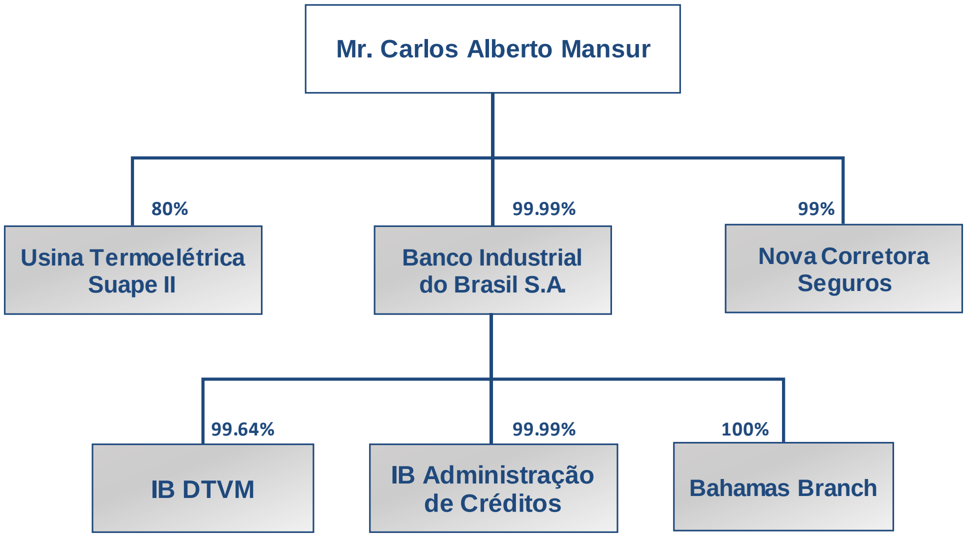
BIB Banco Industrial do Brasil

June/2019

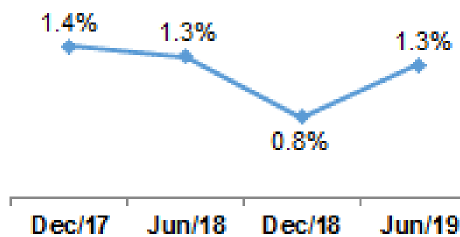
Group's Structure



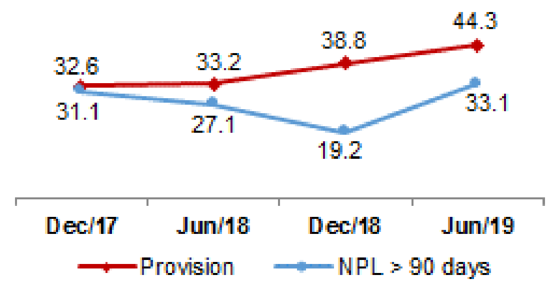
Key Indicators / Performance	Dec/17	Jun/18	Dec/18	Jun/19
Total Assets (R$ MM)	2,970.5	3,346.3	3,222.4	3,571.5
Shareholder's Equity (R$ MM)	503.5	507.5	510.1	519.2
Net Income (R$ MM)	34.8	21.1	50.1	28.1
Capital Adequacy Ratio (Basel Index)	16.2%	16.7%	15.8%	16.3%
Credit Income	71%	58%	65%	77%
Trade Finance Income	7%	11%	3%	-1%
Securities Income	22%	32%	32%	24%
Non Performing Loans	2.1%	2.2%	1.6%	2.9%
Non Performing Loans > 90 days	1.4%	1.3%	0.8%	1.3%
Return on Average Equity (ROAE)	6.9%	8.3%	9.9%	10.9%
Efficiency Ratio	53%	53%	49%	44%
Credit Leverage (Unit)	4.3	4.0	4.9	5.0
Cash (R$ MM)	372.6	818.7	396.3	463.3

Agency	Date	Rating	Risk Analysis
Moody's Investors Service	DEC/18	Global: Ba2 National: Aa3	Stable Outlook
RiskBank	MAR/19	Low Risk for Medium Term 1	Disclosure: Excellent

NPL > 90 days (%)



NPL > 90 days x Provision (R$MM)

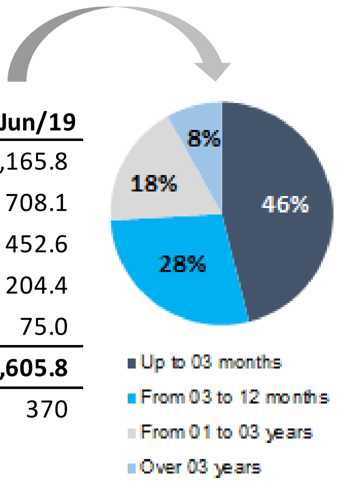


Credit Portfolio (R$ MM)	Dec/17	Jun/18	Dec/18	Jun/19
Commercial Lending	**1,829.4**	**1,697.9**	**2,142.8**	**2,225.5**
Overdraft Facilities	264.6	252.3	356.6	245.5
Working Capital	570.9	596.0	616.3	596.2
Trade Finance	275.8	311.5	353.0	421.8
BNDES	23.4	18.7	5.8	3.9
Purchased Assets	537.7	355.0	568.6	734.4
Endorsements and Guarantees	156.9	147.5	180.4	162.8
Other Operations	-	16.9	62.1	61.0
Personal Loans	314.5	322.1	352.6	380.3
Total Credit Portfolio	**2,143.8**	**2,020.0**	**2,495.3**	**2,605.8**

Funding Structure (R$ MM)	Dec/17	Jun/18	Dec/18	Jun/19
Certificate of Deposits	1,134.9	1,387.8	1,455.9	1,527.9
Interbank Deposits	86.2	96.2	87.7	112.5
Demand Deposits	54.2	69.0	72.3	91.9
Funds from Acceptance and Issuance of Securities	566.6	613.9	491.1	491.5
Trade Finance / Foreign Loans	440.4	492.3	462.3	491.3
Open Market Funds	-	20.0	-	214.7
BNDES / FINAME Credits	23.3	18.6	5.8	3.9
Total Funding Structure	**2,305.6**	**2,697.8**	**2,575.0**	**2,933.7**

Credit Portfolio Breakdown by Tenor

Assets (R$ MM)	Dec/17	Jun/18	Dec/18	Jun/19
Up to 03 months	1,038.2	869.1	1,201.5	1,165.8
From 03 to 12 month	553.0	573.6	613.0	708.1
From 01 to 03 years	354.3	380.8	450.7	452.6
Over 03 years	153.9	152.7	189.8	204.4
Non Performed	44.4	43.9	40.2	75.0
Total	**2,143.8**	**2,020.0**	**2,495.3**	**2,605.8**
Average Tenor (days)	350	379	368	370



Funding Portfolio Breakdown by Tenor

Liabilities (R$ MM)	Dec/17	Jun/18	Dec/18	Jun/19
Up to 03 months	823.2	886.4	917.3	1,108.5
From 03 to 12 months	739.6	1,235.1	1,080.5	1,144.9
From 01 to 03 years	466.6	259.0	317.1	599.2
Over 03 years	276.1	317.3	260.1	81.1
Total	**2,305.6**	**2,697.8**	**2,575.0**	**2,933.7**
Average Tenor (days)	452	401	401	298