3M [Portugal	1,320 5,769 61 176 0 0	1,320 5,767 60 176 0 0	0 0 0	0 0 0	324 5,371 35 0 0 0	815 397 26 176 0 0	12 0 0 0	61 0 0 0 0	0 0 0	0 0 0 0 0	61 178 0 0 0 0	0	
[0 - 3M [Romania	7,329	7,326	0	181	5,730	1,415	12	61	0	0	239	0	318
Total [0 - 3M	Slovakia													
Total [0 - 3M	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	1 102 0 0 0 0 0	1 102 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 101 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total Tota	Sweden	103	.003	·		702		,		3		,	0	
Total	United Kingdom													



		Banco Comercial Portuguës SA					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure umount
			positions	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WITICIT. FINANCIAL ASSETS AT	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
				held for trading	through profit or loss	comprehensive income	amortised cost			,,				
[0-3M] [3M-1Y]														
[1Y - 2Y [Iceland													
[0 - 3M [Liechtenstein													
[5Y - 10Y [10Y - more														
Total [0 - 3M [
[2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Norway													
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Australia	0	0	0	0	0	0 0	0	0	0	0	0 0	0	
[5Y - 10Y [10Y - more Total [0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Canada													
[5Y - 10Y [10Y - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [Hong Kong													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [2Y - 3Y [3Y - 5Y 5Y - 10Y	Japan													



		Banco Comercial Portuguës SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [U.S.	811 0 0 0 0 0 0 0 0	811 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	811 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China				•				-					
Total [0 - 3M [3M - 1Y] [1Y - 2Y	Switzerland													
Total Tota	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA			Ü	,	, and the second	Ü	Ü	J	J	J.	Ü	3	J
[0 - 3M [Middle East													
Total [0 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

		Banco Comercial Portugues SA	,											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(Derivatives with po	citiva fair valua	Darivativas witt	h negative fair value	Off-balance sl	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Kisk Weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa	545 1184 1167 0 0 0 0 895	545 181 166 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	92 37 70 0 0 0 0	452 144 96 0 0 0 0 692	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	97 0 0 0 0 0 0 0	0 0 0 0 0	1,384
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Others	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	
Total		0		0	0			0	0		0	ñ	0	

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the exposures of the exposures to the exposures to exposure t

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		past due >30		-performing ¹		On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	13,021	0	205	75	5	126	4	17,006	0	176	152	7	109	0
Central banks	1,455	0	0	0	0	0	0	215	0	0	0	0	0	0
General governments	7,738	0	0	0	0	0	0	11,269	0	0	0	1	0	0
Credit institutions	19	0	0	0	0	0	0	18	0	0	0	0	0	0
Other financial corporations	512	0	63	63	3	28	2	2,217	0	63	63	1	36	0
Non-financial corporations	3,296	0	142	12	3	99	2	3,286	0	113	88	5	72	0
Loans and advances(including at amortised cost and fair value)	51,910	81	7,658	7,127	109	3,170	3,698	51,240	107	6,666	6,313	265	3,014	3,130
Central banks	1,677	0	0	0	0	0	0	1,681	0	0	0	0	0	0
General governments	1,183	0	2	2	3	0	0	1,188	0	1	1	5	0	0
Credit institutions	1,268	0	1	1	0	0	0	1,143	0	1	1	2	0	0
Other financial corporations	1,857	0	819	782	6	557	223	1,444	0	626	593	8	452	164
Non-financial corporations	18,080	9	4,569	4,230	61	2,001	2,073	17,900	33	4,052	3,855	175	1,955	1,791
of which: small and medium-sized enterprises at amortised cost	13,091	9	3,380	3,080	46	1,515	1,512	13,071	31	2,891	2,707	128	1,344	1,333
Households	27,844	72	2,268	2,112	39	612	1,402	27,886	74	1,987	1,863	75	606	1,174
DEBT INSTRUMENTS other than HFT	64,931	81	7,863	7,202	114	3,297	3,702	68,246	107	6,842	6,464	272	3,122	3,130
OFF-BALANCE SHEET EXPOSURES	12,741		747	693	7	124	317	12,477		677	633	21	127	274

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

^(?) Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽¹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks		0	0	0	0	Û	0	_		0		
	0	-	0	0	_	U	Ü	0	0	U		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	4,192	3,130	1,426	1,408	2,369	3,982	3,022	1,485	1,463	2,150		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	77	0	2	0	72	11	0	0	0	8		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	471	399	271	267	200	424	366	269	268	154		
Non-financial corporations	2,461	1,960	970	960	1,235	2,436	1,903	1,028	1,012	1,204		
of which: small and medium-sized enterprises at amortised cost	1,659	1,359	642	636	897	1,688	1,337	688	675	904		
Households	1,183	771	183	180	862	1,111	753	187	183	783		
DEBT INSTRUMENTS other than HFT	4,192	3,130	1,426	1,408	2,369	3,982	3,022	1,485	1,463	2,150		
Loan commitments given	6	2	0	0	0	4	1	1	0	0		

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

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