



**BANCO DA AMAZÔNIA**  
Movimentando a Amazônia. E a sua vida.

## MISSION, VISION AND VALUES OF BANCO DA AMAZÔNIA

### Mission

To promote the sustainable development of the Amazon, through the implementation of public policies and the provision of financial products and services.

### Vision

Be recognized as Bank of solid results, partner in the sustainable development of the Amazon, which offers quality products and services with efficient processes and qualified and motivated employees.

### Values

- Ethics and transparency
- Commitment to Sustainable Development
- Proactivity
- Respect for diversity
- Change agent
- Shared Management
- Development of Skills and Meritocracy
- Relationship and communication
- Collegiate Decisions

## BOARD OF DIRECTORS

VALMIR PEDRO ROSSI

President

ANTONIO CARLOS DE LIMA BORGES

Business Infrastructure Director

JOSÉ MARQUES DE LIMA

Risk and Control Director

CARGO VAGO

Analysis and Restructuring Director

WILSON EVARISTO

Commerce and Distribution Director

LUIZ OTÁVIO MONTEIRO MACIEL JR.

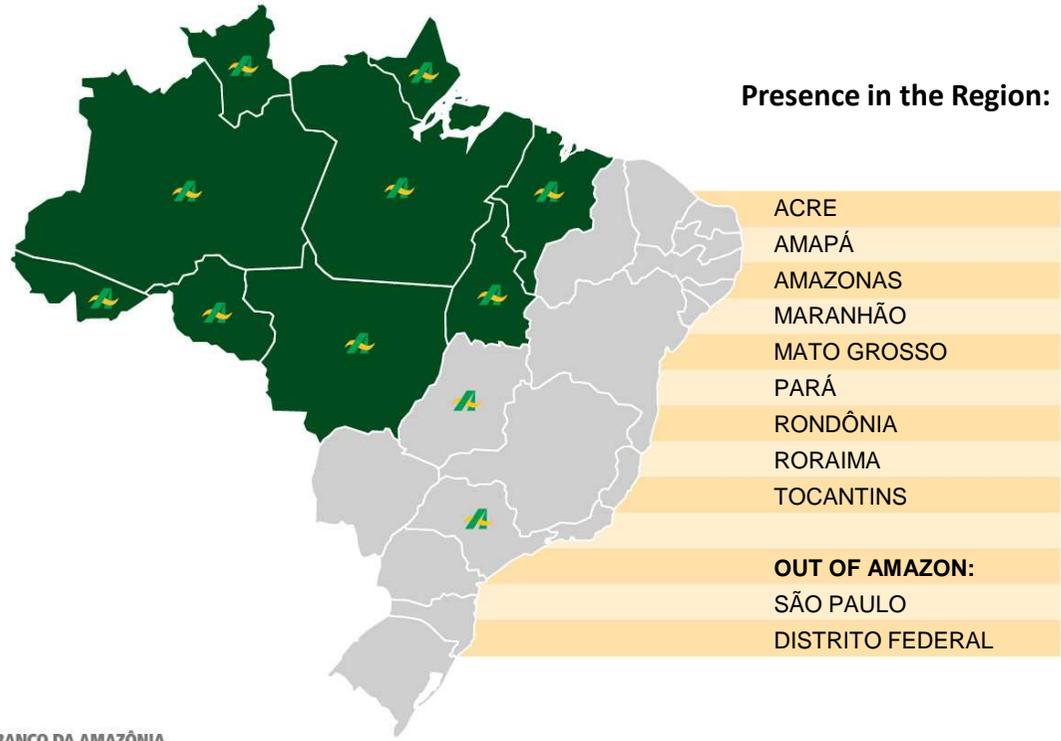
Resource Management Director

## BANCO DA AMAZÔNIA's PROFILE

- 72 years of expertise on Amazon's issues
- Main financial agent of Regional Development in Amazon
- 96,92% of stock capital belong to Brazilian Government
- Net worth: R\$ 2.694 million
- Total assets: R\$ 12.418 million
- Northern Region development credit ownership: 58,59%

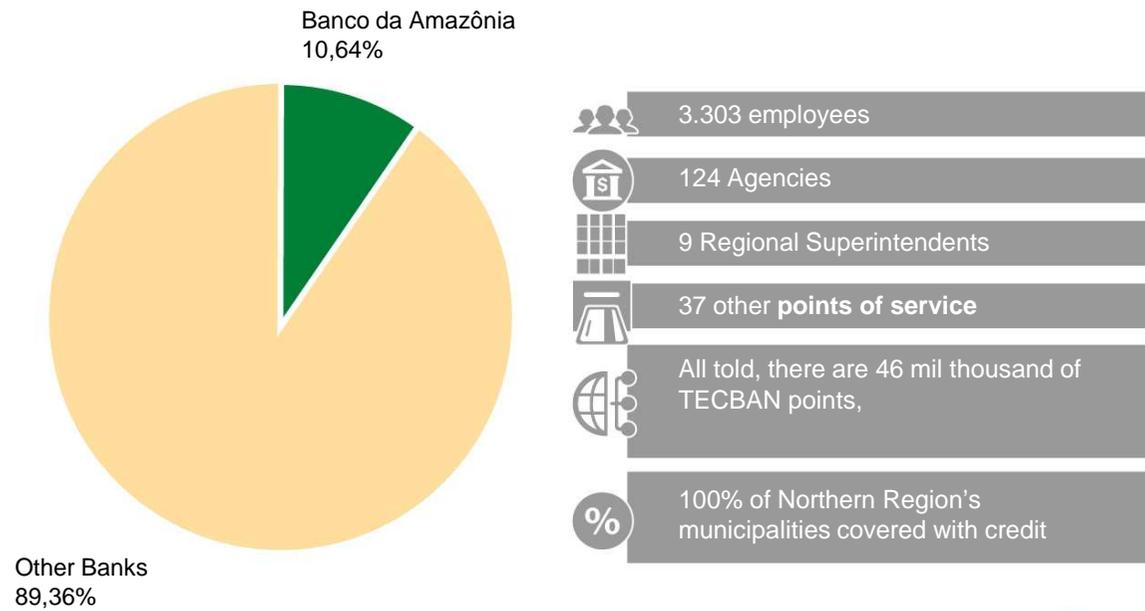
Source: Bacen (Base: Nov /2014)

AREA OF ATUATION



## INSTITUTIONAL PERFORMANCE

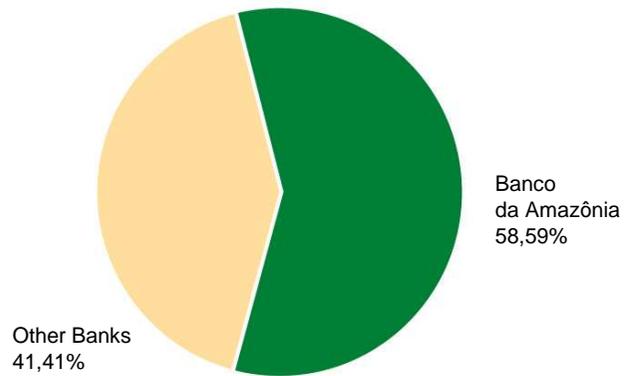
BANCO DA AMAZÔNIA HAS 10.64% OF BANKING NETWORK  
INSTALLED IN AMAZON



Source: BACEN (Base: Nov/2014)

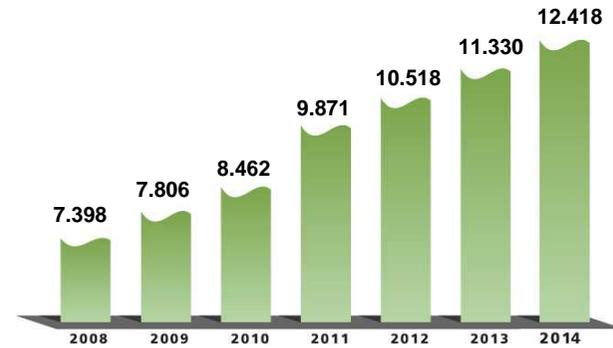
## INSTITUTIONAL PERFORMANCE

PARTICIPATION IN LONG-TERM (DEVELOPMENT) CREDIT OF THE REGION

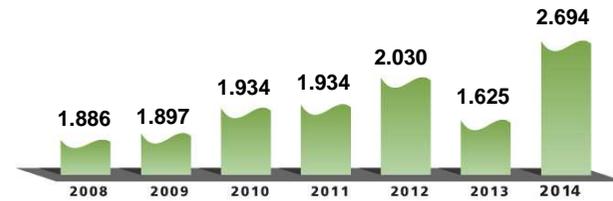


Source: BACEN (Base: Nov/2014)

TOTAL ASSETS (R\$ MILLION)

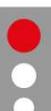


NET WORTH (R\$ MILLION)



Source: GECON (Base: Dez/2014)

## Directives

-  Induction: The Bank will encourage customers and sectors more related economic activities with the principles of sustainable development.
-  Safeguards: set of administrative and technical measures which guides the Bank's performance in the analysis, credit approval and review.
-  Exclusion: the Bank chooses not to work with customers who do not comply with current legislation and performing activities and practices that contradict the principles and values of the organization, translated in Social and Environmental Policy.



**PRODUCTS AND SERVICES**



## MAIN PRODUCTIVE SEGMENTS SERVED

### Family Farming



### Apiculture



### Cattle



### Shrimp



## MAIN PRODUCTIVE SEGMENTS SERVED

### Trade and services



### Education



### Fruit production



### Grains



## MAIN PRODUCTIVE SEGMENTS SERVED

### Industry



### Infrastructure



### Environment



### Fishery



## MAIN PRODUCTIVE SEGMENTS SERVED

### Pisciculture



### Reforestation



### Tourism



### Health



**SOURCES AND FINANCING PROGRAMS OF  
BANCO DA AMAZÔNIA**



## SOURCE OF FUNDS FOR FINANCING

- Constitutional Fund for Financing of the North Region– FNO
- Workers' Assistance Fund – FAT
- Brazilian Development Bank – BNDES
- Marine Merchant Fund– FMM
- Amazon Development Fund – FDA
- Centre-West Development Fund-FDCO\*
- General Budget of the Union– OGU
- FINEP Resources
- Equity capital

## FNO

- FNO – PRONAF: National Program of Familiar Agriculture
- FNO – Amazônia Sustentável: Program for financing the sustainable development of the Amazon Region
- FNO – Biodiversidade: Program for the Maintenance and Restoration of Biodiversity in the Amazon Region
- FNO – MPEI: Program for Financing Micro and Small Enterprises and Micro-entrepreneurs Individual
- FNO – ABC: Program for Supporting the Low Carbon Agriculture

## OTHER PROGRAMS FOR INVESTMENT FINANCING

### B N D E S

**MODERAGRO:** Program for the Modernization of Agriculture and the Conservation of Natural Resources

**MODERFROTA:** Program for the Modernization of the Agricultural Tractor Fleet and Related Accessories and Harvesters

**MODERINFRA:** Programa de Incentivo à Irrigação e à Armazenagem

**Programa ABC:** Program for the Reduction of Greenhouse Gas Emissions in Agriculture

**PROGEREN:** Program for Supporting the Employment and Income Generation Capacity

**PCA:** Program for Construction and Expansion of warehouses

BNDES – Finem

BNDES – Cerealista

BNDES – Sustentação do Investimento - **PSI**

BNDES – Automatic Rural and Non-Rural

FINAME – MPME buses and trucks

FINAME – MPME BK

FINAME – Agricultural

### F A T

PROGER – Urban

### F M M

Brazilian Companies Boating and Brazilian Shipbuilding companies

### F I N E P

INOVACRED – For processes of innovation, basic research and product , services and processes development, in enterprises

## CREDIT'S OBJECTIVE - FNO

### INVESTMENT

Implementation, expansion, diversification, modernization, renovation, relocation of enterprises

Fixed and/or semi-fixed investment and working capital.

Strengthening and modernization of the productive infrastructure of the various sectors.

Isolated acquisition of machinery, vehicles and / or equipment.

### WORKING CAPITAL

Agricultural and cattle breeding funding; marketing; processing; raising, breeding, fattening

Working capital

## ANNUAL INTEREST RATE - FNO

	PURPOSE OF LOAN	GROSS OPERATING REVENUE UP TO R\$ 90 MILLION		GROSS OPERATING REVENUE ABOVE TO R\$ 90 MILLION	
		Integral	Com Bônus*	Integral	Com Bônus*
<b>RURAL</b>	Investment and working capital, and associated costing	5,30%	4,50%	7,06%	6,00%
	Working capital and marketing	7,65%	6,50%	8,83%	7,50%
	Forest	4,71%	4,00%	4,71%	4,00%
<b>OTHER SECTORS</b>	Investment and working capital, and associated costing	8,24%	7,00%	11,18%	9,50%
	Working capital and marketing	12,94%	11,00%	14,71%	12,50%
	Innovation	8,24%	7,00%	8,24%	7,00%

(\*) For borrowers who pay their debt installments by the due date, a 15% compliance bonus shall be applied over the financial charges.

## ANNUAL INTEREST RATE – OTHER SOURCES

### BNDES - Automático and Finame

#### Composition of the Financial Charges

Financial Cost	TJLP, Variation of UMBNDES + Currency basket or U.S. Dollar Exchange Variance + Currency basket
Financial Intermediation Fee of BNDES (micro, small and medium enterprises are exempt)	0.5% per annum
Basic remuneration of BNDES	from 0.9% to 2,5% per annum
Remuneration of Banco da Amazônia	To be negotiated

### BNDES - Finame Agrícola

#### Composition of the Financial Charges

Financial Cost	TJLP
Financial Intermediation Fee of BNDES (micro, small and medium enterprises are exempt)	0.5% per annum
Basic remuneration of BNDES	0.9% per annum
Remuneration of Banco da Amazônia	To be negotiated

## ANNUAL INTEREST RATE – FAT

Credit Line	Financial Charges
PROGER - Micro and Small Enterprises	TJLP + 5% p.a.
PROGER - Assoc. and Coop.	TJLP + 4% p.a.
PROGER - Investment on Tourism	TJLP + 5% p.a.
PROGER - Self Employed Professional	TJLP + 6% p.a.

NOTA: Nas operações cobertas por Fundos Garantidores a taxa de juros será reduzida na medida da participação do Fundo, sendo esta limitada até 80% do valor do crédito.

Fonte: Banco da Amazônia

## ANNUAL INTEREST RATE – FDA/FDCO

Project	Setorial priority for SUDAM/ SUDENE/ SUDECO	Spacial priority for SUDAM/ SUDENE/ SUDECO	Infraestructure	Financial charges from 01.01.2015 to 31.12.2015
A	X	X	X	7.5% p.a
B	X	X		8.0% p.a
C	X		X	8.5% p.a
D	X			9.0% p.a

Fonte: Banco da Amazônia

## ANNUAL INTEREST RATE – FMM

Financial Charges TJLP or US\$ + Interest rate	Funding Limits	Purpose of Credit
• 2,0% (Minimum)	Up to 90% of eligible items of the approved project	Brazilian Navigation Company: Construction cargo vessel, maritime support, support navigation or passenger transport, performed in a Brazilian shipyard; jumbORIZATION, conversion or modernization of any type of own vessel, commercial application, industrial or extraction, performed in a Brazilian shipyard; repair any kind of own vessel, commercial application, industrial or extractive, executed in Brazilian shipyard; and acquisition and installation of equipment in the vessel itself, performed in a Brazilian shipyard.
• 8,5% (Maximum)		Brazilian Shipbuilding companies: cargo vessel production, offshore support, to support navigation or passenger transport, for the Brazilian shipping company; craft production for export; repair of vessels; construction, expansion and modernization of its plants; construction of new premises; and upgrading or expanding its own facilities.

Fonte: Banco da Amazônia

## ANNUAL INTEREST RATE – FINEP/INOVACRED

Objectives	Time Limit for Payment	Financing Limits and Interest Rate
<p>To increase the competitiveness of micro, small and medium enterprises by encouraging the development of new products, processes, services and fostering innovation.</p> <p>Credit purpose: Intended for actions involving the whole process of innovation, basic research and the development of products, services and processes in companies.</p>	<p>Up to 96 months, including a grace period of up to 24 months.</p>	<p>Micro and small enterprises:</p> <ul style="list-style-type: none"> <li>• From \$ 150 thousand to R\$ 2 million</li> </ul> <p>Medium-sized enterprises:</p> <ul style="list-style-type: none"> <li>• up to R\$ 10 million</li> </ul> <p>Interest rate:</p> <ul style="list-style-type: none"> <li>• North, Northeast and Centre-west: TJLP (-) 1.5% p.a *</li> </ul>

\*Incidência desse redutor para que se iguale à taxa praticada nos fundos constitucionais.

Fonte: Banco da Amazônia

**RESOURCES AVAILABLE FOR LOANS**



## AVAILABLE RESOURCES TO THE AMAZON - 2015

**R\$ 8,4  
Bilhões**

<b>FUND</b>	<b>INVESTED FUNDS - 2014 (R\$ million)</b>	<b>BUDGET - 2015 (R\$ million)</b>
<b>Development credit</b>	<b>6.077,4</b>	<b>6.580,00</b>
FNO	5.356,9	5.160,00
Other resources*	720,5	1.420,00
<b>Short-term credit</b>	<b>1.299,8</b>	<b>1.850,00</b>
<b>TOTAL</b>	<b>7.377,2</b>	<b>8.430,00</b>

(\*) FAT, OGU, FDA/FDCO, FMM and OWN RESOURCES  
Source: Banco da Amazônia (Base: Dez/2014)

## RESOURCES BY STATE - 2015

Em R\$ Milhões

STATE	DEVELOPMENT CREDIT			SHORT-TERM CREDIT	TOTAL
	FNO	Other resources*	Total	Total	
Acre	361,2	-	361,2	45,0	406,2
Amapá	258,0	-	258,0	15,0	273,0
Amazonas	980,4	-	980,4	150,0	1.130,4
Maranhão	-	220,0	220,0	90,0	310,0
Mato Grosso	-	330,0	330,0	105,0	435,0
Pará	1.548,0	-	1.548,0	556,2	2.104,2
Rondônia	877,2	-	877,2	94,0	971,2
Roraima	258,0	-	258,0	12,0	270,0
Tocantins	877,2	-	877,2	71,3	948,5
According to demand	-	870,0	870,0	711,5	1.581,5
<b>TOTAL</b>	<b>5.160,0</b>	<b>1.420,0</b>	<b>6.580,0</b>	<b>1.850,0</b>	<b>8.430,0**</b>

(\*) As fontes BNDES e Recursos Próprios são destinadas ao Maranhão e Mato Grosso, enquanto o FDCO é exclusivo ao Mato Grosso.  
 FAT, OGU, FDA e FMM estarão disponíveis para aplicação em toda a Amazônia Legal por demanda dos Estados.  
 (\*\*) Não inclui os recursos do FINEP/Inovacred, orçados em R\$ 30 milhões.

Source: Banco da Amazônia (Base - Dez/2014)



Thank you!

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