

Main Indicators

	2017	2016	2015 ⁽¹⁾	2014	2013	Chan. % 17/16
Million euros						
BALANCE SHEET						
Total assets	71,939	71,265	74,885	76,361	82,007	0.9%
Loans and advances to customers (net) (2)	47,633	48,018	51,022	52,729	55,744	-0.8%
Total customer funds (2)(3)	71,386	66,978	67,951	64,945	64,713	6.6%
Balance sheet customer funds (2)	52,688	50,434	52,158	51,141	51,174	4.5%
Resources from customers (2)	51,188	48,798	49,847	48,365	47,376	4.9%
Loans to customers (net) / Resources from customers (4)	94%	99%	102%	108%	117%	
Shareholders' equity and subordinated debt	7,250	5,927	6,269	6,238	6,945	22.3%
PROFITABILITY						
Net operating revenues	2,197	2,097	2,304	2,292	1,769	4.8%
Operating costs	954	780	1,017	1,150	1,295	22.3%
Impairment and Provisions	925	1,598	978	1,316	1,287	-42.1%
Income tax						
Current	102	113	91	101	116	-10.0%
Deferred	-72	-495	-54	-199	-326	
Non-controlling interests	103	122	126	110	94	-15.4%
Net income attributable to shareholders of the Bank	186	24	235	-227	-740	
Return on average shareholders' equity (ROE)	3.3%	0.6%	5.3%	-6.5%	-26.5%	
Income before tax and non-controlling interests / Average equity (4)(5)	4.8%	-4.5%	7.3%	-5.1%	-24.9%	
Return on average total assets (ROA) (6)	0.4%	0.2%	0.5%	-0.1%	-0.8%	
Income before tax and non-controlling interests / Average net assets (4)(5)	0.4%	-0.3%	0.5%	-0.3%	-1.0%	
Net interest margin	2.2%	1.9%	1.8%	1.6%	1.1%	
Net operating revenues / Average net assets (4)(5)	3.0%	2.8%	3.0%	2.8%	2.1%	
Cost to income (4)(5)(7)	44.1%	46.1%	43.9%	51.7%	66.5%	
Cost to income - activity in Portugal (4)(5)(7)	44.5%	47.1%	41.1%	53.7%	80.9%	
Staff costs / Net operating revenues (4)(5)(7)	24.6%	25.9%	24.7%	28.6%	36.8%	
CREDIT QUALITY						
Overdue loans (>90 days) / Total loans (2)	5.8%	6.8%	7.3%	7.4%	7.1%	
Total impairment / Overdue loans (>90 days) (2)	113.2%	107.0%	86.2%	82.6%	79.6%	
Non-performing exposures	7,658	9,374	10,933	11,906	13,679	
Non-performing exposures / Total loans (2)	15.0%	18.1%	20.1%	21.2%	23.0%	
Restructured loans (2)	4,184	5,046	5,393	6,753	7,012	
Restructured loans / Total loans (2)	8.2%	9.7%	9.9%	12.0%	11.9%	
Cost of risk (net of recoveries) (8)	122 b.p.	216 b.p.	150 b.p.	194 b.p.	137 b.p.	
CAPITAL (9)						
Common equity tier I phased-in (10)	13.2%	12.4%	13.3%	11.7%	-	
Common equity tier I fully-implemented (10)	11.9%	9.7%	10.2%	7.8%	-	
Own Funds	5,932	5,257	6,207	5,827	6,421	
Risk Weighted Assets	40,171	39,160	43,315	43,515	43,926	
Core tier I (Basel II) (4)	-	-	-	-	13.8%	
Tier I (Basel II) (4)	-	-	-	-	12.9%	
Total (Basel II) (4)	-	-	-	-	14.6%	
BCP SHARE						
Market capitalisation (ordinary shares)	4,111	843	2,887	3,561	3,279	
Adjusted basic and diluted earnings per share (euros)	0.014	0.019	0.232	-0.259	-1.068	
Market values per share (euros) (11)						
High	0.2720	0.6459	1.2388	1.8162	1.3695	
Low	0.1383	0.1791	0.5374	0.8396	0.5772	
Close	0.2720	0.1845	0.6317	0.8487	1.2474	

(1) In the scope of the merger process with Banco Privado Atlântico, Banco Millennium Angola was considered a discontinued operation in the first quarter of 2016, with effect on the same item in the activity of 2016 and 2015, given that the information as at 31 December 2015 was restated in the consolidated financial statements of BCP.

(2) Adjusted from discontinued operations: Millennium bank in Romania (2013); Millennium bcp Gestão de Activos (2014 to 2013); and Banco Millennium in Angola (2015 to 2013).

(3) Total customer funds of Millennium bcp were redefined, with reference to 31 December 2017, reflecting a broader concept in order to include amounts held by customers as part of existing agreements for their placement and management, considering comparable amounts for 2016 and 2015.

(4) According to Instruction no. 16/2004 from the Bank of Portugal, as the existing version as of 31 December 2017

(5) Given the booking of Banco Millennium Angola as a discontinued operation between March and May 2016, the consolidated balance sheet includes Banco Millennium Angola until the completion of the merger with Banco Privado Atlântico, in May 2016, while the respective contribution to consolidated results is reflected in income from discontinued operations and non-controlling interests during that period, not influencing the remaining items of the consolidated income statement.

(6) Considering net income before non-controlling interests.

(7) Excludes the impact of specific items.

(8) Adjusted from discontinued operations: Banco Millennium in Angola (2015).

(9) According with CRD IV/CRR phased-in for 2014, 2015, 2016 and 2017, and in 2013 compliant with rules from the Bank of Portugal in force.

(10) Includes the impact of the new DTAs regime for capital purposes according with IAS.

(11) Market value per share adjusted from the regrouping of shares, in October 2016, and the capital increase occurred in February 2017.

	Unit	2017	2016	2015	2014	2013	Var. % 17/16
CUSTOMERS							
Total Customers ⁽¹⁾	Thousands	5,429	5,122	5,036	4,907	4,871	6.0%
Interest paid on deposits and interbank funding	Million euros	353	389	661	897	1,148	-9.2%
Claims registered	Number	76,918	72,498	79,108	71,348	81,719	6.1%
Claims resolved	Percentage	97.7%	93.2%	97.2%	95.1%	98.5%	4.8%
ACCESSIBILITIES							
BRANCHES	Number	1,120	1,163	1,342	1,373	1,518	-3.7%
Activity in Portugal		578	618	671	695	774	-6.5%
International activity		542	545	671	678	744	-0.6%
Branches opened on Saturday		118	112	144	140	131	5.4%
Branches with access conditions to people with reduced mobility		802	828	978	981	1,137	-3.1%
Internet	Users number	1,830,546	1,700,114	1,541,811	1,377,480	1,352,188	7.7%
Call Center	Users number	353,003	261,620	273,610	301,338	230,046	34.9%
Mobile banking	Users number	1,617,593	1,268,804	929,401	506,976	339,095	27.5%
ATM	Number	2,950	2,965	3,115	3,112	3,341	-0.5%
EMPLOYEES							
PORTUGAL EMPLOYEES	Number	7,189	7,333	7,459	7,795	8,584	-2.0%
INTERNATIONAL EMPLOYEES ⁽²⁾	Number	8,538	8,474	9,724	9,845	10,076	0.8%
LABOUR INDICATORS ⁽³⁾							
Breakdown by professional category	Number						
Executive Committee		23	21	23	22	21	9.5%
Senior Management		150	146	171	161	165	2.7%
Management		1,642	1,669	1,702	1,768	1,874	-1.6%
Commercial		9,424	9,453	10,406	10,648	11,013	-0.3%
Technicians		3,531	3,459	3,609	3,641	3,921	2.1%
Other		1,061	1,167	1,330	1,452	1,711	-9.1%
Breakdown by age	Number						
<30		2,235	2,225	3,029	3,387	3,710	0.4%
[30-50[9,498	9,820	10,673	10,925	11,510	-3.3%
>=50		4,103	3,875	3,550	3,391	3,500	5.9%
Average age	Years	41	41	38	37	36	0.0%
Breakdown by contract type	Number						
Permanent		14,668	14,876	15,904	16,329	17,504	-1.4%
Temporary		1,168	1,044	1,035	1,073	894	11.9%
Trainees		298	0	313	301	329	
Employees with working hours reduction	Number	187	202	153	155	169	-7.4%
Recruitment rate	Percentage	9.7%	8.2%	7.3%	8.1%	6.6%	18.3%
Internal mobility rate	Percentage	18.5%	18.0%	16.4%	16.4%	15.9%	2.8%
Leaving rate	Percentage	10.3%	9.1%	10.0%	11.1%	9.1%	13.2%
Free association ⁽⁴⁾	Percentage						
Employees under Collective Work Agreements		99.6%	99.6%	99.5%	99.6%	99.7%	0.0%
Union Syndicated Employees		78.5%	78.9%	72.0%	73.2%	75.9%	-0.5%
Hygiene and safety at work (HSW)							
HSW visits	Number	159	376	194	180	376	-57.7%
Injury rate	Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	
Death victims	Number	0	1	0	0	0	
Absenteeism rate	Percentage	4.3%	4.2%	4.0%	3.6%	3.8%	2.4%
Lowest company salary and minimum national salary	Ratio	1.3	1.1	1.9	1.7	1.7	12.3%
ENVIRONMENT ⁽⁵⁾							
Greenhouse gas emissions ⁽⁶⁾	tCO2eq	55,683	59,864	58,439	65,470	72,691	-7.0%
Electricity consumption ⁽⁷⁾	MWh	63,131	68,055	76,513	88,789	114,402	-7.2%
Production of waste ⁽⁸⁾	t	599	1,332	2,078	1,568	1,294	-55.1%
Water consumption ⁽⁹⁾	m3	233,857	239,279	358,228	554,307	361,968	-2.3%
SUPPLIERS							
Time of payment and time contractually agreed, in Portugal	Ratio	1	1	1	1	1	0.0%
Purchase from local suppliers	Percentage	86.5%	91.7%	92.8%	86.5%	92.6%	-5.7%
DONATIONS							
	Million euros	1.9	1.7	2.0	2.2	3.2	6.2%

Data for 2016 and 2017 does not include Angola, whose operation was discontinued in 2016.

(1) Pro-forma. Excludes Angola. From 2016-2017, Total Active Customers in Mozambique, instead of Total Customers

(2) Number of Employees for all operations except Poland, where are reported Full Time Equivalent (FTE). Does not include Millennium bcp Bank & Trust employees.

(3) Employees information (and not FTE) for: Portugal, Poland, Mozambique and Switzerland.

(4) The value reflects only operations where the regimes are applicable. Collective work agreement: Portugal and Mozambique. Syndicate: Portugal and Mozambique.

(5) Data do not include Angola (2018 to 2017).

(6) Data do not include Mozambique (2016).

(7) Data include electricity from public grid. Does not include the cogeneration plant in Portugal neither 2016 energy consumption in Mozambique.

(8) Data does not include Switzerland (2013) neither Mozambique (2012 and 2013).

(9) Data does not include Switzerland (2012 to 2016), neither Mozambique (2016).