

# Caixa Geral de Depósitos, S.A. - Sucursal Offshore de Macau

## Disclosure of Financial Information

According with Circular no 026/B/2012/DSB-AMCM

June 30, 2014

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**Caixa Geral de Depósitos, S.A.** Sucursal Offshore de Macau

儲 金 行 股 份 有 限 公 司 澳 門 離 岸 分 支 機 構

Caixa Geral de Depósitos, S.A. was authorized by the Government of the Special Administrative Region of Macau through Executive Order no. 7/ 2013 to establish an Offshore Branch in Macau, with effect from February 1, 2013, unit to which was transferred, to this date, all assets and liabilities of its subsidiary that operated in Macau since 2005, Caixa Geral de Depósitos, S.A.- Subsidiária Offshore de Macau, that ceased its activity and was close down.

The information provided in this document was prepared according to circular nº 26/B/2012-DSB/AMCM published by Autoridade Monetária de Macau and was not audited.

## 1. Art 76º of Macau Financial System Act

### 1.1. Balance Sheet as of June 30, 2014

Unity: MOP (Macau pataca)	June 30, 2014		
	GROSS ASSETS	PROVISIONS, AMORTIZATIONS AND NET VALUE	NET ASSETS
<b>ASSETS</b>			
Cash	-	-	-
Deposits with AMCM	-	-	-
Accounts Receivable	-	-	-
Deposits with Other Credit Institution in Macau	1 473 340	-	1 473 340
Deposits with Other Credit Institutions Abroad	17 327 109	-	17 327 109
Gold and Silver	-	-	-
Other Current Assets	-	-	-
Credit Granted	15 197 723	-	15 197 723
Placements with Credit Institutions In Macau	-	-	-
Deposits at Call and Time Deposits with Credit Institutions Abroad	8 869 174 389	-	8 869 174 389
Shares, Bonds and Quotas	-	-	-
Investment of Assigned Funds	-	-	-
Debtors	-	-	-
Other Placements	-	-	-
Financial Investments	-	-	-
Property	-	-	-
Equipment	139 984	70 612	69 372
Deferred Cost	-	-	-
Start-Up Expenditure	-	-	-
Fixed Assets in Progress	-	-	-
Other Fixed Assets	376 239	171 363	204 876
Internal and Adjustment Accounts	36 866 810	-	36 866 810
<b>TOTAL</b>	<b>8 940 555 594</b>	<b>241 975</b>	<b>8 940 313 619</b>

## 1.1. Balance Sheet as of June 30, 2014 (continued)

Unity: MOP (Macau pataca)	June 30, 2014	
	SUBTOTAL	TOTAL
<b>LIABILITIES</b>		
Current Deposits	257 727 215	
Deposits at Call	-	
Time Deposits	8 519 162 274	8 776 889 489
Government Deposits	-	
Resources of Other Local Financial Institutions	-	
Resources of Other Local Entities	-	
Foreign Currency Loans	-	
Debentures	-	
Credit for Resources Consigned to the Bank	-	
Cheques and Payment Orders	-	
Creditors	11 358 997	
Other Liabilities	-	11 358 997
Internal and Adjustment Accounts	132 893 092	132 893 092
Provisions for Risks	151 977	151 977
Capital	-	
Legal Reserves	-	
Reserve as per Company Articles	-	
Other Reserves	-	
Net Profit Brought Forward	231 835	
Net Profit for Year Ended	18 788 229	19 020 064
<b>TOTAL</b>		<b>8 940 313 619</b>

## 1.2. Profit and Loss Accounts

Unity: MOP (Macau pataca)

	FROM 01/01/2014 to 30/06/2014		FROM 01/01/2014 to 30/06/2014
DEBIT		CREDIT	
Interest Expense	89 546 047	Interest Income	112 634 026
Staff Cost	1 450 276	Bank Operations Income	2 093
Remuneration of Board of Directors and Supervisor Committee		Other Bank Operating Income	93 188
Salaries and Wages	1 287 720	Incomes from Securities and Financial Investments	
Benefits	162 556	Other Bank Income	25 285
Other		Non-Banking Income	
Third Party Supply Expenses	37 314	Operating Losses	
Third Party Service Expenses	1 029 927		
Other Bank Costs	1 734 482		
Taxes			
Non-Banking Expenses	110 001		
Depreciations	57 219		
Provisions	1 097		
Operating Income	18 788 229		
<b>TOTAL</b>	<b>112 754 592</b>		<b>112 754 592</b>

## 1.2. Profit and Loss Accounts (continued)

Unity: MOP (Macau pataca)

	FROM 01/01/2014 to 30/06/2014		FROM 01/01/2014 to 30/06/2014
DEBIT		CREDIT	
Operating Losses	-	Operating Income	-
Accumulated Losses From Previous Years	-	Accumulated Income from Previous Years	-
Extraordinary Losses	-	Extraordinary Income	-
Income Tax	-	Provisions Used	-
Profit for the Year	18 788 229	Loss for the Year	-
<b>TOTAL</b>	<b>18 788 229</b>		<b>0</b>

### 1.3. List of shareholders with qualifying holdings

Caixa Geral de Depósitos' equity capital is owned by the Portuguese state as its sole shareholder.

### 1.4. Members of the company boards of Caixa Geral de Depósitos, S.A.

**Statutory Bodies:** (Mandate 2013-2015)

#### **Board of the General Meetings**

**Chairman:**

Prof. Dr. Manuel Carlos Lopes Porto

**Secretary:**

Dr. José Lourenço Soares

#### **Board of Directors**

**Chairman:**

Prof. Dr. Álvaro José Barrigas do Nascimento

**Deputy-Chairman:**

Dr. José Agostinho Martins de Matos

**Members:**

Dr. Nuno Maria Pinto de Magalhães Fernandes Thomaz

Dr. João Nuno de Oliveira Jorge Palma

Dr. José Pedro Cabral dos Santos

Dra. Ana Cristina de Sousa Leal

Dra. Maria João Borges Carioca Rodrigues

Dr. Jorge Telmo Maria Freire Cardoso

Prof. Dr. Pedro Miguel Valente Pires Bela Pimentel

Prof. Dr. José Luís Mexia Fraústo Crespo de Carvalho

Dr. José Hernst Henzler Vieira Branco

Prof. Dr. Eduardo Manuel Hintze da Paz Ferreira

Prof. Dr. Daniel Traça

Prof. Dr. Pedro Fontes Falcão

#### **Executive Committee**

**Chairman:**

Dr. José Agostinho Martins de Matos

**Deputy-Chairman:**

Dr. Nuno Maria Pinto de Magalhães Fernandes Thomaz

**Members:**



Dr. João Nuno de Oliveira Jorge Palma  
Dr. José Pedro Cabral dos Santos  
Dra. Ana Cristina de Sousa Leal  
Dra. Maria João Borges Carioca Rodrigues  
Dr. Jorge Telmo Maria Freire Cardoso

#### **Audit Committee**

##### **Chairman:**

Prof. Dr. Eduardo Manuel Hintze da Paz Ferreira

##### **Deputy-Chairman:**

Prof. Dr. Daniel Traça

##### **Members:**

Prof. Dr. Pedro Fontes Falcão

#### **1.5. Members of the General Management of Caixa Geral de Depósitos, S.A. – Sucursal Offshore de Macau**

##### **General Management (vide annex)**

##### **General Manager:**

Dr. Artur Jorge Teixeira Santos

##### **Members:**

Dra. Ana Isabel Pais Vinagre Tomázio

Since 10<sup>th</sup> April, 2014

Dr. Humberto Manuel Lopes Casanova

Until 10<sup>th</sup> April, 2014

Dr. Pedro Manuel Rodrigues de Araújo Martinez

## 2. Cash Flow Statement

Unity: MOP (Macau pataca)

June 30, 2014

### OPERATIONAL ACTIVITIES

Net Income Before Taxation	18 788 229
Adjustments for:	
Provisions and Impairment losses, net of Decreases, Reversals and Exchange Differences	(3 097)
Depreciation	57 219
Interest Income	(112 634 026)
Interest Expense	89 546 047
	<b>(23 033 857)</b>
(Increase)/Decrease in Operating Assets:	
Placements and Deposits with Credit Institutions in the Territory and Abroad	(59 975 663)
Loans and Advances to Customers	309 716
Accruals Deferrals and Others	-
	<b>(59 665 947)</b>
(Increase)/Decrease in Operating Liabilities:	
Deposits	(108 948 093)
Accruals, Deferrals and Others	(1 722 197)
	<b>(110 670 290)</b>
<b>Net Cash From Operating Activities Before Taxation</b>	<b>(174 581 865)</b>
Corporate Income Tax	-
Interest Income Received	176 889 094
Interest and Expense Paid	(56 877 917)
	<b>120 011 177</b>
<b>Net Cash From Operating Activities</b>	<b>(54 570 688)</b>

### INVESTING ACTIVITIES

Acquisitions of Equipment, Other Fixed Assets and Intangible Assets	(67 680)
<b>Net Cash used In Investing Activity</b>	<b>(67 680)</b>
<b>Net Increase in Cash and Cash Equivalents</b>	<b>(54 638 368)</b>
Cash and Cash Equivalents at Beginning of the Year	197 317 003
Cash and Cash Equivalents at end of the Year	<b>142 678 635</b>

### 3. Off-Balance-sheet Exposures Other than Derivatives transactions

#### 3.1. Contractual Amount or Notional Amount

Unity: MOP (Macau pataca)	June 30, 2014
Credit Substitutes	-
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 Forward Deposits	-
Asset Sales with Repurchase Option	-
Undrawn Credit Facilities and Other Commitments to Extend Credit	-
Other Off-Balances-Sheet Items	20 858 324

### 4. Derivatives Transactions

#### 4.1. Contractual Amount or Notional Amount

Unity: MOP (Macau pataca)	June 30, 2014
Exchange Rate Contracts	-
Interest Rate Contracts	-
Equities Contracts	-
Commodities Contracts	-
Others	-

#### 4.2. Credit Risk Weighted Amounts of Interest Rate Contracts and Exchange Rate Contracts as calculated in accordance with Notice 013/93-AMCM

Unity: MOP (Macau pataca)	June 30, 2014	
	NOMINAL VALUE	WEIGHTED EXPOSURE
Interest Rate Contracts	-	-
Exchange Rate Contracts	-	-
Total	-	-

## 5. Related Parties Transactions - Transactions and Outstanding Balances

Unity: MOP (Macau pataca)

June 30, 2014

### DEBIT BALANCES

Interbank Assets (deposits)	8 887 974 832
Certificates of Deposit	-
Sundry Investments	-
Credit Granted	-
Other Assets	33 040 166
Operating Costs	11 428

### CREDIT BALANCES

Deposits from Non-Bank Customers	-
Certificates of Deposit	-
Interbank Liabilities (deposits)	41 523 241
Other Liabilities	951
Operating Income	112 451 033

## 6. Capital

### Consolidated Information of CGD Group

#### 6.1. Capital Adequacy Ratio

	June 30, 2014
Total Capital Ratio	13.3%
Core Tier1 Ratio	11.7%

#### 6.2. Capital and Reserves

Unity: € (million euros)	June 30, 2014
Equity	7 209
Share Capital	5 900
Fair Value Reserves	374
Other Reserves and Retained Earnings	(97)
Non-Controlling Interest	903
Net Profit	130

## 7. Credit Risk

### 7.1. Geographic Distribution of Exposure

Unity: MOP (Macau pataca)

REGION	June 30, 2014				
	LOANS AND ADVANCES	LOANS AND ADVANCES PAST DUE	SPECIFIC PROVISION	DEBT SECURITIES	FINANCIAL DERIVATIVES
VENEZUELA	9 286 257	-	-	-	-
SOUTH AFRICA	3 659 955	-	-	-	-
UNITED KINGDOM	1 634 025	-	-	-	-
MOZAMBIQUE	326 805	-	-	-	-
SWITZERLAND	290 680	-	-	-	-
LUXEMBOURG	-	-	-	-	-
ANGOLA	-	-	-	-	-
	<b>15 197 723</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### 7.2. Industry Distribution of Exposure

Unity: MOP (Macau pataca)

SECTORS	June 30, 2014				
	LOANS AND ADVANCES	LOANS AND ADVANCES PAST DUE	SPECIFIC PROVISION	GENERAL PROVISION	CHARGE-OFFS
Manufacturing	-	-	-	-	-
Electricity, Gas and Water	-	-	-	-	-
Construction and Public Works	-	-	-	-	-
Trade (wholesale and retail)	-	-	-	-	-
Restaurants, Hotels and Related Activities	-	-	-	-	-
Transport, Warehouse and Communications	-	-	-	-	-
Individuals for House Purchases	-	-	-	-	-
Individuals for Other Purposes	15 197 723	-	-	-	-
Others	-	-	-	-	-
	<b>15 197 723</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### 7.3. Maturity Analysis

Unity: MOP (Macau pataca)

TYPE OF ACCOUNTS	June 30, 2014							
	TOTAL REPAYABLE	ON DEMAND	UP TO 1 MONTH	1 TO 3 MONTHS	3 TO 12 MONTHS	1 TO 3 YEARS	MORE THAN 3 YEARS	WITHIN AN INDEFINITE PERIOD
<b>ASSETS</b>								
Loans and Advances to Customers	15 197 723	-	-	5 620 785	7 298 645	-	2 278 293	-
Cash and Balances with and Loans and Advances to Banks	8 887 974 838	27 974 435	114 704 200	693 240 111	8 052 056 091	-	-	-
Certificates of Deposit Held		-	-	-	-	-	-	-
Securities Issued By Macao SAR Government and /or AMCM		-	-	-	-	-	-	-
Other Securities		-	-	-	-	-	-	-
<b>Total Assets</b>	<b>8 903 172 561</b>	<b>27 974 435</b>	<b>114 704 200</b>	<b>698 860 897</b>	<b>8 059 354 736</b>	<b>0</b>	<b>2 278 293</b>	<b>0</b>
<b>LIABILITIES</b>								
Deposits and Balances of Banks and Financial Institutions	41 523 241	34 158 144	3 992 050	3 373 047	-	-	-	-
Deposits from Public Sector Entities		-	-	-	-	-	-	-
Deposits from Holding and Associated Companies		-	-	-	-	-	-	-
Deposits from Non Bank Costumers	8 735 366 248	223 569 071	601 562 712	3 218 281 196	4 686 162 859	5 790 410	-	-
Certificates of Deposits Issued		-	-	-	-	-	-	-
Other Securities Issued		-	-	-	-	-	-	-
<b>Total Liabilities</b>	<b>8 776 889 489</b>	<b>257 727 215</b>	<b>605 554 762</b>	<b>3 221 654 243</b>	<b>4 686 162 859</b>	<b>5 790 410</b>	<b>0</b>	<b>0</b>

#### 7.4. Analysis on Past Due Assets – non bank customers

Unity: MOP (Macau pataca)

	June 30, 2014			
	PAST DUE LOANS AND ADVANCES (Trade bills inclusive)		COLLATERAL	SPECIFIC PROVISIONS
<b>PAST DUE FOR:</b>				
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>	-	-	-	-

Remark: As of 30<sup>th</sup> June 2014, there were no loans and advances to banks and other financial institutions that have been past due.



## 8. Foreign Exchange Risk

### 8.1. Total Net Long and Short Positions in foreign currencies

Unity: MOP (Macau pataca)

Currency:	June 30, 2014		
	NET OPEN POSITION EXCLUDING OPTION CONTRACTS LONG OR SHORT	NET POSITION IN OPTION CONTRACTS LONG OR SHORT	NET OPEN POSITION INCLUDING OPTION CONTRACTS LONG OR SHORT
AUD	20 214	-	20 214
CAD	192 543	-	192 543
CHF	101 434	-	101 434
DKK	33	-	33
EUR	(77 209)	-	(77 209)
GBP	95 707	-	95 707
HKD	28 521 375	-	28 521 375
NOK	(6 905)	-	(6 905)
USD	(25 630)	-	(25 630)

### 8.2. Where the net position (in absolute terms) in a particular foreign currency constitutes not less than 10% of the total net position in all foreign currencies, disclose in respect of the particular currency its net long (or net short) position

Unity: MOP (Macau pataca)

Currency:	June 30, 2014
	EUR (IN MOP EQUIVALENT)
Spot Assets	31 895 208
Spot Liabilities	3 373 833
Forward Purchases	-
Forward Sales	-
Net Options Position	-
Net Long Position	28 521 375
Net Short Position	-

## 9. Consolidated Assets, Liabilities and Profits of CGD Group

Unity: € (million euros)

	June 30, 2014
Total Assets	100 225
Total Liabilities	93 016
Total Gross Loans and Advances to Customers	72 366
Deposits and Balances from Banks and Other Financial Institutions	8 435
Deposits from Customers	67 126
Profit Before Taxation and Non-Controlling Interest	177

## - ANNEX -

## 10. Annex - Curriculum Vitae of the members of the General Management

### Artur Jorge Teixeira Santos:

#### Date of Birth

- 5th November, 1955

#### Current Positions

- 2013 – General Manager of Caixa Geral de Depósitos, S. A. - Sucursal Offshore de Macau, since February 2013

#### Former Positions Held

- 2011-2013 – Chairman of the Board of Directors of Caixa Geral de Depósitos, S. A. - Sucursal Offshore de Macau
- 2010 -2011 – Chief Executive Officer of Banco Nacional Ultramarino and Vice-President of the Board of Directors
- 2004- 2010 – Deputy Chief Executive Officer of Banco Nacional Ultramarino
- 2001- 2011 – Member of the Board of Directors of Banco Nacional Ultramarino
- 1998-2001 – Deputy Chief Executive Officer of Banco Nacional Ultramarino Macau Branch
- 1993-1998 – Chief Financial Officer of Banco Nacional Ultramarino Macau Branch
- 1992 -1993 – Financial Consultant for Macau International Airport's construction Project
- 1991-1992 – Deputy General Management of the Financial Department of Credit Franco-Portugais in France
- 1990- 1991 – Deputy General Manager of the International Department of Banco Nacional Ultramarino
- 1987-1990 – Deputy General Manager of the International, Finance and Large Enterprises Departments of Banco Totta&Açores
- 1983 -1987 – Economist in the Research Unit of Issuing Institute of Macau, now called Monetary Authority of Macau

#### Academic Qualifications

- Postgraduate in Public Finance from the University of Coimbra, in 1989
- Degree in Economics from the Instituto Superior Economia of the University of Lisbon, in 1978
- Participation in several seminars regarding financial systems, banking regulation, monetary policy, retail banking and investment in Macau, Hong Kong, Taiwan and in Mainland China.

**Ana Isabel Pais Vinagre Tomázio (since 10<sup>th</sup> de Abril de 2014):**

**Date of Birth**

- 16th November, 1971

**Current Positions**

- 2014 – Member of the General Management of Caixa Geral de Depósitos, S. A. - Sucursal Offshore de Macau
- 2012 – Non-Executive member of the Board of Directors of Banco Comercial Atlântico (CGD Group), in Cabo Verde.
- 2012 – Deputy General Manager of the International Business Division of CGD

**Former Positions Held**

- 2010-2012 – Deputy General Manager in the Division of Banking for Portuguese Residents Abroad of CGD
- 04/2005-11/2010 – Branch Manager in the Sintra Main Branch of CGD
- 03/2005-04/2005 – Branch Manager in the Queluz Branch of CGD
- 05/2003-03/2005 – Branch Manager in the Rio de Mouro Branch of CGD
- 11/2002-05/2003 – Branch Manager in the São Carlos Branch of CGD
- 05/1994-11/2002 – Account Manager in the Sintra Business Office of CGD

**Academic Qualifications**

- Postgraduate in Banking Management – Advanced course in Banking Management, from the Instituto Superior de Gestão Bancária, 2005 to 2006
- Degree in Economics from the Economics Department of Universidade Nova de Lisboa, from 1989 to 1993

**Humberto Manuel Lopes Casanova (until 10<sup>th</sup> April 2014):**

**Date of Birth**

- 25th February, 1959

**Current Positions**

- 2012 – Deputy General Manager of the International Business Division (DIN) of CGD

**Former Positions Held**

- 2013-04/2014 – Member of the General Management of Caixa Geral de Depósitos, S. A. - Sucursal Offshore de Macau

- 2005-2012 – Deputy General Manager in the Division of Banking for Portuguese Residents Abroad (DBR) of CGD
- 2005 – Advisor in the Division of Retail Banking and Small Businesses at South and Autonomous Regions (DPS) of CGD
- 1999-2004 – Deputy General Manager of Caixa Crédito, SFAC (Comercial Division) –CGD Group
- 1995-1999 – Commercial General Manager in the Division of Commercial Banking at South and Autonomous Regions (DCS) of CGD
- 1994-1995 – Specialist in the Division of Credit for Industry and Services (DCI) of CGD.
- 1992-1994 – Responsable du Crédit International of Caixa Geral de Depósitos, Succursale Paris
- 1989-1992 – Adjoint du Responsable de la Salle des Marchés of Caixa Geral de Depósitos, Succursale Paris
- 1988-1989 – Specialist in the Division of Treasury and Securities Management Division (DGT) of CGD
- 1987-1988 – Intern of European Savings Bank Group, Cassa di Risparmio dell'Aquila
- 1985-1987 – Specialist in the Credit Division (DCN) of CGD
- 1983-1984 – Trainee in the Division of Credit to Industrial and Service Businesses (DCI) of CGD
- 1980-1983 – Administrative and Commercial Specialist Assistant in CGD Branch.

#### **Academic Qualifications**

- Postgraduate in Financial Markets – Specialization in Back-Office – Institut des Techniques de Marché, CFPB – Paris-1990
- Degree in Economics from the Economics Department of Universidade do Porto, in 1982
- Participation in several courses, seminars, namely in the areas of investment analysis, credit risk, management of financial institutions, financial products and commercial management.

#### **Academic position held and other**

- 1985-1987 – Assistant Professor of Accounting at Instituto de Contabilidade e Administração do Porto
- 1984-1985 – Compulsory Military Service

#### **Pedro Manuel Rodrigues de Araújo Martinez:**

##### **Date of Birth**

- 16th December, 1968

##### **Current Positions**

- 2013 – Member of the General Management of Caixa Geral de Depósitos, S. A. - Sucursal Offshore de Macau
- 2012 – Coordinator of the International Business Division - Management of Offshore Activity (DIN) of CGD

### Former Positions Held

- 2010-2012 – Coordinator in the Division of Banking for Portuguese Residents Abroad - Management of Offshore Activity (DBR) of CGD
- 2004-2010 – Specialist in the Division of Planning and Management Information-Coordination and Management of CGD Group Units and Strategic Equity Holdings (DPI-APF1) of CGD
- 2000-2004 – Specialist in the Division of Planning and Management Information -Accounting and Budget Control of Branches and Subsidiaries of CGD Group (DPI-API3) of CGD
- 1995-2000 –Specialist in the International Business Division (DIN), CGD, GIN -1, International Credit and Operations and Management Control of the International Activity of CGD Group.
- 1994-1995 – Trainee in the International Business Division (DIN) of CGD.

### Academic Qualifications

- Advanced Studies in Banking Management - Universidade Católica – FCEE – from September to December 2008
- Advanced Course in Banking Management -Instituto de Formação Bancária (IFB), 2005
- Credit Risk Management – Instituto de Formação Bancária (IFB), 2000
- Management Auditing – Instituto Superior de Ciências do Trabalho e da Empresa (ISCTE), 1997
- Management of Financial Institutions and Operations - Instituto Superior de Gestão (ISG), 1995
- Degree in Business Management from the Instituto Superior de Gestão, in 1993