



Institutional Presentation

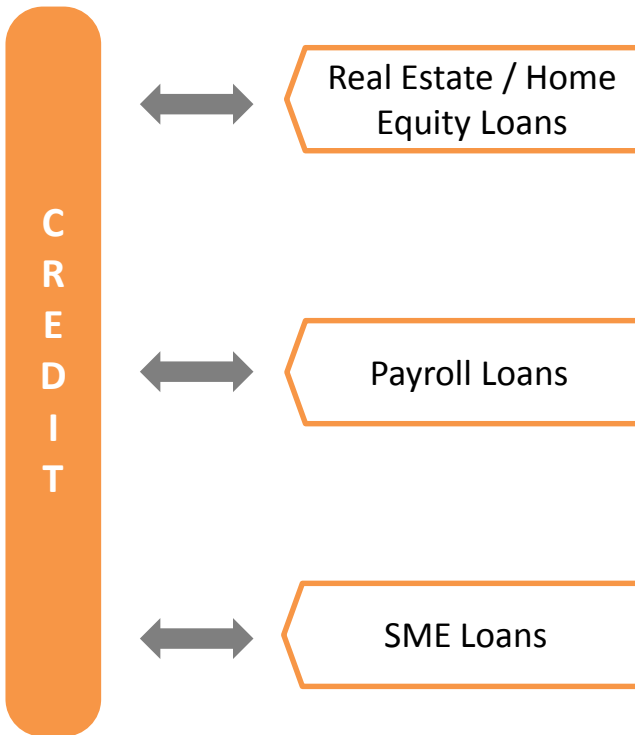
Banco Intermedium S.A.

1Q16

Intermedium at a Glance

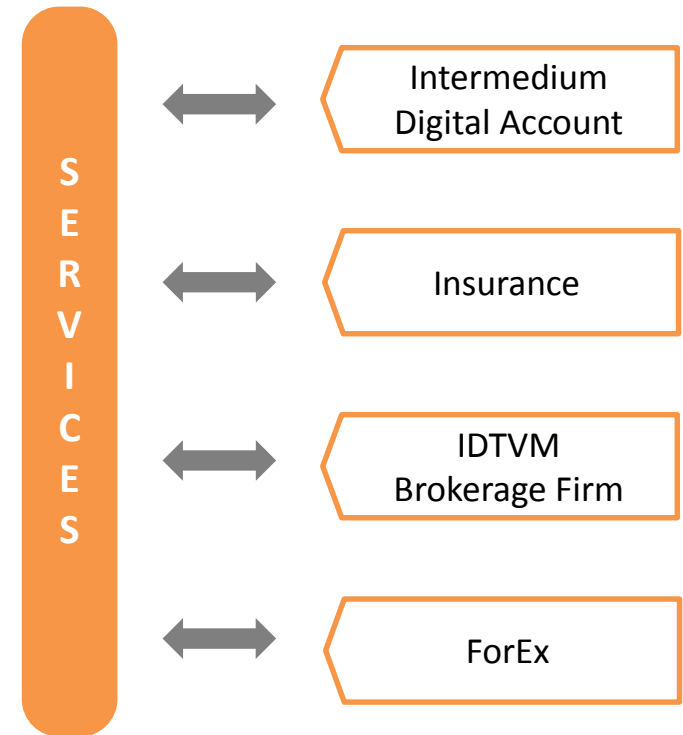
- Diversified bank with 22 years of experience in the financial market.
- Solid capital structure and conservative management.
- Expertise in the following operations:

Core Business



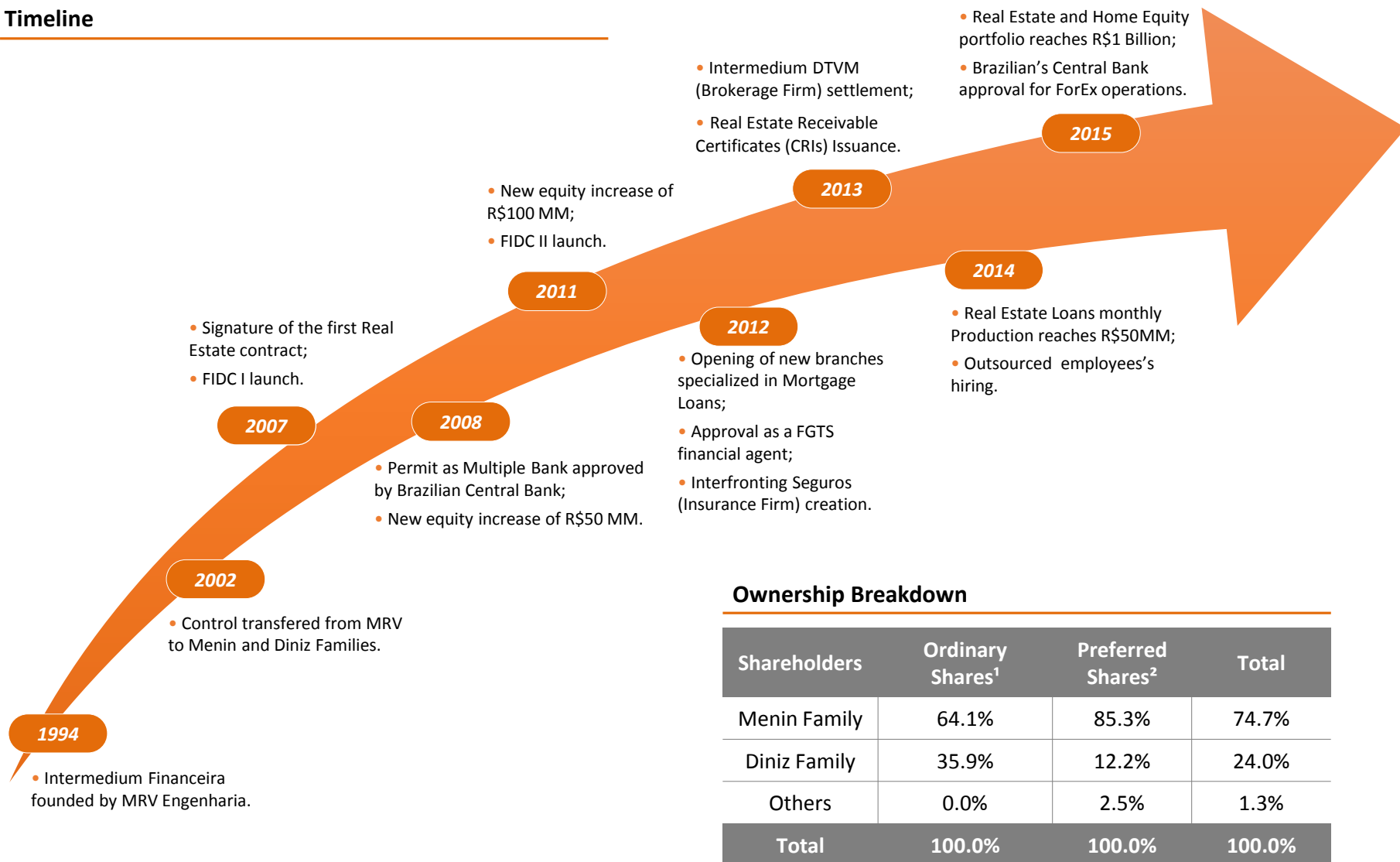
Funding

Fee Business



Timeline and Ownership Structure

Timeline



Ownership Breakdown

Shareholders	Ordinary Shares ¹	Preferred Shares ²	Total
Menin Family	64.1%	85.3%	74.7%
Diniz Family	35.9%	12.2%	24.0%
Others	0.0%	2.5%	1.3%
Total	100.0%	100.0%	100.0%

¹ 50.9% of the Capital.

² 49.1% of the Capital.

Bank's Operating Structure

- Headquartered in Belo Horizonte with offices in São Paulo, Rio de Janeiro, Campo Grande, Curitiba and Salvador.
- Eletronic Channels (Virtual ore).
- Banking Correspondents, Internal Consultants e Sales Promoters.
- Real Estate and Home Equity loans concession in specialized branches.

Branches Footprint:



- * Barra da Tijuca
- * Barueri
- * Belo Horizonte (2)
- * Cabo Frio
- * Campinas
- * Juiz de Fora
- * Jundiaí
- * Mogi das Cruzes
- * Piracicaba
- * Ribeirão Preto
- * Rio de Janeiro
- * Santos
- * São Bern. do Campo

- * São José do Rio Preto
- * São José dos Campos
- * São Paulo
- * Sorocaba
- * Uberlândia
- * Vitória
- * Balneário Camboriú
- * Curitiba
- * Florianópolis
- * Londrina
- * Porto Alegre
- * Aracajú
- * Fortaleza

- * Maceió
- * Natal
- * Recife
- * Salvador
- * São Luís
- * Teresina
- * João Pessoa
- * Brasília
- * Campo Grande
- * Cuiabá
- * Goiânia
- * Palmas

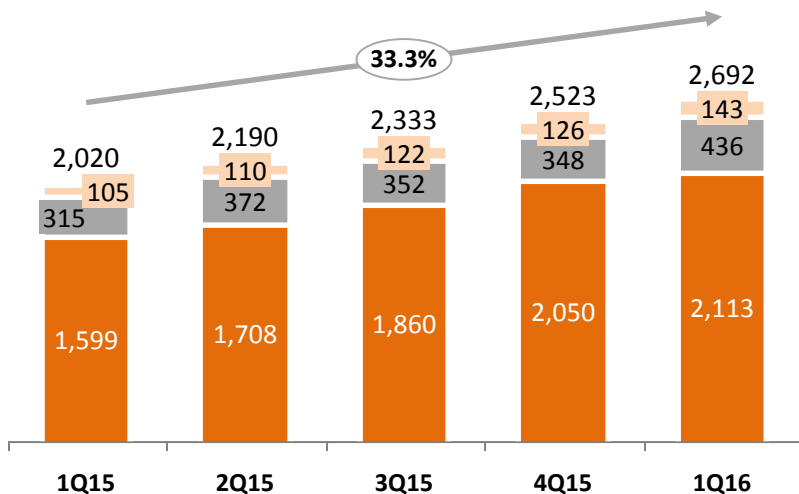
Strategic Highlights

- Focus on increasing the concession of mortgage and home equity loans, consolidating Intermedium as a national reference in the segment;
- Strengthen the Digital Banking platform, a key driver for the growth of our fee business;
- Focus on the profitability of the SME and Payroll loans book, growing only in favorable market conditions;
- Active ALM, in order to keep liquidity and market risks under control;
- Funding strategy:
 - Increase the individual investor's base, lowering the dependence on large institutional investors;
 - Diversify the bank's funding, seeking long-term lines and greater adherence to Intermedium's credit portfolio - loan profile;
- Increase the volume of fee revenues through: Digital Account + Intermedium DTVM (Brokerage Firm) + Interfronting Seguros (Insurance) + ForEx;
- Maximize operating efficiency through modern management techniques and meritocracy;
- Maintain a comfortable capitalization level.

Financial Highlights

Assets

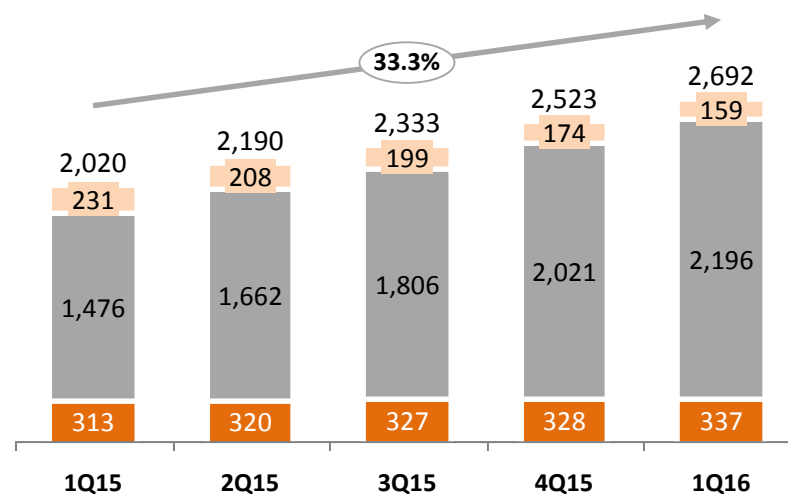
(R\$ MM)



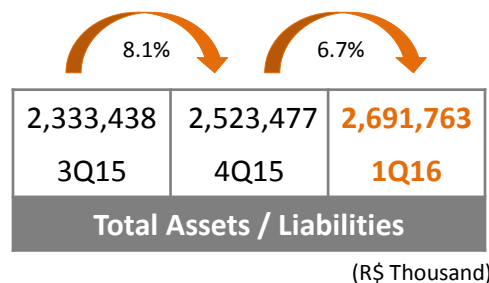
Others Marketable securities Credit Operations

Liabilities

(R\$ MM)



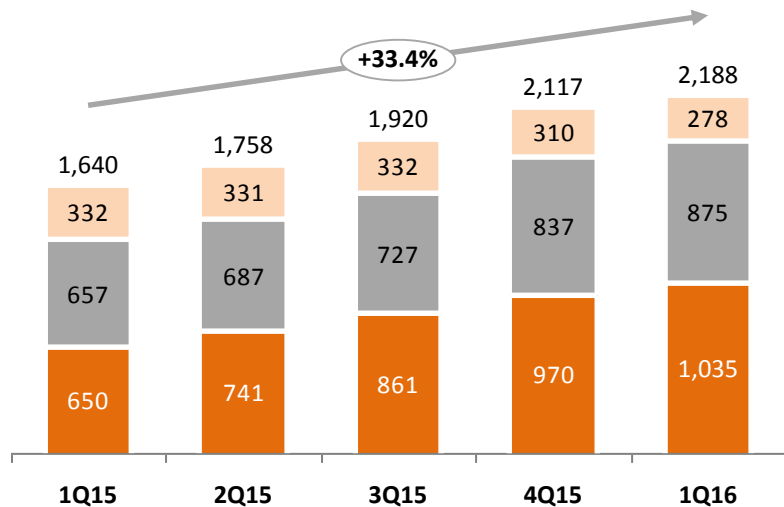
Others Funding Shareholders' Equity



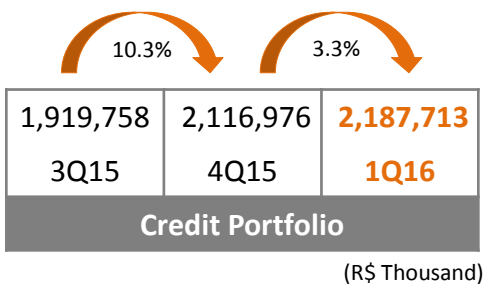
Financial Highlights

Credit Portfolio's Growth

(R\$ MM)

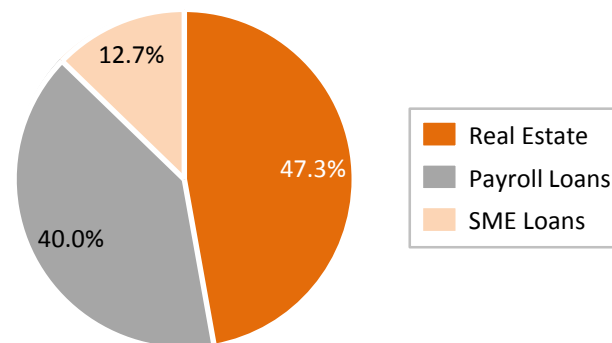


■ SME Loans
 ■ Payroll Loans
 ■ Real Estate and Home Equity Loans



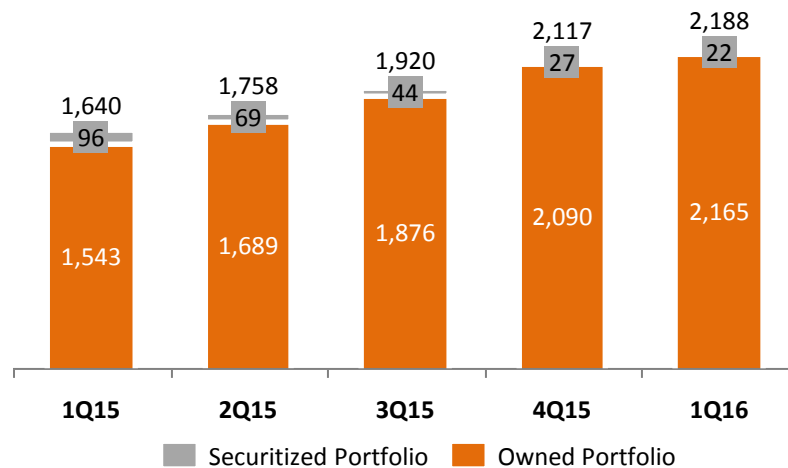
Credit Portfolio Breakdown – 1Q16

(%)



Owned vs Securitized Portfolio

(R\$ MM)

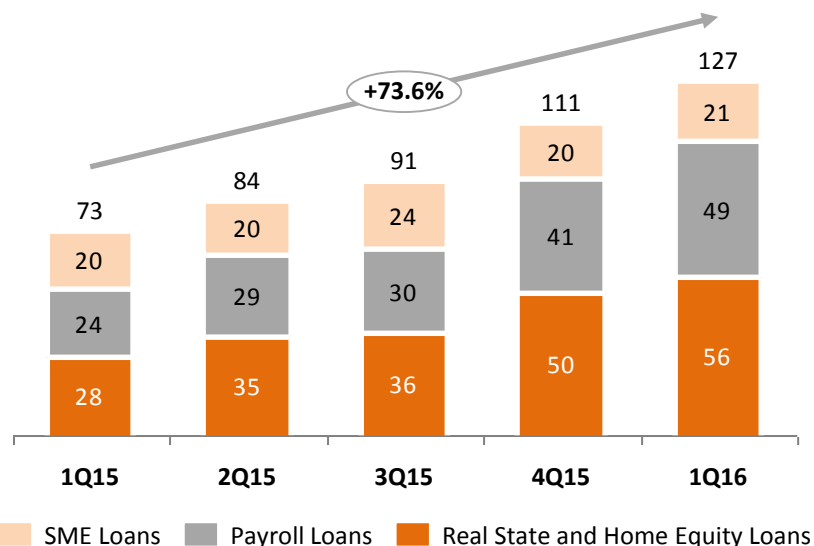


■ Securitized Portfolio
 ■ Owned Portfolio

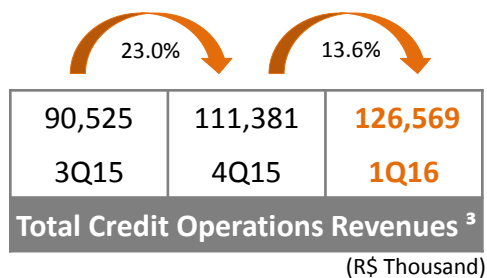
Revenues

Credit Operations Revenues ³

(R\$ MM)



³ Comissions and equalizations deducted.



Credit Portfolio's Concentration – 1Q16

(%)

Risk Concentration	
Highest risk	0.4%
10 higher risks	2.9%
20 higher risks	4.6%
50 higher risks	8.2%
100 higher risks	12.0%

Credit Portfolio's Number of Clients – 1Q16

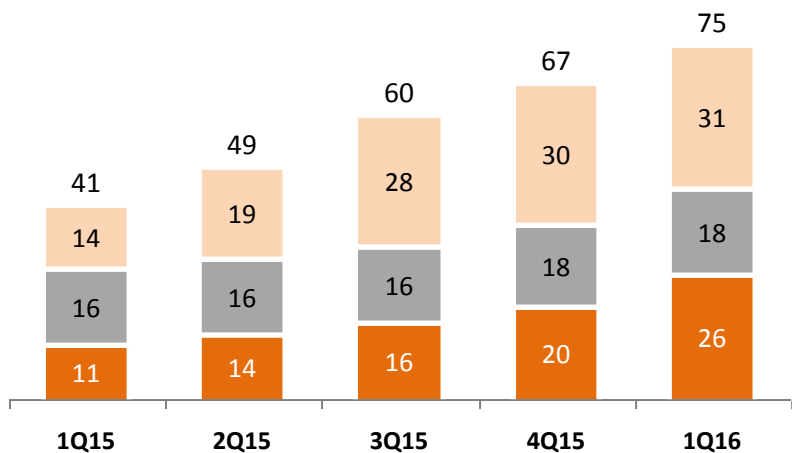
(units)

Number of Active Clients	
Real Estate and Home Equity Loans	4,925
Payroll Loans	226,793
SME Loans	442
Total	232,160

Credit Portfolio - Loans

Evolution of Provision for Loan Losses⁴

(R\$ MM)



■ SME Loans
 ■ Payroll Loans
 ■ Real State and Home Equity Loans

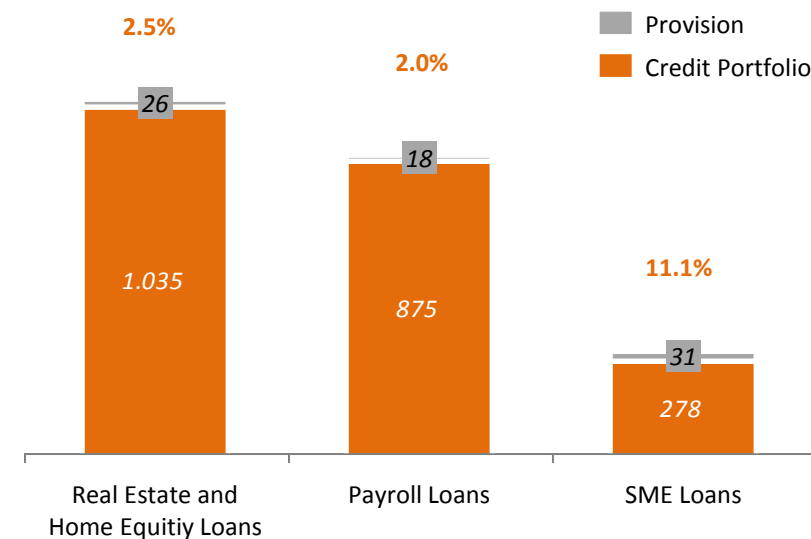
	11.6%	11.5%	
60,167	67,161	74,902	
3Q15	4Q15	1Q16	
Provision for Loan Losses			

(R\$ Thousand)

⁴ On-balance.

Credit Portfolio - Loan vs Provision – 1Q16

(R\$ MM)



Credit Portfolio - Loan's Quality⁵ – 1Q16

(R\$ Thousand / %)

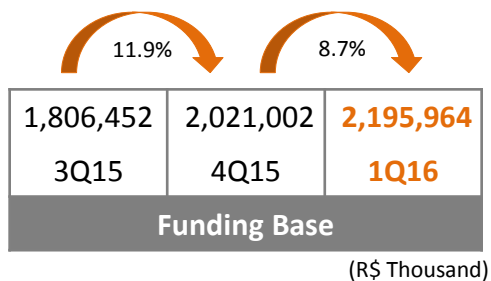
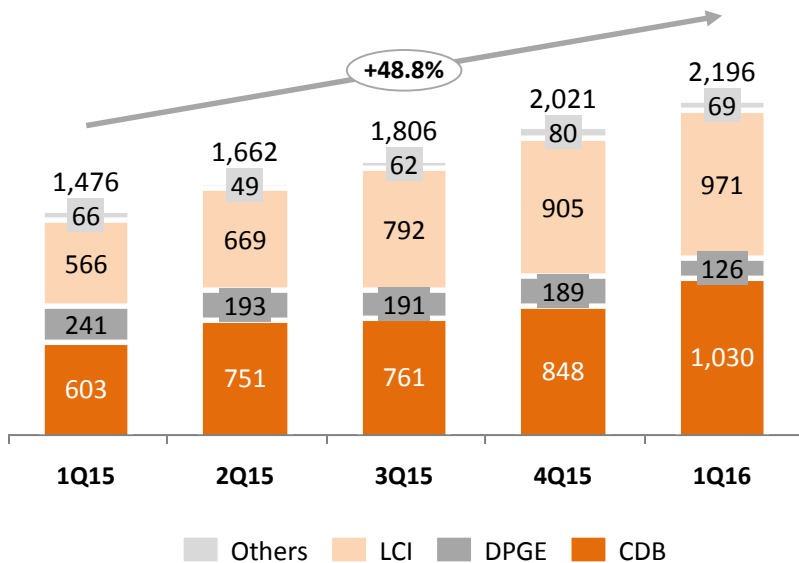
Segment	Portfolio E – H	% Segment
Real Estate Loans	33,053	3.2%
Payroll Loans	17,645	2.0%
SME Loans	37,457	13.5%
Total	88,155	4.0%

⁵ Provisioned contracts in normal and abnormal courses.

Financial Highlights

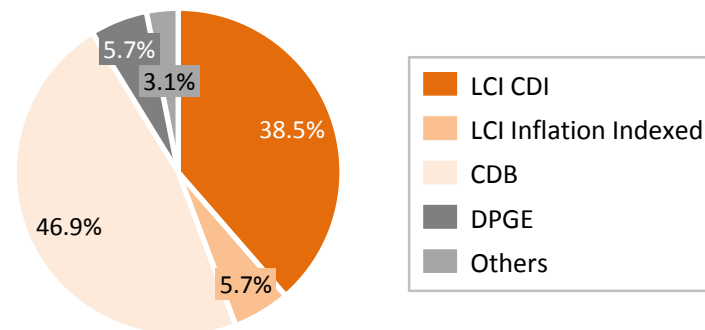
Fund Raising

(R\$ MM)



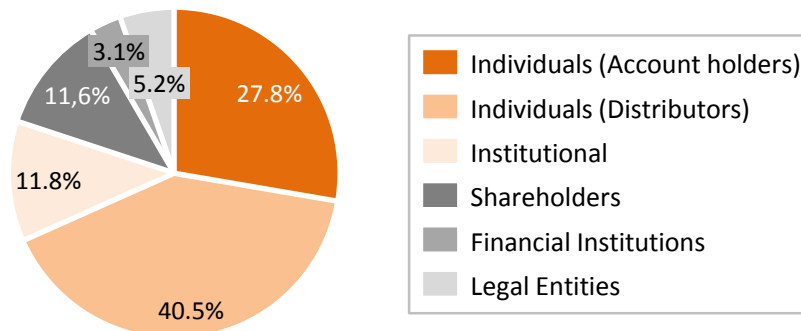
Products Portfolio Breakdown – 1Q16

(%)



Type of Investor – 1Q16

(%)



Financial Highlights

Results Highlights

KPIs	1Q16	4Q15	1Q15
Financial Income ⁶	139,083	126,704	97,769
Financial Expenses	(91,356)	(86,255)	(60,220)
Gross Financial Income ⁶	47,727	40,449	37,549
Operating Income	15,122	8,723	12,196
Net Income	9,533	6,798	7,852
Shareholders' Equity	337,035	328,432	313,086

Financial Highlights

Ratios	1Q16	4Q15	1Q15
Basel Ratio ⁷	19.3%	20.1%	21.2%
ROAE (p.a.)	12.1%	8.7%	10.5%
ROAA (p.a.)	1.5%	1.1%	1.6%
Net Interest Margin (p.a.) ⁶	11.3%	9.8%	11.7%
Efficiency Ratio ⁶	52.4%	63.9%	54.2%
Employees ⁸	421	429	427

⁶ Comissions and equalizations deducted.

⁷ 100% tier I.

⁸ Grupo Intermedium's employees.

Ratings

Corporate Ratings

Rating Agency	National Scale
Fitch Ratings	BBB(bra) (stable) June 2016
Standard & Poor's	brBBB- (negative) March 2016

Structured Finance Operations

Rating Agency	Type	Market Evaluation
Fitch Ratings	Real Estate Receivable Certificates (CRIs) assigned by Banco Intermedium, 305th series issued by Brazilian Securities	A+(bra), April 2013
Standard & Poor's	Real Estate Receivable Certificates (CRIs) assigned by Banco Intermedium, 321st series issued by Brazilian Securities	brA+, August 2015

Contact Us

Investments

+55 31 3003-4070

investimentos@intermedium.com.br

Investor Relations

+55 31 2138-7968

ri@intermedium.com.br

Directors

+55 31 2101-7098

diretoria@intermedium.com.br



BANCO INTERMEDIUM

+55 (31) 2101 7000



Banco Intermedium



@intermedium



Banco Intermedium

Avenida do Contorno, 7.777 - Lourdes, 30.110-051 Belo Horizonte/MG.

www.intermedium.com.br