

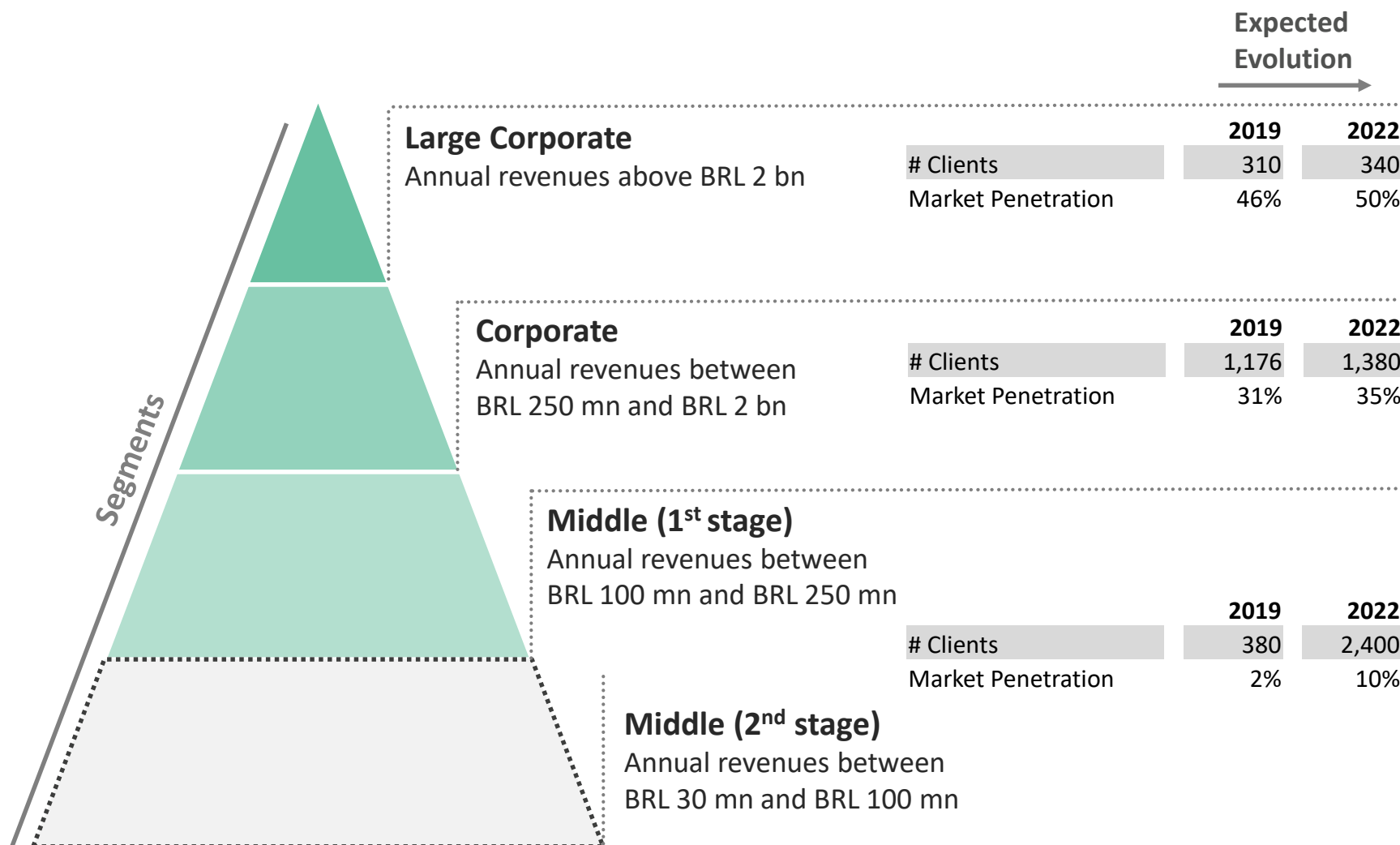


Earnings
Conference Call

1st Quarter of 2019

May 7th, 2019

New Segmentation of Clients



- **Recurring Net Income reached BRL 121.2 million in 1Q19**, down 0.2% quarter-over-quarter and up 11.6% year-over-year.
- **Recurring Return on Average Equity (ROAE) was 13.0% pa in 1Q19**, a reduction of 0.3 p.p. in relation to the previous quarter and flat year-over-year.
- **The Expanded Credit Portfolio reached BRL 26.5 billion** at the end of March 2019, up 1.0% quarter-over-quarter and 6.6% year-over-year.

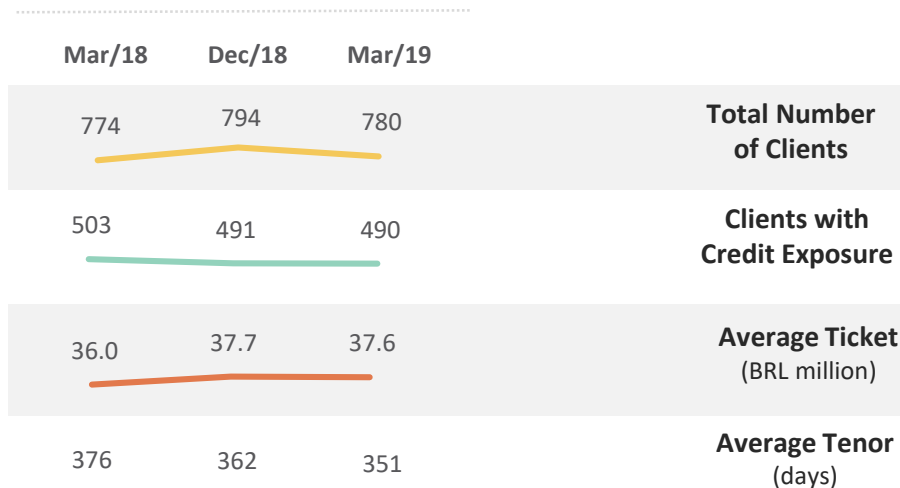


Expanded Credit Portfolio

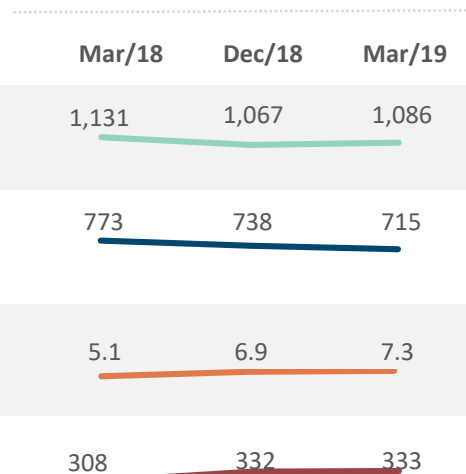
(BRL million)	Mar/19	Dec/18	Chg 3M	Mar/18	Var 12M
Loans	13,064.9	12,978.9	0.7%	11,925.6	9.6%
Large Corporate	8,375.5	8,417.5	-0.5%	7,917.4	5.8%
Corporate	4,689.4	4,561.5	2.8%	4,008.2	17.0%
Guarantees Issued	10,540.6	10,650.9	-1.0%	10,643.5	-1.0%
Large Corporate	10,033.3	10,105.4	-0.7%	10,211.6	-1.7%
Corporate	507.3	545.4	-7.0%	431.9	17.5%
Corporate Securities	2,897.7	2,610.1	11.0%	2,285.8	26.8%
Large Corporate	2,516.9	2,339.5	7.6%	2,213.2	13.7%
Corporate	380.7	270.6	40.7%	72.6	424.2%
Expanded Credit Portfolio	26,503.1	26,239.9	1.0%	24,854.9	6.6%
Large Corporate	20,925.7	20,862.4	0.3%	20,342.2	2.9%
Corporate	5,577.5	5,377.5	3.7%	4,512.7	23.6%



Large Corporate

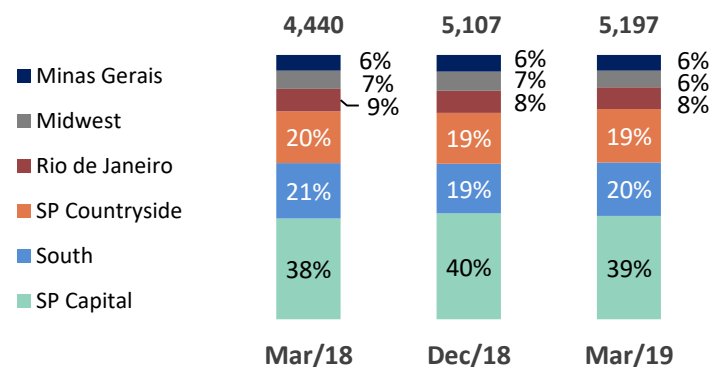
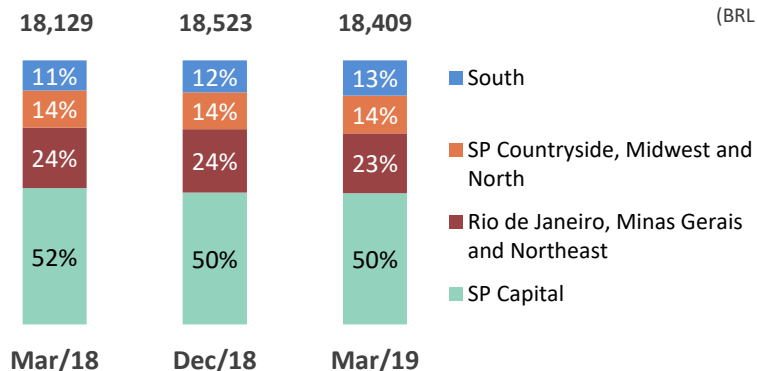


Corporate



Credit Portfolio

Loans and Guarantees Issued
(BRL million)

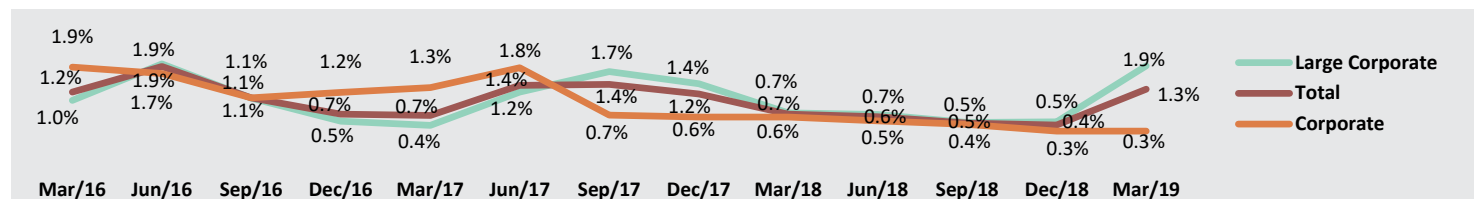


Large Corporate: Clients with annual revenues above BRL 800 million. | **Corporate:** Clients with annual revenues between BRL 100 and 800 million.

Credit Portfolio Quality

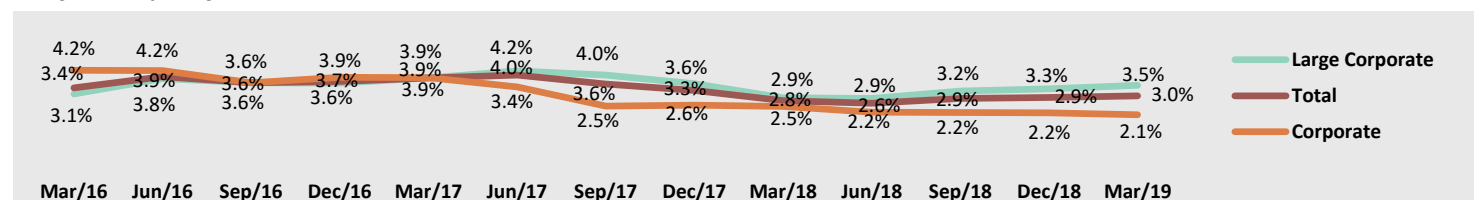
Loans overdue for more than 90 days (includes falling due and overdue installments)

% of loan portfolio

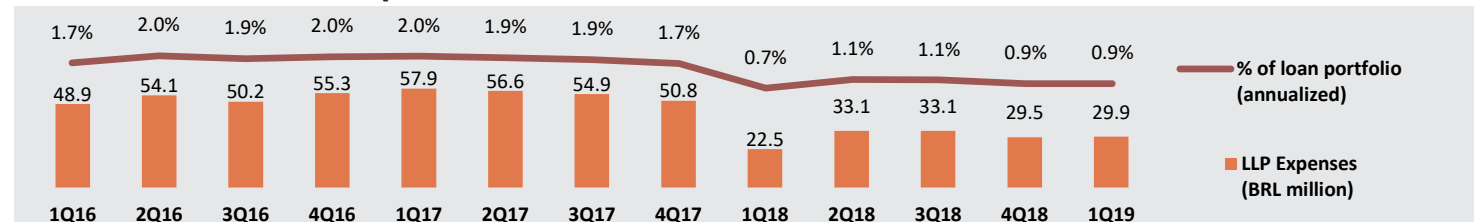


Loans Loss Reserve

% of loan portfolio

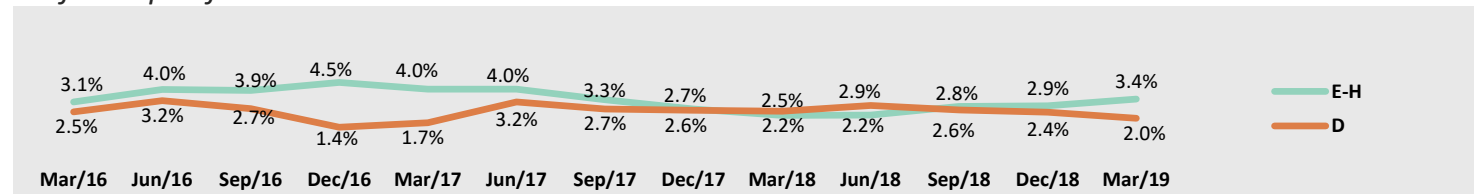


Loan Loss Provision Expenses (Loan Portfolio)



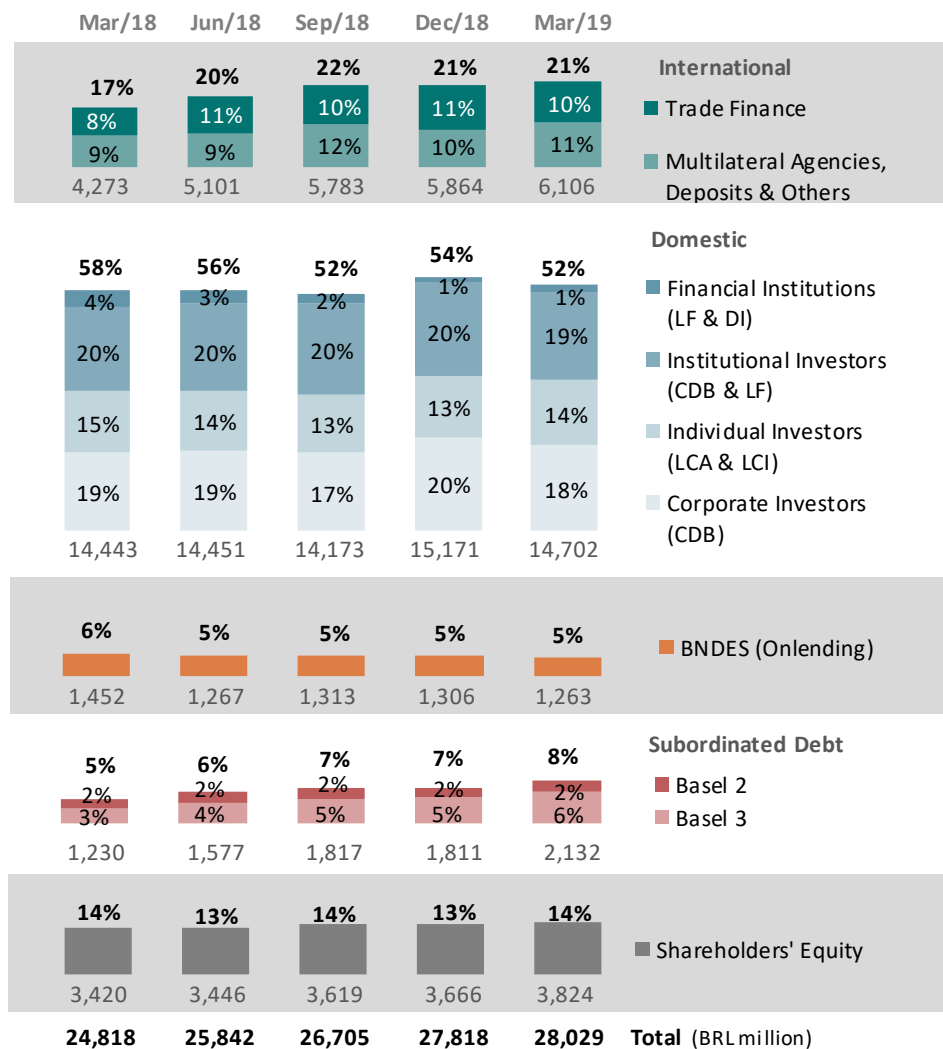
Loans rated D and E-H (Brazilian Central Bank Resolution No. 2682)

% of loan portfolio



Funding & Ratings

Diversified funding with access to local and international sources



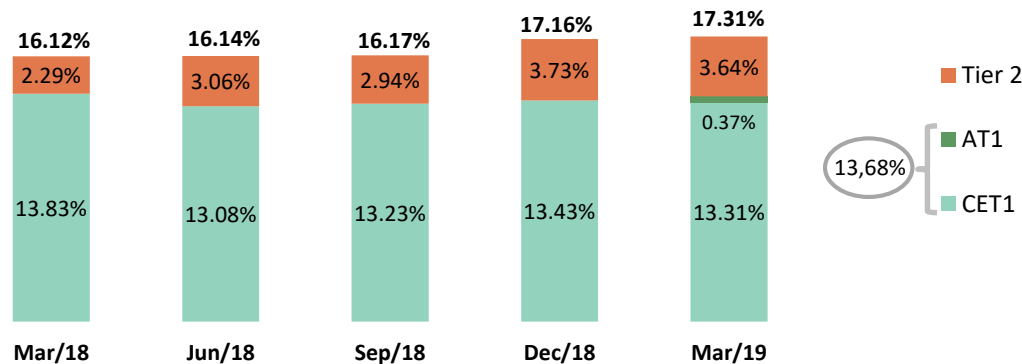
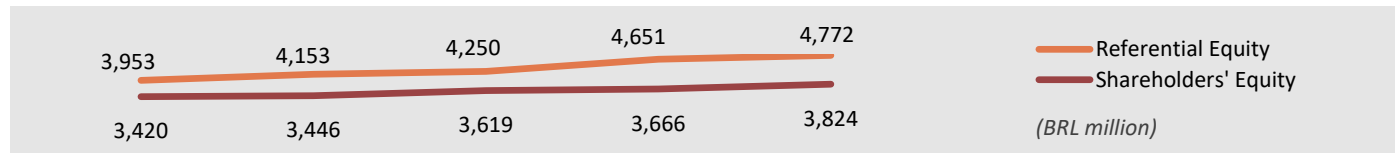
Ratings

	ABC Brasil		Brazil
	Local	Global	Sovereign
Standard & Poor's	BrAAA	BB-	BB-
Fitch Ratings	AAA	BB	BB-
Moody's	Aa2.Br	Ba2	Ba2



Basel Ratio & Shareholders' Equity

Capital Adequacy (BRL million)	Mar/19	Dec/18	Chg 3M	Mar/18	Var 12M
Reference Equity	4,772.2	4,651.3	2.6%	3,952.8	20.7%
Required Capital Base	2,204.9	2,337.2	-5.7%	2,115.4	4.2%
Excess of equity in relation to limit	2,567.3	2,314.1	10.9%	1,837.4	39.7%
Basel Ratio	17.31%	17.16%	0.15	16.12%	1.19
Tier 1	13.68%	13.43%	0.25	13.83%	-0.15
CET1	13.31%	13.43%	-0.12	13.83%	-0.52
AT1	0.37%	0.00%	0.37	0.00%	0.37
Tier 2	3.64%	3.73%	-0.09	2.29%	1.35

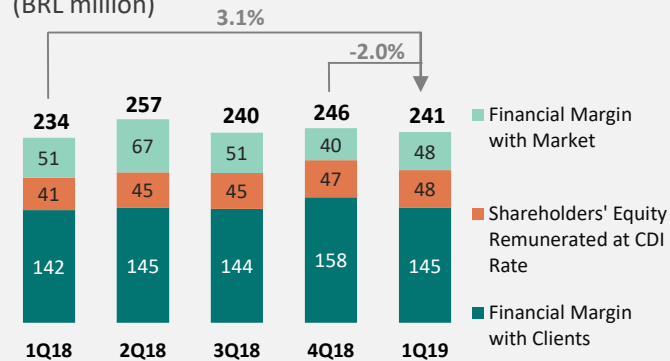


Net Interest Income

(BRL million)	1Q19	4Q18	1Q19x4Q18	1Q18	1Q18x1Q18
Net Interest Income	240.7	245.6	-2.0%	233.5	3.1%
Shareholders' Equity Remunerated at CDI Rate	47.8	47.2	1.1%	40.7	17.5%
Financial Margin with Clients	144.9	158.2	-8.4%	142.3	1.8%
Financial Margin with Market	48.0	40.2	19.5%	50.5	-5.0%
Loan Loss Provision (LLP)	(29.9)	(29.5)	1.3%	(22.5)	33.0%
Net Interest Income after LLP	210.9	216.2	-2.5%	211.1	-0.1%

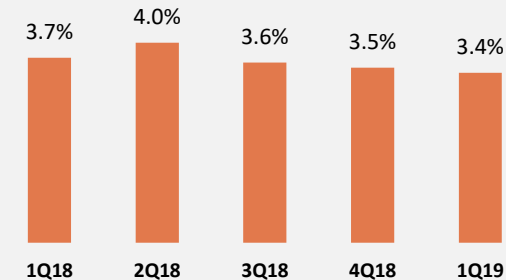
Net Interest Income

(BRL million)



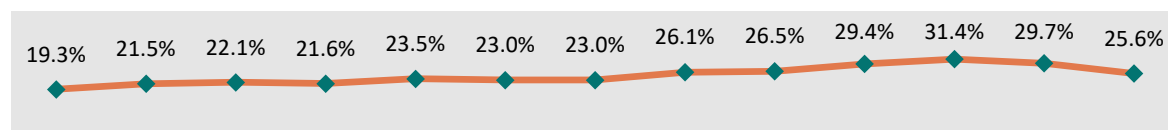
NIM

(% p.a.)



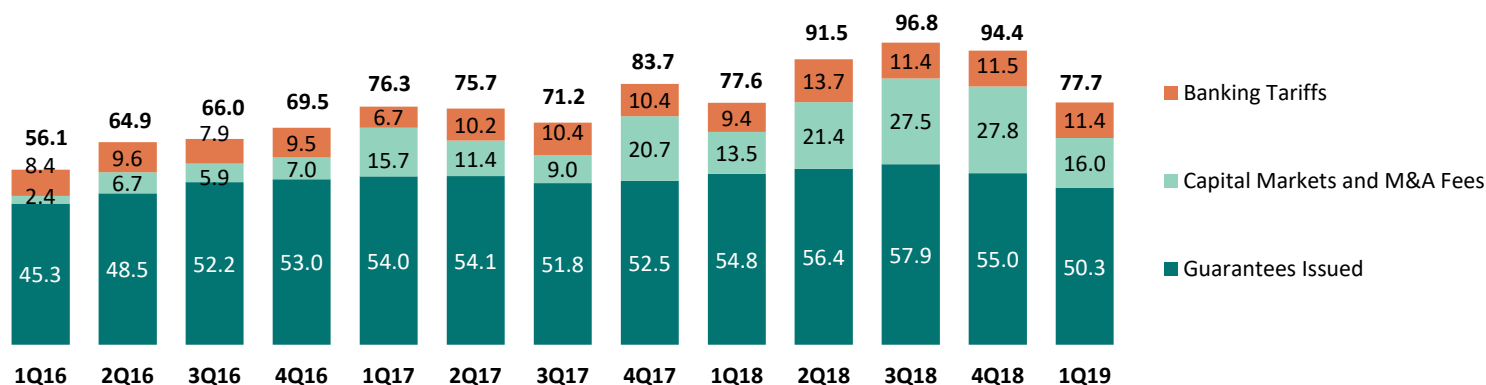
Service Revenues

Service Fees (BRL million)	1Q19	4Q18	1Q19x4Q18	1Q18	1Q18x1Q18
Guarantees Issued	50.3	55.0	-8.6%	54.8	-8.2%
Capital Markets and M&A Fees	16.0	27.8	-42.5%	13.5	18.8%
Commercial Banking Tariffs	11.4	11.5	-0.9%	9.4	21.8%
Total	77.7	94.4	-17.6%	77.6	0.1%



Services Revenue
Total Revenue

(BRL million)



Banking Tariffs

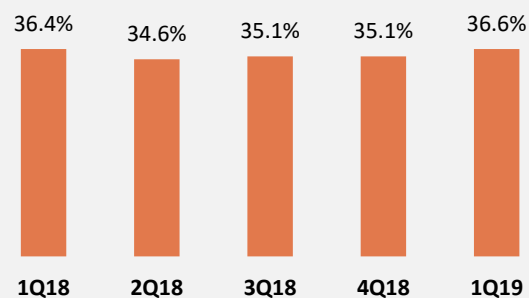
Capital Markets and M&A Fees

Guarantees Issued

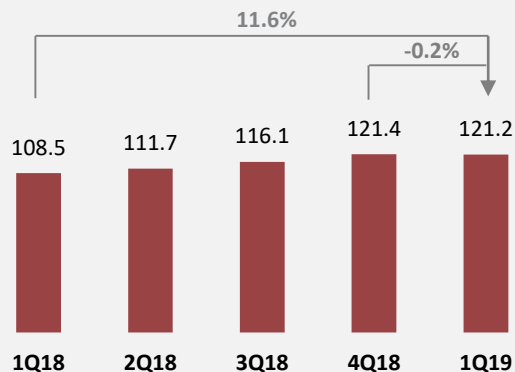
Expenses and Efficiency Ratio

Expenses (BRL million)	1Q19	4Q18	1Q19x4Q18	1Q18	1Q18x1Q18
Personnel Expenses (adjusted)	(49.2)	(51.2)	-4.0%	(47.8)	3.0%
Other Administrative	(32.0)	(28.9)	10.7%	(26.1)	22.8%
Subtotal	(81.2)	(80.1)	1.3%	(73.8)	10.0%
Profit Sharing	(39.2)	(40.1)	-2.2%	(40.1)	-2.2%
Total	(120.4)	(120.2)	0.1%	(113.9)	5.7%

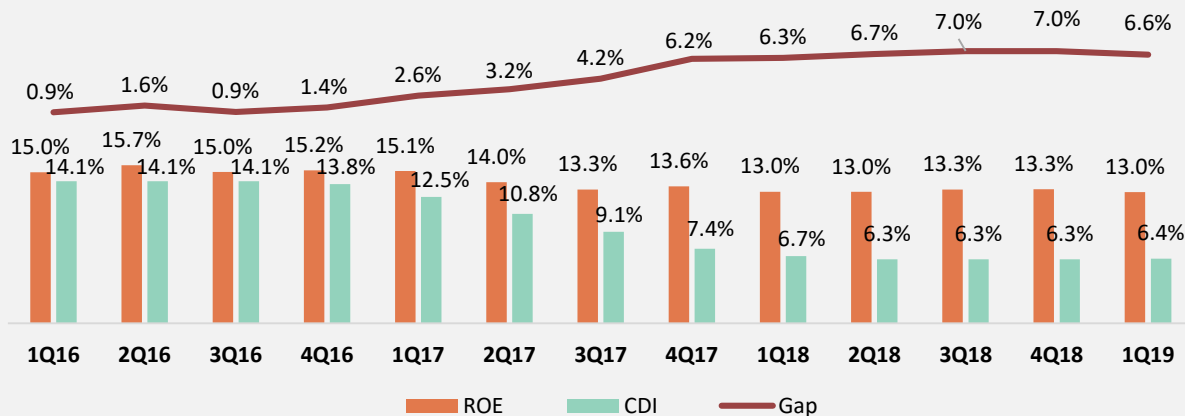
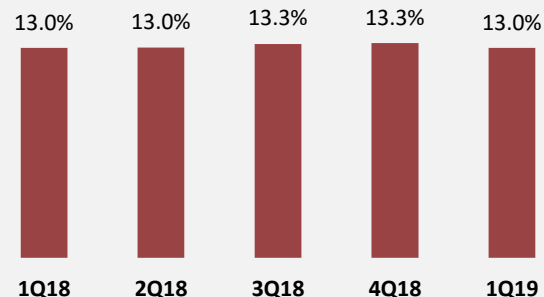
Recurring Efficiency Ratio (Expenses/Revenues)



Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)



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