



Factsheet

Headquarter

Av. João XXI, 63
1000-300 Lisboa
Portugal
Tel.: (351) 217 953 000
Fax: (351) 217 905 050
Email: cgd@cgd.pt

Executive Board

José Agostinho Martins de Matos - *CEO*
Nuno M. Pinto de Magalhães Fernandes Thomaz - *Executive Vice-President*
João Nuno de Oliveira Jorge Palma - *Executive Board Member - CFO*
José Pedro Cabral dos Santos - *Executive Board Member*
Ana Cristina de Sousa Leal - *Executive Board Member - CRO*
Maria João Borges Carioca Rodrigues - *Executive Board Member*
Jorge Telmo Maria Freire Cardoso - *Executive Board Member*

Our Bank

- Established in 1876 and fully owned by the Portuguese State
- Strong franchise as a universal Bank and a dominant financial group in Portugal
- Leading position in the retail market with more than 5 million customers in Portugal
- Largest international platform among Portuguese banks: 23 countries in 4 continents
- Total network of 1,284 branches, from which:
 - 815 in Portugal and
 - 469 branches abroad
- Total CGD Group employees: 23,205
- "Most Sustainable Bank in Portugal in 2012" – prize awarded in 2013 by *The New Economy*



Our Principles

- Business fully oriented to Customer
- Support SME, contributing to Portuguese Economy activity
- Promotion of Human Talent and Teamwork
- Highest Ethical Standards
- Innovation
- Social Responsibility and Global Sustainability

Rating

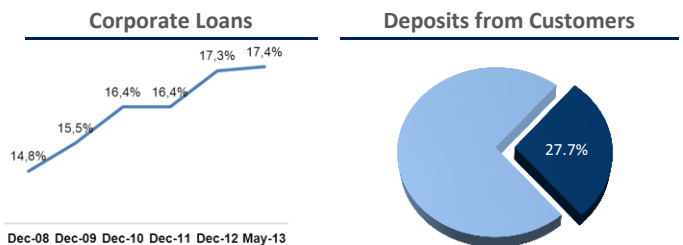
In July 2012, following its recapitalisation operation, CGD witnessed an upgrade of the 'Stand-Alone Credit Profile' and 'Viability Rating' from S&P and FitchRatings, respectively. On June and July 2013, CGD's ratings were confirmed by DBRS and Fitch Ratings, respectively. Also in July 2013, S&P affirmed its ratings and revised the outlook on CGD's 'Long-term Issuer Default Ratings' (negative), following an identical revision for Portugal's sovereign credit.

	CGD			Portugal		
	Short term	Long term		Short term	Long term	
STANDARD & POOR'S	B	BB-	Jul/13	B	BB	Jul/13
FITCH RATINGS	B	BB+	Jul/13	B	BB+	Nov/12
MOODY'S	N/P	Ba3	Dec/12	N/P	Ba3	Feb/12
DBRS	R-2(mid)	BBB(low)	Jun/13	R-2(mid)	BBB(low)	Nov/12

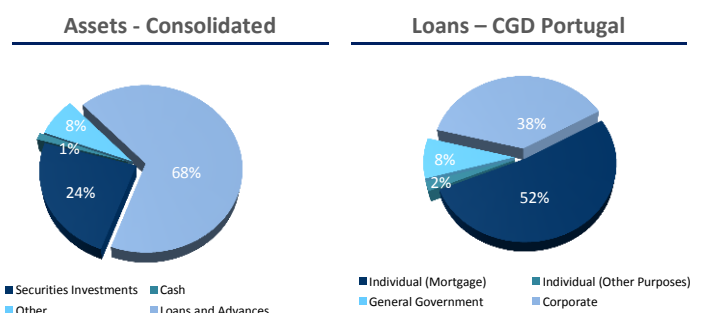
Group Structure



Market Shares in Portugal (as of May 2013)



Balance Sheet Structure (as of June 2013)



Contacts

Investor Relations Office
Tel.: (351) 217 953 000

Email: investor.relations@cgd.pt

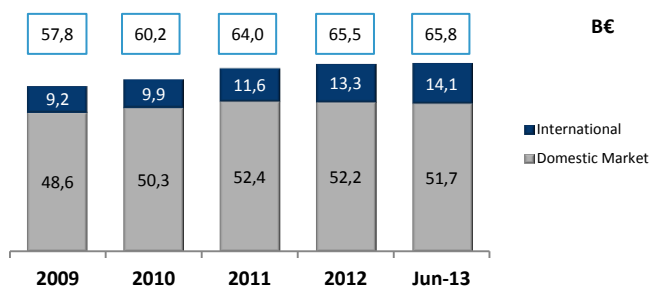
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Business Performance

In spite of the difficult economic environment, there is a sustainable growth in Deposits driven by domestic households.

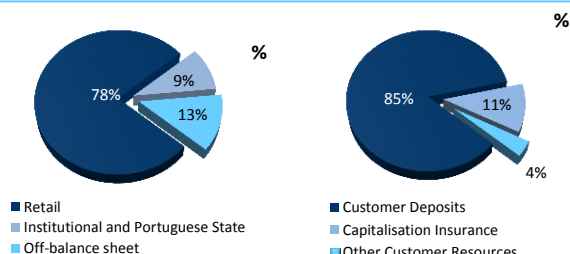
Deposits Evolution



Funding Structure

Resources from Retail

Focus on deposits collection as major contributor to total Funding



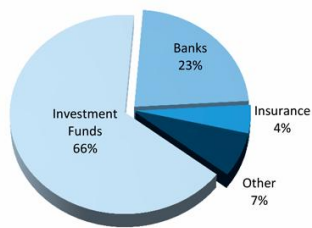
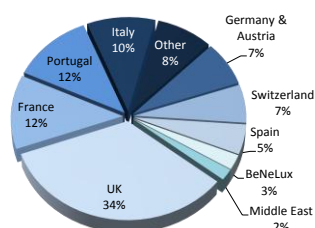
Return to Capital Markets

On November 27, 2012 CGD priced a 500 million euros, 3-year senior unsecured transaction at a reoffer yield of 5.75%. The deal reached over 2,8 billion euros with 212 accounts involved.

On January 11, 2013 CGD issued 750 million euros, 5-year covered bonds, on the back of order book exceeding five times the offer, attracting around 200 investors, at a reoffer yield of 3.835%. DBRS awarded the level "A" to CGD issuance.

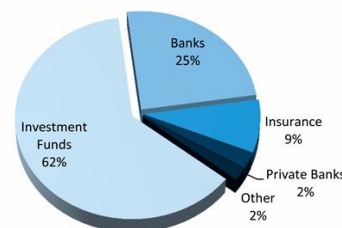
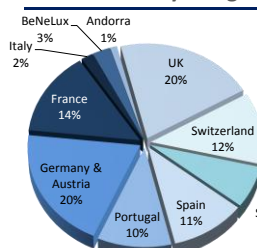
Allocation by Geography

Allocation by Type of Investor



Allocation by Geography

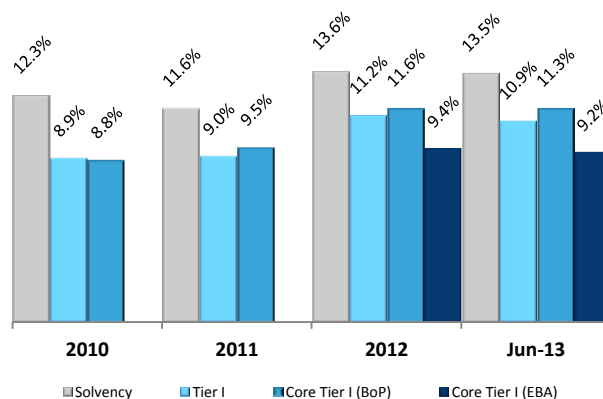
Allocation by Type of Investor



BALANCE SHEET (M€)	Jun '12*	Dec '12*	Jun '13
Total Assets	117,694	116,859	112,684
Loans to Customers (Net)	77,544	74,735	72,673
Securities	25,381	28,193	26,937
Deposits from Customers	64,398	65,546	65,795
Total Equity	6,839	7,280	7,106
INCOME STATEMENT (M€)	Jun '12*	Jun '13	
Net Interest Income	722.5	414.1	
Non-Interest Income	542.0	475.6	
Technical Margin (Insurance)	247.9	214.9	
Commissions (Net)	257.8	256.1	
Operating Costs	797.2	813.6	
Gross Operating Income	795.7	345.2	
Net Income	-12.7	-181.6	
RATIOS (%)	Jun '12*	Dec '12*	Jun '13
Gross ROE (1) (2)	2.17%	-5.69%	-5.55%
Net ROE (1)	0.23%	-5.34%	-4.41%
Gross ROA (1) (2)	0.11%	-0.31%	-0.35%
Net ROA (1)	0.01%	-0.29%	-0.28%
Overdue Credit / Total Credit	5.4%	5.7%	6.7%
Overdue Credit Cover	87.5%	92.8%	85.6%
Credit at Risk / Total Credit (2)	8.7%	9.4%	12.4%

In the first half 2013 the combination effect of the evolution of Euribor rates and provisioning requirements, together with the increase in staff costs, reflected unfavourably in the Group's net income.

Capital Ratios



CGD solvency indicators stand above National and European regulatory requirements on capital, reflecting a healthy capital base.

(1) Considering average shareholders' equity and net assets values (13 observations).

(2) Ratios defined by the Bank of Portugal (instruction n° 23/2012).

* Pro forma accounts, considering amounts in Caixa Seguros e Saúde, S.A's healthcare area as a non-current asset held for sale and the entities comprising the form of jointly owned entities being integrated by the equity accounting method.

DISCLAIMER

This document is only provided for general information purpose and does not constitute, nor must it be interpreted as, investment or other professional advice. Unless otherwise indicated, all figures are reported to June 31, 2013.

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