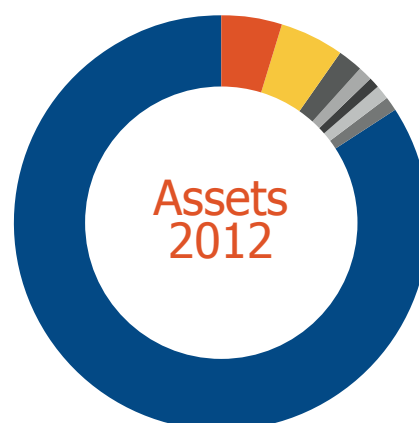


SIMPLIFIED GROUP FINANCIAL POSITION



- 75% Loans, advances and financing
- 9% Cash and short term deposits
- 5% Other assets
- 5% Deposits and placement with financial institutions
- 3% Financial investment - available for sale ("AFS")
- 2% Fixed assets
- 1% Interest in jointly controlled entities
- 0% Interest in associates
- 0% Financial investment - held to maturity ("HTM")



- 85% Loans, advances and financing
- 5% Cash and short term deposits
- 4% Financial investment - available for sale ("AFS")
- 2% Other assets
- 1% Interest in associates
- 1% Financial investment - held to maturity ("HTM")
- 1% Interest in jointly controlled entities
- 1% Fixed assets
- 0% Deposits and placement with financial institutions



- 36% Term loans
- 23% Deposits from customers
- 14% Redeemable notes
- 13% Reserves
- 10% Share capital
- 1% Infrastructure support funds
- 1% Deferred income
- 1% Other liabilities
- 1% Minority interest



- 35% Term loans
- 20% Deposits from customers
- 15% Redeemable notes
- 15% Reserves
- 11% Share capital
- 1% Infrastructure support funds
- 1% Deferred income
- 1% Other liabilities
- 1% Minority interest