

**BANCO COMERCIAL PORTUGUÊS**

**Consolidated Income Statement**  
for the nine months period ended 30 September, 2009 and 2008

	30 September 2009	30 September 2008
	(Thousands of Euros)	
Interest income	2,832,111	3,899,653
Interest expense	(1,833,928)	(2,622,955)
Net interest income	998,183	1,276,698
Dividends from equity instruments	4,327	29,107
Net fees and commission income	533,781	553,044
Net gains / losses arising from trading and hedging activities	184,121	130,107
Net gains / losses arising from available for sale financial assets	4,029	(239,373)
Other operating income	34,861	45,508
	1,759,302	1,795,091
Other net income from non banking activity	13,491	13,087
Total operating income	1,772,793	1,808,178
Staff costs	667,098	690,591
Other administrative costs	426,671	473,407
Depreciation	78,616	82,528
Operating costs	1,172,385	1,246,526
	600,408	561,652
Loans impairment	(409,441)	(340,553)
Other assets impairment	(52,937)	(39,573)
Other provisions	(22,497)	26,178
Operating profit	115,533	207,704
Share of profit of associates under the equity method	47,813	35,830
Gains from the sale of subsidiaries and other assets	78,276	5,810
Profit before income tax	241,622	249,344
Income tax		
Current	(62,056)	(48,028)
Deferred	10,734	(8,238)
Profit after income tax	190,300	193,078
Attributable to:		
Shareholders of the Bank	178,135	142,136
Minority interests	12,165	50,942
Profit for the period	190,300	193,078

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**BANCO COMERCIAL PORTUGUÊS**

Consolidated Balance Sheet as at 30 September, 2009 and 2008 and 31 December, 2008

	30 September 2009	31 December 2008	30 September 2008
	(Thousands of Euros)		
<b>Assets</b>			
Cash and deposits at central banks	2,036,784	2,064,407	1,959,931
Loans and advances to credit institutions			
Repayable on demand	664,702	1,048,348	735,052
Other loans and advances	1,352,101	2,892,345	4,002,821
Loans and advances to customers	75,570,522	75,165,014	71,317,957
Financial assets held for trading	4,228,096	3,903,267	3,609,450
Other financial assets held for trading at fair value through profit or loss	84,631	-	490,362
Financial assets available for sale	2,450,050	1,714,178	4,904,194
Assets with repurchase agreement	20,564	14,754	73,517
Hedging derivatives	274,954	117,305	134,955
Financial assets held to maturity	1,313,965	1,101,844	246,553
Investments in associated companies	424,145	343,934	310,121
Non current assets held for sale	76,182	19,558	22,779
Property and equipment	648,848	745,818	702,549
Goodwill and intangible assets	535,942	540,228	534,009
Current tax assets	18,006	18,127	23,163
Deferred tax assets	583,938	586,952	622,833
Other assets	3,628,219	4,147,645	3,461,873
	<u>93,911,649</u>	<u>94,423,724</u>	<u>93,152,119</u>
<b>Liabilities</b>			
Amounts owed to central banks	1,352,681	3,342,301	1,801,611
Amounts owed to others credit institutions	6,016,159	5,997,066	6,597,127
Amounts owed to customers	45,400,020	44,907,168	44,160,133
Debt securities	22,331,528	20,515,566	22,578,373
Financial liabilities held for trading	1,139,297	2,138,815	892,891
Other financial liabilities held for trading at fair value through results	6,834,208	6,714,323	5,880,593
Hedging derivatives	94,372	350,960	183,337
Provisions for liabilities and charges	229,467	221,836	219,379
Subordinated debt	2,292,954	2,598,660	3,184,020
Current income tax liabilities	2,037	4,826	1,706
Deferred income tax liabilities	474	336	639
Other liabilities	1,165,427	1,383,633	1,324,047
Total Liabilities	<u>86,858,624</u>	<u>88,175,490</u>	<u>86,823,856</u>
<b>Equity</b>			
Share capital	4,694,600	4,694,600	4,694,600
Treasury stock	(80,117)	(58,631)	(50,129)
Share premium	183,276	183,368	183,369
Preference shares	1,000,000	1,000,000	1,000,000
Other capital instruments	900,000	-	-
Fair value reserves	70,941	214,593	184,979
Reserves and retained earnings	(222,228)	(274,622)	(153,891)
Profit for the period attributable to Shareholders	178,135	201,182	142,136
Total Equity attributable to Shareholders of the Bank	<u>6,724,607</u>	<u>5,960,490</u>	<u>6,001,064</u>
Minority interests	<u>328,418</u>	<u>287,744</u>	<u>327,199</u>
Total Equity	<u>7,053,025</u>	<u>6,248,234</u>	<u>6,328,263</u>
	<u>93,911,649</u>	<u>94,423,724</u>	<u>93,152,119</u>