

SALES AND DISTRIBUTION

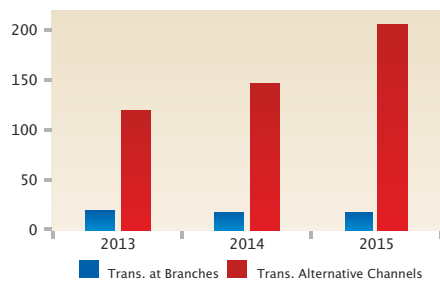
Evolution of Customers, Transactions, ABMs and Service Points

Digital channels have maintained their upward trend, consolidating customer preference as transactional channel, and they are gradually incorporated as a business channel and for obtaining new products. Omnichannel retail is then becoming real as a result of customers requirements.

The total number of transactions by digital channels grew by 36.2%, with more than 205 million transactions during the year.

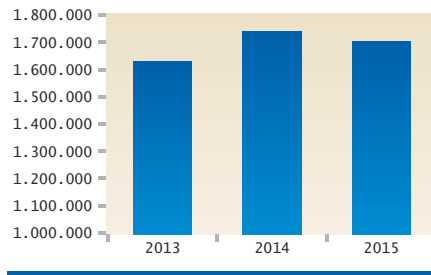
TRANSACTIONS AT BRANCHES AND ALTERNATIVE CHANNELS

Million annual transactions



NUMBER OF DEPOSIT ACCOUNTS

Checking Accounts, Savings Accounts and Time Deposits

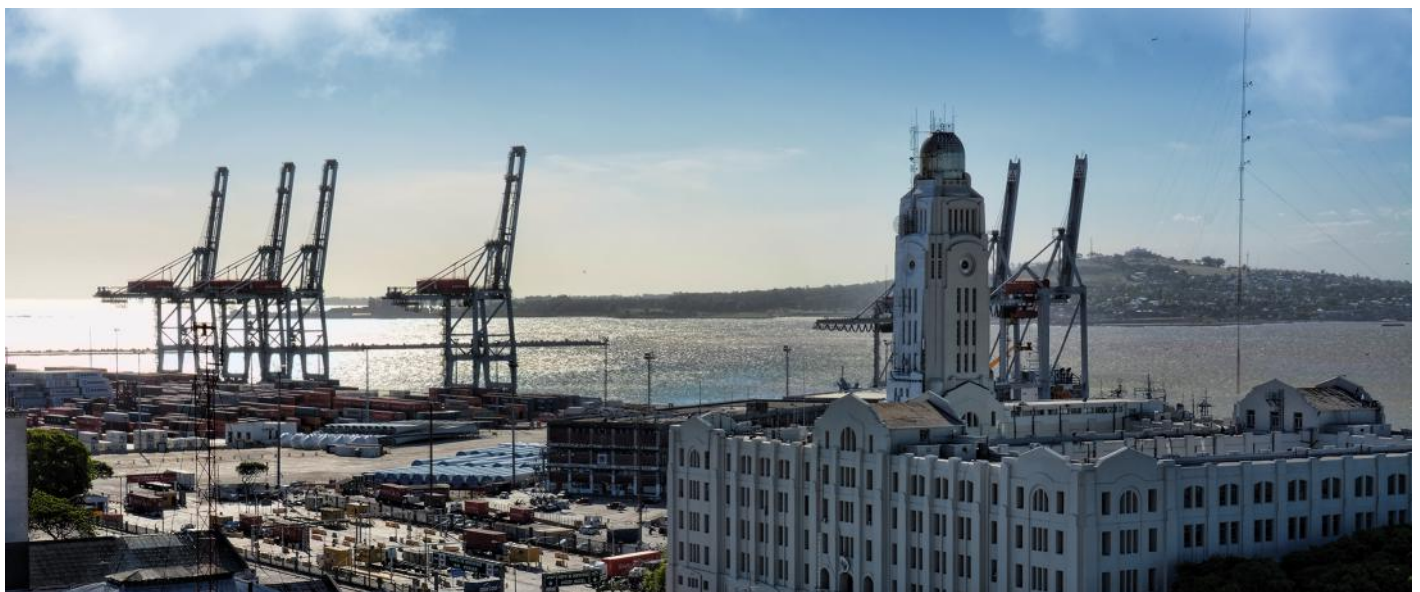


This significant transaction volume illustrates that efforts to guide customers to the various digital channels available to the Bank, have been successful. As shown in the chart, in 2015 91.1% of customer transactions were carried out via digital channels.

It must also be noted that usability testing methods have been included in order to improve the customer experience, which require a high technological level of the service platform of our Bank and 24/7 availability.

In order to continue strengthening and upgrading the network of automatic machines, there was investment for the purchase and installation of equipment, including smart deposit machines where cash can be inserted and recognized, and new features were added to e-BROU

Montevideo Bay- Montevideo



(borrowing, account opening, online payments, preferential rate term investments) and to mobile banking (Multipagos, transfers, etc.).

Such coverage has increased in number and features, since under the Financial Inclusion Act (Law No. 19210), correspondent agreements were signed with Abitab and RedPagos, incorporating the possibility of deposits to the existing withdrawals and card payment services, providing bank customers with a wider coverage in terms of points of sale and opening hours, with the same level of efficiency and safety.

REDBROU Self Service Banking

At the end of 2015, there was a network of 376 ATMs owned by BROU, 171 deposit taking machines (30% of them have banknote recognition functions) and 67 self service information terminals, plus 2,951 smaller indoor ATMs, operating within the framework of existing agreements with Abitab, RedPagos and Scanntech. These, together with the interconnections to the Banred, Banelco, Link and Cirrus international networks provide an excellent coverage nationally and globally.

REDBROU ATMs			
Number	2013	2014	2015
Transactions (millions)	53	68	74
RedBROU Cards	1.068.586	1.171.693	1.168.827
ATMs	313	353	376
Small indoors ATMs	2.611	2.761	2.951
Deposit taking ABMs	115	138	171
Web Terminals	48	56	62
Service Level Agreement (uptime)	97%	97%	97%
E-Banking Customers	250.175	313.013	428.417
Banca Móvil Customers	26.104	48.862	90.401



Self-service kiosk

Internet Banking (e-BROU)

Internet banking has maintained the strong growth of previous years, exceeding 410,000 personal customers and more than 10,000 corporate customers who use this system.

In search of a better service to our customers, we have continued to expand by including new and improved services in our digital channels and especially in the Internet channel, with the availability of new features such as the online opening of savings accounts, or via the new e-executive service that allows anyone to take the initial account opening steps through e-BROU, being able to start a relationship with our Bank.

Telephone Banking

The strategy of enhancing the automated telephone channel has continued, incorporating more transactions, which are available 24/7.

TELEPHONE BANKING SERVICE (FONOBROU)

Number	2013	2014	2015
Customers	61.365	102.155	152.805
Monthly Calls	96.687	150.54	213.154

ISO 9001:2008 Certification

In 2015, certification of the quality management system of all Digital Channels processes was maintained, as well as the Quality Certification of our distribution network, thus consolidating our operation of a system first certified in 2000.

This implies a strong commitment of our Bank, particularly of the Sales and Distribution Area - Distribution Network, with quality management and customer satisfaction.

