

1. SCOPE OF APPLICATION

1.1. IDENTIFICATION OF BANCO COMERCIAL PORTUGUÊS, S.A.

Banco Comercial Português, S.A. is a public traded company with share capital open to public investment (public company), with registered office at Praça D. João I, 28, in Porto, registered at the Porto Commercial Registry under the unique registry and tax number 501,525,882, registered at Banco de Portugal with code 33, at the Securities Market Commission as a Financial Intermediary under registration number 105 and at the Insurance Institute of Portugal as a Tied Insurance Intermediary, under number 207,074,605.

The share capital of the Bank, on 31 December 2017 was 5,600,738,053.72 euros, fully paid up and represented by 15,113,989,952 shares without nominal value. The ordinary, book-entry and nominal shares are registered in the centralised system managed by Interbolsa – Sociedade Gestora de Sistemas de Liquidação e de Sistemas Centralizados de Valores Mobiliários, S.A.

The Bank is a public company, established in Portugal by public deed on 25 June 1985, parent company of a number of companies with which it has a controlling or group relationship, under the terms of article 21 of the Securities Code (henceforth designated as "Group" or "BCP Group"), and is subject to the European Central Bank supervision on both individual and consolidated basis, through the Single Supervisory Mechanism (SSM), in accordance with the provisions of Regulation (EU) no. 468/2014 of the European Central Bank (ECB/2014/17) (SSM Framework Regulation).

The Bank's Articles of Association and the individual and consolidated Annual Reports are at the public's disposal, for consultation, at the Bank's registered office and on its website, at www.millenniumbcp.pt.

1.2. BASIS AND PERIMETERS OF CONSOLIDATION FOR ACCOUNTING AND PRUDENTIAL PURPOSES

The information disclosed within the present document reflects the consolidation perimeter for prudential purposes, which differs from the consolidation perimeter of the Group accounts defined in accordance with the International Financial Reporting Standards (IFRS) as approved by the European Union (EU) within the scope of the provisions of Regulation (EC) no. 1606/2002 of the European Parliament and of the Council of 19 July 2002, as transposed into the Portuguese legislation through the Decree-Law 35/2005 of 17 February and the Notice of Banco de Portugal no. 5/2005.

The main differences between the consolidation perimeter for prudential purposes and the consolidation perimeter of the Group accounts are related with the treatment of companies whose activity is of a different nature and incompatible with the provisions of the General Framework for Credit Institutions and Financial Companies, with reference to supervision on a consolidated basis, in accordance with Banco de Portugal Notice no. 8/94, namely in relation to commercial, industrial, agricultural or insurance companies.

The companies mentioned in the previous paragraph are excluded from consolidation for prudential purposes, but are considered by the equity method. Notwithstanding, and according to the Notice 8/94 of Banco de Portugal, Banco de Portugal may order the inclusion of some of these companies in the prudential consolidation perimeter, if and when it considers this the most appropriate decision in terms of supervision objectives.

In addition, shareholdings excluded from consolidation for prudential purposes that are recorded in the financial statements for the purposes of supervision on a consolidated basis under the equity method, may have to be deducted from consolidated own funds, totally or partially, under the terms defined by the CRR, as detailed in chapter "3. Capital adequacy". As of 31 December 2017, there are no subsidiaries not included in the consolidation perimeter for prudential purposes, whose own funds are lower than the minimum required level. Under the terms of article 4 of Decree-Law no. 104/2007, of April 3, there are also no subsidiaries included in the consolidation perimeter for prudential purposes, regarding which the obligations relative to the minimum level of own funds and limits to large exposures are not applicable.

Notwithstanding the principles and standards that rule the intra-group relations, there is no significant, current or foreseen, impediment to the prompt transfer of own funds or repayment of liabilities among the Bank and its subsidiaries, although, with reference to Mozambique, the rules in force may condition the fluidity of fund transfers, but without any potentially significant impacts at Group level.

The entities included in the consolidation perimeter of BCP Group as at 31 December 2017 are described in Table 2, indicating the consolidation method to which they are subject to and giving adequate notes aiming to highlight the regulatory treatment of entities excluded from the consolidation perimeter for prudential purposes.

TABLE 2 – TEMPLATE EU LI3 – OUTLINE OF THE DIFFERENCES IN THE SCOPES OF CONSOLIDATION

Name of the entity	Method of accounting consolidation	Method of regulatory consolidation	Description of the entity	Head office	% Equity
Banco de Investimento Imobiliário, S.A.	Full	Total	Banking	Portugal	100.0%
Banco ActivoBank, S.A.	Full	Total	Banking	Portugal	100.0%
Bank Millennium, S.A.	Full	Total	Banking	Poland	50.1%
Banque Privée BCP (Suisse) S.A.	Full	Total	Banking	Switzerland	100.0%
BCP África, S.G.P.S., Lda.	Full	Total	Holding company	Portugal	100.0%
BCP Capital - Sociedade de Capital de Risco, S.A.	Full	Total	Venture capital	Portugal	100.0%
BCP International B.V.	Full	Total	Holding company	The Netherlands	100.0%
BCP Investment, BV	Full	Total	Holding company	The Netherlands	100.0%
BCP Finance Bank, Ltd.	Full	Total	Banking	Cayman Islands	100.0%
BCP Finance Company	Full	Total	Financial	Cayman Islands	34.1%
BCP Holdings (USA), Inc.	Full	Total	Holding company	USA	100.0%
BG Leasing S.A	Full	Total	Leasing	Poland	37.1%
BIM - Banco Internacional de Moçambique, S.A.	Full	Total	Banking	Mozambique	66.7%
Millennium bcp Bank & Trust	Full	Total	Banking	Cayman Islands	100.0%
Millennium BCP - Escritório de Representações e Serviços, Ltda.	Full	Total	Financial services	Brazil	100.0%
Millennium bcp Participações, S.G.P.S., Sociedade Unipessoal, Lda.	Full	Total	Holding company	Portugal	100.0%
MB Finance AB	Full	Total	Financial	Sweden	50.1%
Enerparcela - Empreendimentos Imobiliários, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁴⁾	Real estate management	Portugal	100.0%
Interfundos - Gestão de Fundos de Investimento Imobiliários, S.A.	Full	Total	Investment fund management	Portugal	100.0%
Adelphi Gere, Investimentos Imobiliários, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁴⁾	Real estate management	Portugal	100.0%
Sadamora - Investimentos Imobiliários, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁴⁾	Real estate management	Portugal	100.0%
Monumental Residence - Investimentos Imobiliários, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁴⁾	Real estate management	Portugal	100.0%
Millennium bcp - Prestação de Serviços, A.C.E.	Full	Total	Services	Portugal	93.5%
Millennium bcp Teleserviços - Serviços de Comércio Electrónico, S.A.	Full	Total	Videotext services	Portugal	100.0%
Millennium Dom Maklerski S.A.	Full	Total	Brokerage services	Poland	50.1%
Millennium Goodie Sp. z o.o.	Full	Total	Consulting and services	Poland	50.1%
Millennium Leasing Sp. z o.o.	Full	Total	Leasing	Poland	50.1%
Millennium Service Sp. z o.o.	Full	Total	Services	Poland	50.1%
Millennium Telecommunication Sp. z o.o.	Full	Total	Brokerage services	Poland	50.1%

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Name of the entity	Method of accounting consolidation	Method of regulatory consolidation	Description of the entity	Head office	% Equity
Millennium TFI - Towarzystwo Funduszy Inwestycyjnych, S.A.	Full	Total	Investment fund management	Poland	50.1%
Millennium bcp Imobiliária, S.A	Full	Total	Real estate management	Portugal	99.9%
MULTI 24 - Sociedade Imobiliária, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁴⁾	Real estate management	Portugal	100.0%
Servitrust - Trust Managment Services S.A.	Full	Total	Trust services	Portugal	100.0%
Setelote - Aldeamentos Turísticos S.A.	Full	Neither consolidated nor subject to deduction ⁽⁵⁾	Real estate company	Portugal	100.0%
Irgossai - Urbanização e construção, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁵⁾	Real estate company	Portugal	100.0%
Imábida - Imobiliária da Arrábida, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁵⁾	Real estate company	Portugal	100.0%
Bichorro - Empreendimentos Turísticos e Imobiliários S.A.	Full	Neither consolidated nor subject to deduction ⁽⁵⁾	Real estate company	Portugal	100.0%
Finalgarve - Sociedade de Promoção Imobiliária Turística, S.A.	Full	Neither consolidated nor subject to deduction ⁽⁵⁾	Real estate company	Portugal	100.0%
Fiparso - Sociedade Imobiliária Lda.	Full	Neither consolidated nor subject to deduction ⁽⁵⁾	Real estate company	Portugal	100.0%
Fundo de Investimento Imobiliário Imosotto Acumulação	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundo de Investimento Imobiliário Gestão Imobiliária	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundo de Investimento Imobiliário Imorenda	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundo Especial de Investimento Imobiliário Oceânico II	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundo Especial de Investimento Imobiliário Fechado Stone Capital	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundo Especial de Investimento Imobiliário Fechado Sand Capital	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundo de Investimento Imobiliário Fechado Gestimo	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundo Especial de Investimento Imobiliário Fechado Intercapital	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Millennium Fundo de Capitalização - Fundo de Capital de Risco	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Venture capital fund	Portugal	100.0%
Funsita - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Multiusos Oriente - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Grand Urban Investment Fund - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Fundial- Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
DP Invest - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	54.0%

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Name of the entity	Method of accounting consolidation	Method of regulatory consolidation	Description of the entity	Head office	% Equity
Fundipar - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
MR - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	100.0%
Domus Capital - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	50.0%
Predicapital - Fundo Especial de Investimento Imobiliário Fechado	Full	Neither consolidated nor subject to deduction ⁽¹⁾	Real estate investment fund	Portugal	60.0%
Banco Millennium Atlântico, S.A.	Equity method	Deduction ⁽³⁾	Banking	Angola	22.5%
Banque BCP, S.A.S.	Equity method	Deduction ⁽³⁾	Banking	France	19.9%
ACT-C-Indústria de Cortiças, S.A.	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Extractive industry	Portugal	20.0%
Beiranave Estaleiros Navais Beira SARL	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Naval shipyards	Mozambique	14.0%
Constellation, S.A.	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Property management	Mozambique	12.3%
Exporsado - Comércio e Indústria de Produtos do Mar, Lda.	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Trade and industry of sea products	Portugal	35.0%
Lubuskie Fabryki Mebli S.A	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Furniture manufacturer	Poland	25.1%
Mundotêxtil - Indústrias Têxteis, S.A.	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Textile products, except clothing	Portugal	25.1%
SIBS, S.G.P.S., S.A.	Equity method	Deduction ⁽³⁾	Banking services	Portugal	21.9%
Sicit - Sociedade de Investimentos e Consultoria em Infra-Estruturas de Transportes, S.A.	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Consulting	Portugal	25.0%
UNICRE - Instituição Financeira de Crédito, S.A.	Equity method	Deduction ⁽³⁾	Credit cards	Portugal	32.0%
Webspectator Corporation	Equity method	Neither consolidated nor subject to deduction ⁽²⁾	Digital advertising services	USA	25.1%
Millenniumbcp Ageas Grupo Segurador, S.G.P.S., S.A.	Equity method	Deduction ⁽³⁾	Holding company	Portugal	49.0%
S&P Reinsurance Limited	Full	Deduction ⁽³⁾	Life reinsurance	Ireland	100.0%
SIM - Seguradora Internacional de Moçambique, S.A.R.L.	Full	Deduction ⁽³⁾	Insurance	Mozambique	61.4%
Magellan Mortgages No.2 Limited	Full	Total	Special Purpose Entity (SPE)	Ireland	100.0%
Magellan Mortgages No.3 Limited	Full	Total	Special Purpose Entity (SPE)	Ireland	82.4%

⁽¹⁾ Entity excluded from the consolidation for prudential purposes, whose impact on solvency indicators results from the assessment of capital requirements of the participation units held in the investment fund.

⁽²⁾ Entity excluded from the consolidation for prudential purposes, whose impact on solvency indicators results from the assessment of capital requirements of the equity amount recorded on the balance sheet assets.

⁽³⁾ Entity excluded from the consolidation for prudential purposes, which are subject to deduction from own funds under the CRR.

⁽⁴⁾ Entity excluded from the consolidation for prudential purposes, since they belong to investment funds identified in ⁽¹⁾.

⁽⁵⁾ Entity excluded from the consolidation for prudential purposes, since they do not belong to the banking sector.

Hereinafter please find the description of the consolidation methods used for accounting purposes and the respective selection criteria in force in the Group.

FULL CONSOLIDATION

Investments in subsidiaries where the Group holds control are fully consolidated from the date the Group assumes control over its financial and operational activities until the control ceases to exist. Control is presumed to exist when the Group owns more than half of the voting rights. Additionally, control exists when the Group has the power, directly or indirectly, to manage the financial and operating policies of an entity to obtain benefits from its activities, even if the percentage of capital held is less than 50%.

Additionally, the Group fully consolidates Special Purpose Entities (“SPE”) resulting from securitisation operations with assets from Group entities, based on the criteria presented in the chapter “8.2 Group accounting policies”, related to the treatment of securitisation operations. Besides these SPE resulting from securitisation operations, no additional SPE have been consolidated considering that they do not meet the criteria established on SIC 12.

In addition, the Group manages assets held by investment funds, whose participation units are held by third parties. The financial statements of these funds are not consolidated by the Group, except when the Group holds more than 50% of the participation units. However, the investment funds consolidated for accounting purposes are excluded from the consolidation for prudential purposes, as previously mentioned, with their impact being reflected in the determination of own funds requirements.

PROPORTIONAL CONSOLIDATION

Jointly controlled entities, consolidated under the proportional method, are entities where the Group has joint control established by contractual agreement. The consolidated financial statements include, in the corresponding captions, the Group’s proportional share of the entities’ assets, liabilities, revenue and expenses, with items of a similar nature on a line by line basis, from the date that joint control started until the date that joint control ceases. On 31 December 2017, the Group did not consolidate any entity by the proportional method.

EQUITY CONSOLIDATION

Investments in associated companies are consolidated by the equity method from the date that the Group acquires significant influence until the date it ceases. Associates are those entities, in which the Group has significant influence, but not control, over the financial and operating policy decisions of the investee. It is assumed that the Group has significant influence when it holds, directly or indirectly, 20% or more of the voting rights of the investee. If the Group holds, directly or indirectly less than 20% of the voting rights of the investee, it is presumed that the Group does not have significant influence, unless such influence can be clearly demonstrated.

The existence of significant influence by the Group is usually evidenced in one or more of the following ways:

- Representation on the board of directors or equivalent governing body of the investee;
- Participation in policy-making processes, including participation in decisions about dividends or other distributions;
- Material transactions between the Group and the investee;
- Interchange of the management team;
- Provision of essential technical information.

The holdings held by the Group in insurance companies consolidated under the full consolidation method are accounted under the equity method for the purpose of supervision on a consolidated basis.

On 31 December 2017, the full and the financial balance sheets, that translate the consolidation perimeter of the Group's accounts and for prudential purposes on that date, as well as the respective differences, are described in Table 3:

TABLE 3 – TEMPLATE EU LI1 (1ST PART) - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION

(Thousand euros)

	Carrying values as reported in published financial statements	Deconsolidation of insurance/other entities	Carrying values under scope of regulatory consolidation
ASSETS			
Cash and deposits at central banks	2,167,934	-2	2,167,933
Repayable on demand to credit institutions	295,532	-2,721	292,811
Other loans and advances to credit institutions	1,065,568	-99	1,065,470
Loans and advances to customers	47,633,492	19,493	47,652,985
Financial assets held for trading	897,734	-6,518	891,216
Other financial assets held for trading at fair value through profit or loss	142,336		142,336
Financial assets available for sale	11,471,847	624,948	12,096,795
Assets with repurchase agreement			
Hedging derivatives	234,345		234,345
Financial assets held to maturity	411,799	-4,001	407,798
Investments in associated companies	571,362	25,224	596,586
Non current assets held for sale	2,164,567	-465,544	1,699,023
Investment property	12,400	-8,053	4,347
Property and equipment	490,423	-155,722	334,701
Goodwill and intangible assets	164,406	-4,611	159,795
Current tax assets	25,914	-790	25,124
Deferred tax assets	3,137,767	-1,117	3,136,649
Other assets	1,052,024	88,247	1,140,271
	71,939,450	108,734	72,048,185
LIABILITIES			
Amounts owed to central banks	4,154,272		4,154,272
Amounts owed to others credit institutions	3,333,085	-1,095	3,331,991
Amounts owed to customers	51,187,817	200,420	51,388,237
Debt securities	3,007,791	14,795	3,022,586
Financial liabilities held for trading	399,101		399,101
Other financial liabilities held for trading at fair value through results			
Hedging derivatives	177,337		177,337
Non current liabilities held for sale			
Provisions for liabilities and charges	324,158	-58,879	265,280
Subordinated debt	1,169,062		1,169,062
Current income tax liabilities	12,568	1,504	14,072
Deferred income tax liabilities	6,030	-311	5,719
Other liabilities	988,493	-12,565	975,928
	64,759,715	143,870	64,903,584

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EQUITY			
Share capital	5,600,738		5,600,738
Treasury stock	-293		-293
Share premium	16,471		16,471
Preference shares	59,910		59,910
Other capital instruments	2,922		2,922
Fair value reserves	82,090		82,090
Reserves and retained earnings	132,586		132,586
Net profit for the year attributable to Shareholders	186,391		186,391
	6,080,814		6,080,814
Minority interests	1,098,921	-35,135	1,063,786
TOTAL LIABILITIES, EQUITY AND MINORITY INTERESTS	71,939,450	108,734	72,048,185

The accounting values determined under the scope of regulatory consolidation are distributed according to the regulatory risk categories presented in Table 4:

TABLE 4 - TEMPLATE EU LI1 (2ND PART) – MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

(Thousand euros)

	Carrying values under the scope of regulatory consolidation	Carrying values of items				Not subject to capital requirements or subject to deduction from capital
		Subject to credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	
ASSETS						
Cash and deposits at central banks	2,167,933	2,168,844	-	-	-	-
Repayable on demand to credit institutions	292,811	279,788	-	-	-	-
Other loans and advances to credit institutions	1,065,470	1,054,442	-	-	47,694	-
Loans and advances to customers	47,652,985	45,230,439	-	2,831,345	-	63,260
Securities and derivatives ^(a)	14,369,075	12,927,268	881,253	6,720	599,275	200,240
Non current assets held for sale	1,699,023	1,671,126	-	-	-	29,415
Investment property	4,347	4,347	-	-	-	-
Property and equipment	334,701	334,701	-	-	-	-
Intangible assets	159,795	-	-	-	-	159,795
Current tax assets	25,124	23,677	-	-	-	-
Deferred tax assets	3,136,649	2,290,824	-	-	-	845,825
Other assets	1,140,271	816,488	-	-	210,382	116,781
	72,048,185	66,801,945	881,253	2,838,065	857,351	1,415,315
LIABILITIES						
Amounts owed to credit institutions	7,486,263	-	-	-	507,599	-
Amounts owed to customers	51,388,237	-	-	-	129,735	-
Debt securities	3,022,586	-	64,658	-	1,038,208	-
Financial liabilities held for trading	399,101	-	-	-	-	-
Other financial liabilities held for trading at fair value through results	-	-	-	-	-	-
Hedging derivatives	177,337	-	-	-	-	-
Non current liabilities held for sale	-	-	-	-	-	-
Provisions for liabilities and charges	265,280	-	-	-	-	-
Subordinated debt	1,169,062	-	-	-	-	-
Current income tax liabilities	14,072	-	-	-	-	-
Deferred income tax liabilities	5,719	-	-	-	-	-
Other liabilities	975,928	-	-	-	-	-
	64,903,584	-	64,658	-	1,675,542	-

^(a) Includes derivatives that are simultaneously subject to market risk and counterparty credit risk.

The exposures' amounts for regulatory purposes also reflect differences regarding the carrying values as reported in the published financial statements. Table 5 presents the most relevant sources of these differences.

TABLE 5 – TEMPLATE: EU LI2 – MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUES IN FINANCIAL STATEMENTS

(Thousand euros)

	Total	Items subject to		
		Credit risk framework	CCR framework	Securitisation framework
1 Assets carrying value amount under the scope of regulatory consolidation ⁽¹⁾	70,521,262	66,801,945	881,253	2,838,065
2 Liabilities carrying value amount under the regulatory scope of consolidation	64,658	-	64,658	-
3 Total net amount under the regulatory scope of consolidation	70,456,604	66,801,945	816,595	2,838,065
4 Off-balance sheet amounts ⁽²⁾	12,784,904	4,172,985	-	283,872
5 Differences in valuations	-	-	-	-
6 Differences due to different netting rules, other than those already included in row 2	-	-	-	-
7 Differences due to the consideration of provisions ⁽³⁾	2,985,402	2,985,402	-	-
8 Differences due to prudential filters	-	-	-	-
9 Differences due to the consideration of CCF ⁽⁴⁾	(8,404,807)	-	-	-
10 Differences due to add-on and CRM	(469,075)	(332,567)	147,364	(283,872)
11 Other	35,799	(40,760)	(200)	-
12 Exposure amounts considered for regulatory purposes	77,388,827	73,587,005	963,758	2,838,065

(1) The total of line 1 does not match the total assets of Table 4 since it does not consider neither the assets subject to market risk nor the assets that are subject to own funds' deduction;

(2) The total of line 4 does not match the sum of the parts because, according to the filling rules, this total refers to the original exposure net of provisions and the parts contain the exposure value after the application of CCF.

(3) Provisions related to on-balance sheet exposures on the IRB method since these are included in the respective EAD.

(4) Value that is only present in the "Total", as mentioned in note (2).

(5) EAD reported in each of the frameworks.