



4018



Press
Conference



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Looking Ahead

Value
Creation



Increase
Profitability

Efficiency
Improvement

Customer
Experience

Digital
Transformation

Capital
Management

Asset
Quality

Credit
Increase

Highlights



ADJUSTED NET INCOME

R\$ 13.5 Bn

▲ Increase of
22.2% (on 2017)

FEE INCOME

R\$ 27.5 Bn

▲ Increase of
5.8% (on 2017)

LOAN PORTFOLIO²

R\$ 697.3 Bn

▲ Increase of
1.8% (on Dec/17)

MARKET ROE

From **12.3%** in 2017 to
13.9% in 2018

ADMINISTRATIVE EXPENSES

R\$ 32.0 Bn

▲ Growth below inflation
0.6% (on 2017)

ASSET QUALITY

NPL+90 days from
3.72% in Dec/17 to
2.53% in Dec/18

PROVISION EXPENSES¹

R\$ 14.2 Bn

▼ Decrease by
29.2% (on 2017)

TOTAL ASSETS

R\$ 1,4 Bn

▲ Increase of
3.5% (on Dec/17)

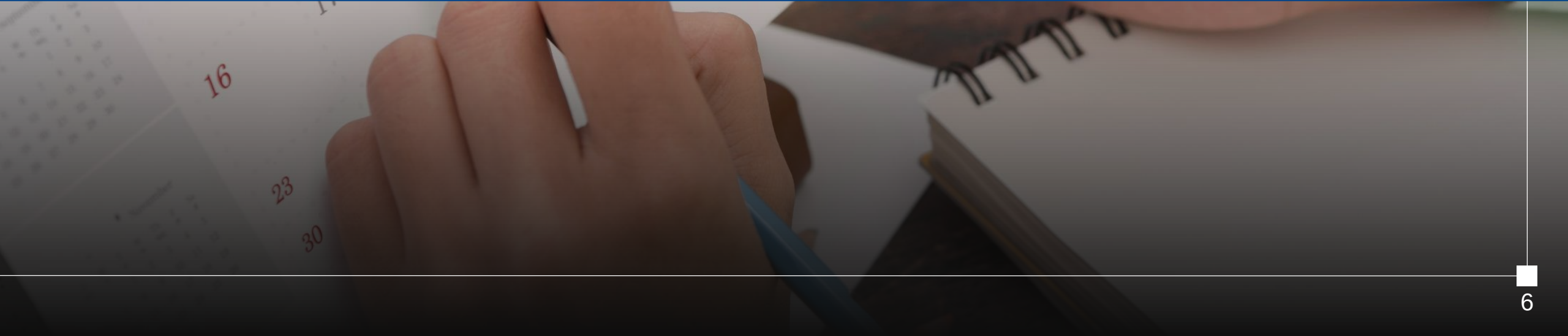
CET1

10.0 %

▲ **+ 34 bps** (on Sep/18)



2018 Performance



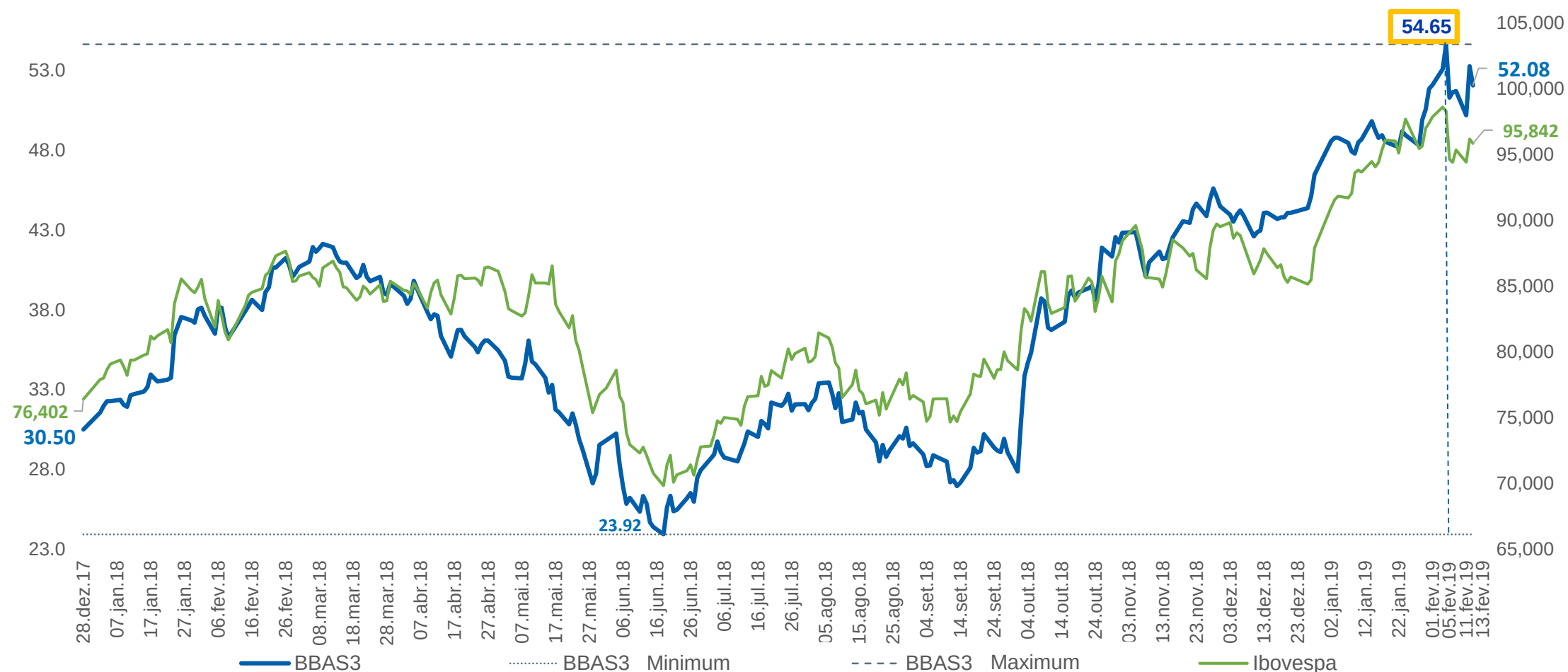
Guidance 2018



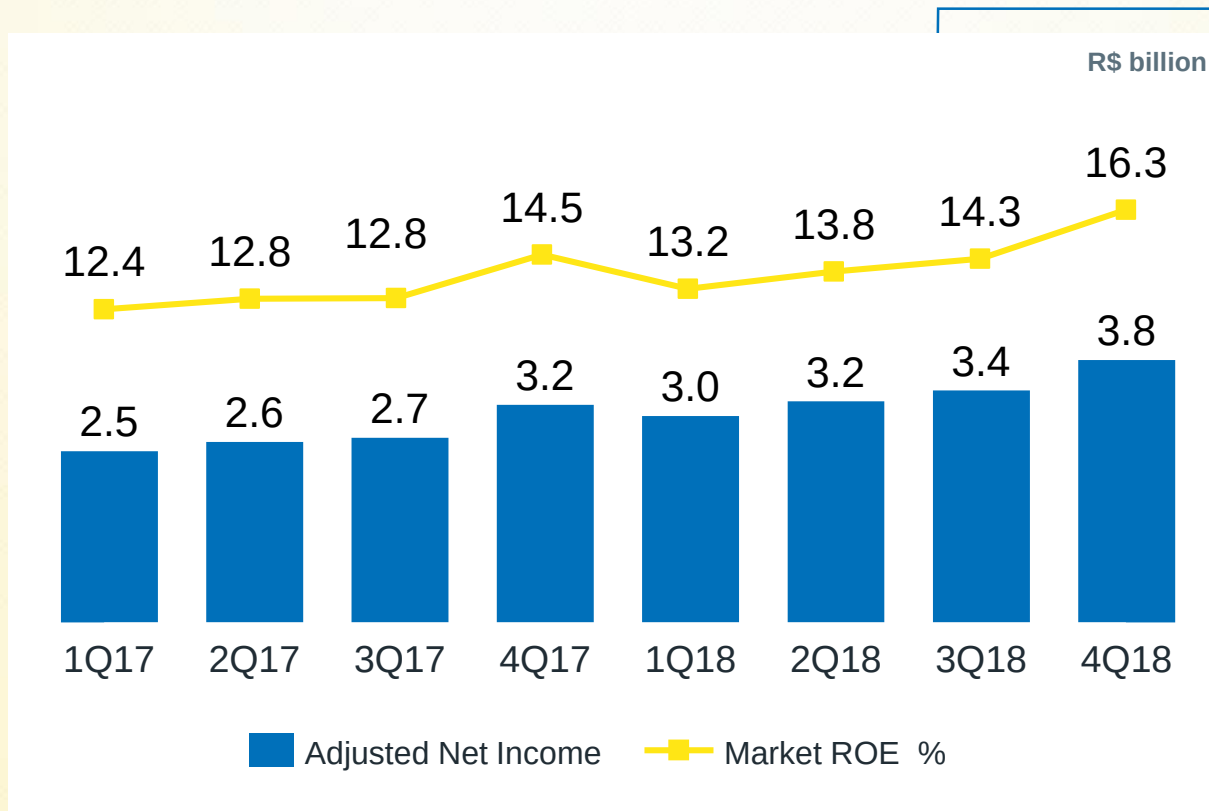
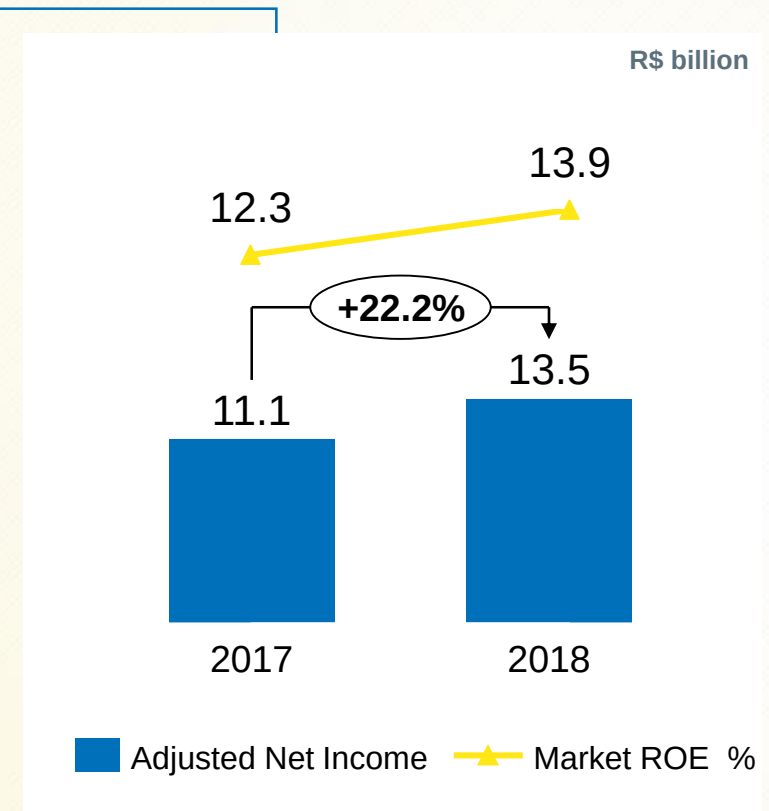
	Guidance 2018	2018 Performance
Adjusted Net Income - R\$ billion	11.5 to 14	13.5
NII (Net of Recovery of Write-offs) - %	-6.5 to -5	-5.8
Organic Domestic Loan Portfolio - Expanded View - %	1 to 4	3.0
Individuals - %	4 to 7	7.5
Companies - %	-3 to 0	-1.4
Rural Loans - %	4 to 7	6.1
ALLL Expenses net of Recovery of Write-offs - R\$ billion	-16 to -14	-14.2
Fee Income - %	4 to 7	5.8
Administrative Expenses - %	1 to 4	0.6



At R\$ 52.08 BBAS3 appreciated 70.8% while Ibovespa grew by 25.4%

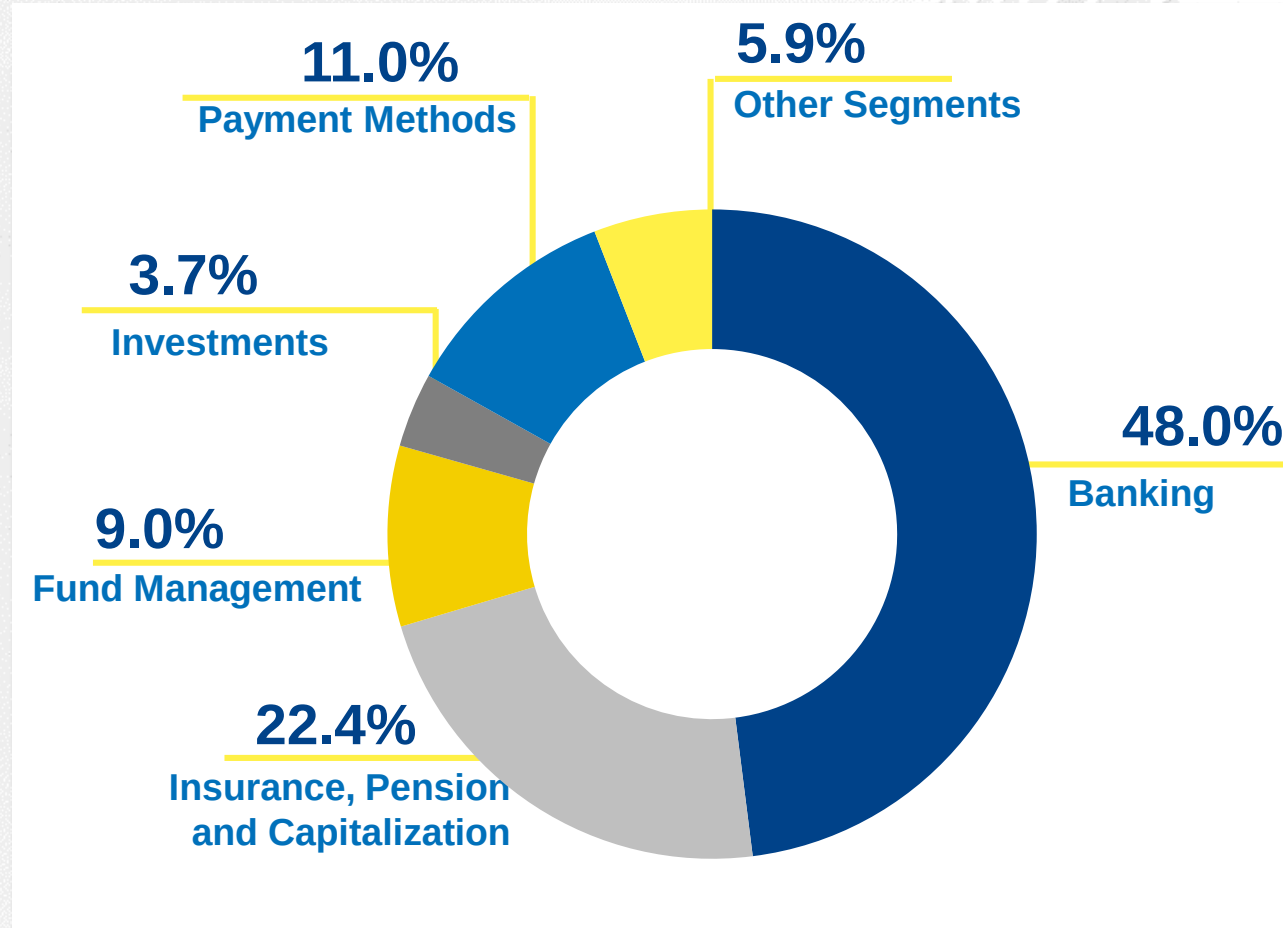


Adjusted Net Income reaches R\$3.8 bn, with 16.3% ROE¹

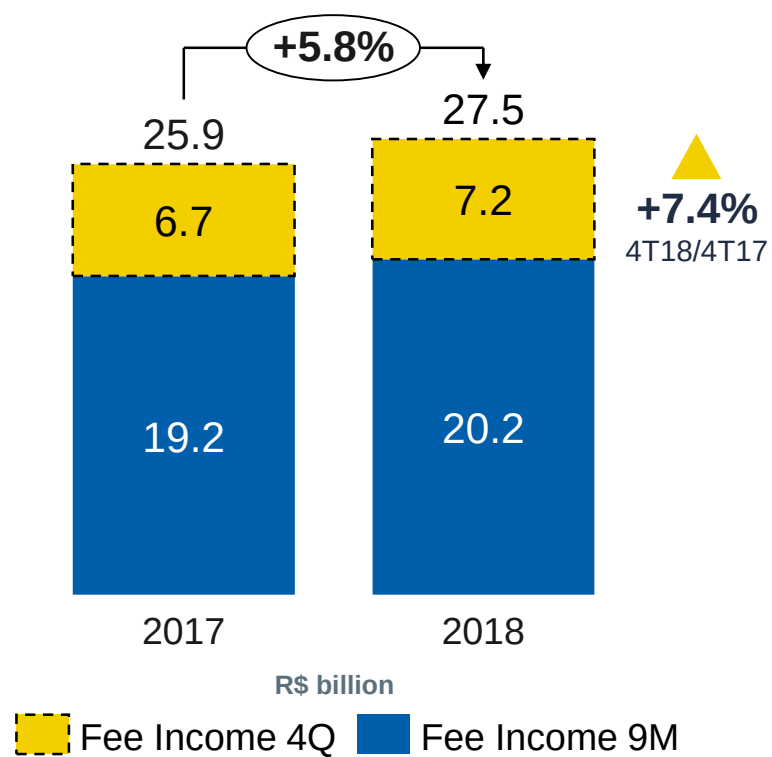


(1) Market ROE: reflects the metric that the main market analysts use to project results.

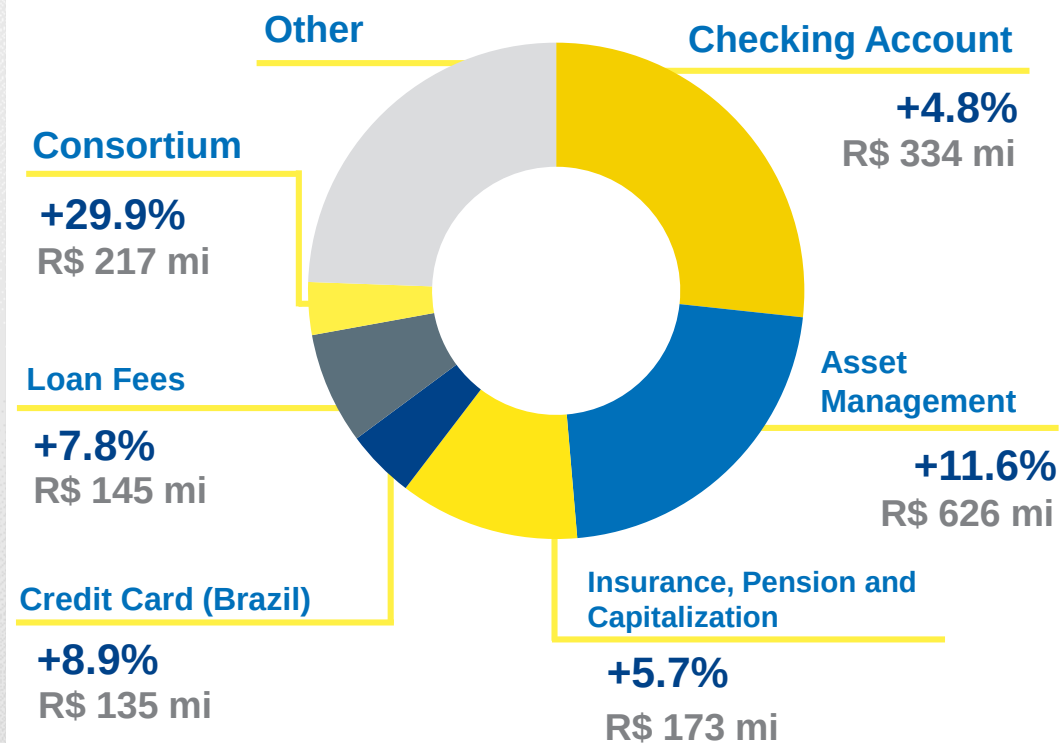
Performance by Segment



Fee Income



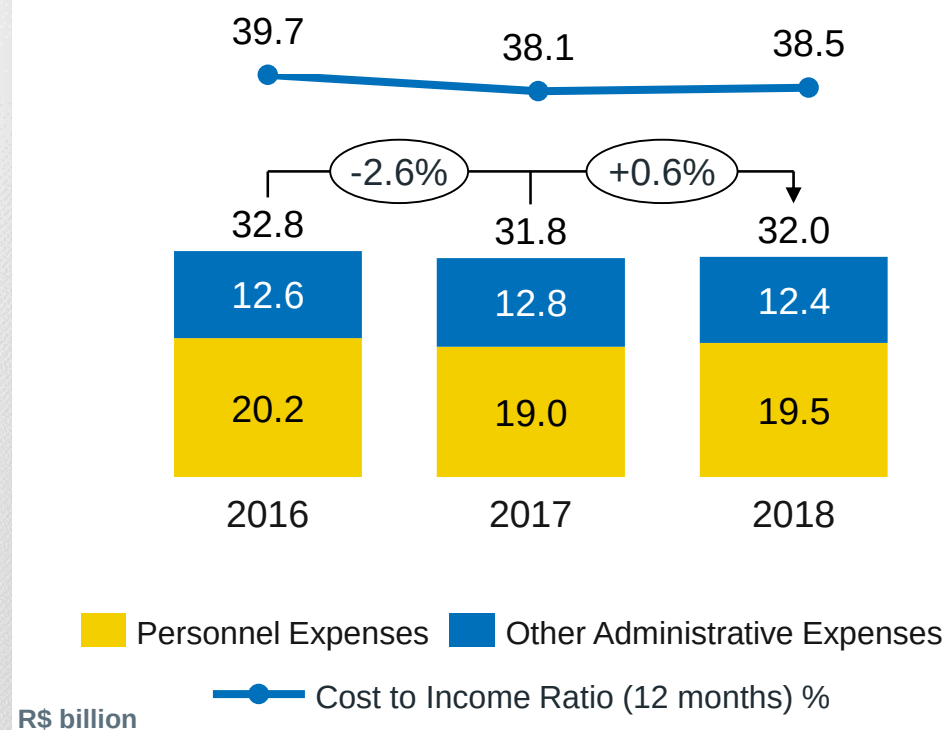
Highlights 2018/2017



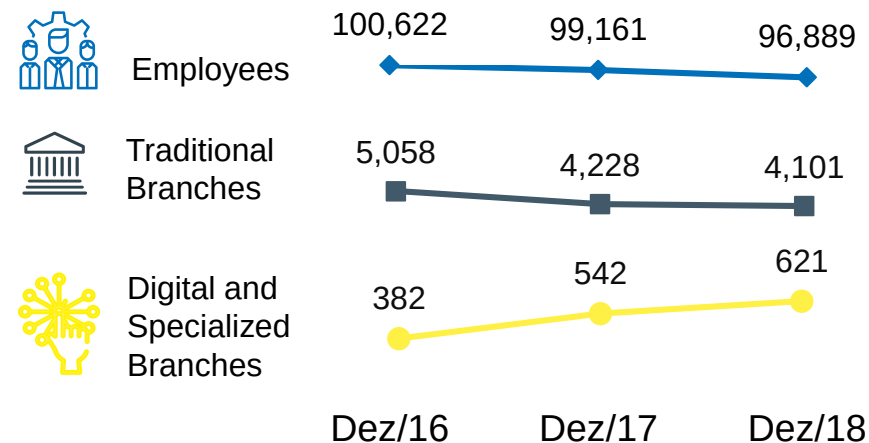
Administrative Expenses



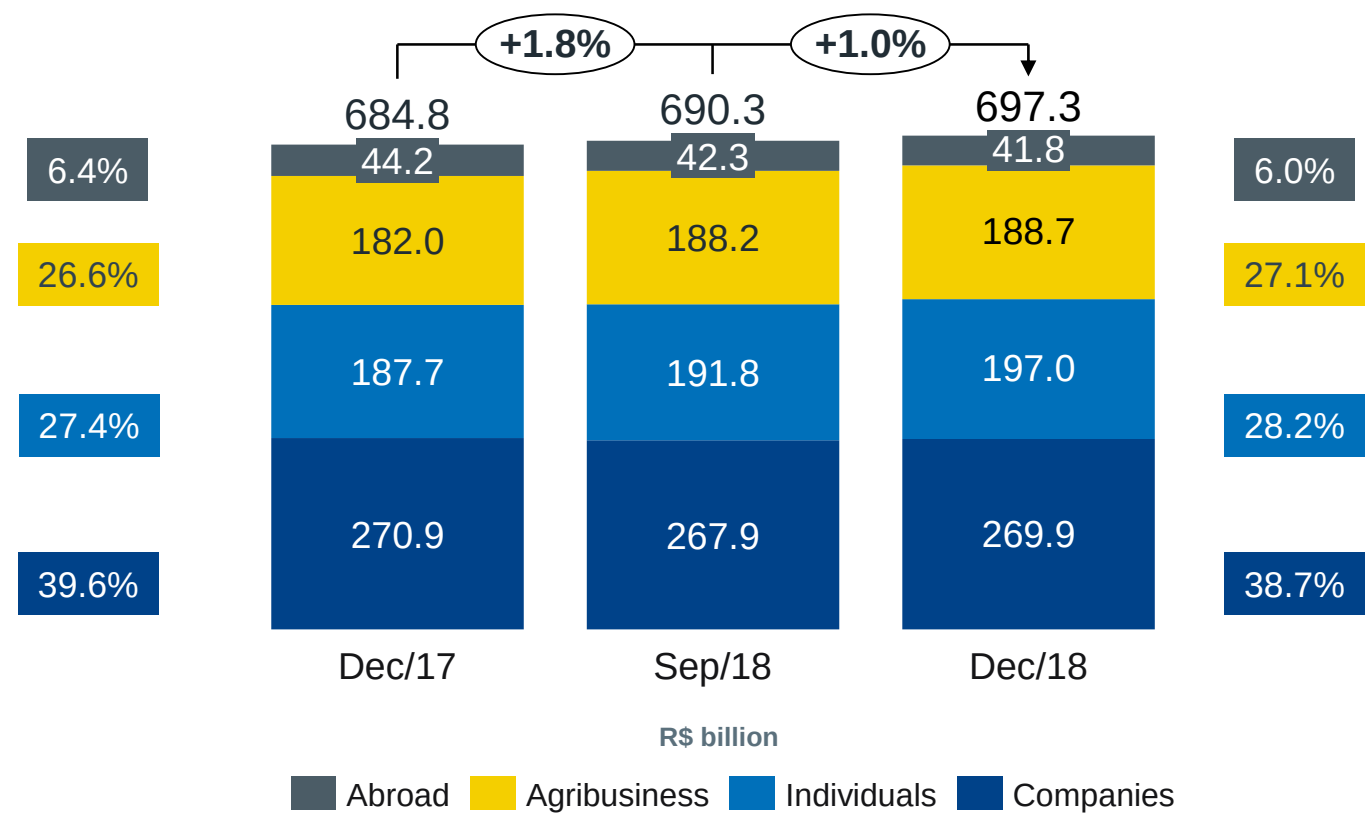
Administrative Expenses



Network Optimization

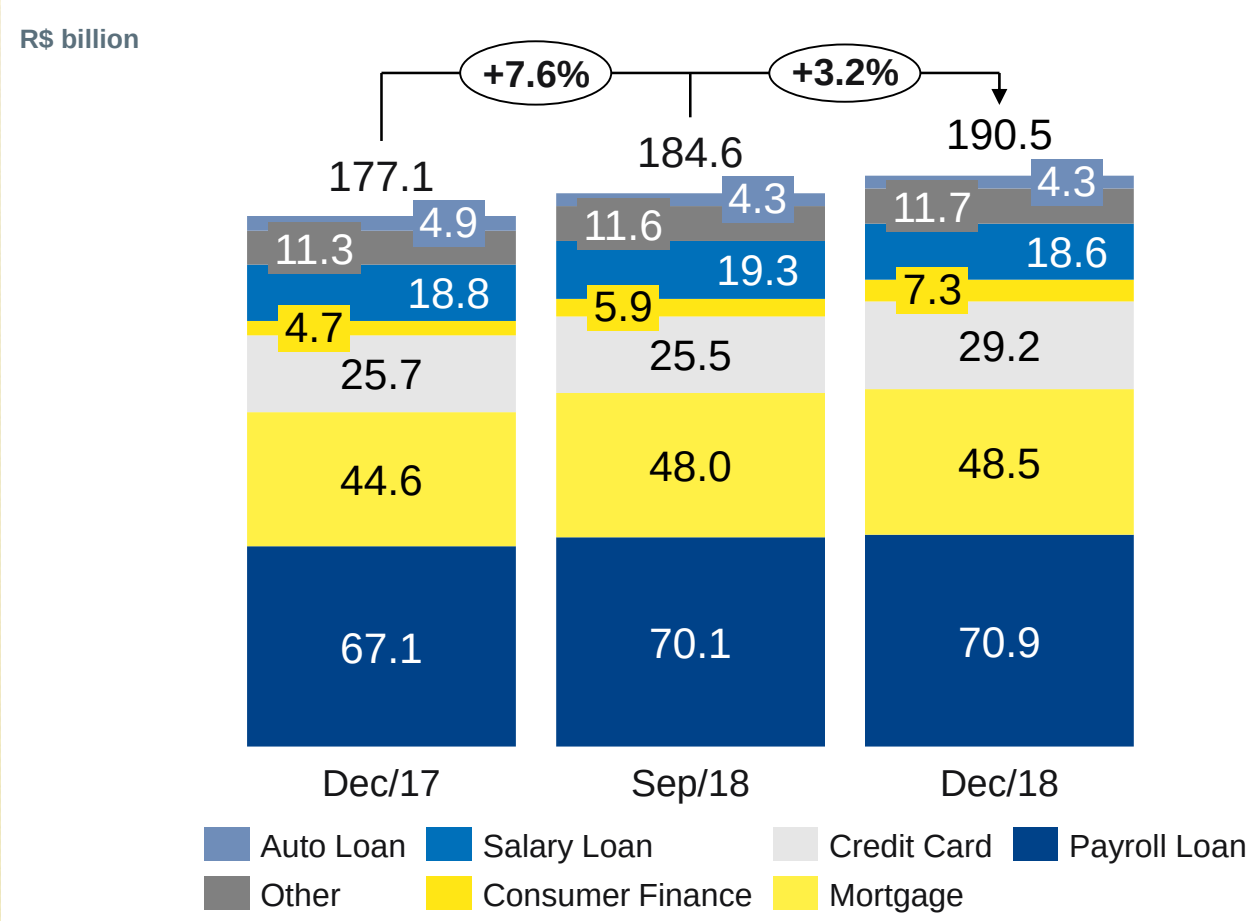


Loan Portfolio¹



(1) Expanded View.

Individuals Loan Portfolio¹



Highlights 2018/2017

Consumer Finance	
Balance	▲ 55.2%
Disbursements	▲ 123.0%
Credit Card	
Balance	▲ 13.7%
Payroll Loan	
Balance	▲ 5.7%
Disbursements	▲ 23.0%
Mortgage	
Balance	▲ 8.7%

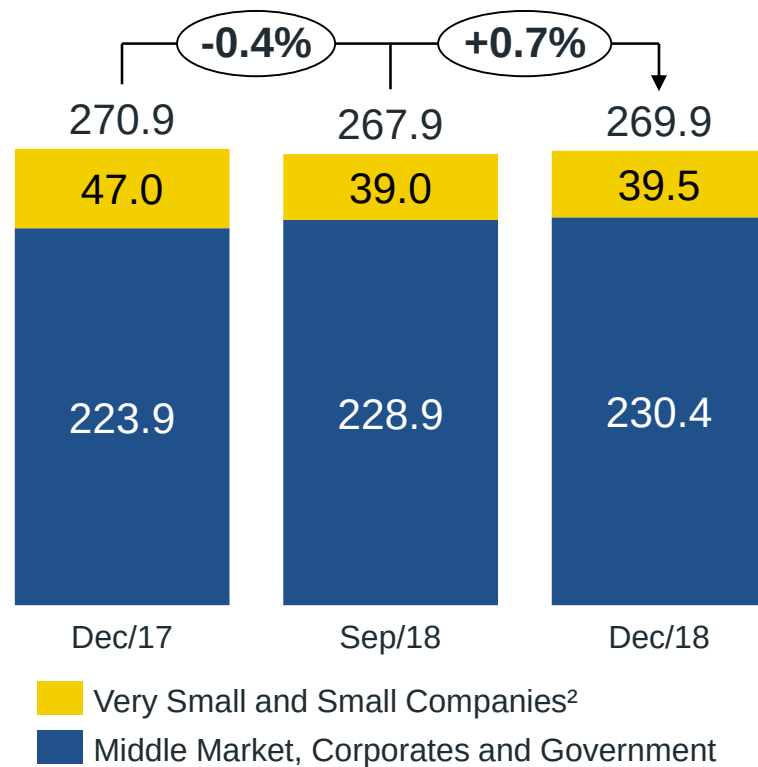


(1) Organic Loan Portfolio.

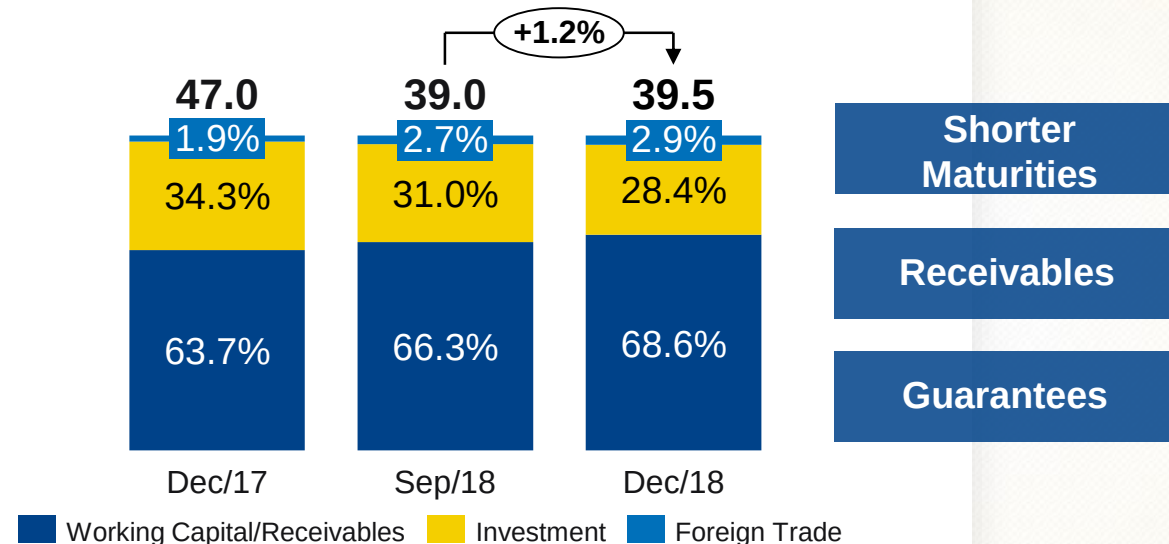
Loans to Companies¹ Portfolio



R\$ billion



Very Small and Small Companies² Portfolio Increasing



▲ **+11.5%** Total Disbursements
▲ **+23.6%** Working Capital
▲ **+5.5%** Receivables

Shorter
Maturities

Receivables

Guarantees

Very Small and Small Companies Specialized Service



Service Specialization

173 Empresa Branches

New Service Platform

75 new portfolios

**706,211 MPE costumers
with a manager assigned**
+13,162 in the new model

Capital Market



Fee (RPS) **R\$ 788 million** in 2018

Ranking ANBIMA

2018



**International
Fixed Income**
Private Issues



**Domestic
Fixed Income**
Consolidated
Origination



**Domestic
Fixed Income**
Consolidated
Distribution

Relevance

Present in **27%** of the
total funding captured by
companies
(Domestic Fixed Income)

R\$ 52 bn

Foreign

12 issues

57%

Market Share

Domestic

85 issues

14.3%

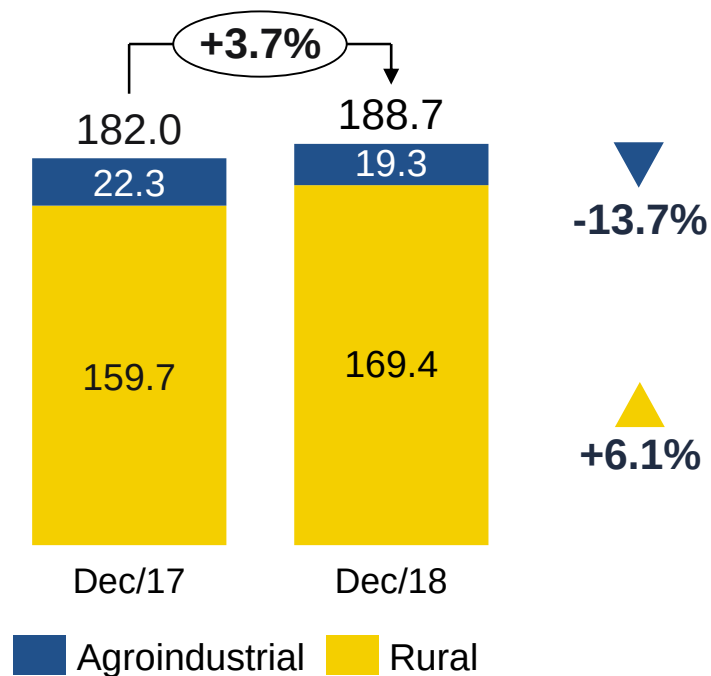
Market Share

45%

BB-BI Distributed
Volume/BB-BI
Originated Volume

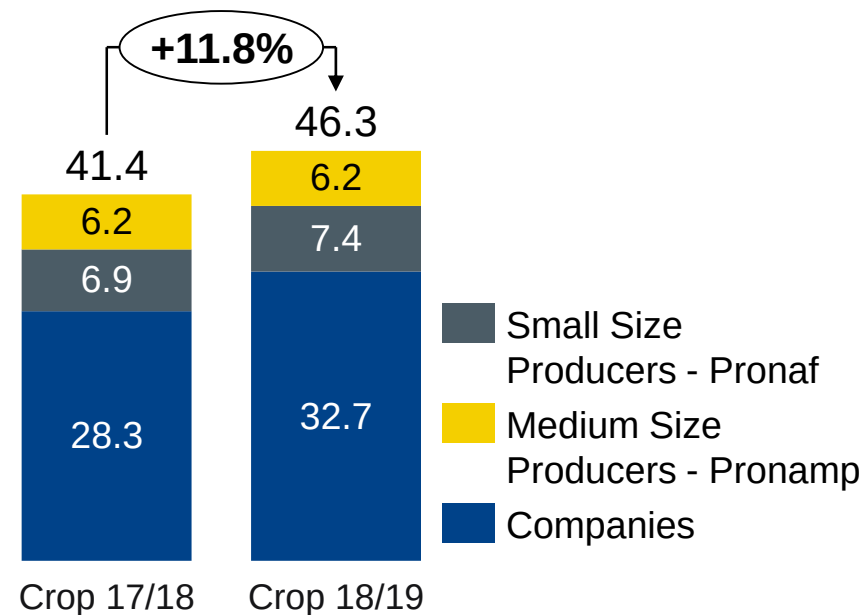
Agribusiness

Agribusiness Portfolio¹



R\$ billion

Harvest Plan Disbursements



R\$ billion



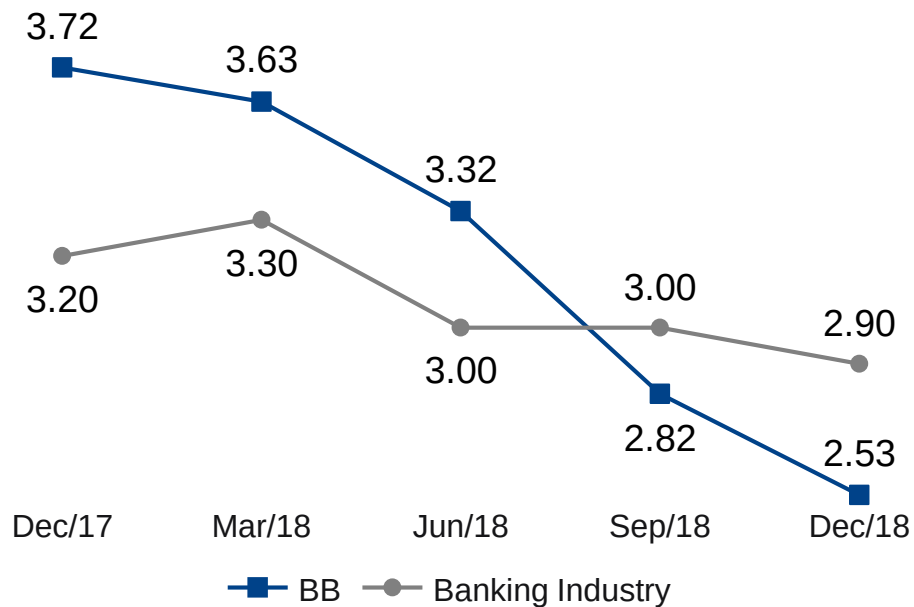
57.4%

Market Share in
Dec/18²

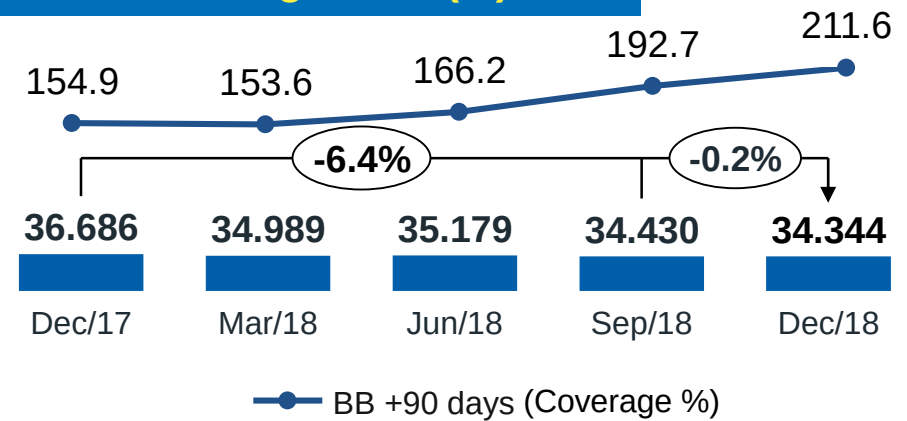
Asset Quality Improvement



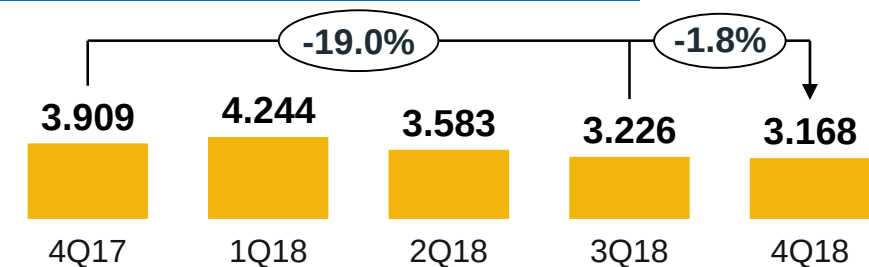
NPL+90 below the Banking Industry



Provision balance (R\$ billion) and coverage ratio (%)

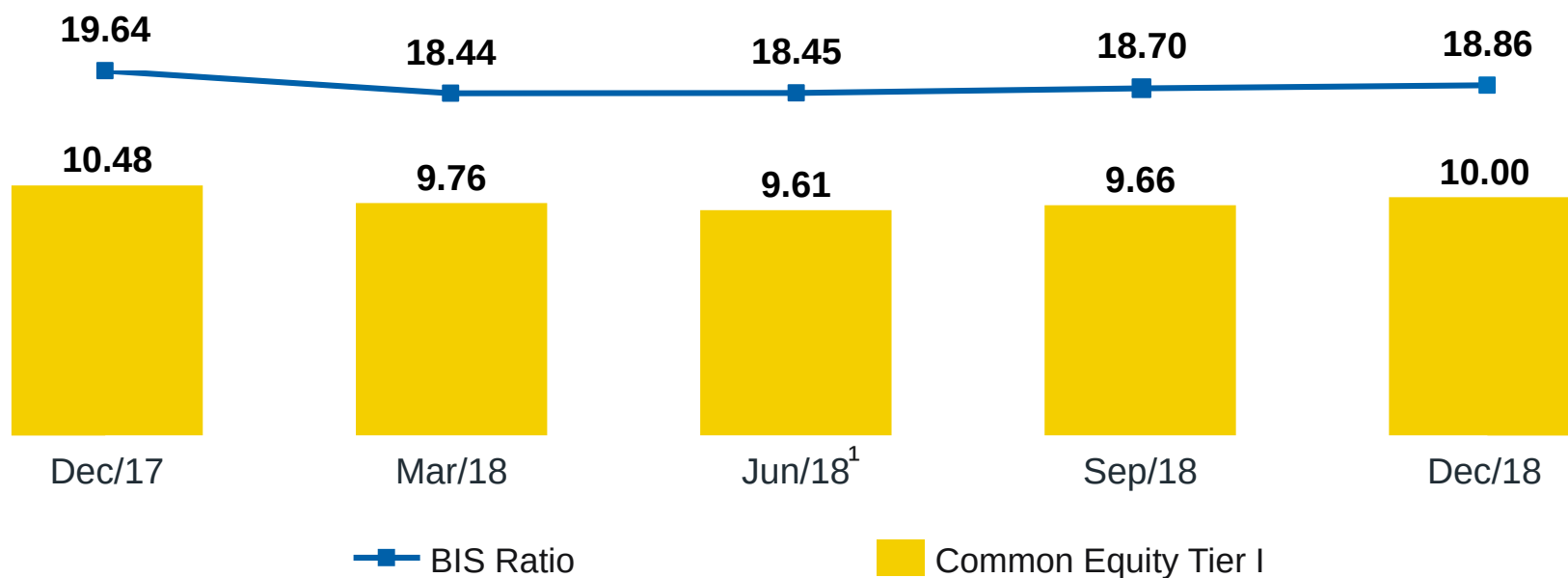


Provision Expenses (R\$ billion)¹



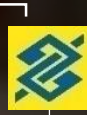
(1) ALL Expenses net of recovery of write-offs.

BIS Ratio



CET1:
minimum of 11% in January 2022

(1) It considers the effect of CMN 4,680 Resolution, from July 31st, 2018.



#maisquedigital



New App

The New Version of the Best Banking App is even better.

**Apps
Unification**

**Faster and
customizable access**

Minhas Finanças

**Simplification of transfers and
payments**

**Beyond
banking**

Digital Strategy



2.7 Million

NATIVE DIGITAL CUSTOMERS¹

| Dec 2018

Transactions through **Social Media: First Bank** to allow Withdrawal through WhatsApp



Access to Non account holders clients:

Conta Fácil and Credit Cards Platform

Financial and Investments Advisory through digital solutions

Guidance 2019



Adjusted Net Income - R\$ billion

NII (Net of Recovery of Write-offs) - %

Loan Portfolio¹ - %

Individuals - %

Companies² - %

Rural Loans - %

ALLL Expenses net of Recovery of Write-offs - R\$ billion

Fee Income - %

Administrative Expenses - %

Guidance 2019

14.5 to 17.5

3 to 7

3 to 6

7 to 10

0 to 3

3 to 6

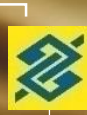
-14.5 to -11.5

5 to 8

2 to 5

(1) Organic Domestic Loan Portfolio with private securities and guarantees.

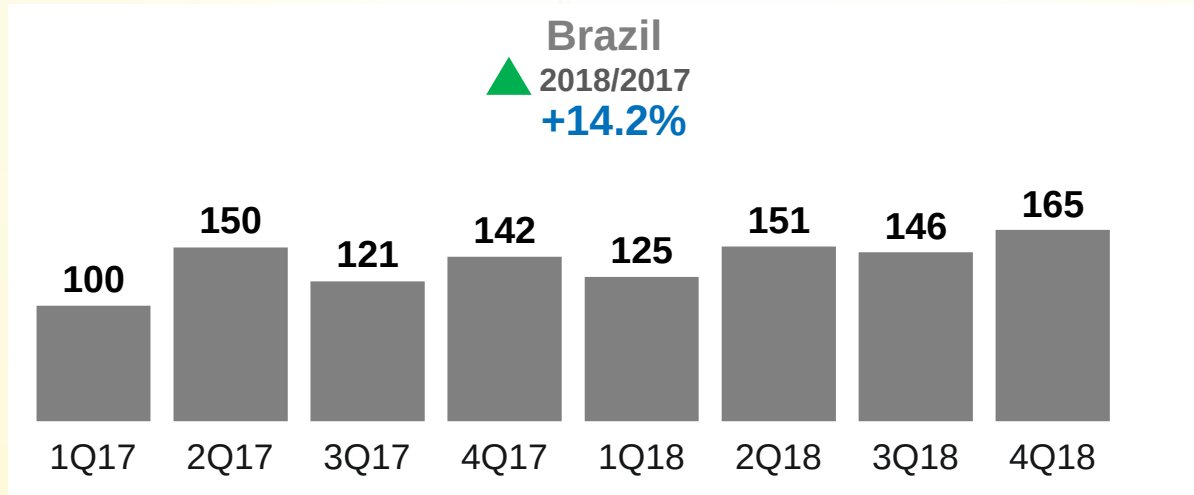
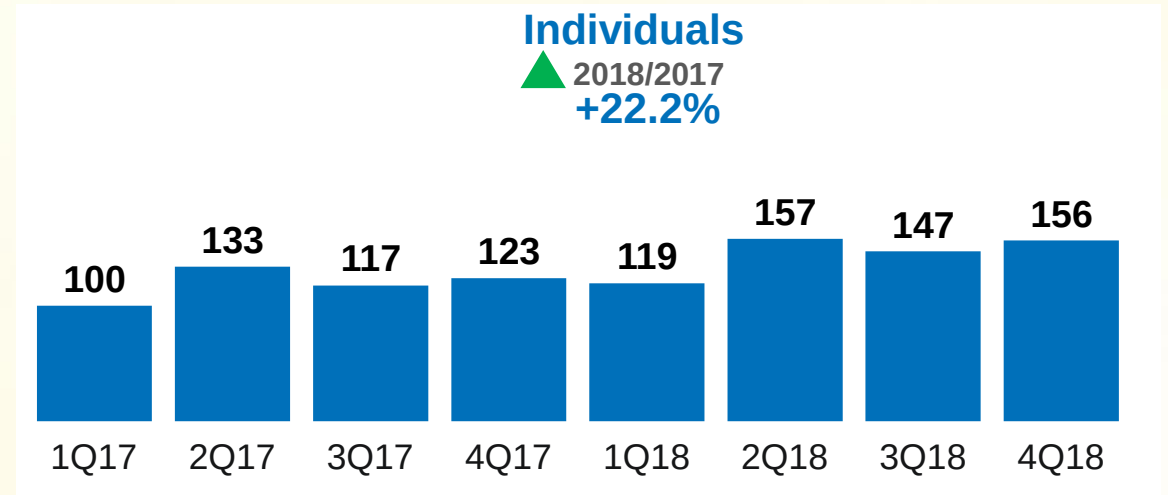
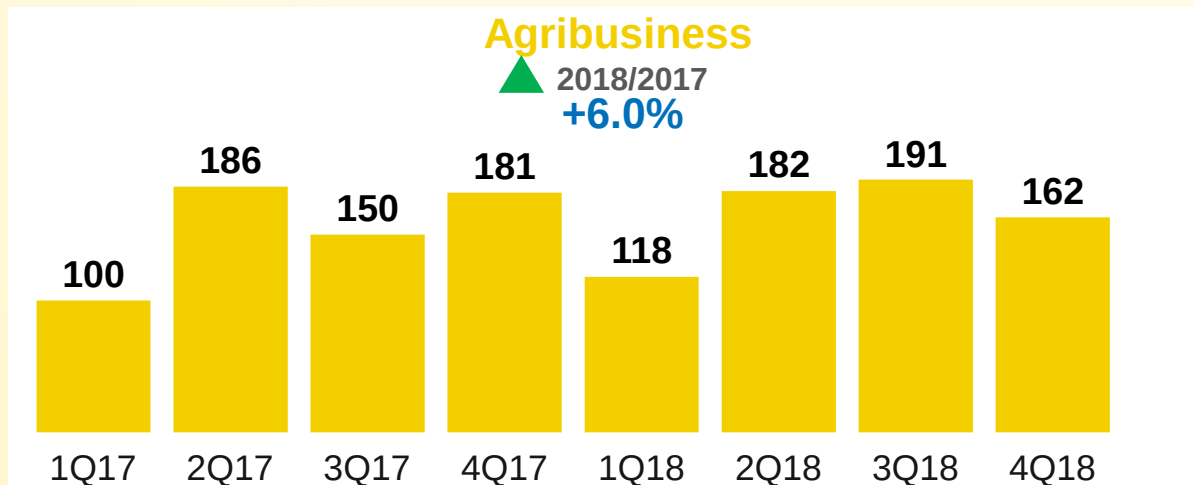
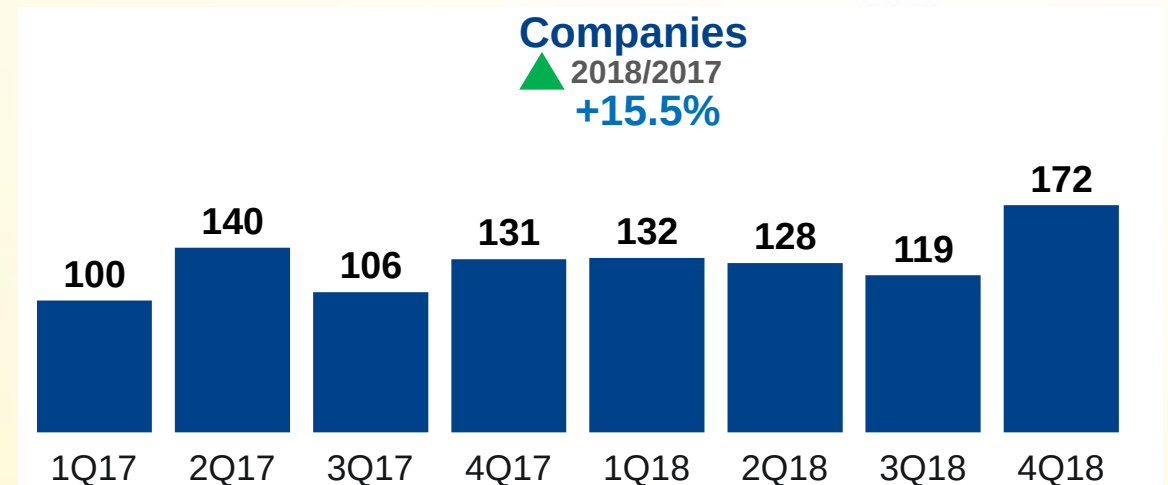
(2) It does not include Government transactions.



Appendix



Disbursements in the Quarter¹ (1Q17 Base 100)





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