



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

**DISCLOSURE OF INFORMATION**

**30 JUNE 2017**

(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 2017 (Macau Branch)	4
Income Statement for the six months ended 30 June 2017 (Macau Branch)	5
Profit and Loss Account for the six months ended 30 June 2017 (Macau Branch)	6
List of shareholders with qualified 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 the Macau Branch of Banco Comercial Português, S.A. (Macau Branch)	9
Cash Flow Statement for the six months ended 30 June 2017 (Macau Branch)	10
Off-Balance Sheet exposures other than derivatives transactions as of 30 June 2017 (Macau Branch)	11
Derivatives transactions as of 30 June 2017 (Macau Branch)	11
Related party transactions as of 30 June 2017 (Macau Branch)	12
Consolidated capital adequacy ratio of Banco Comercial Português, S. A. Group as of 30 June 2017	13
Credit granted as of 30 June 2017 (Macau Branch)	14
Assets maturity analysis as of 30 June 2017 (Macau Branch)	15
Liabilities maturity analysis as of 30 June 2017 (Macau Branch)	16
Foreign exchange risk assessment elements as of 30 June 2017 (Macau Branch)	18
Selected liquidity indicators for the six months ended 30 June 2017 (Macau Branch)	21
Consolidated information – Key indicators of Banco Comercial Português S.A. Group as of 30 June 2017	22
Other information	22

## **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 2017 (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 2017**  
**(MACAU BRANCH)**

<b>ASSETS</b>	<b>GROSS ASSETS</b>	<b>PROVISIONS, DEPRECIATION, AMORTIZATION</b>	<b>NET ASSETS</b>
Cash in hand	709	-	709
Deposits with AMCM	126,433	-	126,433
Cheques for collection	5	-	5
Balances with other local credit institutions	39,530	-	39,530
Balances with credit institutions abroad	19,214	-	19,214
Loans to customers	3,392,265	-	3,392,265
Placements with credit institutions abroad	6,238,415	-	6,238,415
Debtors	167	-	167
Equipment	8,512	4,774	3,738
Other fixed assets	3,095	1,917	1,178
Internal accounts	12,649	-	12,649
<b>TOTALS</b>	<b>9,840,994</b>	<b>6,691</b>	<b>9,834,303</b>

<b>LIABILITIES AND OWN FUNDS</b>	<b>SUBTOTALS</b>	<b>TOTALS</b>
Sight deposits	- 1,054,518	-
Time deposits	- 6,308,323	7,362,841
Deposits from the public sector	- 644,145	-
Funds from other local credit institutions	- -	-
Borrowings in foreign currencies	- 1,633,445	-
Cheques and orders payable	- 14,489	-
Creditors	- 4,628	-
Sundry liabilities	- 30,023	2,326,730
Internal accounts	- 46,818	-
Provisions for general risks	- 42,724	-
Other reserves	- -	89,542
Net income for the period	- 55,190	55,190
<b>TOTALS</b>	-	<b>9,834,303</b>

**INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2017**  
**(MACAU BRANCH)**

**DEBIT**

Interest expense	32,548
Staff expenses	
Remunerations of managing and audit bodies	-
Remunerations of employees	3,178
Social expenses	4
Other staff expenses	654
Goods provided by third parties	146
Services provided by third parties	3,214
Other banking costs	170
Taxes and other levies	69
Inorganic costs	629
Allowances for depreciation and amortization	774
Allowances for impairment	-
Operating profit	62,634
<b>TOTAL</b>	<b>104,020</b>

**CREDIT**

Interest income	96,573
Fee and commission income	2,795
Revenues from other banking operations	4,244
Income from securities	-
Other banking revenues	408
Inorganic revenues	-
Operating losses	-
<b>TOTAL</b>	<b>104,020</b>

**PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED 30 JUNE 2017**  
**(MACAU BRANCH)**

**DEBIT**

Operating losses	-
Losses from previous years	-
Extraordinary losses	-
Allowance for income tax	7,444
Net profit	55,190
<b>TOTAL</b>	<b>62,634</b>

**CREDIT**

Operating profit	62,634
Profits from previous years	-
Extraordinary gains	-
Utilized provisions	-
Net loss	-
<b>TOTAL</b>	<b>62,634</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>Grupo Fosun</b> Chiado (Luxembourg) S.à.r.l.	24.73%	24.73%
<b>Grupo Sonangol</b> Sonangol-Sociedade Nacional de Combustíveis de Angola, EP	15.24%	15.24%

**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**

Pedro Rebelo de Sousa	Chairman
Octávio Castelo Paulo	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 Luís Guerra Nunes Mexia	Member
Cidália Maria Mota Lopes	Member
Jaime de Macedo Santos Bastos	Member
João Manuel de Matos Loureiro	Member
João Nuno de Oliveira Jorge Palma	Member
José Jacinto Iglésias Soares	Member
José Miguel Bensliman Schorcht da Silva Pessanha	Member
Lingjiang Xu	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

**EXECUTIVE COMMITTEE**

Nuno Manuel da Silva Amado	Chairman
Miguel Maya Dias Pinheiro	Vice-Chairman
Miguel de Campos Pereira de Bragança	Vice-Chairman
João Nuno de Oliveira Jorge Palma	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
José Guilherme Xavier de Basto	Member
José Luciano Vaz Marcos	Member
Manuel Soares Pinto Barbosa	Member

**BOARD FOR INTERNATIONAL STRATEGY**

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
Cidália Maria Mota Lopes	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
Vong Sau Mui	Deputy General Manager
Chan Fong Mei	Deputy General Manager

**CASH FLOW STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2017**  
**(MACAU BRANCH)**

<b>CASH FLOW ARISING FROM OPERATING ACTIVITIES</b>	
Profit before tax	62,634
<u>Adjustment</u>	
Depreciation and amortisation	773
Reversal of impairment losses on loans and commitments	-
Interest income	(96,573)
Interest expense	32,548
Gain on disposal of property and equipment	-
	<u>(618)</u>
<u>(Increase) / decrease in operating assets:</u>	
Other loans and advances to credit institutions	-
Loans and advances to customers	229,539
Other assets	(27)
<u>(Decrease) / increase in operating liabilities:</u>	
Deposits from credit institutions	64,795
Deposits from customers	(994,560)
Other liabilities	(55,937)
<b>CASH GENERATED FROM / (USED IN) OPERATIONS</b>	<u>(756,190)</u>
Interest paid	(35,717)
Interest received	105,386
Tax paid	-
<b>NET CASH GENERATED FROM / (USED IN) OPERATIONS</b>	<u>(687,139)</u>
<b>CASH FLOW ARISING FROM INVESTING ACTIVITIES</b>	
Acquisition of property and equipment	(96)
Acquisition of intangible assets	-
Proceeds from disposal of property and equipment	-
<b>NET CASH USED IN INVESTING ACTIVITIES</b>	<u>(96)</u>
<b>CASH FLOW ARISING FROM FINANCING ACTIVITIES</b>	
Distributions to the Head office	(165,697)
<b>NET CASH USED IN FINANCING ACTIVITIES</b>	<u>(165,697)</u>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	(852,932)
<b>CASH AND CASH EQUIVALENTS AT 1 JANUARY</b>	<u>7,277,238</u>
<b>CASH AND CASH EQUIVALENTS AT 30 JUNE</b>	<u>6,424,306</u>
<b>REPRESENTED BY:</b>	
Cash and deposits at the Monetary Authority of Macau	127,142
Balances with credit institutions repayable on demand (including cheques for collection)	58,749
Other loans and advances to credit institutions	6,238,415
<b>CASH AND CASH EQUIVALENTS AT 30 JUNE</b>	<u>6,424,306</u>

**OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS  
 AS OF 30 JUNE 2017 (MACAU BRANCH)**

Credit substitutes	28,199
Transaction-related contingencies	-
Acceptances and other trade-related contingencies	2,164
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	2,661,661
Other off-balance sheet items	17,073,559
<b>TOTAL</b>	<b>19,765,583</b>

**DERIVATIVES TRANSACTIONS AS OF 30 JUNE 2017  
 (MACAU BRANCH)**

<b>Exchange rate contracts</b>	
Forward purchases	-
Forward sales	-
<b>Interest rate contracts</b>	
Purchases	120,599
Sales	120,599
Equities contracts	-
Commodities contracts	-
Others	-
<b>TOTAL</b>	<b>241,198</b>

**TOTAL OFF-BALANCE SHEET EXPOSURES** **20,006,781**

**RELATED PARTY TRANSACTIONS AS OF 30 JUNE 2017**  
**(MACAU BRANCH)**

**BALANCE SHEET**

**BALANCE SHEET AS OF 30 JUNE 2017**

**ASSETS**

Balances with credit institutions abroad	15,989
Placements with credit institutions abroad	6,238,415
Debtors	-
Internal accounts	682
<b>TOTAL</b>	<b>6,255,086</b>

**LIABILITIES AND OWN FUNDS**

Deposits of non-bank customers	359,662
Balances of credit institutions abroad	22,342
Borrowings in foreign currencies	1,611,103
Internal accounts	735
<b>TOTAL</b>	<b>1,993,842</b>

**INCOME STATEMENT**

**INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2017**

**DEBIT**

Interest expense	3,948
Other banking expenses	117
	<b>4,065</b>

**CREDIT**

Interest income	29,995
Other banking revenues	1
	<b>29,996</b>

**OFF-BALANCE SHEET EXPOSURES**

**OFF-BALANCE SHEET EXPOSURES AS OF 30 JUNE 2017**

Interest rate contracts	
Purchases	120,599
Sales	120,599
<b>TOTAL</b>	<b>241,198</b>

<b>CONSOLIDATED CAPITAL ADEQUACY RATIO OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP AS OF 30 JUNE 2017</b>	<b>IN MOP (MILLIONS) @ 9.1896</b>	<b>IN EURO (MILLIONS) PHASED-IN</b>
<b>Total risk weighted assets</b>	<b>350,445</b>	<b>38,135</b>
<b>Total capital</b>	<b>49,174</b>	<b>5,351</b>
<b>SOLVENCY RATIOS</b>		
CET I	-	13.0%
Tier I	-	13.0%
<b>Total</b>	-	<b>14.0%</b>

**CREDIT GRANTED AS OF 30 JUNE 2017 (MACAU BRANCH)**

<b>GEOGRAPHIC DISTRIBUTION</b>	<b>%</b>	<b>Amount</b>
Canada	0.0%	1,634
China	0.1%	2,009
France	6.3%	212,280
Germany	9.5%	321,636
Hong Kong	0.3%	9,189
Luxembourg	21.8%	740,221
Macau	20.1%	682,252
Mozambique	1.2%	39,859
Netherlands	25.7%	873,049
Portugal	0.1%	3,040
Spain	7.6%	259,249
United States	6.5%	218,830
Gibraltar	0.9%	29,017
<b>TOTAL</b>	<b>100.0%</b>	<b>3,392,265</b>

**INDUSTRY DISTRIBUTION OF CREDIT GRANTED**

Other manufacturing industries	31.0%	1,051,854
Electricity, gas and water	20.3%	689,220
Constructions and public works	21.8%	740,221
Wholesale trade (except for motor vehicles) and agency	0.3%	9,190
Restaurants, hotels and similar	14.7%	497,763
Transports, warehousing and communications	3.5%	120,598
Other industries	8.2%	277,848
Individuals for other purposes	0.2%	5,571
<b>TOTAL</b>	<b>100.00%</b>	<b>3,392,265</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 2017 (MACAU BRANCH)**

**LOANS AND ADVANCES TO CUSTOMERS**

On demand(Overdrafts)	2.5%	82,608
Within 1 month	4.2%	143,144
More than 1 month but not more than 3 months	7.1%	239,447
More than 3 months but not more than 1 year	1.9%	65,739
More than 1 year but not more than 3 years	43.8%	1,487,216
More than 3 years	40.5%	1,374,111
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>5,436,661</b>

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

On demand	0.9%	58,744
Within 1 month	93.3%	5,876,619
More than 1 month but not more than 3 months	5.8%	361,796
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>6,297,159</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>	-	-

**LIABILITIES MATURITY ANALYSIS AS OF 30 JUNE 2017 (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%	644,145
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>644,145</b>

**DEPOSITS FROM HOLDINGS AND ASSOCIATED COMPANIES**

On demand	1.4%	22,342
Within 1 month	3.1%	50,322
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	10.1%	165,260
More than 1 year but not more than 3 years	85.4%	1,395,521
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>1,633,445</b>

**DEPOSITS FROM NON-BANK CUSTOMERS**

On demand	14.3%	1,054,518
Within 1 month	17.5%	1,289,735
More than 1 month but not more than 3 months	20.8%	1,533,667
More than 3 months but not more than 1 year	44.7%	3,286,509
More than 1 year but not more than 3 years	2.7%	198,412
More than 3 years	-	-
Indefinite period	-	-
<b>TOTAL</b>	<b>100.0%</b>	<b>7,362,841</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>	<b>-</b>	<b>-</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>	<b>-</b>	<b>-</b>

**FOREIGN EXCHANGE RISK ASSESSMENT ELEMENTS AS OF 30 JUNE 2017 (MACAU BRANCH)**

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

**CURRENCIES**

Macau Pataca (MOP)	(362,565)
Australian Dollar (AUD)	1,605
Canadian Dollar (CAD)	1,987
Chinese Yuan (CNY)	1,757
Hong Kong Dollar (HKD)	297,623
South African Rand (ZAR)	(319)
Swiss Franc (CHF)	(184)
British Pound (GBP)	3,222
USA Dollar (USD)	55,711
Euro (EUR)	1,163

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

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

<b>NET POSITION (ALL CURRENCIES)</b>	-
<b>NET POSITION (ALL FOREIGN CURRENCIES)</b>	<b>362,565</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	113
Balances with other local credit institutions	23,370
Balances with credit institutions abroad	3,236
Loans to customers	428,432
Placements with credit institutions abroad	681,036
Debtors	-
Equipment	5
Internal accounts	1,804
<b>TOTAL</b>	<b>1,137,996</b>

**LIABILITIES**

Sight deposits	7,488
Time deposits	186,709
Deposits from the public sector	644,145
Borrowings in foreign currencies	-
Cheques and orders payable	72
Creditors	37
Internal accounts	1,922
<b>TOTAL</b>	<b>840,373</b>

**CASH POSITION**

**297,623**

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

-

**NET POSITION**

**297,623**

**USA DOLLAR (USD)**

**ASSETS**

Cash in hand	124
Balances with other local credit institutions	712
Balances with credit institutions abroad	1,427
Loans to customers	545,831
Placements with credit institutions abroad	3,465,197
Debtors	-
Equipment	-
Internal accounts	2,072
<b>TOTAL</b>	<b>4,015,363</b>

**LIABILITIES**

Sight deposits	694,297
Time deposits	3,252,291
Deposits from the public sector	-
Borrowings in foreign currencies	-
Cheques and orders payable	2,140
Creditors	-
Internal accounts	10,924
<b>TOTAL</b>	<b>3,959,652</b>

**CASH POSITION**

**55,711**

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

-

**NET POSITION**

**55,711**

**EURO (EUR)**

**ASSETS**

Cash in hand	-
Balances with other local credit institutions	-
Balances with credit institutions abroad	5,384
Loans to customers	2,410,840
Placements with credit institutions abroad	1,617,369
Debtors	-
Equipment	-
Internal accounts	8,430
<b>TOTAL</b>	<b><u>4,042,023</u></b>

**LIABILITIES**

Sight deposits	328,020
Time deposits	2,136,393
Deposits from the public sector	-
Borrowings in foreign currencies	1,560,781
Cheques and orders payable	9,655
Creditors	2,719
Internal accounts	3,292
<b>TOTAL</b>	<b><u>4,040,860</u></b>

**SPOT POSITION** **1,163**

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

**NET POSITION** **1,163**

**SELECTED LIQUIDITY INDICATORS FOR THE SIX MONTHS ENDED 30 JUNE 2017**  
**(MACAU BRANCH)**

**CONSOLIDATED INFORMATION – KEY INDICATORS OF**  
**BANCO COMERCIAL PORTUGUÊS, S. A. GROUP**  
**AS OF 30 JUNE 2017**

**IN MOP**  
**(MILLIONS)**  
**@9.1896**

**IN EURO**  
**(MILLIONS)**

**BALANCE SHEET**

Total assets	671,061	73,024
Loans and advances to customers (gross)	474,955	51,684
Total customer funds	607,157	66,070
Customer deposits	465,325	50,636
Loans to customers (net)/Customer deposits	-	95%
Shareholders' equity and subordinated debt	62,480	6,799

**PROFITABILITY**

Net operating revenues	9,638	1,048.8
Operating costs	4,137	450.2
Impairment and provisions	3,816	415.3
Income tax		
Current	501	54.5
Deferred	(102)	(11.1)
Non-controlling interests	471	51.2
Net income attributable to shareholders of the bank	827	90
Return on average shareholders' equity (ROE)	-	3.3%
Return on average total assets (ROA)	-	0.4%
Net interest margin	-	2.2%
Net operating revenues/Average net assets	-	2.9%
Cost to income (Operating Costs/Net Operating Revenues)	-	45.2%
Staff costs/Net operating revenues	-	25.3%

**CAPITAL**

Own funds <sup>1</sup>	49,174	5,351
Risk weighted assets <sup>1</sup>	350,445	38,135

**SOLVENCY RATIOS**

CET I <sup>1</sup>	-	13.0%
Tier I <sup>1</sup>	-	13.0%
<b>Total</b>	-	<b>14.0%</b>

<sup>1</sup> Phased-in figures

**OTHER INFORMATION**

None.