



SUSTAINABILITY INDICATORS

CGD | 2016



SUSTAINABILITY INDICATORS FOR 2016

102-8

STAFF MEMBERS BY PROFESSIONAL CATEGORY AND GENDER – BY REGION

(2016) (number)

CGD, S.A. BY REGION AND GENDER	MALE	FEMALE	TOTAL
Portugal	3473	4928	8401
South Africa	1	-	1
Germany	1	1	2
Angola	5	2	7
Algeria	1	-	1
Belgium	1	-	1
Cape Verde	4	-	4
Canada	-	1	1
Spain	2	1	3
United States of America	1	-	1
France	2	-	2
England	1	-	1
Luxembourg	1	2	3
Macao	3	-	3
Mozambique	4	-	4
São Tomé and Príncipe	2	-	2
Switzerland	-	2	2
Timor	6	1	7
Venezuela	1	-	1
China	2	-	2

**401-1****HIRES AND EXITS BY GENDER AND AGE GROUP (2016)**

(percentage)

	< 30m years		30 to 50 Years		< 50 Years		TOTAL		TOTAL		
	M	F	M	F	M	F	M	F	2014	2015	2016

CGD, S.A

Rate of new hires	49%	49%	1%	1%	0%	0%	3%	3%	3%	3%	3%
Turnover rate	47%	42%	1%	1%	36%	28%	14%	9%	5%	9%	11%

BCA

Rate of new hires	40%	52%	3%	4%	0%	0%	4%	6%	6%	2%	5%
Turnover rate	0%	0%	1%	2%	0%	4%	1%	2%	4%	4%	2%

BI

Rate of new hires	13%	26%	3%	5%	0%	0%	4%	9%	19%	7%	8%
Turnover rate	0%	16%	0%	2%	200%	0%	4%	5%	18%	1%	8%

BCG

Rate of new hires	35%	38%	26%	19%	40%	0%	31%	22%	34%	36%	27%
Turnover rate	18%	13%	33%	38%	0%	0%	24%	28%	16%	36%	26%

Mercantile Bank

Rate of new hires	47%	42%	20%	13%	0%	0%	23%	18%	-	-	20%
Turnover rate	18%	12%	14%	10%	10%	15%	14%	11%	-	-	12%

404-1**AVERAGE NUMBER OF TRAINING HOURS BY PROFESSIONAL CATEGORY AND GENDER (2016)**

(in hours/employee)

CGD, S.A.	2014	2015	2016
Board of Directors	-	-	-
Senior Managers	29.35	19.76	29.05
Intermediate Managers	28.38	23.44	26.30
Highly-qualified and qualified professionals	25.22	17.75	15.80
Semi-qualified professionals	2.28	2.28	1.64
Non-qualified professionals	0.24	0.16	0.02
TOTAL	26.56	20.12	21.49

CGD, S.A.	2014	2015	2016
Female	26.38	20.58	21.12
Male	26.80	19.50	22.02
Total	26.56	20.12	21.49

BCA	2014	2015	2016
Board of Directors	-	-	2.00
Administration	22.35	19.55	12.44
Leadership/Management	14.36	25.09	21.92
Technical Staff	22.52	16.62	14.68
Multi-role	11.86	9.72	17.00
Administrative Staff	4.46	8.02	16.69
Auxiliary Staff	3.13	4.01	1.38
TOTAL	14.83	14.86	14.29



BCA	2014	2015	2016
Female	16.38	15.98	16.76
Male	12.13	12.90	9.97
Total	14.83	14.86	14.29

BI	2014	2015	2016
Board of Directors	-	-	-
Technical staff	11.49	15.50	19.17
Bank Clerks	4.55	7.94	4.64
General Service Assistants	-	-	-
TOTAL	5.42	8.76	6.57

BI	2014	2015	2016
Female	2.57	8.55	5.96
Male	9.99	9.15	7.69
Total	5.42	8.76	6.57

BCG Brasil	2014	2015	2016
Administration	1.00	0.33	14.00
Executive Staff	18.40	4.63	6.60
Management	5.02	6.48	40.24
Administrative Staff	24.71	18.15	27.71
TOTAL	16.04	12.14	29.94

BCG Brasil	2014	2015	2016
Female	11.10	11.58	37.69
Male	18.85	12.59	24.88
Total	16.04	12.14	29.94

MERCANTILE BANK	2016
Board of Directors	24.50
Senior Managers	30.29
Intermediate Managers	32.07
Highly-qualified and qualified professionals	28.37
Semi-qualified professionals	18.62
Non-qualified professionals	2.33
TOTAL	29.61

MERCANTILE BANK	2016
Female	26.12
Male	31.48
Total	29.61

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STAFF MEMBERS BY PROFESSIONAL CATEGORY, GENDER AND AGE GROUP (2016)

(in percentage and number)

CGD, S.A.	< 30 years	30 to 50 years	> 50 years	Gender		Total Number
				M	F	
Board of Directors	0%	0%	100%	100%	0%	1
Senior Managers	0%	59%	41%	57%	43%	803
Intermediate Managers	3%	81%	16%	43%	57%	3699
Highly-qualified and qualified professionals	8%	63%	30%	38%	62%	3858
Semi-qualified professionals	0%	25%	75%	81%	19%	16
Non-qualified professionals	0%	0%	100%	0%	100%	72



BCA	< 30 years	30 to 50 years	> 50 years	Gender		Total Number
				M	F	
Board of Directors	0%	33%	67%	100%	0%	3
Administration	0%	44%	56%	40%	60%	9
Leadership/Management	0%	77%	23%	33%	67%	91
Technical Staff	11%	66%	24%	34%	66%	200
Multi-role	16%	76%	8%	27%	73%	49
Administrative Staff	0%	44%	56%	34%	66%	32
Auxiliary Staff	3%	47%	50%	51%	49%	72

BI	< 30 years	30 to 50 years	> 50 years	Gender		Total Number
				M	F	
Board of Directors	0%	0%	0%	0%	0%	0
Technical staff	5%	95%	0%	26%	74%	19
Bank Clerks	23%	75%	2%	35%	65%	110
General Service Assistants	25%	50%	25%	100%	0%	4

BCG Brasil	< 30 years	30 to 50 years	> 50 years	Gender		Total Number
				M	F	
Administration	0%	100%	0%	100%	0%	2
Executive Staff	0%	60%	40%	80%	20%	5
Management	4%	88%	8%	64%	36%	25
Administrative Staff	49%	43%	8%	55%	45%	49

MERCANTILE BANK	< 30 years	30 to 50 years	> 50 years	Gender		Total Number
				M	F	
Board of Directors	0%	100%	0%	100%	0%	2
Senior Managers	0%	67%	33%	62%	38%	21
Intermediate Managers	6%	65%	29%	45%	55%	138
Highly-qualified and qualified professionals	25%	60%	16%	29%	71%	301
Semi-qualified professionals	36%	40%	24%	24%	76%	45
Non-qualified professionals	0%	33%	67%	67%	33%	3

405-2**AVERAGE BASE SALARY RATIO AND AVERAGE REMUNERATION BY PROFESSIONAL CATEGORY AND GENDER (2015)**

(percentage)

CGD, S.A.	AVERAGE BASE SALARY RATIO (F/M)	AVERAGE REMUNERATION RATIO (F/M)
Board of Directors	-	-
Senior Managers	90%	82%
Intermediate Managers	93%	91%
Highly-qualified and qualified professionals	95%	95%
Semi-qualified professionals	100%	88%
Non-qualified professionals	-	-
TOTAL	71%	83%

BCA	AVERAGE BASE SALARY RATIO (F/M)	AVERAGE REMUNERATION RATIO (F/M)
Board of Directors	-	-
Administration	101%	104%
Leadership/Management	98%	101%
Technical Staff	97%	94%
Multi-role	95%	95%
Administrative Staff	112%	102%
Auxiliary Staff	80%	76%
TOTAL	97%	95%



BI	AVERAGE BASE SALARY RATIO (F/M)	AVERAGE REMUNERATION RATIO (F/M)
Board of Directors	-	-
Technical staff	106%	109%
Bank Clerks	97%	96%
General Service Assistants	-	-
TOTAL	106%	106%

BCG Brasil	AVERAGE BASE SALARY RATIO (F/M)	AVERAGE REMUNERATION RATIO (F/M)
Administration	-	-
Executive Staff	130%	130%
Management	84%	84%
Administrative Staff	97%	97%
TOTAL	69%	69%

MERCANTILE BANK	AVERAGE BASE SALARY RATIO (F/M)	AVERAGE REMUNERATION RATIO (F/M)
Board of Directors	-	-
Senior Managers	76%	76%
Intermediate Managers	95%	99%
Highly-qualified and qualified professionals	92%	93%
Semi-qualified professionals	104%	107%
Non-qualified professionals	103%	88%
TOTAL	61%	64%



ENERGY CONSUMPTION BY SOURCE AND COUNTRY (in GJ)

CGD S.A.			BCA			BI			BCG Brasil		
2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016

ENERGY CONSUMPTION

	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
FUELS FOR BUILDINGS	1,726	1,671	1,660	589	517	324	124	43	57	3	3	1
Diesel (GJ)	277	254	240	589	517	324	124	43	57	3	3	1
Natural gas (GJ)	1,450	1,417	1,421	-	-	-	-	-	-	-	-	-
FUELS USED BY OWN FLEET	56,206	54,477	50,715	2,234	2,467	2,050	558	603	529	73	112	106
Gasoline (GJ)	428	0	0	431	466	461	100	95	65	73	112	106
Diesel (GJ)	55,778	54,477	50,715	1,803	2,000	1,589	458	508	464	-	-	-
ELECTRICITY	267,555	275,282	259,833	9,250	7,671	7,640	1,531	1,496	1,553	1,470	1,463	1,087
Central Buildings (GJ)	122,487	115,785	108,968	9,250	7,671	1,715	1,531	1,496	1,553	1,470	1,463	1,087
Commercial Network (GJ)	145,068	159,497	150,866									

DIRECT PRIMARY ENERGY GENERATED

 Solar Thermal Power Plant at CGD's Head Offices (GJ)	3,234	3,457	3,808
 Photovoltaic Electricity, Commercial Network (GJ)	1,440	1,684	1,544

DIRECT PRIMARY ENERGY SOLD

 Photovoltaic Electricity, Commercial Network (GJ)	1,440	1,684	1,544
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TOTAL ENERGY CONSUMPTION (GJ)	328,721	334,887	316,017	12,073	10,655	10,014	2,213	2,142	2,140	1,546	1,578	1,194
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**GHG EMISSIONS**

BY SCOPE, SOURCE AND STRUCTURE

(in t CO₂e)

CGD S.A.			BCA			BI			BCG Brasil		
2014	2015	2016	2014	2015	2016	2014	2015	2016	2013	2015	2016

GHG EMISSIONS

SCOPE 1	4,476	4,400	4,199	271	422	307	51	48	43	5	8	18
Direct emissions resulting from fuel consumption at facilities (t CO ₂ e)	102	99	98.12	44	39	24	9	3	4	0	0	0
Direct emissions resulting from fuel consumption by CGD's vehicle fleet (t CO ₂ e)	4,114	4,031	3,758	164	182	151	41	44	39	5	8	7
Direct emissions resulting from f-gas leaks from equipment at facilities (t CO ₂ e)	260	270	343	63	202	132	-	-	-	-	-	10
SCOPE 2												
Indirect emissions resulting from electricity generation (t CO ₂ e)	28,708	37,432	27,541	1,354	1,123	1,118	224	219	227	55	51	25
SCOPE 3	945	1,745	1,277	23	25	24	26	42	45	105	107	76
Work-related trips (t CO ₂ e)												
Airplane	732	1,553	1,107	23	25	24	26	42	45	102	104	73
Train	41	38	35	-	-	-	-	-	-	-	-	-
Boat	-	-	-	0	0	0	-	-	-	-	-	-
Private Transportation	164	133	112	-	-	-	-	-	-	4	2	4
Treatment of waste produced at facilities (t CO ₂ e)	8	21	24	-	-	-	-	-	-	-	-	-
TOTAL (T CO₂E)	34,128	43,577	33,017	1,648	1,570	1,450	301	308	316	166	165	119

Note: The figures for electricity consumption and corresponding emissions for BCG Brasil's activities in 2014 have been corrected. From 2016 onward, BCG Brasil activities include f-gas leaks.

**DISTANCE TRAVELLED | BY MEANS OF TRANSPORTATION AND STRUCTURE**

(in km)

	CGD S.A.			BCA			BI			BCG Brasil		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
WORK-RELATED TRIPS (KM)												
Airplane	4,851,568	9,277,448	7,398,144	198,882	207,545	214,481	251,997	408,110	485,224	896,354	928,296	733,869
Train	946,463	879,631	1,033,276	-	-	-	-	-	-	-	-	-
Boat	-	-	-	1,889	1,245	1,082	-	-	-	-	-	-
Private Transportation	831,013	669,708	656,709	-	-	-	-	-	-	18,418	8,737	17,471

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WATER CONSUMPTION BY SOURCE AND COUNTRY(in m³)

	CGD S.A.			BCA			BI			BCG Brasil		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
WATER SUPPLY – MUNICIPAL OR OTHER (M3)												
	146,880	153,080	149,577	5,613	4,879	4,240	1,422	1,124	1,216	828	770	975

Note: Water consumption figures related to BI's activities in 2013 and 2014 were recalculated due to the extended scope of consolidation (which includes three new branches). BCA's 2014 water consumption figures were recalculated. BCG Brasil moved to new facilities, where water comes from municipal services (27%) and rainwater (73%).

MATERIAL CONSUMPTION | BY TYPE AND COUNTRY

(in t)

	CGD S.A.			BCA			BI			BCG Brasil		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
White photocopy paper (t)	431	530	537	8	10	12	6	7	11	3	3	4
Paper in the form of envelopes (t)	122	128	102	1	1	1	~0	~0	~0	~0	~0	~0
Paper and cardboard in the form of booklets (t)	40	42	38	-	-	-	-	-	-	-	-	-
Plastic in the form of bank cards (t)	8	7	8	-	-	-	~0	~0	~0	-	-	-
Plastic cups (t)	7	4	4	-	-	-	~0	~0	~0	~0	~0	~0
Advertising material: posters and flyers (t)	10	21	0	~0	~0	~0	~0	~0	~0	-	-	-
Brochures / Other (t)	0	~0	12	~0	3	3	-	-	-	-	-	-
Pre-printed Paper	217	117	28	-	-	12	-	-	-	-	-	-

Note: From 2016 onward, consumption figures for white photocopy paper used for BI's activities include consumption figures for branches located on the islands.

**FS6**

PERCENTAGE OF SPECIFIC BUSINESS LINES/SEGMENTS IN THE OVERALL VOLUME, BY REGION AND SIZE

(in thousands of euros)

CGD S.A. BREAKDOWN OF THE GROSS CREDIT EXPOSURE AND INDIVIDUAL AND COLLECTIVE IMPAIRMENT BY SECTOR OF ACTIVITY.

SETOR DE ATIVIDADE	31-12-2016											
	GOVERNO				PARTICULARES - EMPRESAS				TOTAL			
	Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva	
	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade
Construção e atividades imobiliárias (CRE)	40.999	29.101	167.772	2.525	2.708.734	1.853.115	4.558.061	451.208	2.749.733	1.882.216	4.725.832	453.733
Agricultura, silvicultura e pesca	-	-	-	-	38.580	25.100	362.943	16.996	38.580	25.100	362.943	16.996
Indústrias extrativas	-	-	-	-	-	-	70.813	6.052	-	-	70.813	6.052
Indústrias transformadoras	-	-	501	3	139.994	107.800	2.236.505	90.487	139.994	107.800	2.237.005	90.489
Produção e distribuição de eletricidade, gás, vapor e ar condicionado.	-	-	-	-	103.868	3.091	542.721	4.450	103.868	3.091	542.721	4.450
Abastecimento de água	-	-	-	-	62.912	27.325	331.996	6.087	62.912	27.325	331.996	6.087
Comércio por grosso e a retalho	-	-	874	211	88.908	60.400	1.400.522	83.691	88.908	60.400	1.401.396	83.902
Transportes e armazenagem	-	-	1.702	23	387.141	280.359	792.189	18.716	387.141	280.359	793.891	18.739
Atividades de alojamento e restauração	-	-	-	-	144.584	68.189	531.604	25.894	144.584	68.189	531.604	25.894
Informação e comunicação	-	-	13.695	181	-	-	194.924	15.604	-	-	208.619	15.785
Atividades de consultoria, científicas, técnicas e similares	-	-	3.703.464	207	701.585	451.082	2.903.396	68.846	701.585	451.082	6.606.860	69.053
Atividades administrativas e de serviços de apoio	-	-	13.290	178	42.103	29.069	204.839	8.970	42.103	29.069	218.129	9.148
Administração pública e defesa, segurança social obrigatória	-	-	2.708.743	3	-	-	-	-	-	-	2.708.743	3
Educação	-	-	4.300	19	29.307	7.999	68.432	5.294	29.307	7.999	72.733	5.312
Serviços de saúde humana e atividades de ação social	-	-	5.144	47	7.140	2.707	139.668	6.779	7.140	2.707	144.812	6.826
Atividades artísticas, de espetáculos e recreativas	-	-	597	6	21.897	10.558	69.087	2.971	21.897	10.558	69.684	2.977
Outros serviços	-	-	6.097	155	26.975	12.371	310.087	6.143	26.975	12.371	316.184	6.297
Outras atividades financeiras	-	-	-	-	346.345	201.695	1.209.450	19.989	346.345	201.695	1.209.450	19.989
Particulares - Habitação	-	-	-	-	91.385	2.687	27.994.766	569.014	91.385	2.687	27.994.766	569.014
Particulares - Outros	-	-	-	-	409.390	379.161	1.413.053	113.604	409.390	379.161	1.413.053	113.604
	40.999	20.101	6.626.179	3.556	5.350.847	3.522.707	45.335.056	1.520.794	5.391.846	3.551.808	51.961.235	1.524.350



DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	CGD S.A.	
	MONETARY AMOUNT (MILLIONS OF €)	%
Demand Deposits	20,257	100%
Corporate	4,453	22%
Large Companies	1,029	5%
Medium-Sized Companies	715	4%
Small-Sized Companies	2,594	13%
Other	115	1%
Retail	12,781	63%
Administrative Public Sector	1,171	6%
Financial Institutions	1,852	9%
Term and Savings Deposits	31,607	100%
Corporate	1,496	5%
Large Companies	215	1%
Medium-Sized Companies	149	0%
Small-Sized Companies	1,075	3%
Other	57	0%
Retail	28,632	91%
Administrative Public Sector	104	0%
Financial Institutions	1,375	4%
Structured Deposits	3,067	100%
Corporate	68	2%
Large Companies	0	0%
Medium-Sized Companies	2	0%
Small-Sized Companies	66	2%
Other	0	0%

Distribution Deposit (cont)	monetary amount (million €).	%
Retail	2,999	98%
Administrative Public Sector	0	0%
Financial Institutions	0	0%
Compulsory Deposits	237	100%
Corporate	102	43%
Large Companies	14	6%
Medium-Sized Companies	14	6%
Small-Sized Companies	59	25%
Other	15	6%
Retail	108	46%
Administrative Public Sector	26	11%
Financial Institutions	1	0%
Total Deposits – Domestic Operations	55,168	100%
Corporate	6,119	11%
Large Companies	1,258	2%
Medium-Sized Companies	880	2%
Small-Sized Companies	3,794	7%
Other	187	0%
Retail	44,520	81%
Administrative Public Sector	1,301	2%
Financial Institutions	3,228	6%

**BI**

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

SETOR DE ATIVIDADE	31-12-2016											
	GOVERNO				PARTICULARES - EMPRESAS				TOTAL			
	Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva	
	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade
Construção e atividades imobiliárias (CRE)	-	-	-	-	11.940.316	3.749.183	23.959.965	517.339	11.940.316	3.749.183	23.959.965	517.339
Agricultura, silvicultura e pesca	-	-	-	-	-	-	186.896	5.147	-	-	186.896	5.147
Indústrias extrativas	-	-	-	-	-	-	-	-	-	-	-	-
Indústrias transformadoras	-	-	-	-	1.332.461	290.647	1.124.281	80.140	1.332.461	290.647	1.124.281	80.140
Produção e distribuição de eletricidade, gás, vapor e ar condicionado.	-	-	-	-	-	-	2.981.992	-	-	-	2.981.992	-
Abastecimento de água	-	-	-	-	-	-	734.130	21.751	-	-	734.130	21.751
Comércio por grosso e a retalho	-	-	-	-	1.144.336	192.446	5.822.366	261.220	1.144.336	192.446	5.822.366	261.220
Transportes e armazenagem	-	-	-	-	4.354.263	1.852.970	2.824.993	397.937	4.354.263	1.852.970	2.824.993	397.937
Atividades de alojamento e restauração	-	-	-	-	2.745.246	774.220	9.067.731	176.687	2.745.246	774.220	9.067.731	176.687
Informação e comunicação	-	-	-	-	-	-	823.155	20.633	-	-	823.155	20.633
Atividades de consultoria, científicas, técnicas e similares	-	-	-	-	-	-	-	-	-	-	-	-
Atividades administrativas e de serviços de apoio	-	-	-	-	-	-	-	-	-	-	-	-
Administração pública e defesa, segurança social obrigatória	-	-	-	-	-	-	-	-	-	-	-	-
Educação	-	-	-	-	285.559	6.989	1.466.873	50.301	285.559	6.989	1.466.873	50.301
Serviços de saúde humana e atividades de ação social	-	-	-	-	-	-	1.286.112	15.587	-	-	1.286.112	15.587
Atividades artísticas, de espetáculos e recreativas	-	-	-	-	282.450	236.557	220.900	53.201	282.450	236.557	220.900	53.201
Outros serviços	-	-	34.321.159	1	1.276.989	415.010	8.397.026	349.087	1.276.989	415.010	42.718.185	349.088
Outras atividades financeiras	-	-	-	-	-	-	-	-	-	-	-	-
Particulares - Habitação	-	-	-	-	-	-	23.535.482	648.573	-	-	23.535.482	648.573
Particulares - Outros	-	-	-	-	2.680.585	695.872	20.382.233	902.635	2.680.585	695.872	20.382.233	902.635
	-	-	34.321.159	1	26.042.205	8.213.894	102.814.135	3.500.238	26.042.205	8.213.894	137.135.294	3.500.239



DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	BI	
	MONETARY AMOUNT (MILLIONS OF €)	%
Demand Deposits	80.39	36%
Corporate	35.49	
Large Companies		
Medium-Sized Companies	35.49	
Small-Sized Companies		
Other		
Retail	30.71	
Administrative Public Sector	14.19	
Financial Institutions		
Term and Savings Deposits	143.39	64%
Corporate	40.22	
Large Companies		
Medium-Sized Companies	40.22	
Small-Sized Companies		
Other		
Retail	82.25	
Administrative Public Sector	20.91	
Total Deposits	223.77	100%
Retail	112.95	50.5%
Corporate	75.71	33.8%
Public Sector	35.11	15.7%
Small-Sized Companies	0	0%
Other	0	0%
Financial Institutions	0	0%

**BCA**

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

SETOR DE ATIVIDADE	31-12-2016											
	GOVERNO				PARTICULARES - EMPRESAS				TOTAL			
	Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva	
	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade
Construção e atividades imobiliárias (CRE)	-	-	-	-	36.080.246	13.061.523	6.305.947	625.982	36.080.246	13.061.523	6.305.947	625.982
Agricultura, silvicultura e pesca	-	-	-	-	-	-	389.178	41.993	-	-	389.178	41.993
Indústrias extrativas	-	-	-	-	105.325	105.325	476.219	13.544	105.325	105.325	476.219	13.544
Indústrias transformadoras	-	-	711.375	-	5.892.986	1.117.728	6.116.308	475.181	5.892.986	1.117.728	6.827.683	475.181
Produção e distribuição de eletricidade, gás, vapor e ar condicionado.	-	-	25.207.554	23.210	-	-	427.865	12	-	-	25.635.419	23.222
Abastecimento de água	-	-	-	-	3.318.278	165.914	22.898	12.128	3.318.278	165.914	22.898	12.128
Comércio por grosso e a retalho	-	-	-	-	16.319.867	2.789.541	11.389.441	910.700	16.319.867	2.789.541	11.389.441	910.700
Transportes e armazenagem	-	-	4.278.410	3.360	4.808.704	2.469.657	7.239.809	545.195	4.808.704	2.469.657	11.518.217	548.555
Atividades de alojamento e restauração	-	-	-	-	4.764.097	739.639	11.775.170	451.092	4.764.097	739.639	11.775.170	451.092
Informação e comunicação	-	-	-	-	3.709.424	178.487	1.163.877	119.644	3.709.424	178.487	1.163.877	119.644
Atividades de consultoria, científicas, técnicas e similares	-	-	-	-	1.131.329	598.346	1.880.398	75.522	1.131.329	598.346	1.880.398	75.522
Atividades administrativas e de serviços de apoio	-	-	-	-	1.496	897	331.924	16.070	1.496	897	331.924	16.070
Administração pública e defesa, segurança social obrigatória	-	-	89.493.039	-	-	-	3.774.851	890	-	-	93.627.890	890
Educação	-	-	-	-	-	-	178.763	21.650	-	-	178.763	21.650
Serviços de saúde humana e atividades de ação social	-	-	-	-	694.956	82.370	2.436.548	137.470	694.965	82.370	2.436.548	137.470
Atividades artísticas, de espetáculos e recreativas	-	-	-	-	9.733	6.813	1.195.498	43.697	9.733	6.813	1.195.498	43.697
Outros serviços	-	-	7.235.844	3.337	2.261.982	303.189	5.035.177	651.946	2.261.982	303.189	12.271.012	655.283
Outras atividades financeiras	-	-	-	-	-	-	644.073	142.580	-	-	644.073	142.580
Particulares - Habitação	-	-	-	-	1.308.189	223.988	133.767.069	5.616.072	1.308.189	223.988	133.767.069	5.616.072
Particulares - Outros	-	-	-	-	2.026.220	898.331	42.062.589	1.966.467	2.026.220	898.331	42.062.589	1.966.467
	-	-	126.926.222	29.907	82.432.832	22.741.748	236.613.600	11.867.835	82.432.832	22.741.748	363.539.822	11.897.742



DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	BCA	
	MONETARY AMOUNT (MILLIONS OF €)	%
Demand Deposits	254.43	100.00%
Corporate	73.49	28.89%
Large Companies	-	-
Medium-Sized Companies	-	-
Small-Sized Companies	-	-
Other	73.49	28.89%
Retail	162.24	63.77%
Administrative Public Sector	18.41	7.24%
Financial Institutions	0.29	0.11%
Term and Savings Deposits	397.46	100.00%
Corporate	15.46	3.89%
Large Companies	-	-
Medium-Sized Companies	-	-
Small-Sized Companies	-	-
Other	15.46	3.89%
Retail	369.21	92.89%
Administrative Public Sector	12.07	3.04%
Financial Institutions	0.73	0.18%
Compulsory Deposits	1.46	100.00%
Corporate	1.19	81.90%
Large Companies		0.00%
Medium-Sized Companies		0.00%
Small-Sized Companies		0.00%
Other	1.19	81.90%
Retail	0.26	18.10%

Distribution Deposit (cont)	monetary amount (million €)	%
Administrative Public Sector		
Financial Institutions		
Total Deposits	653.35	100.00%
Retail	531.71	81.38%
Corporate	90.15	13.80%
Public Sector	30.48	4.66%
Financial Institutions	1.01	0.16%

**BCG BRASIL**

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

		31-12-2016											
		GOVERNO				PARTICULARES - EMPRESAS				TOTAL			
		Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva		Avaliação individual		Avaliação coletiva	
		Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade	Exposição	Imparidade
SETOR DE ATIVIDADE													
16	Construção e atividades imobiliárias (CRE)	-	-	-	-	35.413.703	3.351.976	-	-	35.413.703	3.351.976	-	-
	Agricultura, silvicultura e pesca	-	-	-	-	35.906.752	548.008	-	-	35.906.752	548.008	-	-
	Indústrias extrativas	-	-	-	-	-	-	-	-	-	-	-	-
	Indústrias transformadoras	-	-	-	-	40.305.169	3.255.670	-	-	40.305.169	3.255.670	-	-
	Produção e distribuição de eletricidade, gás, vapor e ar condicionado.	-	-	-	-	11.545.122	6.655.490	-	-	11.545.122	6.655.490	-	-
	Abastecimento de água	-	-	-	-	-	-	-	-	-	-	-	-
	Comércio por grosso e a retalho	-	-	-	-	11.048.775	70.878	-	-	11.048.775	70.878	-	-
	Transportes e armazenagem	-	-	-	-	1.913.875	16.168	-	-	1.913.875	16.168	-	-
	Atividades de alojamento e restauração	-	-	-	-	1.860.018	18.600	-	-	1.860.018	18.600	-	-
	Informação e comunicação	-	-	-	-	-	-	-	-	-	-	-	-
	Atividades de consultoria, científicas, técnicas e similares	-	-	-	-	-	-	-	-	-	-	-	-
	Atividades administrativas e de serviços de apoio	-	-	-	-	-	-	-	-	-	-	-	-
	Administração pública e defesa, segurança social obrigatória	-	-	-	-	-	-	-	-	-	-	-	-
	Educação	-	-	-	-	1.111.121	4.566	-	-	1.111.121	4.566	-	-
	Serviços de saúde humana e atividades de ação social	-	-	-	-	4.844.038	48.441	-	-	4.844.038	48.441	-	-
	Atividades artísticas, de espetáculos e recreativas	-	-	-	-	-	-	-	-	-	-	-	-
	Outros serviços	-	-	-	-	39.198.630	8.491.342	-	-	39.198.630	8.491.342	-	-
	Outras atividades financeiras	-	-	-	-	-	-	-	-	-	-	-	-
	Particulares - Habitação	-	-	-	-	-	-	-	-	-	-	-	-
	Particulares - Outros	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	22.461.139	22.461.139	-	-	183.147.203	22.461.139	-	-



DEPOSIT DISTRIBUTION BY TYPE OF DEPOSIT AND BY TYPE OF CUSTOMER (ON 31 DECEMBER)	BCG BRASIL	
	MONETARY AMOUNT (MILLIONS OF €)	%
Demand Deposits	3.49	2%
Corporate	2.02	
Large Companies	1.79	
Medium-Sized Companies	0.02	
Small-Sized Companies	0.21	
Other	-	-
Retail	0.50	
Administrative Public Sector	-	-
Financial Institutions	0.97	-
Term and Savings Deposits	209.71	98%
Corporate	86.21	
Large Companies	45.79	
Medium-Sized Companies	37.36	
Small-Sized Companies	3.06	
Other	-	-
Retail	4.84	-
Administrative Public Sector	-	-
Financial Institutions	48.66	-
Total Deposits – Domestic Operations	213.20	100%
Retail	75.34	35%
Corporate	88.23	41%
Administrative Public Sector	0.00	0%
Financial Institutions	49.63	23%



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