



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

**DISCLOSURE OF INFORMATION**

**30 JUNE 2016**

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

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## **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 other 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 on pages 3 to 22 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 2016 (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 2016**  
**(MACAU BRANCH)**

<b>ASSETS</b>	<b>GROSS ASSETS</b>	<b>PROVISIONS, DEPRECIATION, AMORTIZATION</b>	<b>NET ASSETS</b>
Cash in hand	730	-	730
Deposits with AMCM	149,602	-	149,602
Cheques for collection	5,340	-	5,340
Balances with other local credit institutions	22,457	-	22,457
Balances with credit institutions abroad	44,169	-	44,169
Loans to customers	5,436,661	-	5,436,661
Placements with credit institutions abroad	4,323,765	-	4,323,765
Debtors	196	-	196
Equipment	8,366	3,736	4,630
Other fixed assets	3,095	1,368	1,727
Internal accounts	88,614	-	88,614
<b>TOTALS</b>	<b>10,082,995</b>	<b>5,104</b>	<b>10,077,891</b>

<b>LIABILITIES AND OWN FUNDS</b>	<b>SUBTOTALS</b>	<b>TOTALS</b>
Sight deposits	- 1,267,398	-
Time deposits	- 6,244,001	7,511,399
Deposits from the public sector	- 641,803	-
Funds from other local credit institutions	- -	-
Borrowings in foreign currencies	- 1,643,051	-
Cheques and orders payable	- 28,427	-
Creditors	- 1,355	-
Sundry liabilities	- 38,874	2,353,510
Internal accounts	- 65,788	-
Provisions for general risks	- 63,724	-
Other reserves	- -	129,512
Net income for the period	- 83,470	83,470
<b>TOTALS</b>	-	<b>10,077,891</b>

**INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2016**  
**(MACAU BRANCH)**

**DEBIT**

Interest expense	39,883
Staff expenses	
Remunerations of managing and audit bodies	-
Remunerations of employees	3,633
Social expenses	2
Other staff expenses	479
Goods provided by third parties	140
Services provided by third parties	3,054
Other banking costs	202
Taxes and other levies	72
Inorganic costs	446
Allowances for depreciation and amortization	770
Allowances for impairment	-
Operating profit	94,755
<b>TOTAL</b>	<b>143,436</b>

**CREDIT**

Interest income	138,529
Fee and commission income	3,035
Revenues from other banking operations	1,522
Income from securities	-
Other banking revenues	350
Inorganic revenues	-
Operating losses	-
<b>TOTAL</b>	<b>143,436</b>

**PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED 30 JUNE 2016**  
**(MACAU BRANCH)**

**DEBIT**

Operating losses	-
Losses from previous years	-
Extraordinary losses	-
Allowance for income tax	11,301
Net profit	83,470
<b>TOTAL</b>	<b>94,771</b>

**CREDIT**

Operating profit	94,755
Profits from previous years	-
Extraordinary gains	16
Utilized provisions	-
Net loss	-
<b>TOTAL</b>	<b>94,771</b>

**LIST OF SHAREHOLDERS WITH QUALIFIED 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	17.84%	17.84%

**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
Álvaro Roque de Pinho Bissaia Barreto	Member
André Magalhães Luiz Gomes	Member
António Henriques de Pinho Cardão	Member
António Luis Guerra Nunes Mexia	Member
Bernardo de Sá Braamcamp Sobral Sottomayor	Member (*)
Cidália Maria Mota Lopes	Member
Jaime de Macedo Santos Bastos	Member
João Bernardo Bastos Mendes Resende	Member
João Manuel de Matos Loureiro	Member
José Jacinto Iglésias Soares	Member
José Rodrigues de Jesus	Member (**)
José Miguel Bensliman Schorcht da Silva Pessanha	Member
Maria da Conceição Mota Soares de Oliveira Callé Lucas	Member
Miguel de Campos Pereira de Bragança	Member
Miguel Maya Dias Pinheiro	Member
Raquel Rute da Costa David Vunge	Member
Rui Manuel da Silva Teixeira	Member

(\*) Resignation approved by the Minister of State and Finance on 26.02.2016)

(\*\*) Members appointed by the Portuguese Government for the period of public investment to strengthen Bank's Own funds

**EXECUTIVE COMMITTEE**

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

**REMUNERATIONS AND WELFARE BOARD**

José Gonçalo Ferreira Maury	Chairman
Bernardo de Sá Braamcamp Sobral Sottomayor	Member (*)
José Guilherme Xavier de Basto	Member
José Luciano Vaz Marcos	Member
Manuel Soares Pinto Barbosa	Member

(\*) Resignation on 12.02.2016

**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	Members due to their functions
Carlos José da Silva	Members due to their functions
Nuno Manuel da Silva Amado	Members due to their functions

**AUDIT COMMITTEE**

João Manuel de Matos Loureiro	Chairman
Jaime de Macedo Santos Bastos	Member
José Rodrigues de Jesus	Member(*)
Cidália Maria Mota Lopes	Member

(\*) Member appointed by the Portuguese government for the period of Public investment to strengthen Bank's Own Funds

**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
Vong Sau Mui	Deputy General Manager

**CASH FLOW STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2016**  
**(MACAU BRANCH)**

**CASH FLOWS ARISING FROM OPERATING ACTIVITIES**

<b>Profit before tax</b>	<b>94,771</b>
Adjustments:	
Depreciation and amortization	770
Provisions	
Interest income	(138,529)
Interest expense	39,883
<b>TOTAL</b>	<b>(3,105)</b>

**DECREASE (INCREASE) IN OPERATING ASSETS**

Loans and advances to credit institutions	12,849
Deposits held under monetary regulations	10,115
Loans and advances to customers	(169,513)
Other operational receivables	(543)

**INCREASE (DECREASE) IN OPERATING LIABILITIES**

Deposits from credit institutions	(45,165)
Deposits from customers	(688,076)
Other operational payables	(4,769)
<b>TOTAL</b>	<b>(885,102)</b>

**CASH GENERATED FROM OPERATIONS**

Interest received	151,960
Interest paid	(48,863)
Tax paid	-
<b>TOTAL</b>	<b>103,097</b>

**CASH FLOWS ARISING FROM INVESTING ACTIVITIES**

Acquisition of fixed assets	(19)
<b>TOTAL</b>	<b>(19)</b>

**CASH FLOWS ARISING FROM FINANCING ACTIVITIES**

Distribution to the Head-Office	(201,008)
<b>TOTAL</b>	<b>(201,008)</b>

<b>NET CHANGES IN CASH EQUIVALENTS</b>	<b>(986,137)</b>
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**CASH FLOW STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2016**  
**(MACAU BRANCH) - Continued**

<b>CASH AND EQUIVALENTS AS OF 1 JANUARY 2016</b>	<b>5,382,597</b>
<b>CASH AND EQUIVALENTS AS OF 30 JUNE 2016</b>	<b>4,396,460</b>

**CASH AND EQUIVALENTS AS OF 30 JUNE 2016:**

Cash and balances with other credit institutions repayable on demand	72,695
Other loans and advances to credit institutions (original maturity <= 3 months)	4,323,765
<b>TOTAL</b>	<b>4,396,460</b>

**OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS**  
**AS OF 30 JUNE 2016 (MACAU BRANCH)**

Credit substitutes	13,268
Transaction-related contingencies	-
Acceptances and other trade-related contingencies	33,501
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	2,475,616
Other off-balance sheet items	20,792,131
<b>TOTAL</b>	<b>23,314,516</b>

**DERIVATIVES TRANSACTIONS AS OF 30 JUNE 2015**  
**(MACAU BRANCH)**

<b>Exchange rate contracts</b>	
Forward purchases	359,046
Forward sales	(358,955)
<b>Interest rate contracts</b>	
Purchases	154,120
Sales	(154,120)
Equities contracts	-
Commodities contracts	-
Others	-
<b>TOTAL</b>	<b>91</b>

**RELATED PARTY TRANSACTIONS AS OF 30 JUNE 2015**  
**(MACAU BRANCH)**

**BALANCE SHEET**

**BALANCE SHEET AS OF 30 JUNE 2016**

**ASSETS**

Balances with credit institutions abroad	17,818
Placements with credit institutions abroad	4,323,765
Debtors	196
Internal accounts	347
<b>TOTAL</b>	<b>4,342,126</b>

**LIABILITIES AND OWN FUNDS**

Balances of credit institutions abroad	14,367
Borrowings in foreign currencies	1,628,683
Internal accounts	738
<b>TOTAL</b>	<b>1,643,788</b>

**INCOME STATEMENT**

**INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2016**

**DEBIT**

Interest expense	4,193
	<b>4,193</b>

**CREDIT**

Interest income	27,775
Other banking revenues	-
	<b>27,775</b>

**OFF-BALANCE SHEET EXPOSURES**

**OFF-BALANCE SHEET EXPOSURES AS OF 30 JUNE 2016**

Forward deposits	-
	<b>-</b>

<b>CONSOLIDATED CAPITAL ADEQUACY RATIO OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP AS OF 30 JUNE 2016</b>	<b>IN MOP (MILLIONS) @8.8772</b>	<b>IN EURO (MILLIONS)</b>
<b>Total risk weighted assets</b>	<b>341,257</b>	<b>38,442</b>
<b>Total capital</b>	<b>45,451</b>	<b>5,120</b>
<b>SOLVENCY RATIOS</b>		
CET I	-	12.3%
Tier I	-	12.3%
<b>Total</b>	-	<b>13.3%</b>

**CREDIT GRANTED AS OF 30 JUNE 2016 (MACAU BRANCH)**

<b>GEOGRAPHIC DISTRIBUTION</b>	<b>%</b>	<b>Amount</b>
Canada	0.02%	1,166
China	0.04%	2,176
France	3.78%	205,063
Germany	5.71%	310,702
Luxembourg	33.38%	1,814,548
Macau	10.99%	597,477
Mozambique	15.06%	818,917
Netherlands	24.80%	1,348,081
Portugal	-	99
Spain	2.93%	159,454
USA	3.29%	178,978
<b>TOTAL</b>	<b>100.0%</b>	<b>5,436,661</b>

**INDUSTRY DISTRIBUTION OF CREDIT GRANTED**

Electricity, gas and water	24.80%	1,348,081
Other manufacturing industries	63.93%	3,475,675
Restaurants, hotels and similar	6.43%	349,763
Individuals for other purposes	0.34%	18,534
Others	4.50%	244,608
<b>TOTAL</b>	<b>100.00%</b>	<b>5,436,661</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 2016 (MACAU BRANCH)**

**LOANS AND ADVANCES TO CUSTOMERS**

On demand(Overdrafts)	0.77%	42,025
Within 1 month	0.64%	34,649
More than 1 month but not more than 3 months	3.58%	194,690
More than 3 months but not more than 1 year	9.47%	514,834
More than 1 year but not more than 3 years	55.66%	3,026,188
More than 3 years	29.88%	1,624,275
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>5,436,661</b>

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

On demand	1.52%	66,626
Within 1 month	98.48%	4,323,765
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>4,390,391</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>	<b>-</b>	<b>-</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>	<b>-</b>	<b>-</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>	<b>-</b>	<b>-</b>

**LIABILITIES MATURITY ANALYSIS AS OF 30 JUNE 2016 (MACAU BRANCH)**

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

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>	-	-

**DEPOSITS FROM PUBLIC SECTOR ENTITIES**

On demand	-	-
Within 1 month	100.0%	641,802
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>641,802</b>

**DEPOSITS FROM HOLDINGS AND ASSOCIATED COMPANIES**

On demand	0.9%	14,367
Within 1 month	2.1%	35,000
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	97.0%	1,593,684
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>1,643,051</b>

**DEPOSITS FROM NON-BANK CUSTOMERS**

On demand	16.9%	1,267,398
Within 1 month	16.3%	1,221,823
More than 1 month but not more than 3 months	17.4%	1,304,697
More than 3 months but not more than 1 year	45.5%	3,418,616
More than 1 year but not more than 3 years	3.9%	298,865
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>7,511,399</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 2016 (MACAU BRANCH)**

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

**CURRENCIES**

Macau Pataca (MOP)	(514,565)
Australian Dollar (AUD)	964
Canadian Dollar (CAD)	2,273
Chinese Yuan (CNY)	1,830
Hong Kong Dollar (HKD)	182,697
South African Rand (ZAR)	29
Swiss Franc (CHF)	(3,107)
British Pound (GBP)	7,690
USA Dollar (USD)	313,048
Euro (EUR)	9,141

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

Macau Pataca (MOP)	359,046
Hong Kong Dollar (HKD)	(243,080)
USA Dollar (USD)	(115,875)

<b>NET POSITION (ALL CURRENCIES)</b>	<b>91</b>
<b>NET POSITION (ALL FOREIGN CURRENCIES)</b>	<b>155,609</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	255
Balances with other local credit institutions	23,042
Balances with credit institutions abroad	26,811
Loans to customers	229,865
Placements with credit institutions abroad	547,960
Debtors	-
Equipment	5
Internal accounts	1,676
<b>TOTAL</b>	<b>829,614</b>

**LIABILITIES**

Sight deposits	9,309
Time deposits	230,358
Deposits from the public sector	405,000
Borrowings in foreign currencies	-
Cheques and orders payable	12
Creditors	36
Internal accounts	2,202
<b>TOTAL</b>	<b>646,917</b>

**CASH POSITION**

**182,697**

**SPOT + FORWARD PURCHASE/SALE(-)**

**(243,080)**

**NET POSITION**

**(60,383)**

**USA DOLLAR (USD)**

**ASSETS**

Cash in hand	83
Balances with other local credit institutions	708
Balances with credit institutions abroad	2,775
Loans to customers	1,368,168
Placements with credit institutions abroad	1,996,252
Debtors	-
Equipment	-
Internal accounts	73,941
<b>TOTAL</b>	<b>3,441,927</b>

**LIABILITIES**

Sight deposits	651,520
Time deposits	2,228,397
Deposits from the public sector	236,802
Borrowings in foreign currencies	-
Cheques and orders payable	2
Creditors	-
Internal accounts	12,158
<b>TOTAL</b>	<b>3,128,879</b>

**CASH POSITION**

**313,048**

**SPOT + FORWARD PURCHASE/SALE(-)**

**(115,875)**

**NET POSITION**

**197,173**

**EURO (EUR)**

**ASSETS**

Cash in hand	-
Balances with other local credit institutions	-
Balances with credit institutions abroad	3,839
Loans to customers	3,828,632
Placements with credit institutions abroad	1,233,931
Debtors	-
Equipment	-
Internal accounts	12,215
<b>TOTAL</b>	<b>5,078,617</b>

**LIABILITIES**

Sight deposits	430,444
Time deposits	3,005,524
Deposits from the public sector	-
Borrowings in foreign currencies	1,593,684
Cheques and orders payable	28,169
Creditors	9
Internal accounts	11,646
<b>TOTAL</b>	<b>5,069,476</b>

**SPOT POSITION**

**9,141**

**FORWARD PURCHASE/SALE(-)**

-

**NET POSITION**

**9,141**

**SELECTED LIQUIDITY INDICATORS FOR THE SIX MONTHS ENDED 30 JUNE 2016  
(MACAU BRANCH)**

**CONSOLIDATED INFORMATION – KEY INDICATORS OF  
BANCO COMERCIAL PORTUGUÊS, S. A. GROUP  
AS OF 30 JUNE 2015**

**IN MOP  
(MILLIONS)  
@8.8772**

**IN EURO  
(MILLIONS)**

**BALANCE SHEET**

Total assets	648,639	73,068
Loans and advances to customers (gross)	469,870	52,930
Total customer funds	557,692	62,823
Customer deposits	432,870	48,762
Loans to customers (net)/Customer deposits	-	102%
Shareholders' equity and subordinated debt	51,648	5,818

**PROFITABILITY**

Net operating revenues	9,405	1,059.4
Operating costs	4,298	484.1
Impairment and provisions	1,758	198.0
Income tax	501	56.4
Non-controlling interests	7,590	855.0
Net income attributable to shareholders of the bank	(1,751)	(197.3)
Return on average shareholders' equity (ROE)	-	-8.8%
Return on average total assets (ROA)	-	-0.3%
Net interest margin	-	1.9%
Net operating revenues/Average net assets	-	19.4%
Cost to income (Operating Costs/Net Operating Revenues)	-	45.6%
Staff costs/Net operating revenues	-	25.8%

**CAPITAL**

Own funds	45,451	5,120
Risk weighted assets	341,257	38,442

**SOLVENCY RATIOS**

CET I	-	12.3%
Tier I	-	12.3%
<b>Total</b>	-	<b>13.3%</b>

**OTHER INFORMATION**

None.