

EARNINGS RELEASE

1st Semester of 2018

BANCO PAULISTA

Experience and soundness to offer financial solutions with quality for you and your businesses.

BANCO PAULISTA announces the results of the 1st Semester of 2018, reinforcing the performance in foreign trade and exchange operations and in the granting of credit for legal entities of medium to large companies and structuring of operations for distribution to third parties.

And, through SOCOPA, its wholly subsidiary, providing management, custody and fund administration services, in transactions on Stock Exchange and Commodities, in exchange brokerage and investments via internet (Socopa Invest).

Focusing on products and activities with recognized competence maintains the consistency of operational results over the years.

Main Indicators - 1st Semester of 2018

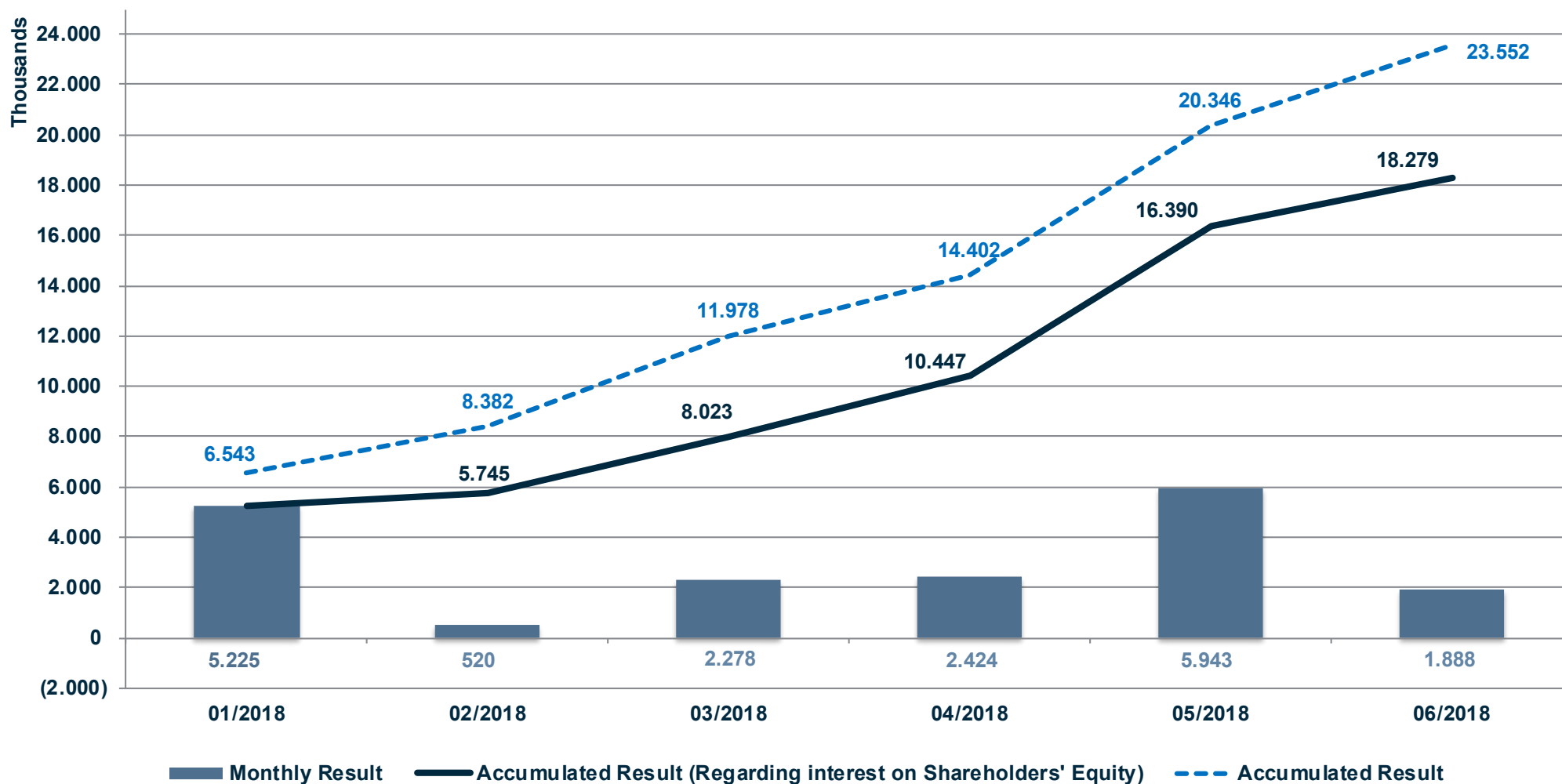
(R\$ Thousands)

23.552	244.108	904.671	3.325.909	549.497	18,34%
Net Profit	Shareholders' Equity	Deposits	Total Assets	Loan Portfolio	Basel Ratio

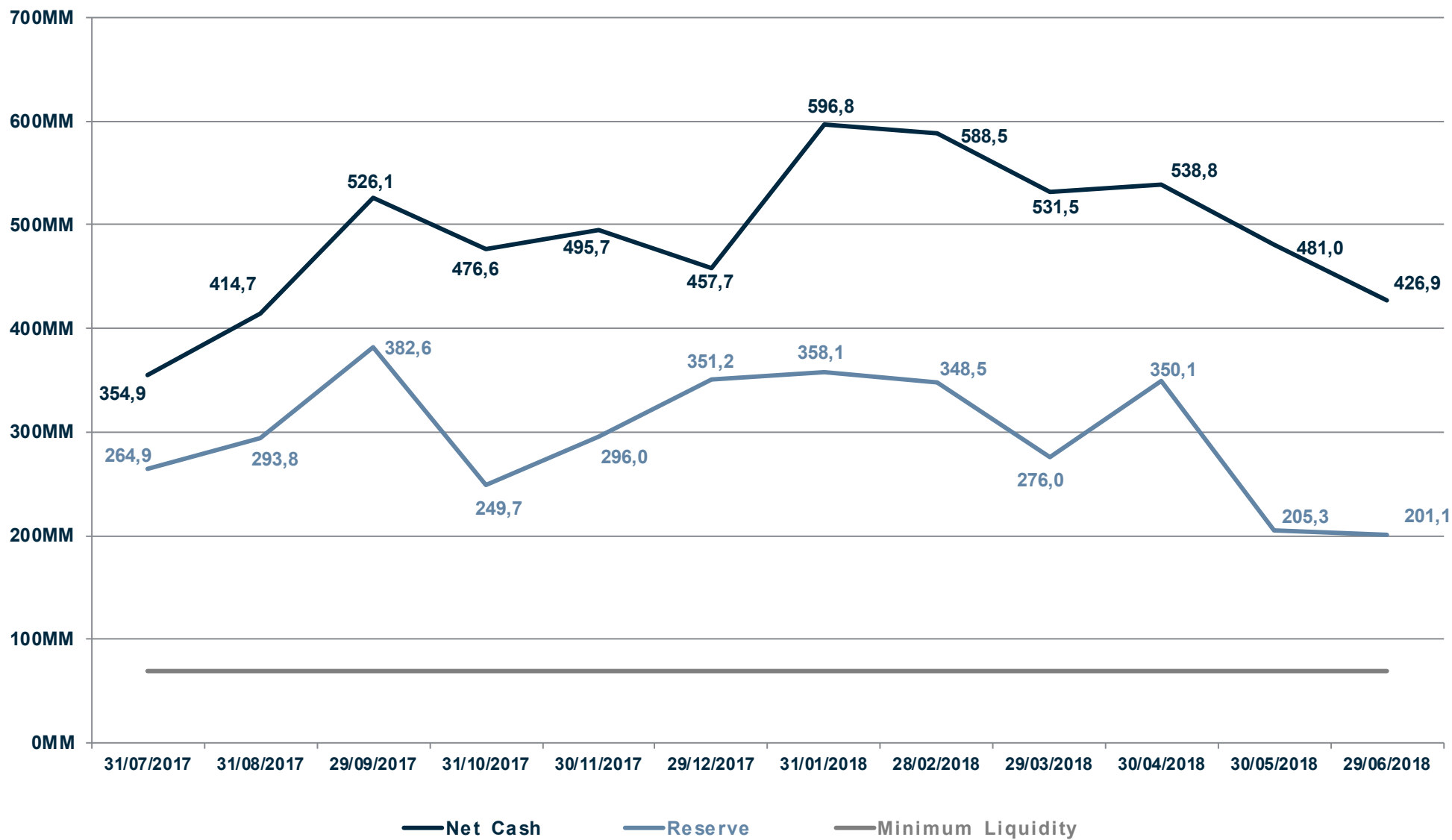
STATEMENT OF INCOME - JANUARY TO JUNE 2018 (R\$ THOUSANDS)

BANCO PAULISTA	jan/18	feb/18	mar/18	apr/18	may/18	jun/18	Jan to Jun/2018
Revenues from Financial Intermediation	35.286	26.148	33.208	28.579	35.319	30.302	188.842
Expenses with Financial Intermediation	(12.938)	(12.130)	(14.931)	(14.026)	(17.468)	(13.835)	(85.328)
Gross Income from Financial Intermediation	22.348	14.018	18.278	14.553	17.851	16.466	103.514
Operating Revenues (Expenses)	(9.577)	(10.111)	(12.575)	(9.735)	(6.868)	(10.759)	(59.625)
Operating Result	12.771	3.907	5.703	4.818	10.982	5.708	43.889
Non-Operating Result	8	(254)	(277)	(488)	(257)	(277)	(1.545)
Income Before Taxes and Minority Interests	12.779	3.653	5.426	4.330	10.725	5.431	42.344
Income and Social Contribution Taxes	(5.655)	(1.757)	(1.575)	(1.636)	(4.122)	(2.016)	(16.761)
Employees' Statutory Profit Sharing	(581)	(57)	(253)	(269)	(660)	(211)	(2.031)
Net Income	6.543	1.839	3.597	2.424	5.943	3.206	23.552
Shareholders' Equity	(1.318)	(1.319)	(1.319)	-	-	(1.318)	(5.274)
Net income	5.225	520	2.278	2.424	5.943	1.888	18.278

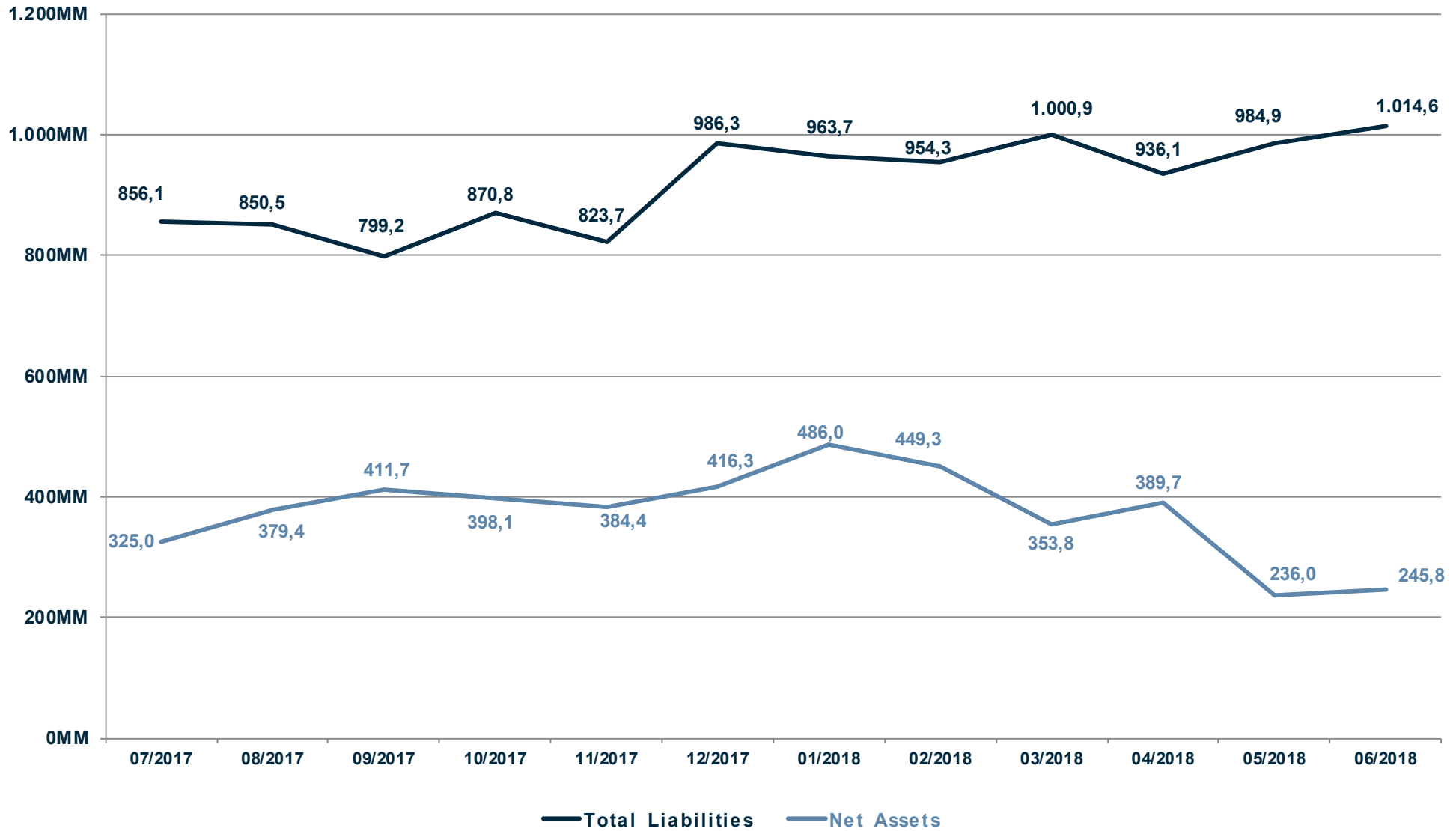
STATEMENT OF INCOME (R\$ THOUSANDS)



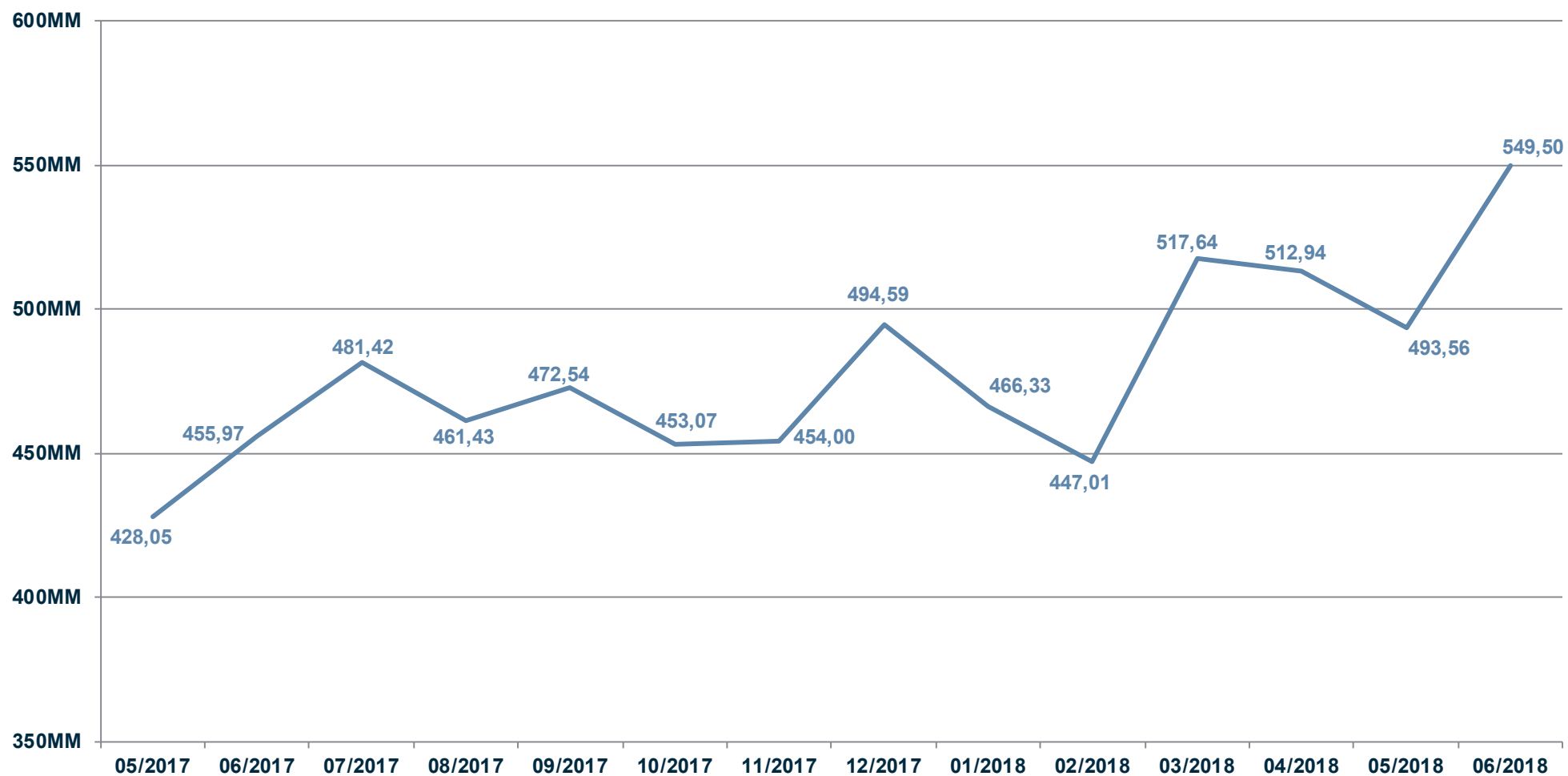
NET CASH, RESERVE AND MINIMUM LIQUIDITY



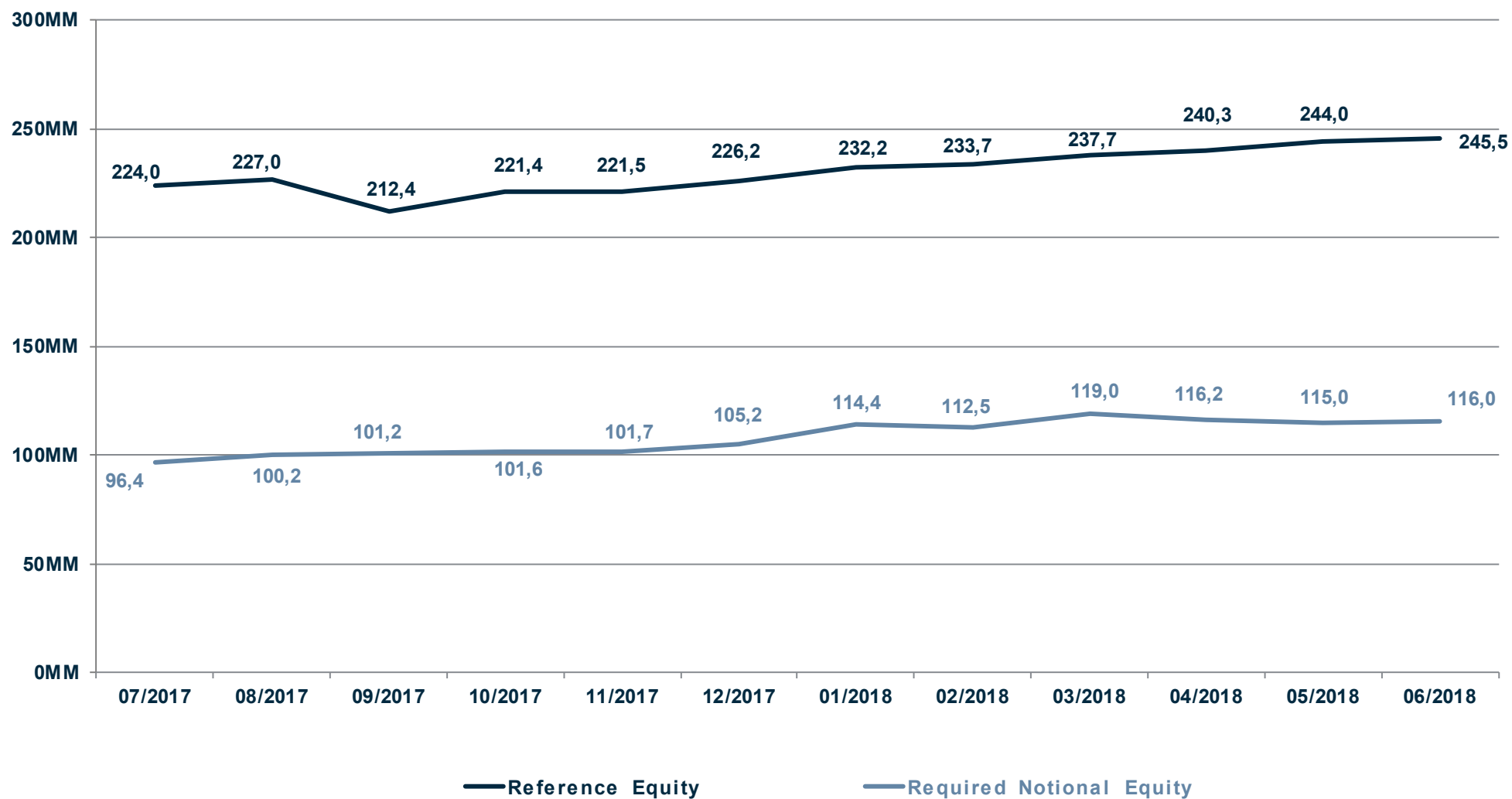
LIQUIDITY



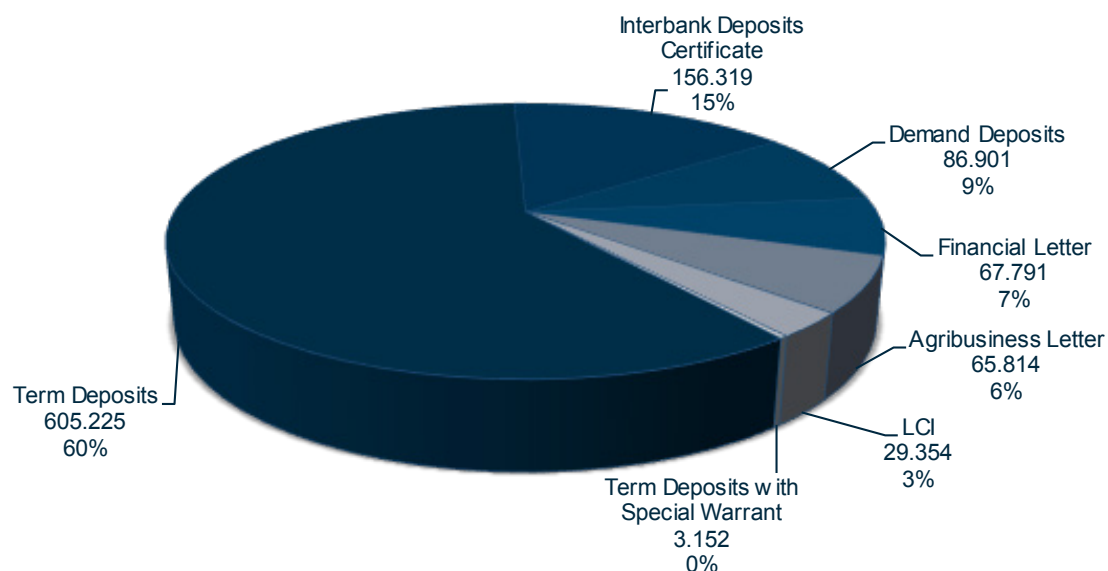
CREDIT PORTFOLIO



CAPITAL ALLOCATION



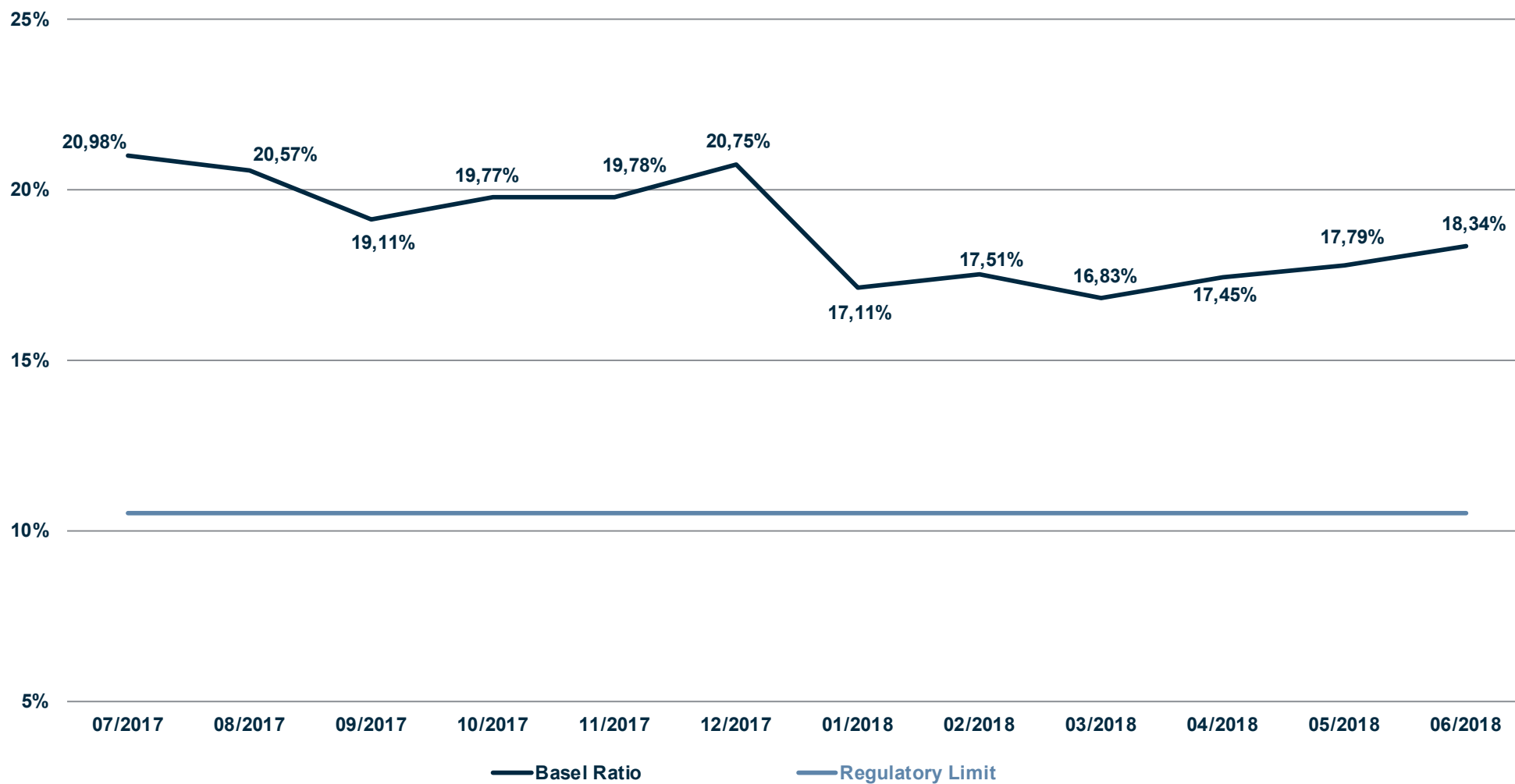
CASH ANALYSIS – LIABILITIES



Total at June, 2018: R\$ 1.014.556 M

Emission Type	Related	Not Related	Total
Term Deposits	108.447	496.778	605.225
Interbank Deposits Certificate	141.047	15.272	156.319
Financial Letter	28.042	39.749	67.791
Agribusiness Letter	62.473	3.341	65.814
LCI	29.354	-	29.354
Term Deposits with Special Warrant	-	3.152	3.152
Subtotal	369.363	558.292	927.655
Demand Deposits	-	-	86.901
Total			1.014.556

BASEL RATIO



RATINGS

RATINGS FOR DEPOSITS ON BRAZIL'S NATIONAL SCALE:



brA- (Long Term)

(April/2018 until March/2019)



brAA- (Long Term)

(July/2018 until next publication)



BRCP 1

Low Risk for Short Term (up to 6 months) - Safe

(January/2018 until next publication)

CONTACT

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