

**EARNINGS RELEASE
2016**



BANCO PAULISTA

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

BANCO PAULISTA announces the results of 2016, reinforcing the performance in foreign trade and exchange operations and in credit operations for legal entities of medium and large sizes and in the provision of services, custody and administration of funds and structuring for sale and distribution. The range of products has helped to maintain the results and operating revenues stable over the last five years.

Main Indicators - 2016 Financial Year

(R\$ Thousands)

36.164

Net Profit

191.164

Shareholder's Equity

964.910

Deposits

2.809.420

Total Assets

418.930

Loan Portfolio

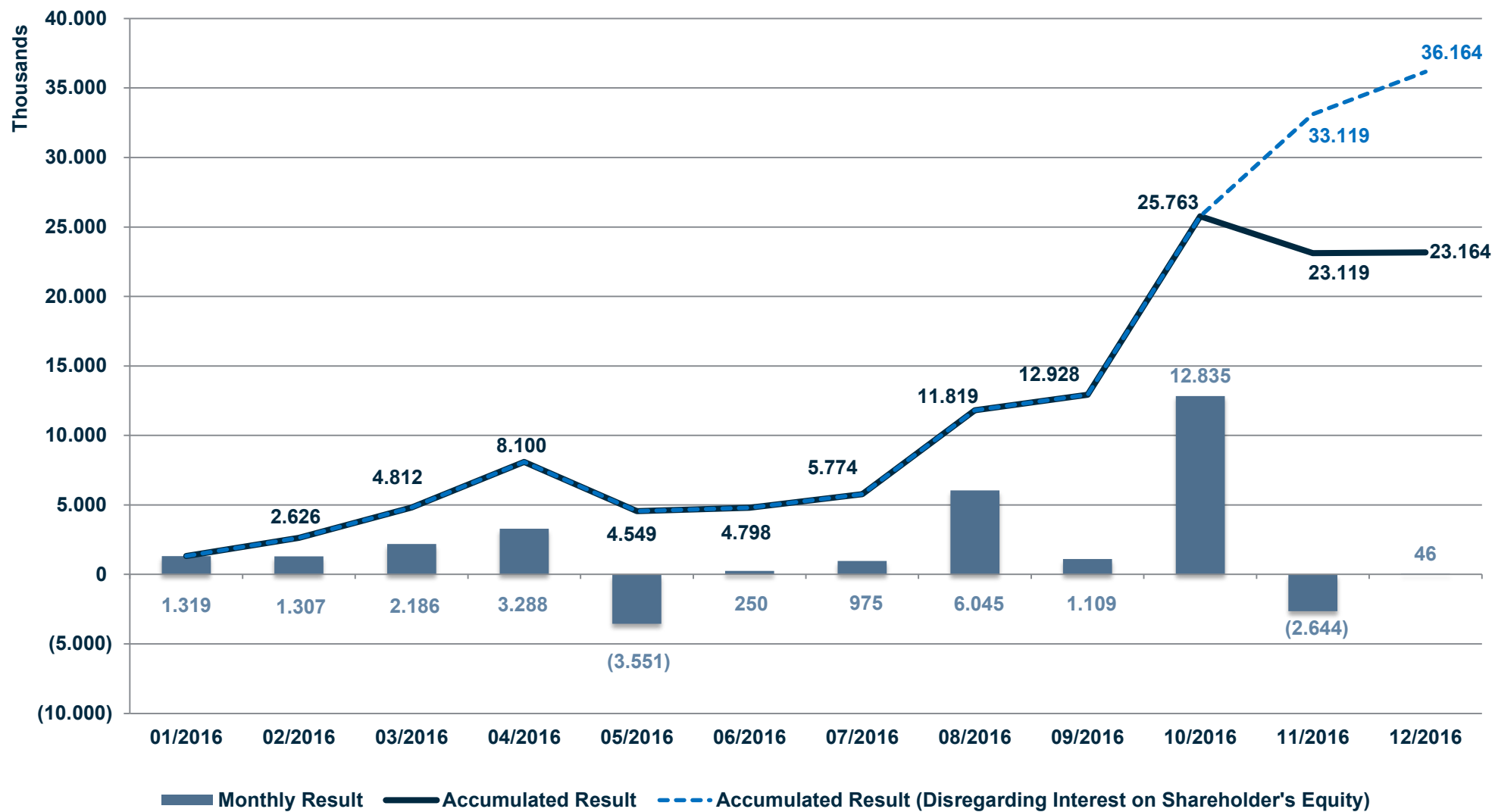
21,10%

Basel Ratio

STATEMENT OF INCOME - 2016 (R\$ THOUSANDS)

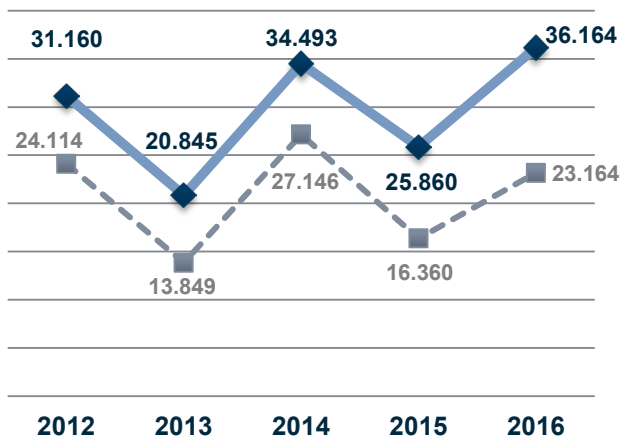
BANCO PAULISTA	jan/16	feb/16	mar/16	apr/16	may/16	jun/16	jul/16	aug/16	sep/16	oct/16	nov/16	dec/16	Jan to Dec/2016
Revenues from Financial Intermediation	32.581	28.495	32.713	32.050	26.887	38.311	32.863	35.627	33.065	78.420	37.110	33.549	441.672
Expenses with Financial Intermediation	-23.543	-20.912	-19.981	-21.062	-22.729	-22.357	-24.540	-20.773	-22.128	-23.318	-18.684	-21.191	-261.217
Gross Income from Financial Intermediation	9.038	7.582	12.733	10.988	4.157	15.955	8.323	14.854	10.938	55.102	18.426	12.358	180.455
Operating Revenues (Expenses)	-6.223	-6.093	-7.586	-6.378	-5.693	-15.298	-6.327	-7.508	-7.842	-23.417	-11.238	-9.435	-113.039
Operating Result	2.814	1.490	5.146	4.610	-1.536	658	1.996	7.346	3.095	31.685	7.188	2.923	67.416
Non-Operating Result	11	100	19	150	-35	62	21	79	-43	65	-26	-867	-465
Income Before Taxes and Minority Interests	2.825	1.590	5.165	4.760	-1.570	719	2.017	7.425	3.052	31.750	7.162	2.056	66.951
Income and Social Contribution Taxes	-1.405	-204	-2.019	-721	-1.136	-262	-674	-1.218	-1.337	-17.462	1.011	1.328	-24.100
Employees' Statutory Profit Sharing	-101	-79	-961	-751	-845	-207	-367	-162	-606	-1.453	-817	-338	-6.687
Net Income	1.319	1.307	2.186	3.288	-3.551	249	976	6.045	1.109	12.835	7.356	3.046	36.164
Interest on Shareholder's Equity	-	-	-	-	-	-	-	-	-	-	-10.000	-3.000	-13.000
Net Income	1.319	1.307	2.186	3.288	-3.551	249	976	6.045	1.109	12.835	-2.644	46	23.164

STATEMENT OF INCOME (R\$ THOUSANDS)



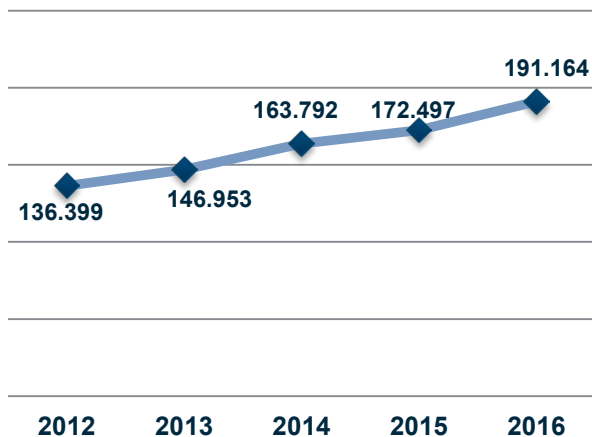
INCOME EVOLUTION (R\$ THOUSANDS)

Net Profit

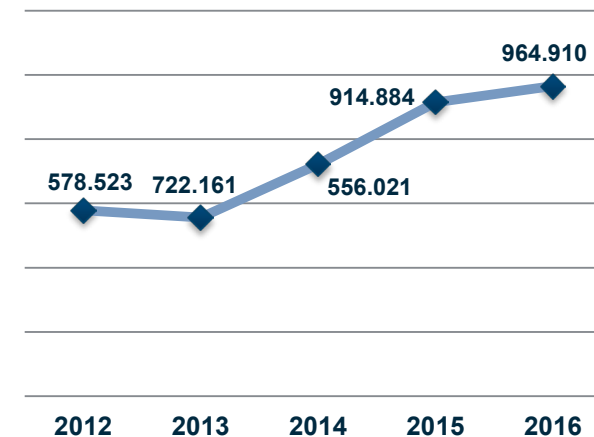


--- Considering Interest on Shareholder's Equity

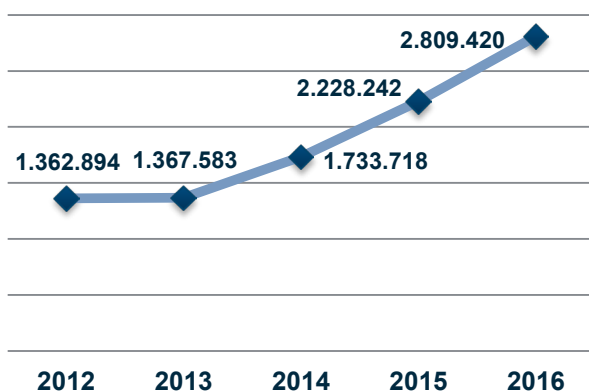
Shareholder's Equity



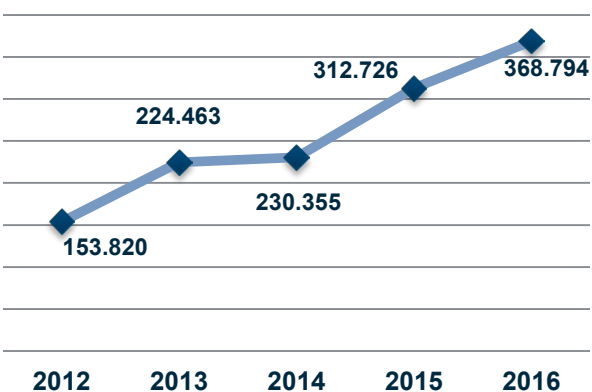
Deposits



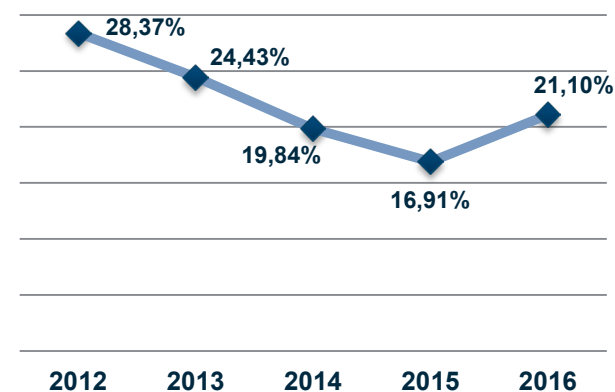
Total Assets



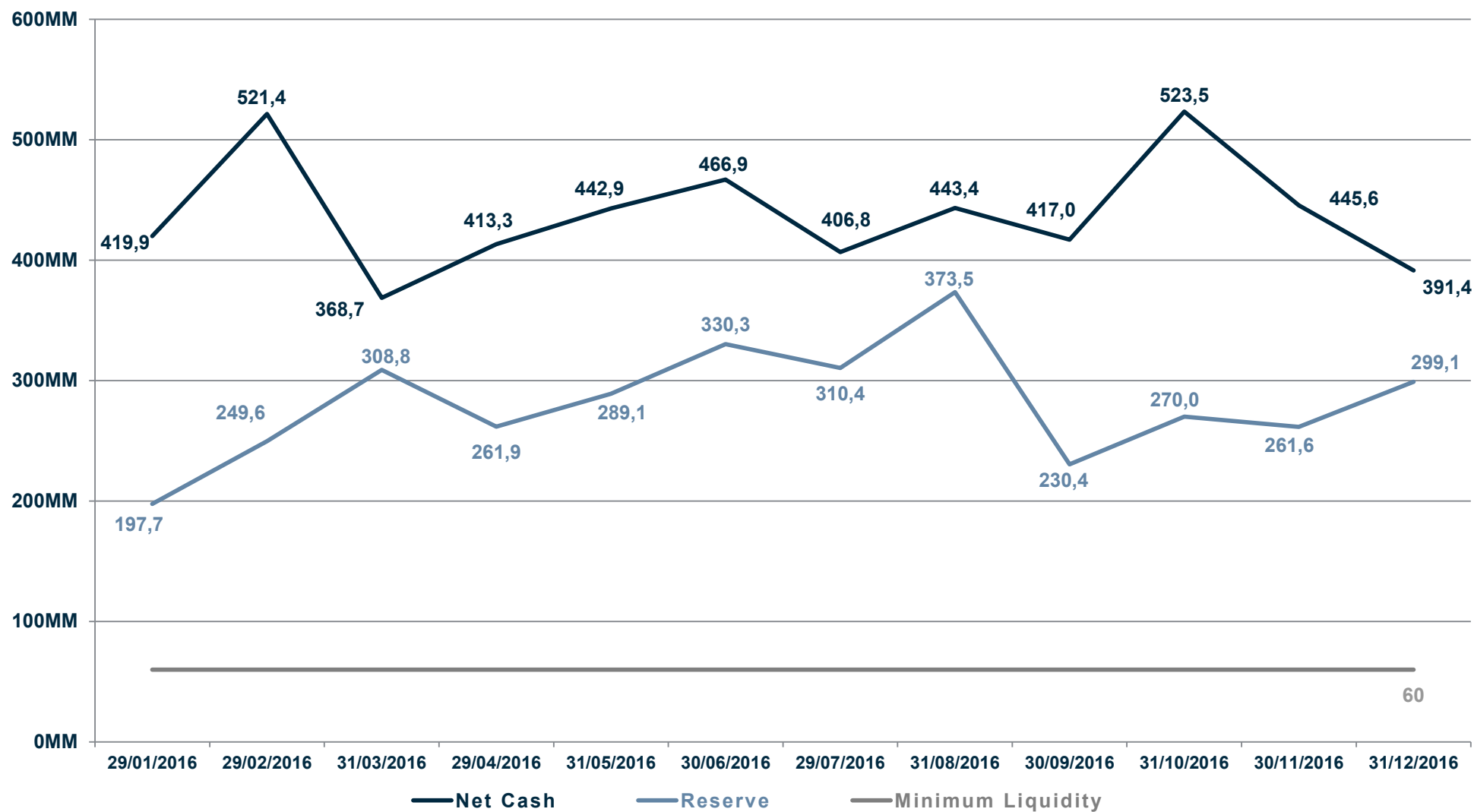
Loan Portfolio



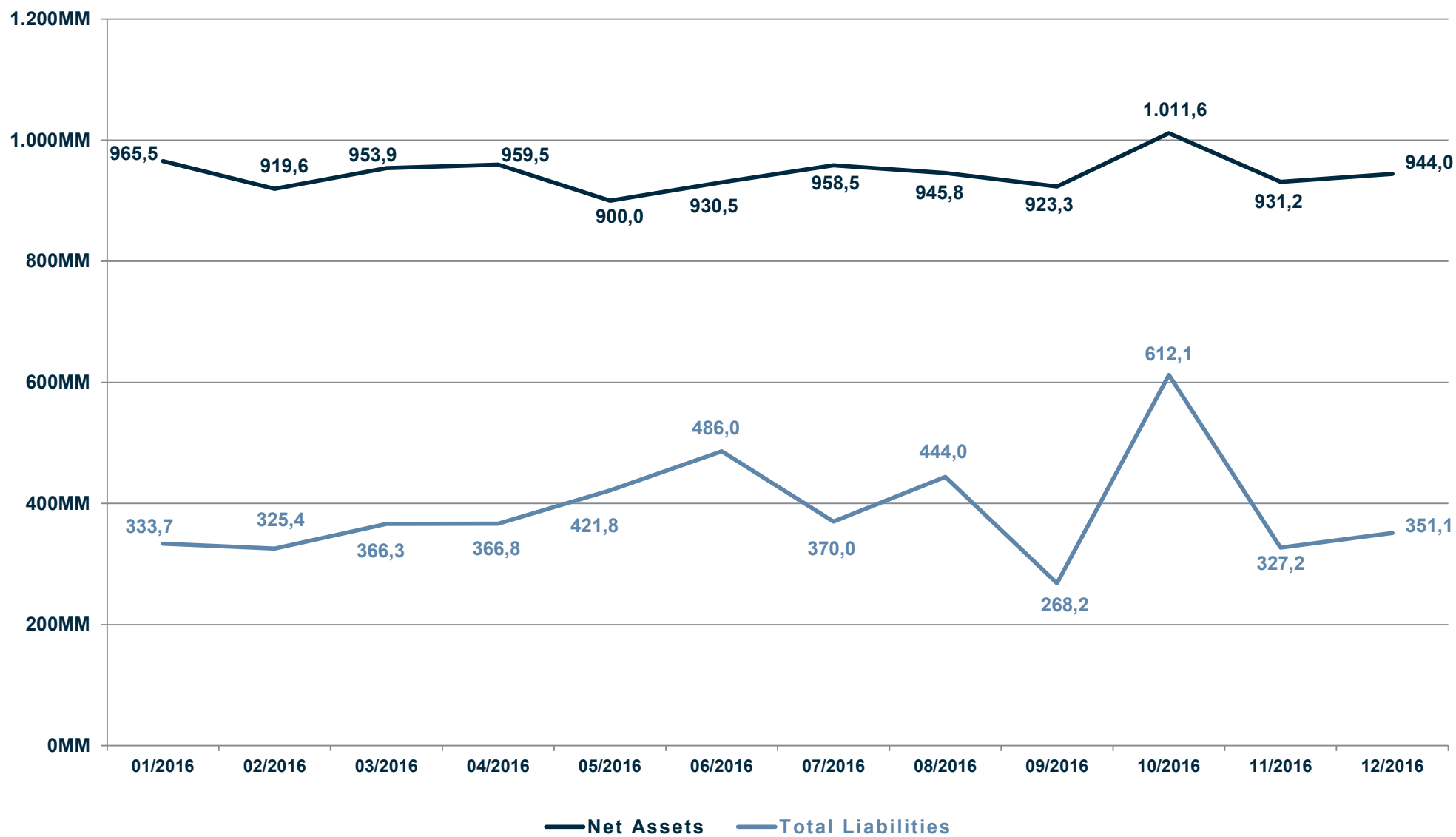
Basel Ratio



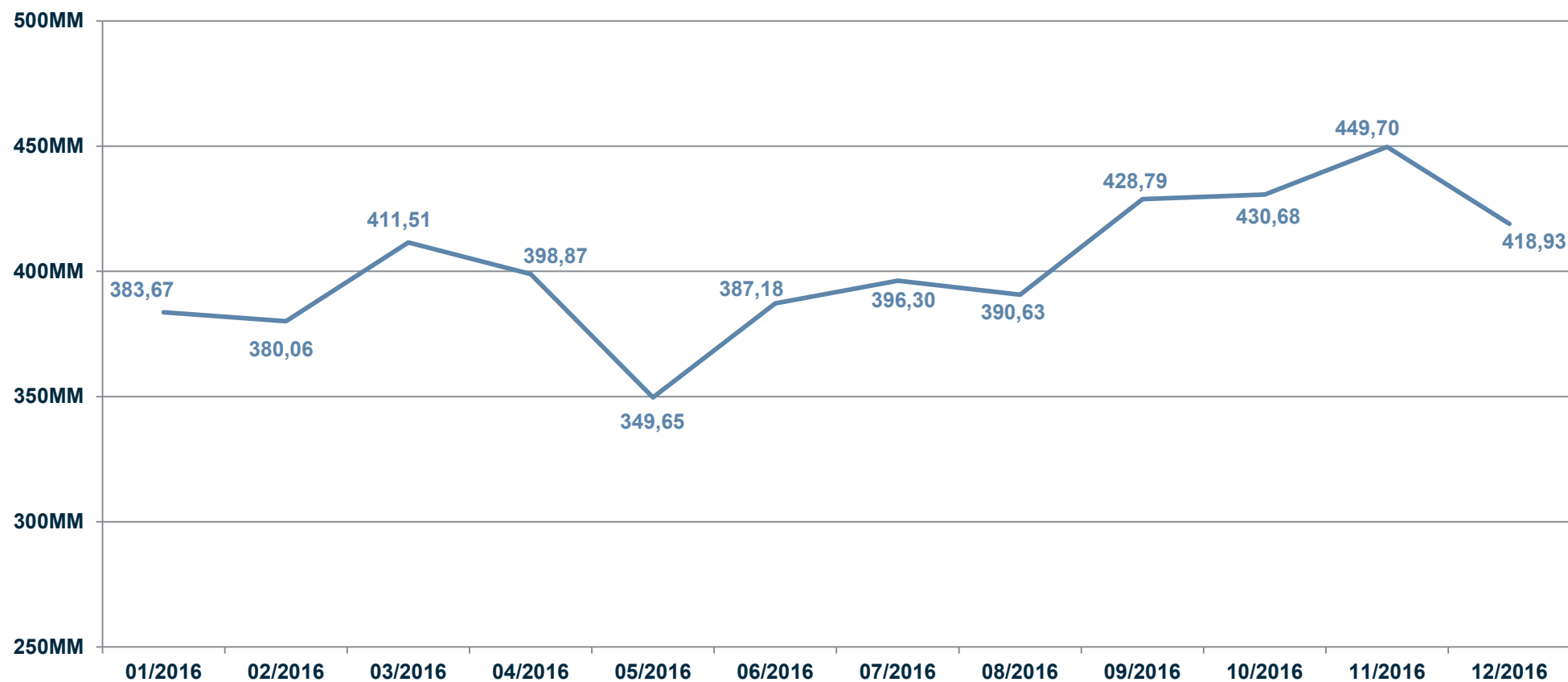
NET CASH, RESERVE AND MINIMUM LIQUIDITY



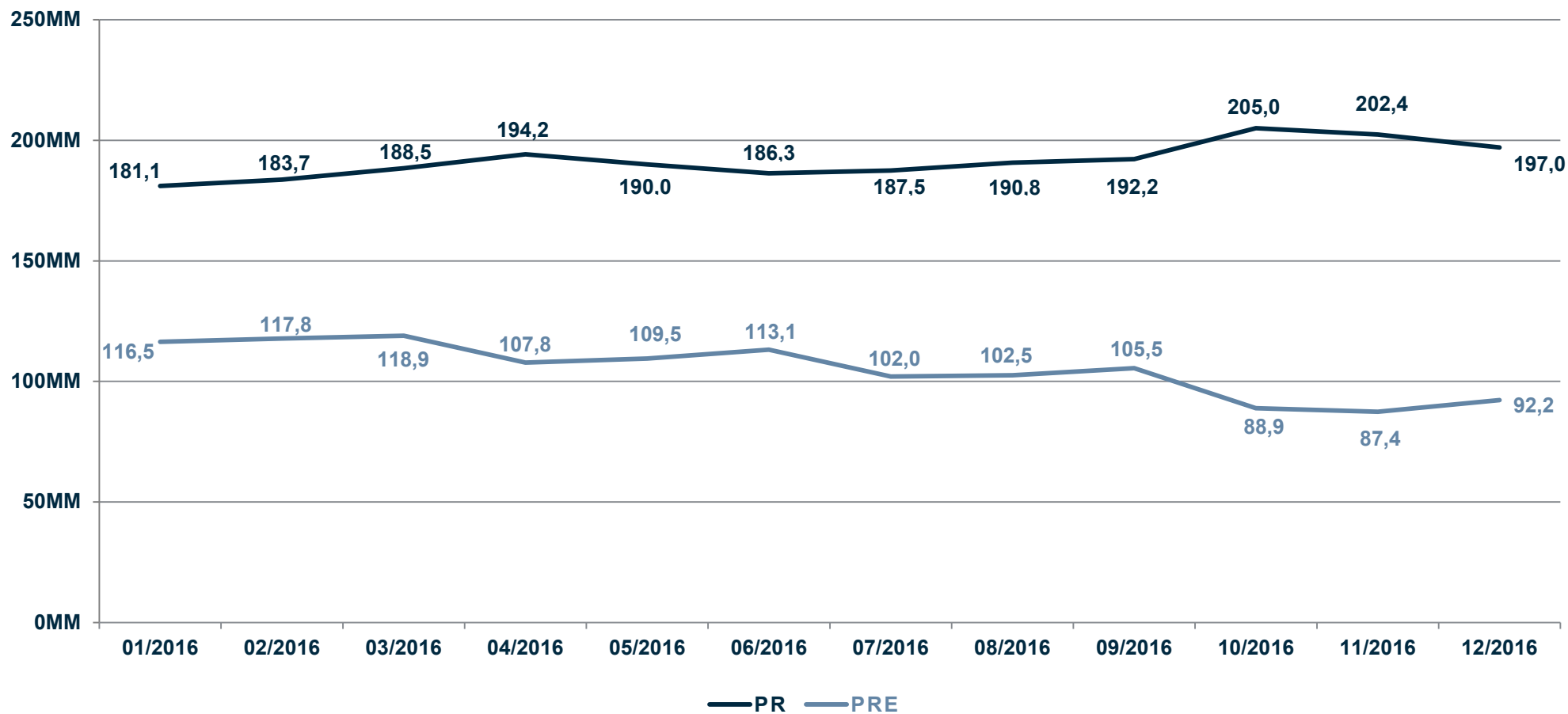
LIQUIDITY



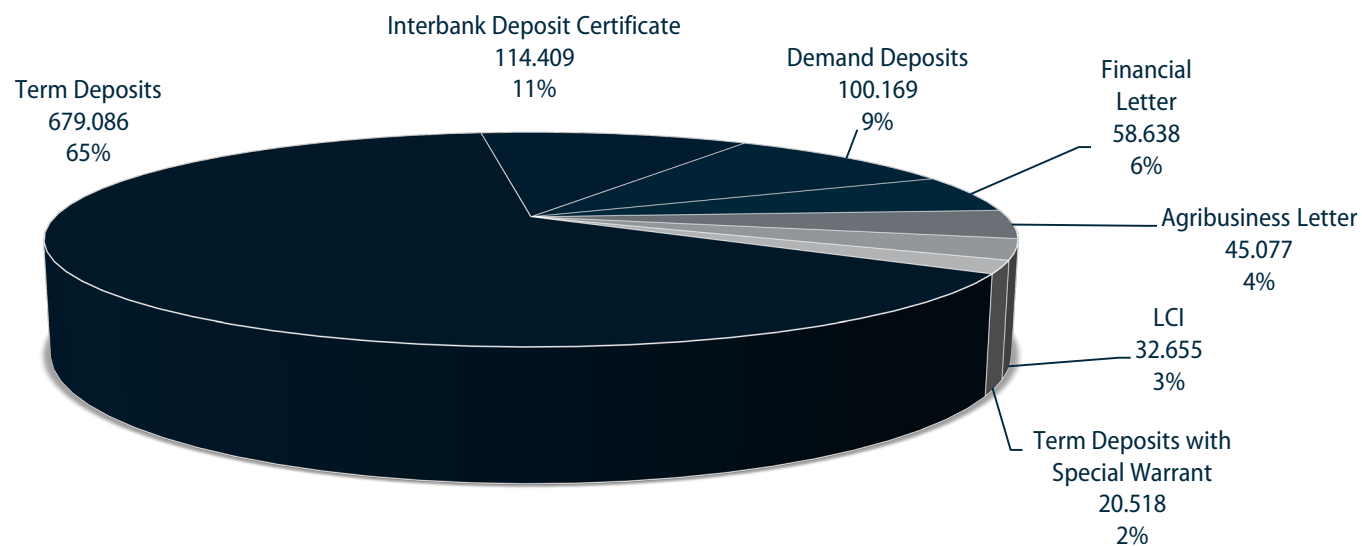
CREDIT PORTFOLIO



CAPITAL ALLOCATION



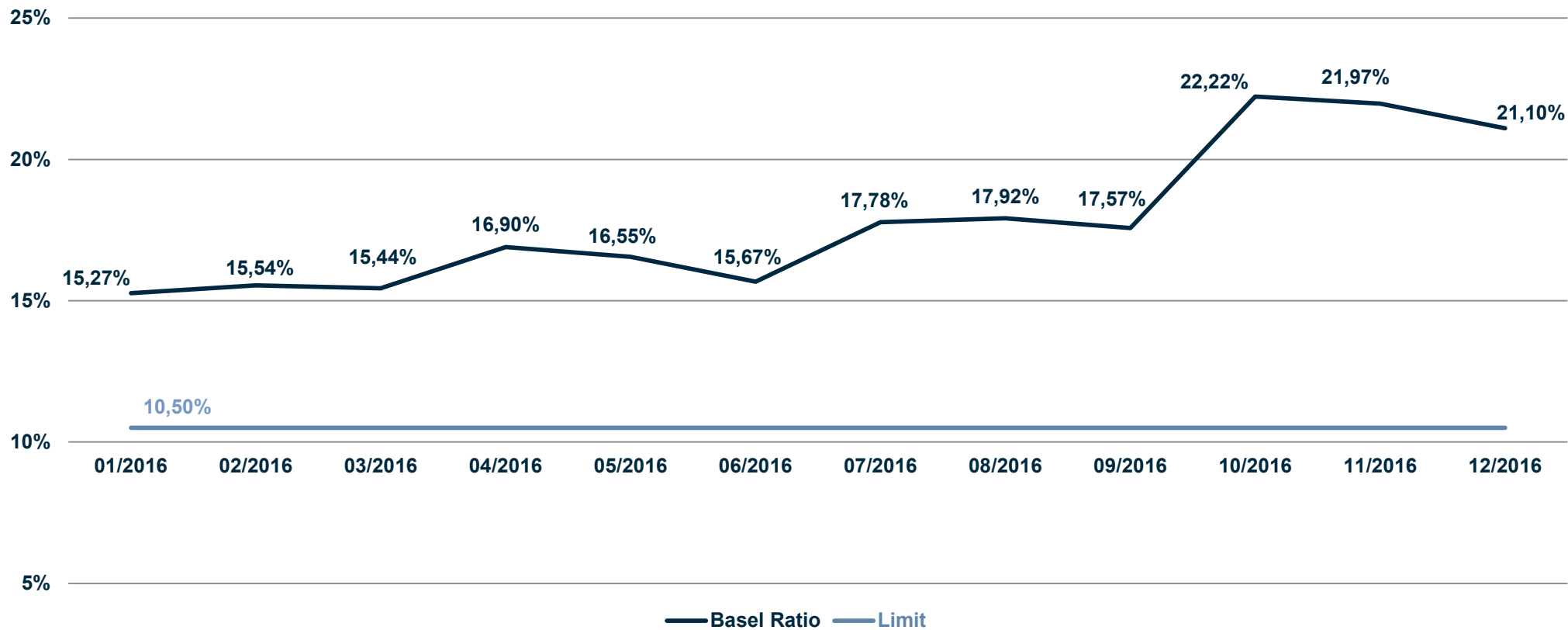
CASH ANALYSIS – LIABILITIES



Total at December, 2016: R\$ 1.050.552

Emission Type	Related	Not Related	Total
Term Deposits	269.866	409.220	679.086
Interbank Deposit Certificate	106.551	7.858	114.409
Demand Deposits	-	-	100.169
Financial Letter	24.255	34.383	58.638
Agribusiness Letter	33.720	11.357	45.077
LCI	32.655	-	32.655
Term Deposits with Special Warrant	-	20.518	20.518
Total	485.978	464.405	1.050.552

BASEL RATIO



RATINGS

RATINGS FOR DEPOSITS ON BRAZIL'S NATIONAL SCALE:

MOODY'S

Ba1.br
(May / 2016 until next publication)

AUSTIN
RATING

brBBB+
(March/ 2016 until March / 2017)

S&P Global
Ratings

brBBB- (Long term)
(February / 2017 until next publication)

RISKbank

BRCP2
Low Risk for Short Term (until 3 months) – Safe
Index: 9,92
(January / 2017 until next publication)

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