



# SUSTAINABILITY INDICATORS

CGD | 2015



## SUSTAINABILITY INDICATORS FOR 2015

### G4-10

#### EMPLOYEES

By employment contract type and gender - by region (2015)  
(numbers)

CGD,SA BY REGION AND GENDER	MALE	FEMALE	TOTAL
Portugal	3,882	5,186	9,068
South Africa	1	-	1
Germany	1	1	2
Angola	6	4	10
Argeria	1	-	1
Belgium	1	-	1
Brazil	1	-	1
Cape Verde	4	-	4
Canada	1	-	1
Spain	3	2	5
United States of America	1	-	1
France	2	1	3
England	1	-	1
Luxembourg	2	2	4
Macao	3	-	3
Mozambique	10	1	11
Sao Tome and Principe	3	-	3
Switzerland	-	4	4
Timor	6	2	8
Venezuela	1	-	1
China	2	-	2

**LA1****HIRINGS AND LEAVINGS**

By gender and age group (2015)

(percentage)

	< AGE 30		AGE 30 - 50		> AGE 50		TOTAL		TOTAL		
	M	F	M	F	M	F	M	F	2013	2014	2015

**CGD,SA**

<b>RATE OF NEW HIRINGS</b>	44%	49%	1%	1%	0%	0%	3%	4%	2%	3%	3%
<b>TURNOVER RATE</b>	33%	35%	1%	1%	23%	20%	11%	8%	7%	5%	9%

**BCA**

<b>RATE OF NEW HIRINGS</b>	17%	16%	1%	2%	0%	0%	1%	3%	3%	6%	2%
<b>TURNOVER RATE</b>	0%	0%	1%	1%	10%	13%	4%	4%	3%	4%	4%

**BI**

<b>RATE OF NEW HIRINGS</b>	11%	38%	0%	0%	0%	2%	2%	10%	10%	19%	7%
<b>TURNOVER RATE</b>	0%	0%	0%	2%	0%	0%	0%	1%	8%	18%	1%

**BCG BRASIL**

<b>RATE OF NEW HIRINGS</b>	29%	43%	41%	38%	0%	33%	34%	39%	29%	34%	36%
<b>TURNOVER RATE</b>	43%	14%	37%	31%	100%	33%	43%	28%	30%	16%	36%

**LA9****AVERAGE NUMBER OF HOURS OF TRAINING**

Per professional category and gender (2015)

(hours/employee )

CGD,SA	2013	2014	2015
Board of Directors	-	-	-
Senior Managers	33.90	29.35	19.76
Intermediate Managers	46.69	28.38	23.44
Highly-qualified and qualified staff members	42.29	25.22	17.75
Semi-qualified staff members	1.80	2.28	2.28
Non-qualified staff members	0.48	0.24	0.16
<b>TOTAL</b>	<b>42.78</b>	<b>26.56</b>	<b>20.12</b>

CGD,SA	2013	2014	2015
Female	34.21	26.38	20.58
Male	53.49	26.80	19.50
<b>TOTAL</b>	<b>42.78</b>	<b>26.56</b>	<b>20.12</b>

BCA	2013	2014	2015
Board of Directors	-	-	-
Administration	26.33	22.35	19.55
Leadership/Management	33.75	14.36	25.09
Technical	23.56	22.52	16.62
Multitasking	13.15	11.86	9.72
Administrative	7.22	4.46	8.02
Assistance	1.92	3.13	4.01
<b>TOTAL</b>	<b>19.01</b>	<b>14.83</b>	<b>14.86</b>

BCA	2013	2014	2015
Female	18.09	16.38	15.98
Male	20.59	12.13	12.90
<b>TOTAL</b>	<b>30.85</b>	<b>14.83</b>	<b>14.86</b>

BI	2013	2014	2015
Board of Directors	-	-	-
Technicians	28.77	11.49	15.50
Bank clerks	24.31	4.55	7.94
General Service assistants	2.40	0.00	-
<b>TOTAL</b>	<b>23.73</b>	<b>5.42</b>	<b>8.76</b>

BI	2013	2014	2015
Female	20.44	2.57	8.55
Male	28.48	9.99	9.15
<b>TOTAL</b>	<b>23.73</b>	<b>5.42</b>	<b>8.76</b>

BCG BRASIL	2013	2014	2015
Administration	1	1	0.33
Executive	21.50	18.40	4.63
Management	45.54	5.02	6.48
Administrative	32.38	24.71	18.15
<b>TOTAL</b>	<b>35.62</b>	<b>16.04</b>	<b>12.14</b>

BCG BRASIL	2013	2014	2015
Female	45.24	11.10	11.58
Male	30.00	18,85	12.59
<b>TOTAL</b>	<b>35.77</b>	<b>16.04</b>	<b>12.14</b>

**LA12****EMPLOYEES**

By professional category, gender and age group (2015)

(in percentage and number)

CGD,SA	< AGE 30	AGE 30 TO 50	> AGE 50	GENDER		TOTAL NUMBER
				M	F	
Board of Directors	0%	50%	50%	100%	0%	2
Senior Managers	0%	57%	43%	58%	42%	899
Intermediate Managers	3%	79%	18%	45%	55%	3,793
High-qualified and qualified staff members	10%	59%	31%	39%	61%	4,338
Semi-qualified staff members	0%	17%	83%	76%	24%	29
Non-qualified staff members	0%	0%	100%	0%	100%	74

BCA	< AGE 30	AGES 30 TO 50	> AGE 50	GENDER		TOTAL NUMBER
				M	F	
Board of Directors	0%	33%	67%	100%	0%	3
Administration	0%	60%	40%	40%	60%	10
Leadership/Management	0%	78%	22%	36%	64%	90
Technical	9%	68%	24%	34%	66%	182
Multitasking	16%	78%	7%	22%	78%	45
Administrative	0%	53%	47%	34%	66%	32
Assistance	3%	53%	44%	51%	49%	73

BI	< AGE 30	AGE 30 TO 50	> AGE 50	GENDER		TOTAL NUMBER
				M	F	
Board of Directors	0%	0%	100%	100%	0%	1
Technicians	5%	89%	5%	21%	79%	19
Bank Clerks	27%	72%	1%	35%	65%	102
General Service Assistants	25%	50%	25%	100%	0%	4

BCG BRASIL	< AGE 30	AGE 30 TO 50	> AGE 50	GENDER		TOTAL NUMBER
				M	F	
Administration	0%	100%	0%	100%	0%	3
Executive	0%	75%	25%	100%	0%	4
Management	6%	88%	6%	56%	44%	32
Administrative	46%	46%	7%	46%	54%	41

**LA13****AVERAGE BASE SALARY AND AVERAGE REMUNERATION RATIO**

By professional category and gender (2015)

(percentage)

<b>CGD,SA</b>	<b>AVERAGE BASE SALARY RATIO (F/M)</b>	<b>AVERAGE REMUNERATION RATIO (F/M)</b>
Board of Directors	-	-
Senior Managers	91%	84%
Intermediate Managers	92%	90%
Highly-qualified and qualified staff members	95%	95%
Semi-qualified staff members	97%	87%
Non-qualified staff members	-	-
<b>TOTAL</b>	<b>88%</b>	<b>83%</b>

<b>BCA</b>	<b>AVERAGE BASE SALARY RATIO (F/M)</b>	<b>AVERAGE REMUNERATION RATIO (F/M)</b>
Board of Directors	-	-
Administration	101%	100%
Leadership/Management	97%	101%
Technical	100%	96%
Multitasking	93%	93%
Administrative	112%	101%
Assistance	80%	76%
<b>TOTAL</b>	<b>96%</b>	<b>94%</b>




<b>BI</b>	<b>AVERAGE BASE SALARY RATIO (F/M)</b>	<b>AVERAGE REMUNERATION RATIO (F/M)</b>
Board of Directors	-	-
Technicians	104%	104%
Bank clerks	97%	97%
General Service Assistants	-	-
<b>TOTAL</b>	<b>104%</b>	<b>104%</b>

<b>BCG BRASIL</b>	<b>AVERAGE BASE SALARY RATIO (F/M)</b>	<b>AVERAGE REMUNERATION RATIO (F/M)</b>
Administration	-	-
Executive	-	-
Management	98%	95%
Administrative	81%	78%
<b>TOTAL</b>	<b>58%</b>	<b>54%</b>

**ENERGY CONSUMPTION**By source and structure  
(em GJ)

	CGD, SA			BCA			BI			BCG BRASIL		
	2013	2014	2015	2013	2014	2015	2013	2014	2015	2013	2014	2015

**ENERGY CONSUMPTION**

<b>FUEL FOR RUNNING THE BUILDINGS</b>	<b>1,559</b>	<b>1,726</b>	<b>1,671</b>	<b>716</b>	<b>589</b>	<b>517</b>	<b>110</b>	<b>124</b>	<b>43</b>	<b>3</b>	<b>3</b>	<b>3</b>
Diesel (GJ)	179	277	254	716	589	517	110	124	43	3	3	3
Natural gas (GJ)	1,380	1,450	1,417	-	-	-	-	-	-	-	-	-
<b>FUEL USED FOR OWN FLEET</b>	<b>56,856</b>	<b>56,206</b>	<b>54,477</b>	<b>2,505</b>	<b>2,234</b>	<b>2,467</b>	<b>515</b>	<b>558</b>	<b>603</b>	<b>111</b>	<b>73</b>	<b>112</b>
Gasoline (GJ)	1,291	428	0	482	431	466	60	100	95	111	73	112
Diesel (GJ)	55,565	55,778	54,477	2,023	1,803	2,000	455	458	508	-	-	-
<b>ELETRICITY</b>	<b>291,643</b>	<b>267,555</b>	<b>275,282</b>	<b>10,171</b>	<b>9,250</b>	<b>7,671</b>	<b>1,581</b>	<b>1,531</b>	<b>1,496</b>	<b>1,095</b>	<b>1,470</b>	<b>1,463</b>
Central Buildings (GJ)	135,245	122,487	115,785	10,171	9,250	7,671	1,581	1,531	1,496	1,095	1,470	1,463
Commercial Network (GJ)	156,398	145,068	159,497									
<b>DIRECT PRIMARY ENERGY GENERATED</b>												
 Solar Thermal Power Plant at the Head Offices of CGD (GJ)	3,083	3,234	3,457									
 Photovoltaic Electricity, Commercial Network (GJ)	1,298	1,440	1,684									
<b>DIRECT PRIMARY ENERGY SOLD</b>												
 Photovoltaic Electricity, Commercial Network (GJ)	1,298	1,440	1,684									
<b>TOTAL ENERGY CONSUMPTION (GJ)</b>	<b>353,140</b>	<b>328,721</b>	<b>334,887</b>	<b>13,392</b>	<b>12,073</b>	<b>10,655</b>	<b>2,207</b>	<b>2,213</b>	<b>2,142</b>	<b>1,208</b>	<b>1,546</b>	<b>1,578</b>

**GHG EMISSIONS**By scope, source and structure (in t CO<sub>2</sub>e)

	CGD, SA			BCA			BI			BCG Brasil		
	2013	2014	2015	2013	2014	2015	2013	2014	2015	2013	2014	2015
<b>GHG EMISSIONS</b>												
<b>SCOPE 1</b>	<b>4,506</b>	<b>4,476</b>	<b>4,400</b>	<b>328</b>	<b>271</b>	<b>422</b>	<b>46</b>	<b>51</b>	<b>48</b>	<b>8</b>	<b>5</b>	<b>8</b>
Direct emissions resulting from fuel consumption at the facilities (t CO <sub>2</sub> e)	91	102	99	53	44	39	8	9	3	0	0	0
Direct emissions resulting from fuel consumption by the CGD fleet (t CO <sub>2</sub> e)	4,206	4,114	4,031	204	164	182	38	41	44	8	5	8
Direct emissions resulting from f-gas leaks in equipment at the facilities (t CO <sub>2</sub> e)	209	260	270	70	63	202	-	-	-	-	-	-
<b>SCOPE 2</b>												
Indirect emissions resulting from electricity generation (t CO <sub>2</sub> e)	28,609	28,708	37,432	1,489	1,354	1,123	231	224	219	29	55	51
<b>SCOPE 3</b>	<b>1,219</b>	<b>945</b>	<b>1,745</b>	<b>28</b>	<b>23</b>	<b>25</b>	<b>25</b>	<b>26</b>	<b>42</b>	<b>100</b>	<b>105</b>	<b>107</b>
Work-related trips (t CO <sub>2</sub> e)												
Plane	954	732	1,553	28	23	25	25	26	42	97	102	104
Train	48	41	38	-	-	-	-	-	-	-	-	-
Boat	-	-	-	0	0	0	-	-	-	-	-	-
Private transportation	205	164	133	-	-	-	-	-	-	4	4	2
Treatment of waste produced at the facilities (t CO <sub>2</sub> e)	11	8	21	-	-	-	-	-	-	-	-	-
<b>TOTAL (T CO<sub>2</sub>e)</b>	<b>34,334</b>	<b>34,128</b>	<b>43,577</b>	<b>1,845</b>	<b>1,648</b>	<b>1,570</b>	<b>302</b>	<b>301</b>	<b>308</b>	<b>137</b>	<b>166</b>	<b>165</b>

Note: The figures of electricity consumption and corresponding emissions for BCA and BCG Brasil's activities in 2014 have been corrected.





## DISTANCE TRAVELLED | By means of transportation and structure (km)

	CGD, SA			BCA			BI			BCG BRASIL		
	2013	2014	2015	2013	2014	2015	2013	2014	2015	2013	2014	2015
<b>WORK-RELATED TRIPS (KM)</b>												
Plane	6,449,016	4,851,568	9,277,448	218,742	198,882	207,545	245,311	251,997	408,110	808,826	896,354	928,296
Train	1,134,170	946,463	879,631	-	-	-	-	-	-	-	-	-
Boat	-	-	-	2,037	1,889	1,245	-	-	-	-	-	-
Private transportation	1,040,746	831,013	669,708	-	-	-	-	-	-	17,852	18,418	8,737

## WATER CONSUMPTION | By source and structure (m3)

	CGD, SA			BCA			BI			BCG Brasil		
	2013	2014	2015	2013	2014	2015	2013	2014	2015	2013	2014	2015
<b>MUNICIPAL WATER SUPPLY OR OTHER (m<sup>3</sup>)</b>												
	164,287	146,880	153,080	6,284	5,613	4,879	1,288	1,422	1,124	836	828	770

Note: Water consumptions related to BI's activities in 2013 and 2014 were recalculated due to the extended reporting framework (which includes three more bank branches). Water consumption related to BCA's activities in 2014 was also recalculated.

## MATERIAL CONSUMPTION | By type and structure (in t)

	CGD, SA			BCA			BI			BCG Brasil		
	2013	2014	2015	2013	2014	2015	2013	2014	2015	2013	2014	2015
White photocopy paper (t)	451	431	530	10	8	10	5	6	7	3	3	3
Paper in the form of envelopes (t)	168	122	128	1	1	1	0	0	0	0	0	0
Paper and cardboard in the form of booklets (t)	38	40	42	-	-	-	-	-	-	-	-	-
Plastic in the form of bank cards (t)	10	8	7	-	-	-	0	0	0	-	-	-
Plastic cups (t)	8	7	4	-	-	-	-	0	0	0	0	0
Advertising material: posters and flyers (t)	19	10	21	0	0	0	-	0	0	-	-	-
Brochures, other (t)	0	0	0	2	0	3	-	-	-	-	-	-
Pre-printed Paper	-	217	117	-	-	-	-	-	-	-	-	-

**FS6****PERCENTAGE OF SPECIFIC BUSINESS LINES/SEGMENTS IN THE OVERALL VOLUME**

By region and size

(thousand euros)

BREAKDOWN OF THE GROSS CREDIT EXPOSURE AND INDIVIDUAL AND COLLECTIVE IMPAIRMENT BY SECTOR OF ACTIVITY.	CGD, SA		TOTAL
	GOVERNMENT (b)	PRIVATE AND CORPORATE CUSTOMERS	
ACTIVITY SECTOR			
Construction and real estate activities (a)	32,439	9,365,342	9,397,781
Agriculture, forestry and fishing	5	382,573	382,578
Mining industries	-	73,595	73,595
Manufacturing industries	403	2,758,477	2,758,881
Production and distribution of electricity, gas, steam, and air conditioning	-	701,844	701,844
Water supply	357	411,438	411,795
Wholesale and retail business	926	2,021,090	2,022,016
Transports and storage	3,043	661,025	664,069
Hotel and restaurant businesses	-	213,956	213,956
Information and communication	9,281	162,667	171,948
Consulting, scientific, technical and similar activities	1,033,943	428,177	1,462,120
General administration and support services	13,561	270,805	284,366
Public administration and defence, compulsory social security	2,739,027	74	2,739,101
Education	6,116	112,495	118,611
Human health and social activities	7,055	169,601	176,656
Artistic activities, shows, performances, and recreational activities	900	125,194	126,094
Other services	8,528	259,331	267,859
Other financial activities	1,294,863	4,768,966	6,063,830
Private – Housing	-	29,531,317	29,531,317
Private - Other purposes	-	1,991,587	1,991,587
<b>TOTAL</b>	<b>5,150,448</b>	<b>54,409,555</b>	<b>59,560,003</b>

a) According codes of portuguese classification of economic activities identified under Annex VI of Charter Circular 2/2014 of Banco de Portugal

(b) Includes State corporate sector entities.



DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	CGD, SA	
	MONETARY AMOUNT (MILLION €)	%
<b>Demand Deposits</b>	19,426	100%
Companies	3,534	18%
Large Companies	655	3%
Medium-sized Companies	614	3%
Small Companies	2,173	11%
Others	92	0%
Private Customers	11,310	58%
Administrative Public Sector	1,035	5%
Financial Institutions	3,547	18%
<b>Term and Savings Deposits</b>	35,324	100%
Companies	2,147	6%
Large Companies	474	1%
Medium-sized Companies	299	1%
Small Companies	1,311	4%
Other	63	0%
Private Customers	30,716	87%
Administrative Public Sector	461	1%
Financial Institutions	2,000	6%
<b>Structured Deposits</b>	2,960	100%
Companies	65	2%
Large Companies		0%
Medium-sized Companies	2	0%
Small Companies	63	2%

DISTRIBUTION DEPOSIT (CONT)	MONETARY AMOUNT (MILLION €)	%
Other	0	0%
Private Customers	2,895	98%
Administrative Public Sector	0	0%
Financial Institutions		0%
<b>Compulsory Deposits</b>	247	100%
Companies	109	44%
Large Companies	16	6%
Medium-sized Companies	17	7%
Small Companies	60	24%
Other	16	6%
Private Customers	110	45%
Administrative Public Sector	27	11%
Financial Institutions	1	0%
<b>Total Deposits – Domestic Operations</b>	57,957	100%
Companies	5,855	10%
Large Companies	1,145	2%
Medium-sized Companies	932	2%
Small Companies	3,607	6%
Other	171	0%
Private Customers	45,031	78%
Administrative Public Sector	1,523	3%
Financial Institutions	5,548	10%



BREAKDOWN OF THE GROSS CREDIT EXPOSURE AND INDIVIDUAL AND COLLECTIVE IMPAIRMENT BY SECTOR OF ACTIVITY.	BI		TOTAL
	GOVERNMENT (b)	PRIVATE AND CORPORATE CUSTOMERS	
ACTIVITY SECTOR			
Construction and real estate activities (a)	457	27,343	27,799
Agriculture, forestry and fishing	-	224	224
Mining industries	-	25	25
Manufacturing industries	-	5,496	5,496
Production and distribution of electricity, gas, steam, and air conditioning	-	2,989	2,989
Water supply	-	318	318
Wholesale and retail business	81	3,359	3,440
Transports and storage	429	5,279	5,708
Hotel and restaurant businesses	-	13,646	13,646
Information and communication	-	1,267	1,267
Consulting, scientific, technical, and similar activities	-	-	-
General administration and support services	21,817	-	21,817
Public administration and defence, compulsory social security	-	-	-
Education	-	1,334	1,334
Human health and social activities	-	463	463
Artistic activities, shows, performances, and recreational activities	-	292	292
Other services	1,229	22,535	23,765
Other financial activities	-	-	-
Private – Housing	-	23,523	23,523
Private - Other purposes	-	19,336	19,336
<b>TOTAL</b>	<b>24,013</b>	<b>127,429</b>	<b>151,442</b>

a) According codes of portuguese classification of economic activities identified under Annex VI of Charter Circular 2/2014 of Banco de Portugal

(b) Includes State corporate sector entities.



DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	BI	
	MONETARY AMOUNT (MILLION €)	%
<b>Demand Deposits</b>	76,349.84	38%
Companies	46,476.49	
Large Companies	-	
Medium-sized Companies	46,476.49	
Small Companies		
Other	-	
Private Customers	29,860.57	
Administrative Public Sector	12.78	
Financial Institutions	-	
<b>Term and Savings Deposits</b>	122,334.39	62%
Companies	51,834.07	
Large Companies	-	
Medium-sized Companies	51,834.07	
Small Companies		
Other	-	
Private Customers	70,480.75	
Administrative Public Sector	19.58	
<b>Total Deposits - Domestic Operations</b>	198,684.23	100.0%
Companies	100,341.32	50.5%
Large Companies	98,310.56	49.5%
Medium-sized Companies	32.36	0.0%
Small Companies	46,476.49	23.4%
Other	-	0.0%
Private Customers	100,341.32	50.5%
Administrative Public Sector	32.36	0.0%
Financial Institutions	-	0.0%



**BREAKDOWN OF THE GROSS CREDIT EXPOSURE AND  
INDIVIDUAL AND COLLECTIVE IMPAIRMENT  
BY SECTOR OF ACTIVITY.**

ACTIVITY SECTOR	BCA		TOTAL
	GOVERNMENT (b)	PRIVATE AND CORPORATE CUSTOMERS	
Construction and real estate activities (a)	739	23,366	24,105
Agriculture, forestry and fishing	-	229	229
Mining industries	-	449	449
Manufacturing industries	756	7,559	8,315
Production and distribution of electricity, gas, steam, and air conditioning	-	403	403
Water supply	25,248	3,911	29,160
Wholesale and retail business	-	22,330	22,330
Transports and storage	4,516	8,665	13,181
Hotel and restaurant businesses	-	8,752	8,752
Information and communication	-	6,182	6,182
Consulting, scientific, technical, and similar activities	-	21,215	21,215
General administration and support services	-	806	806
Public administration and defence, compulsory social security	83,610	-	83,610
Education	-	26	26
Human health and social activities	-	1,727	1,727
Artistic activities, shows, performances, and recreational activities	506	433	939
Other services	6,545	8,680	15,225
Other financial activities	-	-	-
Private - Housing	-	138,335	138,335
Private - Other purposes	-	61,911	61,911
<b>TOTAL</b>	<b>121,921</b>	<b>314,978</b>	<b>436,899</b>

a) According codes of portuguese classification of economic activities identified under Annex VI of Charter Circular 2/2014 of Banco de Portugal

b) Includes State corporate sector entities.



DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	BCA	
	MONETARY AMOUNT (MILLION €)	%
<b>Demand Deposits</b>	193,903	100.00%
Companies	56,615	29.20%
Large Companies		0.00%
Medium-sized Companies		0.00%
Small Companies		0.00%
Other	56,615	29.20%
Private Customers	118,784	61.26%
Administrative Public Sector	17,679	9.12%
Financial Institutions	825	0.43%
<b>Term and Savings Deposits</b>	371,507	100.00%
Companies	17,260	4.65%
Large Companies		0.00%
Medium-sized Companies		0.00%
Small Companies		0.00%
Other	17,260	4.65%
Private Customers	338,813	91.20%
Administrative Public Sector	12,105	3.26%
Financial Institutions	3,328	0.90%
<b>Compulsory Deposits</b>	1,347	100.00%
Companies	1,086	80.62%
Large Companies		0.00%
Medium-sized Companies		0.00%
Small Companies		0.00%
Other	1,086	80.62%
Private Customers	261	19.38%
Administrative Public Sector		0.00%
Financial Institutions		0.00%

DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (CONT)

	MONETARY (MILLION €)	%
<b>Total Deposits – Domestic Operations</b>	566,757	100.00%
Companies	457,859	80.79%
Large Companies	74,961	13.23%
Medium-sized Companies	29,784	5.26%
Small Companies	4,153	0.73%
Other	193,903	100.00%
Private Customers	56,615	29.20%
Administrative Public Sector		0.00%
Financial Institutions		0.00%



**BREAKDOWN OF THE GROSS CREDIT EXPOSURE AND  
INDIVIDUAL AND COLLECTIVE IMPAIRMENT  
BY SECTOR OF ACTIVITY**

ACTIVITY SECTOR	BCG BRASIL		TOTAL
	GOVERNMENT (b)	PRIVATE AND CORPORATE CUSTOMERS	
Construction and real estate activities (a)	-	34,682	34,682
Agriculture, forestry and fishing	-	36,127	36,127
Mining industries	-	-	-
Manufacturing industries	-	27,835	27,835
Production and distribution of electricity, gas, steam, and air conditioning	-	11,874	11,874
Water supply	-	-	-
Wholesale and retail business	-	3,560	3,560
Transports and storage	-	15,659	15,659
Hotel and restaurant businesses	-	10,273	10,273
Information and communication	-	-	-
Consulting, scientific, technical, and similar activities	-	-	-
General administration and support services	-	-	-
Public administration and defence, compulsory social security	-	-	-
Education	-	1,443	1,443
Human health and social activities	-	3,505	3,505
Artistic activities, shows, performances, and recreational activities	-	-	-
Other services	-	40,426	40,426
Other financial activities	-	-	-
Private – Housing	-	-	-
Private - Other purposes	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>185,383</b>	<b>185,383</b>

a) According codes of portuguese classification of economic activities identified under Annex VI of Charter Circular 2/2014 of Banco de Portugal

(b) Includes State corporate sector entities





DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	BCG BRASIL	
	MONETARY AMOUNT (MILLION €)	%
<b>Demand Deposits</b>	2,447.06	2%
Companies	2,322.52	
Large Companies	1,876.06	
Medium-sized Companies	308.69	
Small Companies	137.76	
Other	0.00	
Private Customers	69.81	
Administrative Public Sector	0.00	
Financial Institutions	54.73	
<b>Term and Savings Deposits</b>	158,039.06	98%
Companies	49,880.33	
Large Companies	18,488.76	
Medium-sized Companies	26,601.80	
Small Companies	4,789.76	
Others	0.00	
Private Customers	38,800.71	
Administrative Public Sector	0.00	
Financial Institutions	69,358.03	
<b>Total Deposits - Domestic Operations</b>	160,486.12	100%
Companies	38,870.52	24%
Large Companies	52,202.84	33%
Medium-sized Companies	0.00	0%
Small Companies	0.00	0%
Other	0.00	0%
Private Customers	38,870.52	24%
Administrative Public Sector	0.00	0%
Financial Institutions	69,412.76	43%



**BREAKDOWN OF THE GROSS CREDIT EXPOSURE AND  
INDIVIDUAL AND COLLECTIVE IMPAIRMENT  
BY SECTOR OF ACTIVITY.**

ACTIVITY SECTOR	MERCANTILE BANK		TOTAL
	GOVERNMENT (b)	PRIVATE AND CORPORATE CUSTOMERS	
Construction and real estate activities (a)	-	167,996	167,996
Agriculture, forestry and fishing	-	7,055	7,055
Mining industries	-	12,194	12,194
Manufacturing industries	-	23,598	23,598
Production and distribution of electricity, gas, steam, and air conditioning	-	2,049	2,049
Water supply	-	-	-
Wholesale and retail business	-	59,229	59,229
Transports and storage	-	4,392	4,392
Hotel and restaurant businesses	-	-	-
Information and communication	-	-	-
Consulting, scientific, technical, and similar activities	-	26,557	26,557
General administration and support services	-	-	-
Public administration and defence, compulsory social security	-	5,474	5,474
Education	-	-	-
Human health and social activities	-	-	-
Artistic activities, shows, performances, and recreational activities	-	-	-
Other services	-	31,834	31,834
Other financial activities	-	-	-
Private - Housing	-	79,768	79,768
Private - Other purposes	-	11,033	11,033
<b>TOTAL</b>	<b>-</b>	<b>431,177</b>	<b>431,177</b>

a) According codes of portuguese classification of economic activities identified under Annex VI of Charter Circular 2/2014 of Banco de Portugal.

b) Includes State corporate sector entities

