

**BANCO BPI, S.A.**

Public Company

Registered office: Rua Tenente Valadim, 284, Porto

Share capital: € 1 293 063 324.98

Registered at Commercial Registry of Porto under

Unique taxpayer reference number 501 214 534

**EBA TRANSPARENCY EXERCISE**

Following the announcements made today by the European Banking Authority and the Bank of Portugal regarding the EU-wide Transparency Exercise 2015, Banco BPI hereby discloses to the market the information that to it concerns.

Banco BPI, S.A.

Porto, 24 November 2015

**Annex**

*Document containing the information relating to Banco BPI as required by the EBA and Bank of Portugal. Information relating to Banco BPI is also available in Excel format on the Investor Relations website at [www.ir.bpi.pt](http://www.ir.bpi.pt)*

## **Background 2015 EU-wide Transparency Exercise**

The Board of Supervisors of the EBA decided in its meeting of 24 of February 2015 to carry out a Transparency Exercise in 2015. In its April meeting, the Board of Supervisors agreed on the form and scope of the transparency exercise to be conducted in September-November 2015 to assure a sufficient and appropriate level of information to market participants. A testing phase was carried out with participating banks between May and July 2015 in order to design the process and templates.

The data collection relies as much as possible on the information reported to the EBA on a regular basis through the supervisory reporting framework (FINREP, COREP) and most of the templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular COREP/FINREP reporting channels. The only exception to that process covers the templates on Sovereign Exposures and Leverage Ratio which banks had to fill-in by themselves.



## 2015 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco BPI SA
<b>LEI Code</b>	3DM5DPGI3W6OU6GJ4N92
<b>Country Code</b>	PT

## 2015 EU-wide Transparency Exercise

### Capital

Banco BPI SA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>2,426</b>	<b>2,577</b>	CA1 {1}	Articles 4(118) and 72 of CRR
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>2,426</b>	<b>2,529</b>	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,275	1,275	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	405	413	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-306	-263	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	744	797	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	130	265	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	0	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (l) of CRR
(-) Intangible assets (including Goodwill)	-25	-23	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-103	-87	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	-74	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 37(3) of CRR; Articles 36(1) point (k) (iv), and 153(8) of CRR and Articles 36(1) point (k) (v), and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-11	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-79	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-163	-121	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	-167	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	725	348	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	179	90	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	546	258	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>48</b>	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	92	123	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-92	-75	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,426</b>	<b>2,577</b>	CA1 {1.1}	Article 25 of CRR
<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	10	5	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-10	-5	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	20,602	24,178	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
<b>Common Equity Tier 1 Capital ratio</b>	<b>11.77%</b>	<b>10.46%</b>	CA3 {1}	-
<b>Tier 1 Capital ratio</b>	<b>11.77%</b>	<b>10.66%</b>	CA3 {3}	-
<b>Total Capital ratio</b>	<b>11.77%</b>	<b>10.66%</b>	CA3 {5}	-

# 2015 EU-wide Transparency Exercise

## Risk exposure amounts

Banco BPI SA

		as of 31/12/2014	as of 30/06/2015
	(mln EUR)		
Risk exposure amounts for credit risk		18,304	21,382
Risk exposure amount for securitisation and re-securitisations in the banking book		59	55
Risk exposure amount for contributions to the default fund of a CCP		1	1
Risk exposure amount Other credit risk		18,244	21,326
Risk exposure amount for position, foreign exchange and commodities (Market risk)		398	897
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>		0	0
Risk exposure amount for Credit Valuation Adjustment		41	40
Risk exposure amount for operational risk		1,859	1,859
Other risk exposure amounts		0	0
<b>Total Risk Exposure Amount</b>		<b>20,602</b>	<b>24,178</b>

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

# 2015 EU-wide Transparency Exercise

## P&L

Banco BPI SA

(mln EUR)	<b>As of 31/12/2014</b>	<b>As of 30/06/2015</b>
Interest income	1,308	611
Of which debt securities income	332	165
Of which loans and advances income	706	345
Interest expenses	805	290
(Of which deposits expenses)	405	158
(Of which debt securities issued expenses)	102	25
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	4
Net Fee and commission income	319	166
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	-117	2
Gains or (-) losses on financial assets and liabilities held for trading, net	12	31
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-2	1
Exchange differences [gain or (-) loss], net	121	61
Net other operating income /(expenses)	-7	-6
<b>TOTAL OPERATING INCOME, NET</b>	<b>833</b>	<b>580</b>
(Administrative expenses)	638	316
(Depreciation)	31	18
(Provisions or (-) reversal of provisions)	-2	15
(Commitments and guarantees given)	-9	5
(Other provisions)	7	10
Of which pending legal issues and tax litigation <sup>1</sup>	5	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	229	86
(Loans and receivables)	203	82
(Held to maturity investments, AFS assets and financial assets measured at cost)	26	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	11	2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	53	24
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>-20</b>	<b>168</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>-40</b>	<b>146</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-40</b>	<b>146</b>
Of which attributable to owners of the parent	-164	76

<sup>(1)</sup>Information available only as of end of the year



**2015 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach**

Banco BPI SA

	Standardised Approach							
	As of 31/12/2014				As of 30/06/2015			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data								
Central governments or central banks	10,283	9,650	1,457		9,145	9,295	4,942	
Regional governments or local authorities	790	745	149		852	742	148	
Public sector entities	7	336	67		6	310	62	
Multilateral Development Banks	15	78	6		16	98	7	
International Organisations	0	0	0		0	0	0	
Institutions	1,659	1,456	583		2,157	1,781	639	
Corporates	11,624	7,661	7,553		10,749	7,136	7,094	
of which: SME	2,132	1,411	1,375		2,201	1,475	1,432	
Retail	4,950	3,236	2,230		4,891	3,146	2,157	
of which: SME	1,880	1,101	629		1,929	1,132	647	
Secured by mortgages on immovable property	10,220	10,095	3,537		10,224	10,125	3,553	
of which: SME	59	56	22		100	97	37	
Exposures in default	1,640	767	878	768	1,682	813	902	742
Items associated with particularly high risk	99	72	109		100	72	108	
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)	262	189	190		241	191	192	
Equity	349	301	617		388	352	737	
Securitisation	101	100	59		84	82	55	
Other exposures	1,104	1,074	857		1,202	1,172	784	
<b>Standardised Total<sup>2</sup></b>	<b>43,102</b>	<b>35,762</b>	<b>18,302</b>	<b>1,247</b>	<b>41,739</b>	<b>35,314</b>	<b>21,381</b>	<b>1,201</b>

(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).

	Standardised Approach							
	As of 31/12/2014				As of 30/06/2015			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Consolidated data								
Central governments or central banks	3,753	4,164	1		3,389	3,769	1	
Regional governments or local authorities	790	745	149		855	742	148	
Public sector entities	7	336	67		6	310	62	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	476	359	265		493	361	258	
Corporates	7,529	4,702	4,767		7,411	4,746	4,608	
of which: SME	2,127	1,408	1,371		2,156	1,435	1,391	
Retail	4,323	2,784	1,892		4,271	2,693	1,818	
of which: SME	1,878	1,100	628		1,917	1,129	645	
Secured by mortgages on immovable property	10,220	10,095	3,537		10,223	10,124	3,552	
of which: SME	59	56	22		100	97	37	
Exposures in default	1,354	636	719	606	1,425	672	735	617
Items associated with particularly high risk	99	72	109		100	72	108	
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)	262	189	190		241	191	192	
Equity	312	276	591		298	274	585	
Securitisation					900	870	638	
Other exposures					<b>964</b>			<b>967</b>
<b>Standardised Total<sup>2</sup></b>	<b>731</b>	<b>702</b>	<b>719</b>					

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

	Standardised Approach							
	As of 31/12/2014				As of 30/06/2015			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Consolidated data								
Central governments or central banks	5,849	4,903	1,456		5,096	4,956	4,941	
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	228	252	68		197	67	42	
Corporates	1,609	986	986		1,584	970	970	
of which: SME	0	0	0		27	27	27	
Retail	466	371	279		456	378	283	
of which: SME	0	0	0		1	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	88	53	67	37	92	50	63	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	3	3	3		3	3	3	
Securitisation								
Other exposures					300	300	145	
<b>Standardised Total<sup>2</sup></b>	<b>372</b>	<b>372</b>	<b>147</b>		<b>86</b>			<b>103</b>

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

	Standardised Approach							
	As of 31/12/2014				As of 30/06/2015			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Consolidated data								
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	288	283	89		310	310	101	
Corporates	1,253	828	828		886	718	718	
of which: SME	4	3	3		6	1	1	
Retail	5	2	1		5	2	1	
of which: SME	1	1	0		3	1	1	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	177	60	63	123	143	71	74	82
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	
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>159</b>			<b>97</b>

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

Standardised Approach								
	As of 31/12/2014				As of 30/06/2015			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Central governments or central banks	580	580	0		570	570	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	74	74	15		234	234	47
	Corporates	80	80	80		77	77	77
	of which: SME	0	0	0		0	0	0
	Retail	0	0	0		1	0	0
	of which: SME	0	0	0		1	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0		0	0	0
	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 <sup>3</sup>			0		0	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects);  
(2) Total value, adjustments and provisions per requests of counterparties does not include Securitization exposures.

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

	Standardised Approach							
	As of 31/12/2014				As of 30/06/2015			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 5	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	0	0	0		0	0	0
	Retail	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Secured by pledges on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	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 <sup>2</sup>			0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country or counterparty does not include Securitisation exposures.

(2) Total value adjustments and provisions per country of counterparty does not include securitisation exposures

	Standardised Approach							
	As of 31/12/2014				As of 30/06/2015			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	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	0	0	0		0	0	0
	Retail	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures at default	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 <sup>1</sup>			0				0

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	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	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Non-invested 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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>1</sup>		0	0	0		0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	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	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	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	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	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	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2015 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Banco BPI SA

(mln EUR, %)

		IRB Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
	<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0
	<b>Institutions</b>	0	0	0	0	0	0	0	0
	<b>Corporates</b>	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	<b>Retail</b>	0	0	0	0	0	0	0	0
	<b>Retail - Secured on real estate property</b>	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	0	0	0	0
	<b>Retail - Other Retail</b>	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	<b>Equity</b>	0	0	0	0	0	0	0	0
	<b>Securitisation</b>	0	0	0	0	0	0	0	0
	<b>Other non credit-obligation assets</b>	0	0	0	0	0	0	0	0
<b>IRB Total</b>		0	0	0	0	0	0	0	0

<sup>(1)</sup> 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).

## 2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco BPI S.A.

2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco BPI S.A.

2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco BPI S.A.

2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco BPI S.A.

## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

Banco BPI SA

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	As of 31/12/2014												
			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value
0 - 3Y															
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total			0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	China														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total	China		0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	Switzerland														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total	Switzerland		0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	Other advanced economies non EEA														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total	Other advanced economies non EEA		0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	Other Central and eastern Europe countries non EEA														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total	Other Central and eastern Europe countries non EEA		0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	Middle East														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total	Middle East		0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	Latin America and the Caribbean														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more			0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Latin America and the Caribbean		0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	Africa														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total	Africa		0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M	Others	614	433	182	149	32									
3M - 1Y		850	1	849	720	129									
1Y - 2Y		979	50	929	884	45									
2Y - 3Y		562	50	512	506	6									
3Y - 5Y		501	100	402	402										
5Y - 10Y		128	128												
10Y - more															
Total	Others	3,635	762	2,873	2,661	0	212	0	0	0	0	0	0	0	0

#### Notes and definitions

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

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on/off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments









Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	As of 30/06/2015											
			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
0 - 3M														
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more														
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	China													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more			0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Switzerland													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more			0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Other advanced economies non EEA													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more			0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Other Central and eastern Europe countries non EEA													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more			0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Middle East													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more			0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Latin America and the Caribbean													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y			0	0	0	0	0	0	0	0	0	0	0	
10Y - more			0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Africa													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more			0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Others		247	0	247	172	75							
3M - 1Y			1,311	28	1,283	1,112	171							
1Y - 2Y			853	57	796	795	2							
2Y - 3Y			475	57	418	415	4							
3Y - 5Y			688	113	574	495	80							
5Y - 10Y			239	119	120	120								
10Y - more			0	0	0	0								
Total			3,813	374	3,439	3,108	0	331	0	0	0	0	0	

**Notes and definitions**

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

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on/off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

Banco BPI SA

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collateral and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		
	Of which performing but past due >30 days	Of which non-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days	Of which non-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted	Collateral and financial guarantees received on non-performing exposures	
	(mln EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>7,961</b>	<b>0</b>	<b>93</b>	<b>10</b>	<b>4</b>	<b>12</b>	<b>0</b>	<b>7,761</b>	<b>0</b>	<b>57</b>	<b>48</b>	<b>4</b>	<b>18</b>	<b>8</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,576	0	0	0	0	0	0	6,722	0	0	0	0	0	0	
Credit institutions	2	0	0	0	0	0	0	2	0	0	0	0	0	0	
Other financial corporations	535	0	0	0	1	0	0	341	0	0	0	1	0	0	
Non-financial corporations	848	0	93	10	3	12	0	696	0	57	48	3	18	8	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>27,975</b>	<b>1</b>	<b>2,616</b>	<b>1,639</b>	<b>102</b>	<b>931</b>	<b>1,844</b>	<b>26,698</b>	<b>1</b>	<b>2,329</b>	<b>1,580</b>	<b>120</b>	<b>867</b>	<b>1,710</b>	
Central banks	2,464	0	0	0	0	0	0	1,673	0	0	0	0	0	0	
General governments	2,098	0	30	16	0	0	15	1,636	0	15	15	0	0	13	
Credit institutions	1,874	0	0	0	0	0	0	2,331	0	0	0	0	0	0	
Other financial corporations	221	0	38	28	1	24	38	211	0	38	28	1	26	38	
Non-financial corporations	8,141	1	1,664	943	54	621	1,066	7,826	1	1,386	884	69	556	934	
Households	13,176	0	884	651	47	286	725	13,021	1	889	653	51	285	725	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>35,936</b>	<b>1</b>	<b>2,709</b>	<b>1,648</b>	<b>106</b>	<b>942</b>	<b>1,844</b>	<b>34,460</b>	<b>1</b>	<b>2,385</b>	<b>1,628</b>	<b>124</b>	<b>885</b>	<b>1,718</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>5,526</b>		<b>195</b>	<b>148</b>	<b>14</b>	<b>25</b>	<b>107</b>	<b>5,511</b>		<b>171</b>	<b>134</b>	<b>17</b>	<b>26</b>	<b>102</b>	

<sup>1</sup> 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

<sup>2</sup> Institutions report here collective allowances for incurred 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)

<sup>3</sup> 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)

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

Banco BPI SA

	As of 31/12/2014					As of 30/06/2015				
	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	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures				Of which non-performing exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures			
(mn EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>48</b>	<b>8</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>40</b>	<b>12</b>	<b>7</b>	<b>7</b>	<b>8</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	48	8	4	4	0	40	12	7	7	8
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,690</b>	<b>1,265</b>	<b>426</b>	<b>412</b>	<b>1,226</b>	<b>1,562</b>	<b>1,108</b>	<b>378</b>	<b>369</b>	<b>1,178</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	83	26	0	0	35	80	12	0	0	33
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	0	0	0	4	4	0	0	0	4
Non-financial corporations	1,282	974	343	330	917	1,148	825	293	285	860
Households	322	265	83	82	270	330	271	85	84	281
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,738</b>	<b>1,273</b>	<b>430</b>	<b>415</b>	<b>1,226</b>	<b>1,602</b>	<b>1,120</b>	<b>385</b>	<b>375</b>	<b>1,186</b>
<b>Loan commitments given</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

## 2015 EU-wide Transparency Exercise

### Leverage ratio

Banco BPI SA

(mln EUR, %)		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
<b>A</b>	<b>Tier 1 capital</b>	2,426	2,577	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
<b>B</b>	<b>Total leverage ratio exposures</b>	39,847	38,181	LRCom {21}	
<b>C</b>	<b>Leverage ratio</b>	<b>6.09%</b>	<b>6.75%</b>	A/B	

## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

Banco BPI SA

(mln EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>
<b>Loans and advances</b>	12,686	12,398	12,469	12,220
of which: Other financial corporations	18	14	16	12
of which: Non-financial corporations	1,158	1,023	1,066	948
of which: Households	11,497	11,352	11,374	11,253

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.