



**BANCO COMERCIAL PORTUGUÊS, S. A.  
MACAU BRANCH**

**DISCLOSURE OF INFORMATION**

**30 JUNE 2013**

(Circular No. 026/B/2012-DSB/AMCM)

<b>CONTENTS</b>	<b>PAGE</b>
Status of the Branch	3
Disclosure of information	3
Balance Sheet as of 30 June 2013 (Macau Branch)	4
Income Statement for the six months ended 30 June 2013 (Macau Branch)	5
Profit and Loss Account for the six months ended 30 June 2013 (Macau Branch)	6
List of shareholders with qualifying holdings in Banco Comercial Português, S. A.	7
Names of members of company boards of Banco Comercial Português, S. A. Group	8
Names of the members of the management of BCP Macau Branch	9
Cash Flow Statement for the six months ended 30 June 2013 (Macau Branch)	10
Off-Balance Sheet exposures as of 30 June 2013 (Macau Branch)	11
Derivatives transactions as of 30 June 2013 (Macau Branch)	11
Related party transactions as of 30 June 2013 (Macau Branch)	12
Consolidated capital adequacy ratio of BCP Group as of 30 June 2013	13
Analysis of credit granted (Macau Branch)	14
Assets maturity analysis (Macau Branch)	14
Liabilities maturity analysis (Macau Branch)	16
Foreign exchange risk elements as of 30 June 2013 (Macau Branch)	18
Selected liquidity indicators for the six months ended 30 June 2013 (Macau Branch)	20
Consolidated information – Key indicators as of 30 June 2013	21
Other information	21

## **STATUS OF THE BRANCH**

Banco Comercial Português, S. A. – Macau Branch (the Branch) is the Macau Branch of Banco Comercial Português, S. A. ('BCP' or the 'Head-Office') since 11 May 2010 and has its registered office and principal place of business in Macau at Avenida Comercial de Macau, Quarteirão 5, Lote A, Finance and IT Centre of Macau Building, 19. G-I.

The Branch provides banking and related financial services.

(Previously to 11 May 2010, since 1 July 1993, the Branch had been an offshore branch of BCP).

## **DISCLOSURE OF INFORMATION**

The information presented hereinafter concerning the Branch and the Banking Group to which it belongs is disclosed under and is in compliance with Circular No. 026/B/2012-DSB/AMCM of the Monetary Authority of Macau ('AMCM') (Guideline on Disclosure of Financial Information).

The Branch's policy on this matter is available and can also be consulted.

The information enclosed in pages 3 to 21 of this document is consistent with information otherwise published or in any way supplied to the AMCM and, in what concerns the Group information, other regulators.

The information provided herewith related to the financial or economic situation of the Branch as of 30 June or for the first six months of 2013 (interim), was not reviewed by an external auditor.

The information or any other remarks belonging to the Branch's books or practices are duly marked along these pages with the tag 'Macau Branch'.

## **The Management of the Branch**

**BALANCE SHEET AS OF 30 JUNE 2013**  
**(MACAU BRANCH)**

<b>ASSETS</b>	<b>GROSS ASSETS</b>	<b>PROVISIONS, DEPRECIATION, AMORTIZATION</b>	<b>NET ASSETS</b>
Cash in hand	753	-	753
Deposits with AMCM	204,605	-	204,605
Cheques for collection	50	-	50
Balances with other local credit institutions	19,636	-	19,636
Balances with credit institutions abroad	12,200	-	12,200
Loans to customers	10,875,629	-	10,875,629
Placements with credit institutions abroad	17,054,792	-	17,054,792
Debtors	153	-	153
Equipment	7,666	1,299	6,367
Other fixed assets	1,190	383	807
Internal accounts	141,344	-	141,344
<b>TOTALS</b>	<b>28,318,018</b>	<b>1,681</b>	<b>28,316,336</b>

  

<b>LIABILITIES AND OWN FUNDS</b>	<b>SUBTOTALS</b>	<b>TOTALS</b>
Sight deposits	-	959,293
Time deposits	-	11,148,163
Deposits from the public sector	-	625,520
Funds from other local credit institutions	-	18,000
Borrowings in foreign currencies	-	15,112,247
Cheques and orders payable	-	27,584
Creditors	-	3,830
Sundry liabilities	-	24,283
Internal accounts	-	184,289
Provisions for general risks	-	117,979
Other reserves	-	-
Net income for the period	-	302,268
<b>TOTALS</b>	<b>-</b>	<b>28,316,336</b>

**INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2013**  
**(MACAU BRANCH)**

**DEBIT**

Interest expense	299,105
Staff expenses	
Remunerations of managing and audit bodies	-
Remunerations of employees	3,071
Social expenses	2
Other staff expenses	311
Goods provided by third parties	138
Services provided by third parties	3,431
Other banking costs	4,081
Taxes and other levies	73
Inorganic costs	50
Allowances for depreciation and amortization	441
Allowances for impairment	-
Operating profit	108,097
<b>TOTAL</b>	<b>418,799</b>

**CREDIT**

Interest income	409,090
Fee and commission income	2,902
Revenues from other banking operations	4,676
Income from securities	-
Other banking revenues	2,132
Inorganic revenues	-
Operating losses	-
<b>TOTAL</b>	<b>418,799</b>

**PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED 30 JUNE 2013**  
**(MACAU BRANCH)**

**DEBIT**

Operating losses	-
Losses from previous years	-
Extraordinary losses	3
Allowance for income tax	12,944
Net profit	95,149
<b>TOTAL</b>	<b>108,097</b>

**CREDIT**

Operating profit	108,097
Profits from previous years	-
Extraordinary gains	-
Utilized provisions	-
Net loss	-
<b>TOTAL</b>	<b>108,097</b>

**LIST OF SHAREHOLDERS WITH QUALIFYING HOLDINGS IN  
BANCO COMERCIAL PORTUGUÊS, S. A.**

<b>NAME</b>	<b>% OF SHARE CAPITAL</b>	<b>% OF VOTING RIGHTS</b>
<b>Sonangol Group</b> Sonangol-Sociedade Nacional de Combustíveis de Angola, EP	19.44%	19.44%

**Note:**

According with the definition adopted by the Monetary Authority of Macau (AMCM), a qualifying holding is a holding which is owned directly or indirectly by the shareholder and which represents 10% or more of the share capital or voting rights of the credit institution or which confers, in any other form, the possibility to exercise a significant influence over the management of the credit institution.

**NAMES OF MEMBERS OF COMPANY BOARDS OF  
BANCO COMERCIAL PORTUGUÊS, S. A. GROUP**

**BOARD OF THE GENERAL MEETING**

António Manuel da Rocha e Menezes Cordeiro	Chairman
Manuel António de Castro Portugal Carneiro da Frada	Vice-Chairman
Ana Isabel dos Santos de Pina Cabral	Company Secretary

**BOARD OF DIRECTORS**

António Vítor Martins Monteiro	Chairman
Carlos José da Silva	Vice-Chairman
Nuno Manuel da Silva Amado	Vice-Chairman
Pedro Maria Calainho Teixeira Duarte	Vice-Chairman
Álvaro Roque de Pinho Bissaia Barreto	Member
André Luiz Gomes	Member
António Luis Guerra Nunes Mexia	Member
António Manuel Costeira Faustino	Member
António Henriques de Pinho Cardão	Member
Bernardo de Sá Braamcamp Sobral Sottomayor	Member (*)
César Paxi Manuel João Pedro	Member
Jaime de Macedo Santos Bastos	Member
José Jacinto Iglésias Soares	Member
João Bernardo Bastos Mendes Resende	Member
João Manuel de Matos Loureiro	Member
José Guilherme Xavier de Basto	Member
José Rodrigues de Jesus	Member (*)
Luis Maria França de Castro Pereira Coutinho	Member
Maria da Conceição Mota Soares de Oliveira Callé Lucas	Member
Miguel de Campos Pereira de Bragança	Member
Miguel Maya Dias Pinheiro	Member
Rui Manuel da Silva Teixeira	Member

(\*) Members appointed by the Government.

**EXECUTIVE COMMITTEE**

Nuno Manuel da Silva Amado	Chairman
Miguel Maya Dias Pinheiro	Vice-Chairman
Miguel de Campos Pereira de Bragança	Vice-Chairman
Rui Manuel da Silva Teixeira	Member
Luis Maria França de Castro Pereira Coutinho	Member
Maria da Conceição Mota Soares de Oliveira Callé Lucas	Member
José Jacinto Iglésias Soares	Member

**REMUNERATION AND WELFARE BOARD**

Baptista Muhongo Sumbe	Chairman
Manuel Soares Pinto Barbosa	Member
José Manuel Archer Galvão Teles	Member
José Luciano Vaz Marcos	Member

**INTERNATIONAL STRATEGIC BOARD**

Carlos Jorge Ramalho dos Santos Ferreira	Chairman
Francisco de Lemos José Maria	Vice-Chairman
Josep Oliu Creus	Vice-Chairman
António Vitor Martins Monteiro	Member
Pedro Maria Calaínho Teixeira Duarte	Member
Nuno Manuel da Silva Amado	Member

**NAMES OF THE MEMBERS OF THE MANAGEMENT OF THE MACAU BRANCH OF  
BANCO COMERCIAL PORTUGUÊS, S. A. (MACAU BRANCH)**

José João Barreiros Pãosinho	General Manager
António Carlos Lau	Deputy General Manager
António Candeias Castilho Modesto	Deputy General Manager

**CASH FLOW STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2013**  
**(MACAU BRANCH)**

**CASH FLOWS ARISING FROM OPERATING ACTIVITIES**

<b>Profit before tax</b>	<b>108,094</b>
Adjustments:	
Depreciation and amortization	441
Interest income	(409,090)
Interest expense	299,105
<b>TOTAL</b>	<b>(1,451)</b>

**DECREASE (INCREASE) IN OPERATING ASSETS**

Loans and advances to credit institutions	593,399
Deposits held under monetary regulations	(7,742)
Loans and advances to customers	(194,414)
Other operational receivables	2,196

**INCREASE (DECREASE) IN OPERATING LIABILITIES**

Deposits from credit institutions	5,633,926
Deposits from customers	624,591
Other operational payables	5,861
<b>TOTAL</b>	<b>6,657,817</b>

**CASH GENERATED FROM OPERATIONS**

Interest received	521,372
Interest paid	(333,135)
Tax paid	-
<b>TOTAL</b>	<b>6,844,604</b>

**CASH FLOWS ARISING FROM INVESTING ACTIVITIES**

Acquisition of fixed assets	(7,244)
<b>TOTAL</b>	<b>(7,244)</b>

**CASH FLOWS ARISING FROM FINANCING ACTIVITIES**

Distributions to the Head-Office	(146,622)
<b>TOTAL</b>	<b>(146,622)</b>

**NET CHANGES IN CASH EQUIVALENTS**

**6,690,738**

(to be continued on the next page)

**CASH FLOW STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2013**  
**(MACAU BRANCH) - Continued**

<b>CASH AND EQUIVALENTS AS OF 1 JANUARY 2013</b>	<b>8,209,711</b>
<b>CASH AND EQUIVALENTS AS OF 30 JUNE 2013</b>	<b>14,900,449</b>
<b>CASH AND EQUIVALENTS AS OF 30 JUNE 2013:</b>	
Cash and balances with other credit institutions repayable on demand	32,639
Other loans and advances to credit institutions (original maturity <= 3 months)	14,867,810
<b>TOTAL</b>	<b>14,900,449</b>

**OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS**  
**AS OF 30 JUNE 2013 (MACAU BRANCH)**

Credit substitutes	32,458
Transaction-related contingencies	-
Acceptances and other trade-related contingencies	-
Note issuance facilities, revolving underwriting facilities and other similar facilities	-
Forward asset purchases	-
Unpaid portion of partly paid shares and other securities	-
Forward deposits	-
Asset sales with repurchase option	-
Undrawn credit facilities and other commitments to extend credit	1,254,188
Other off-balance sheet items	6,411,363
<b>TOTAL</b>	<b>7,698,009</b>

**DERIVATIVES TRANSACTIONS AS OF 30 JUNE 2013**  
**(MACAU BRANCH)**

Exchange rate contracts	
Forward purchases	-
Forward sales	-
Interest rate contracts	-
Equities contracts	-
Commodities contracts	-
Others	-
<b>TOTAL</b>	<b>-</b>

**RELATED PARTY TRANSACTIONS AS OF 30 JUNE 2013**  
**(MACAU BRANCH)**

**BALANCE SHEET**

**BALANCE SHEET AS OF 30 JUNE 2013**

**ASSETS**

Balances with credit institutions abroad	9,302
Placements with credit institutions abroad	17,054,792
Debtors	-
Internal accounts	15,984
<b>TOTAL</b>	<b>17,080,078</b>

**LIABILITIES AND OWN FUNDS**

Borrowings in foreign currencies	15,112,247
Internal accounts	22,331
<b>TOTAL</b>	<b>15,134,578</b>

**INCOME STATEMENT**

**INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2013**

**DEBIT**

Interest expense	147,268
	<b>147,268</b>

**CREDIT**

Interest income	202,461
Other banking revenues	1,972
	<b>204,433</b>

**OFF-BALANCE SHEET EXPOSURES**

**OFF-BALANCE SHEET EXPOSURES AS OF 30 JUNE 2013**

Forward deposits	-
	<b>-</b>

<b>CONSOLIDATED CAPITAL ADEQUACY RATIO OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP AS OF 30 JUNE 2013</b>	<b>IN MOP (MILLIONS) @10.4142</b>	<b>IN EURO (MILLIONS)</b>
<b>TOTAL RISK WEIGHTED ASSETS</b>	<b>507,744</b>	<b>48,755</b>
<b>OWN FUNDS</b>		
<b>Core Tier I</b>	<b>63,516</b>	<b>6,099</b>
Preference shares and Perpetual Subordinated Debt Securities with conditioned coupons	1,031	99
Other deductions	(3,978)	(382)
<b>Base</b>	<b>60,579</b>	<b>5,817</b>
Tier II Capital	9,550	917
Deductions to Total Regulatory Capital	(1,552)	(149)
<b>TOTAL</b>	<b>68,567</b>	<b>6,584</b>
<b>SOLVENCY RATIOS</b>		
<b>Core Tier I</b>	-	<b>12.5%</b>
<b>Tier I</b>	-	<b>11.9%</b>
<b>Tier II</b>	-	<b>1.6%</b>
<b>TOTAL</b>	-	<b>12.6%</b>
<b>EBA CORE TIER I RATIO</b>	-	<b>10.0%</b>

**CREDIT GRANTED AS OF 30 JUNE 2013 (MACAU BRANCH)**

**GEOGRAPHIC DISTRIBUTION**

Canada	0.0%	2,913
Cayman Islands	0.3%	31,341
France	2.5%	274,935
Germany	3.9%	416,568
Luxembourg	62.1%	6,754,616
Macau	8.1%	883,896
Netherlands	14.9%	1,620,541
Portugal	0.0%	407
Spain	8.1%	883,176
USA	0.1%	7,236
<b>TOTAL</b>	<b>100.0%</b>	<b>10,875,629</b>

**INDUSTRY DISTRIBUTION OF CREDIT GRANTED**

Electricity, gas and water	0.3%	31,341
Other manufacturing industries	88.5%	9,624,344
Restaurants, hotels and similar	7.9%	861,173
Individuals for other purposes	0.0%	3,465
Others	3.3%	355,306
<b>TOTAL</b>	<b>100.00%</b>	<b>10,875,629</b>

**PAST DUE ASSETS**

More than 3 months but not more than 6 months	-	-
More than 6 months but not more than 1 year	-	-
More than 1 year	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

**ASSETS MATURITY ANALYSIS AS OF 30 JUNE 2013 (MACAU BRANCH)**

**LOANS AND ADVANCES TO CUSTOMERS**

On demand(Overdrafts)	1.3%	139,816
Within 1 month	2.4%	256,123
More than 1 month but not more than 3 months	0.1%	7,215
More than 3 months but not more than 1 year	15.4%	1,670,682
More than 1 year but not more than 3 years	17.9%	1,953,950
More than 3 years	62.9%	6,847,843
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>10,875,629</b>

**BALANCES WITH AND LOANS AND ADVANCES TO BANKS**

On demand	0.2%	31,836
Within 1 month	52.1%	8,903,832
More than 1 month but not more than 3 months	34.9%	5,963,978
More than 3 months but not more than 1 year	12.8%	2,186,982
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>17,086,628</b>

**CERTIFICATES OF DEPOSITS HELD**

On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	-	-

**SECURITIES ISSUED BY THE MACAU GOVERNMENT AND/OR AMCM**

On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	-	-

**OTHER SECURITIES**

On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	-	-

**LIABILITIES MATURITY ANALYSIS AS OF 30 JUNE 2013 (MACAU BRANCH)**

**DEPOSITS AND BALANCES OF LOCAL BANKS AND FINANCIAL INSTITUTIONS**

On demand	-	-
Within 1 month	100.0%	18,000
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>18,000</b>

**DEPOSITS FROM PUBLIC SECTOR ENTITIES**

On demand	-	-
Within 1 month	100.0%	625,520
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>625,520</b>

**DEPOSITS FROM HOLDINGS AND ASSOCIATED COMPANIES**

On demand	0.0%	17
Within 1 month	0.6%	95,652
More than 1 month but not more than 3 months	39.5%	5,963,978
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	11.2%	1,685,630
More than 3 years	48.7%	7,366,970
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>15,112,247</b>

**DEPOSITS FROM NON-BANK CUSTOMERS**

On demand	7.9%	959,293
Within 1 month	30.1%	3,643,265
More than 1 month but not more than 3 months	13.1%	1,580,805
More than 3 months but not more than 1 year	48.3%	5,854,284
More than 1 year but not more than 3 years	0.6%	66,987
More than 3 years	0.0%	2,822
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>12,107,456</b>

**CERTIFICATES OF DEPOSITS ISSUED**

On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	-	-

**OTHER SECURITIES ISSUED**

On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	-	-

**FOREIGN EXCHANGE RISK ASSESSMENT ELEMENTS AS OF 30 JUNE 2013 (MACAU BRANCH)**

**SPOT POSITION [LONG (+); SHORT (-)]**

**CURRENCIES**

Macau Pataca (MOP)	(331,028)
Australian Dollar (AUD)	260
Canadian Dollar (CAD)	4,397
Chinese Yuan (CNY)	364
Hong Kong Dollar (HKD)	110,777
South African Rand (ZAR)	(1)
Swiss Franc (CHF)	(379)
British Pound (GBP)	5,936
USA Dollar (USD)	187,902
Euro (EUR)	21,772

**FORWARD POSITION [LONG (+); SHORT (-)]**

Macau Pataca (MOP)	-
Hong Kong Dollar (HKD)	-

<b>NET POSITION (ALL CURRENCIES)</b>	<b>0</b>
<b>NET POSITION (ALL FOREIGN CURRENCIES)</b>	<b>331,028</b>

**BREAKDOWN OF FOREIGN CURRENCIES WHICH NET POSITION EXCEEDS 10% OF TOTAL FOREIGN CURRENCIES NET POSITION (MACAU BRANCH)**

**HONG KONG DOLLAR (HKD)**

**ASSETS**

Cash in hand	494
Balances with other local credit institutions	15,989
Balances with credit institutions abroad	2,932
Loans to customers	484,516
Placements with credit institutions abroad	59,843
Debtors	-
Equipment	5
Internal accounts	1,713
<b>TOTAL</b>	<b>565,492</b>

**LIABILITIES**

Sight deposits	6,040
Time deposits	53,297
Deposits from the public sector	394,513
Borrowings in foreign currencies	-
Cheques and orders payable	-
Creditors	36
Internal accounts	829
<b>TOTAL</b>	<b>454,715</b>

**SPOT POSITION**

**110,777**

**FORWARD PURCHASE/SALE(-)**

-

**NET POSITION**

**110,777**

**USA DOLLAR (USD)**

**ASSETS**

Cash in hand	16
Balances with other local credit institutions	707
Balances with credit institutions abroad	2,633
Loans to customers	426,479
Placements with credit institutions abroad	4,386,345
Debtors	-
Equipment	-
Internal accounts	2,237
<b>TOTAL</b>	<b>4,818,417</b>

**LIABILITIES**

Sight deposits	568,264
Time deposits	3,924,869
Deposits from the public sector	81,007
Borrowings in foreign currencies	-
Cheques and orders payable	26,011
Creditors	-
Internal accounts	30,364
<b>TOTAL</b>	<b>4,630,515</b>

**SPOT POSITION**

**187,902**

**FORWARD PURCHASE/SALE(-)**

-

**NET POSITION**

**187,902**

**SELECTED LIQUIDITY INDICATORS FOR THE SIX MONTHS ENDED 30 JUNE 2013  
(MACAU BRANCH)**

**CONSOLIDATED INFORMATION – KEY INDICATORS OF  
 BANCO COMERCIAL PORTUGUÊS, S. A. GROUP  
 AS OF 30 JUNE 2013**

**IN MOP  
 (MILLIONS)  
 @10.4142**                      **IN EURO  
 (MILLIONS)**

**BALANCE SHEET**

Total assets	874,210	83,944
Loans and advances to customers (gross)	639,442	61,401
Total customer funds	682,307	65,517
Customer deposits	494,300	47,464
Loans to customers (net)/Customer deposits	-	123.0%
Shareholders' equity and subordinated debt	75,440	7,244

**PROFITABILITY**

Net operating revenues	8,236	790.8
Operating costs	6,376	612.2
Impairment and provisions	7,406	711.1
Income tax	(1,355)	(130.1)
Non-controlling interests	458	44.0
Net income attributable to shareholders of the bank	(5,084)	(488.2)
Return on average shareholders' equity (ROE)	-	-32.3%
Return on average total assets (ROA)	-	-1.3%
Net interest margin	-	1.0%
Net operating revenues/Average net assets	-	1.8%
Cost to income	-	76.9%
Staff costs/Net operating revenues	-	43.1%

**CAPITAL**

Own funds	68,567	6,584
Risk weighted assets	507,744	48,755
Core Tier I	-	12.5%
Core Tier I ratio (EBA)	-	10.0%
Tier I	-	11.9%
Total	-	13.5%

**OTHER INFORMATION**

None.