ABC BRASIL
ARAB BANKING CORPORATION

Conference Call about 1st Quarter 2011 Earning Results

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May | 10th | 2011

ABCB4 NÍVEL 2 BOVESPA BRASIL
Índice BM&FBOVESPA Financeiro IFNC
Índice Small Cap SMLL
Índice de Ações com Tag Along Diferenciado ITAG
Índice de Ações com Governança Corporativa Diferenciada IGC

Highlights

Net Income in 1Q11 totaled BRL 56.7 million.

Annualized Return on Equity (ROAE) reached 16,6% p.a. in 1Q11.

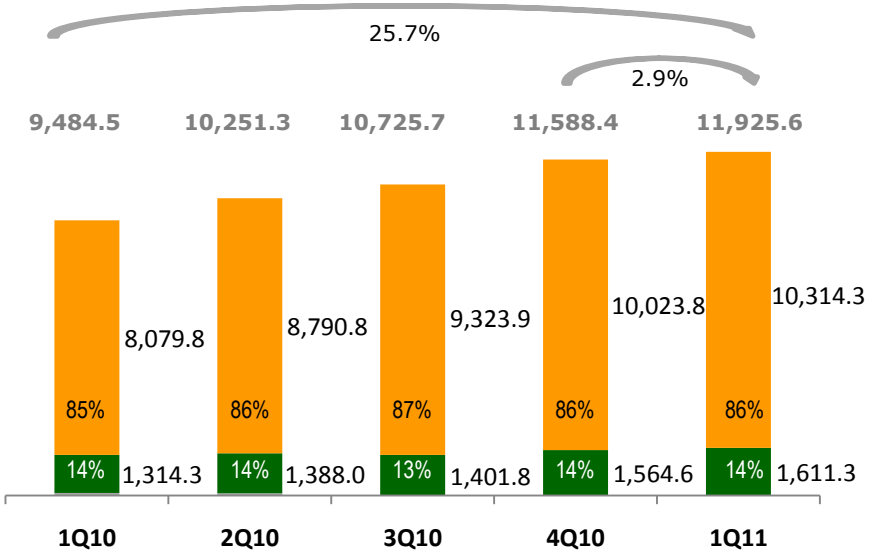
The **credit portfolio** including guarantees issued reached BRL 11,925.6 million by the end of March 2011.

The **number of clients** at the end of March 2011 was 1,524.

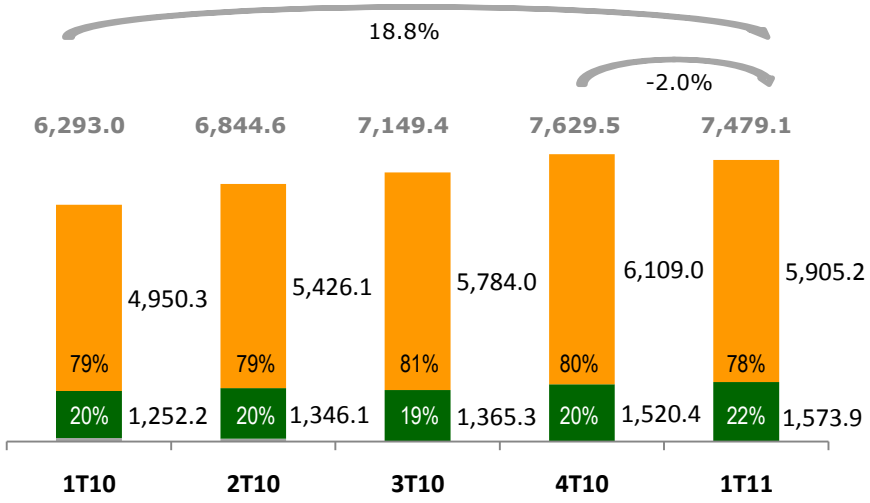
Credit Portfolio

BRL Million

Total Portfolio



Loan Portfolio



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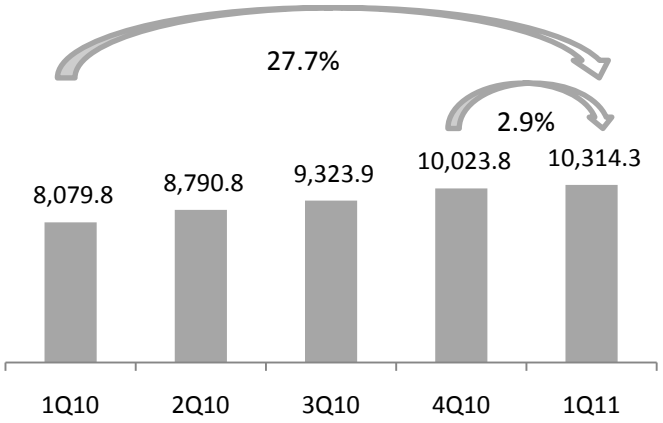
Business Segments

BRL Million

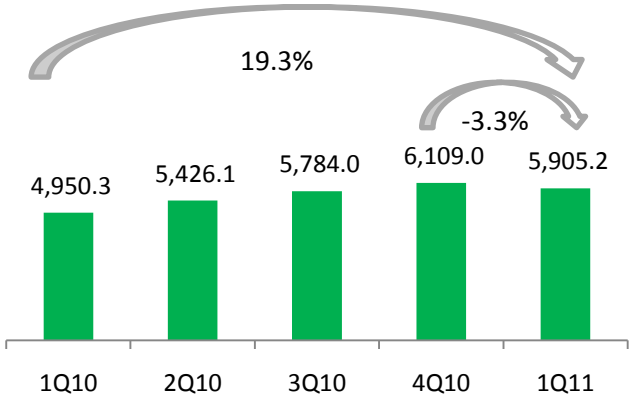
Corporate

Companies with annual revenues over BRL 250 million

Total Portfolio



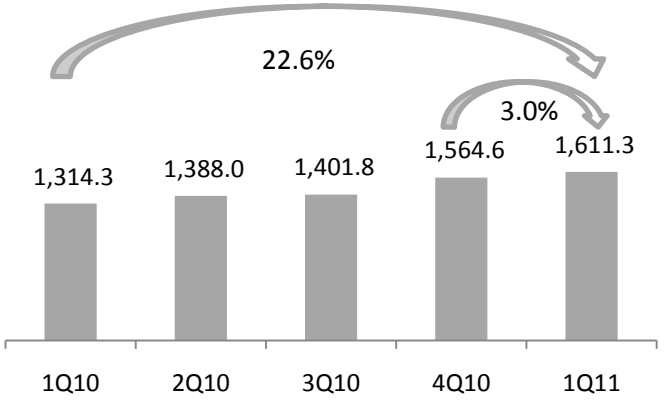
Loan Portfolio



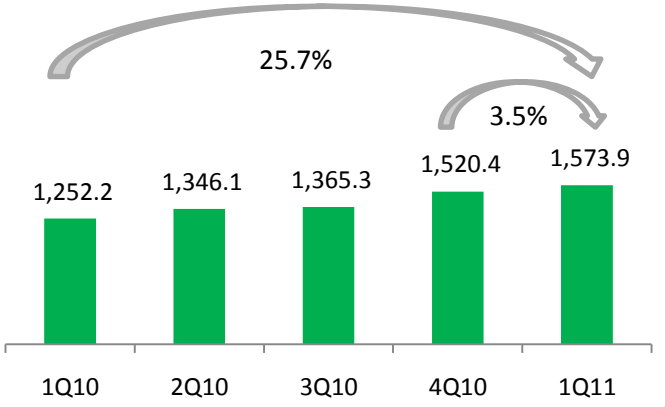
Middle

Companies with annual revenues from BRL 30 to 250 million

Total Portfolio



Loan Portfolio

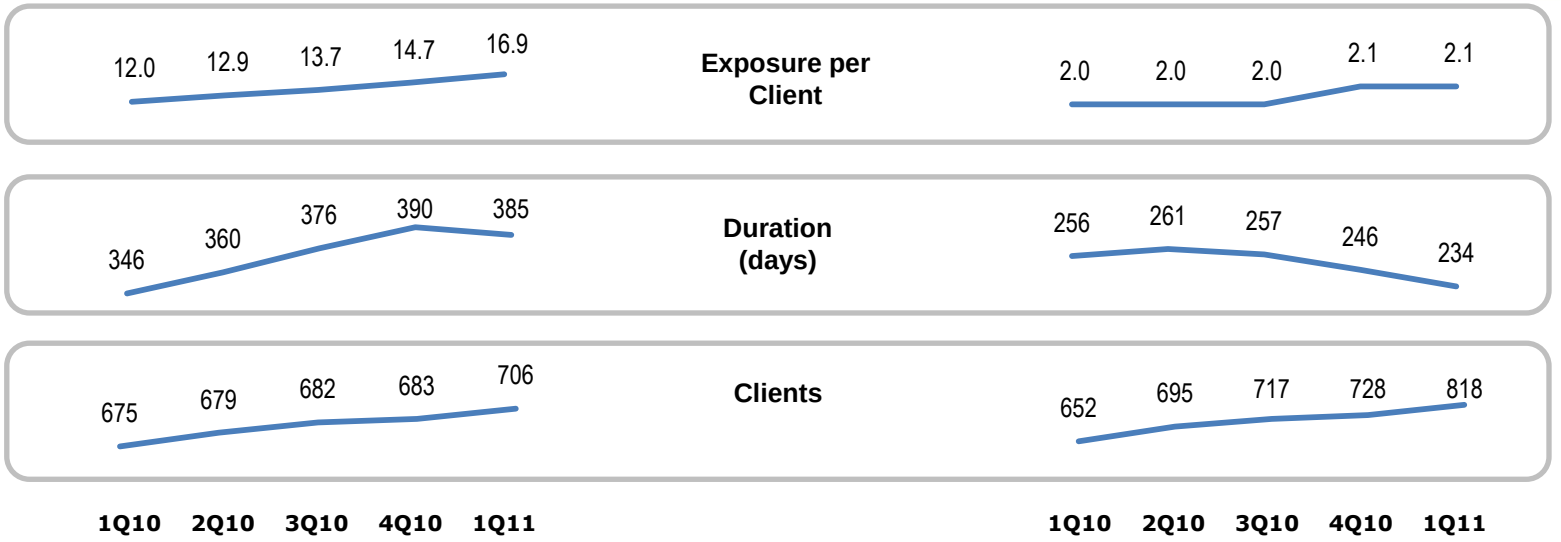


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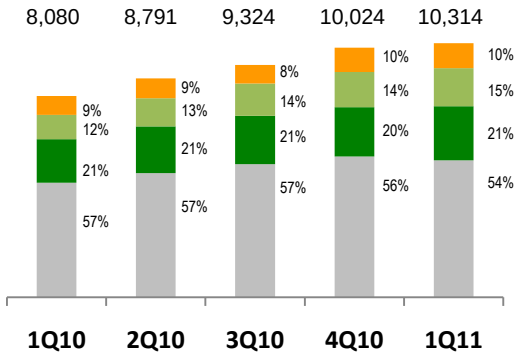
Segments Highlights

BRL Million

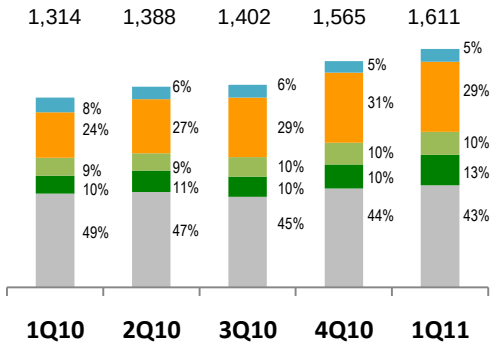
Corporate



Middle Market







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Geographical Presence and Expansion Plan

Presence in 19 Cities

Business Platforms

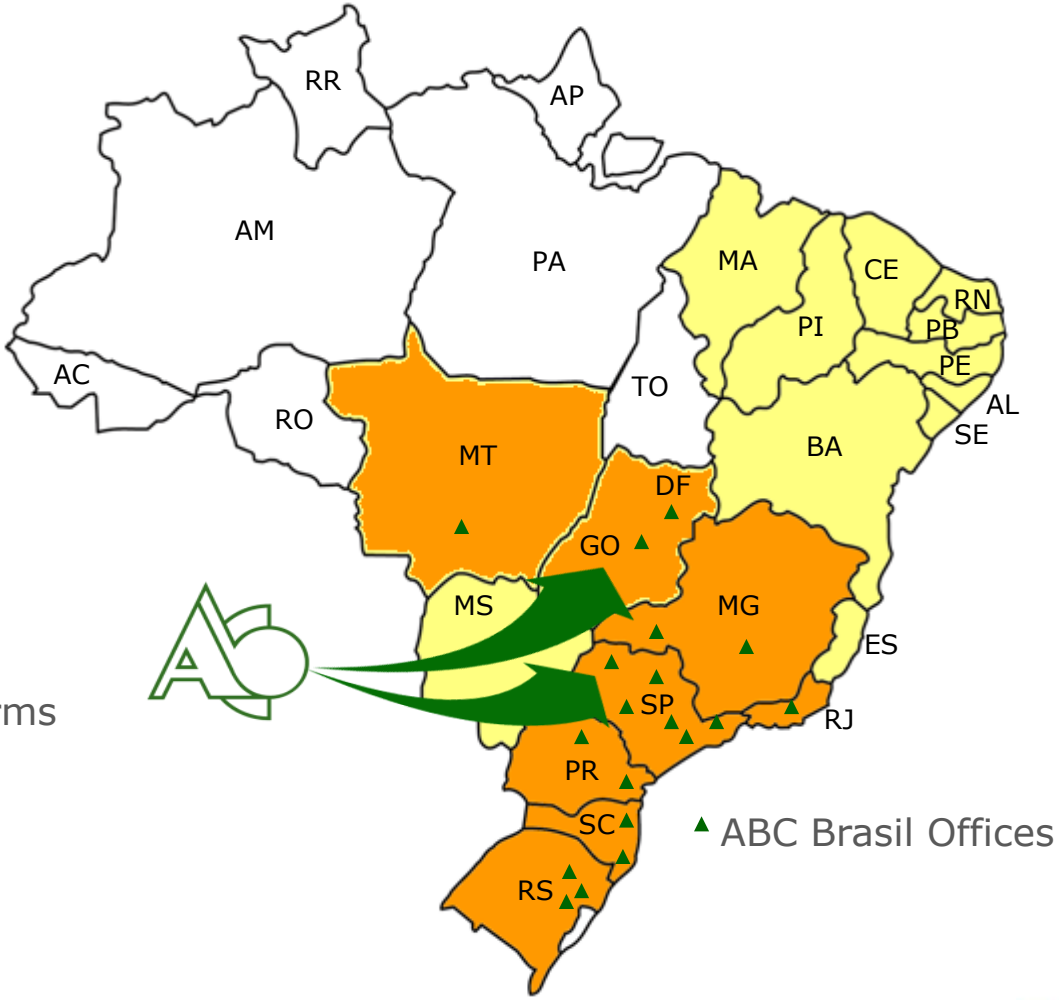
	CORPORATE	MIDDLE
SP Capital	3	4
SP Countryside	1	2
South	1	3
RJ	1	1
MG	-	1
GO	-	1
TOTAL	6	12

New Middle Market Business Platforms

Middle-West

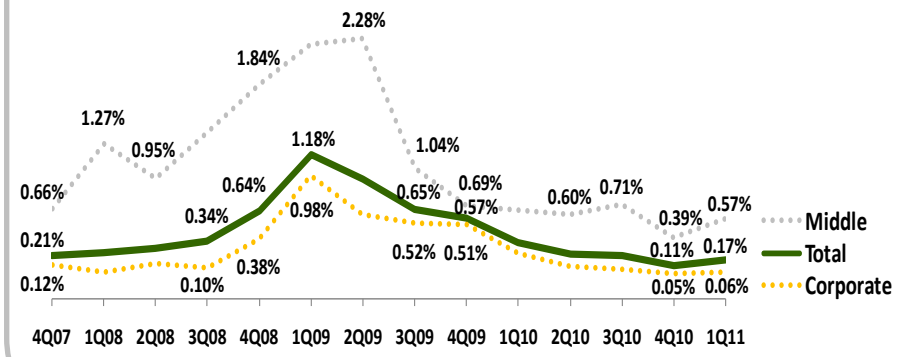
Ribeirão Preto

São Paulo IV

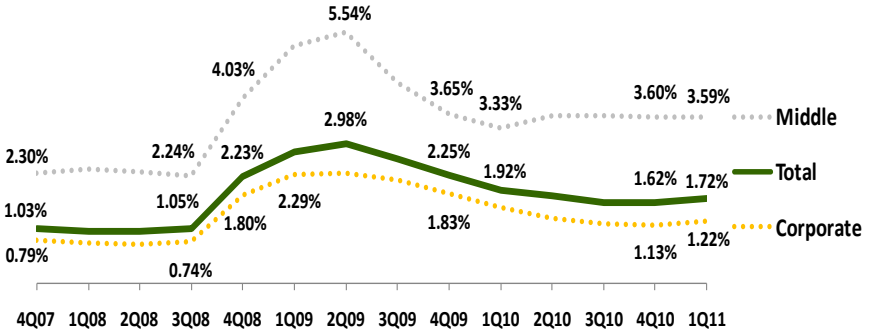


Credit Portfolio Quality

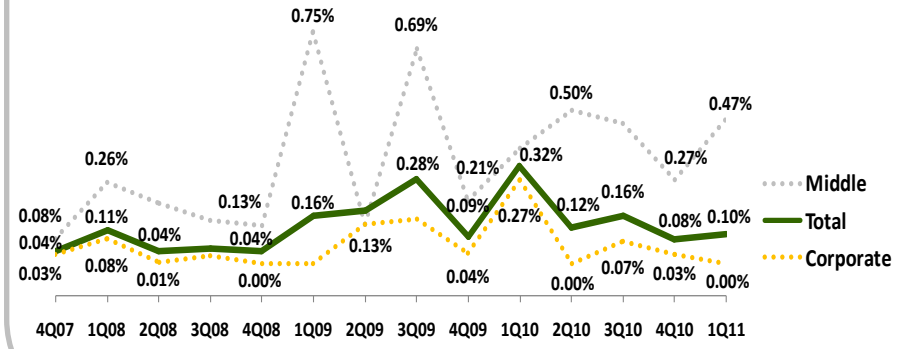
Past Due (90 days)



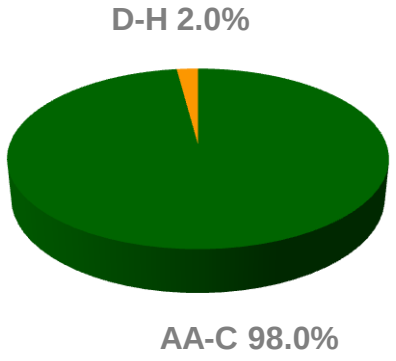
Loan Loss Provision (% portfolio)



Write Off

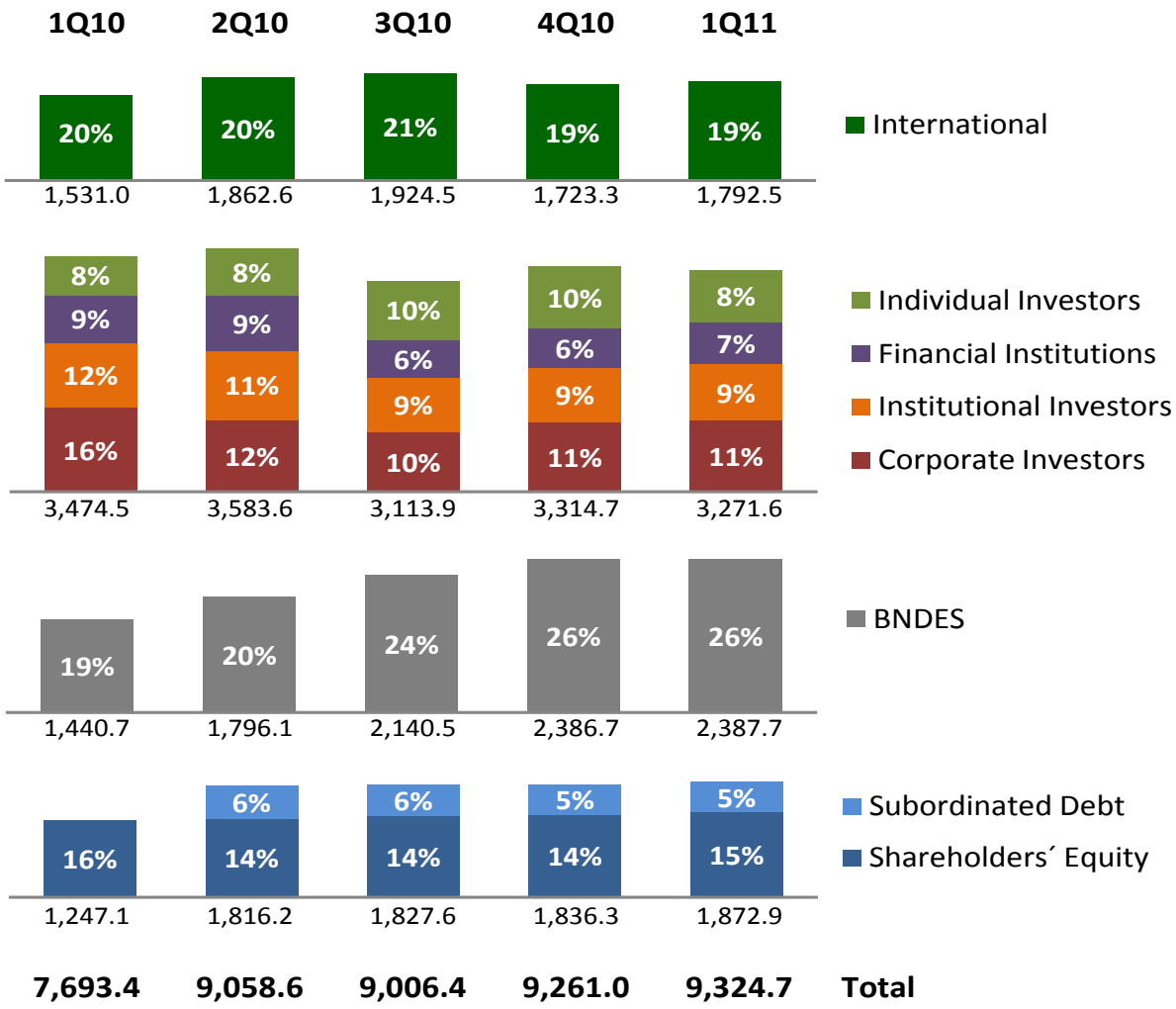


Brazilian Central Bank Resolution no. 2,682



Funding

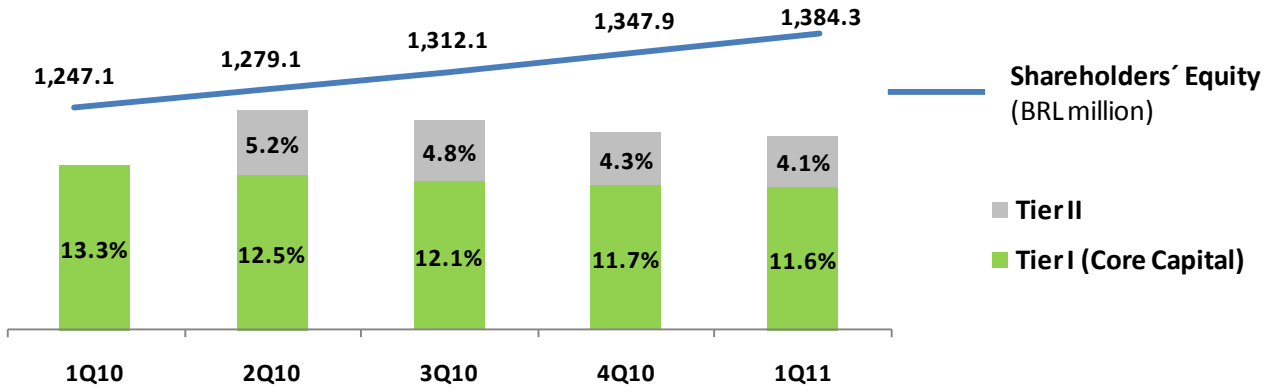
BRL Million



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Basel Index & Shareholders Equity

BRL Million



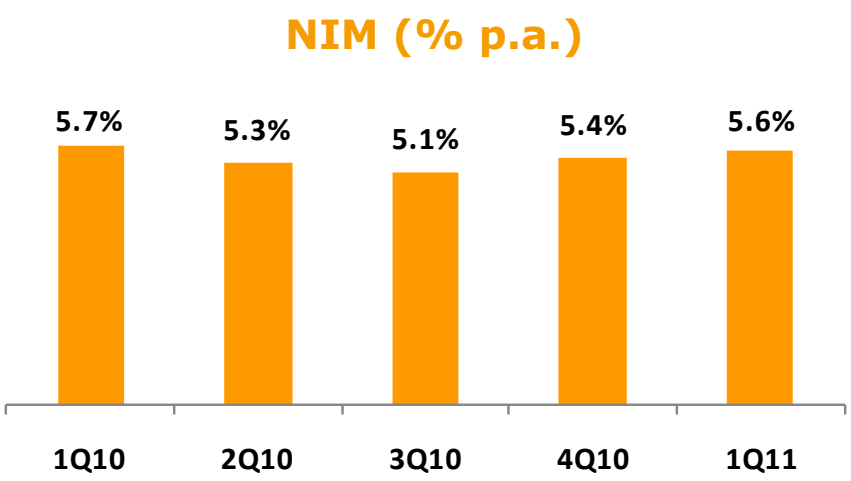
Capital Adequacy (BRL million)	1Q11	4Q10	1Q10	Change (%) 1Q11/4Q10	Change (%) 1Q11/1Q10
Capital	1,866.1	1,841.8	1,257.2	1.3%	48.4%
Mininum Capital Required	1,305.8	1,263.4	1,037.9	3.4%	25.8%
Capital Surplus	560.3	578.4	219.4	-3.1%	155.4%
Basel Index	**15.7%**	**16.0%**	**13.3%**	-0.3	17.9%
Tier I (Core Capital)	11.6%	11.7%	13.3%	-0.1	-12.9%
Tier II	4.1%	4.3%		-0.2	

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Financial Margin

BRL Million

	1Q11	4Q10	Chg(%)/pp	1Q10	Chg(%)/pp
Net Interest Income before Loan-Loss Provisions (LLP)	139.5	127.8		105.0	
Exchange Gain/Losses effect - Cayman	(2.6)	(1.7)		2.0	
Fiscal benefit from exchange effect - Cayman + Gov. Sec. - Abroad	(1.5)	0.2		1.5	
Net Interest Income - Adjusted	**135.4**	**126.4**	**7.1%**	**108.5**	**24.8%**
Loans (Average)	7,554.3	7,389.4	2.2%	5,968.9	26.6%
Other IEA (Average)	2,143.0	2,051.1	4.5%	1,615.1	32.7%
Average Interest Earning Assets	9,697.3	9,440.6	2.7%	7,584.0	27.9%
Net Interest Margin (% p.a)	**5.6%**	**5.4%**	**0.2**	**5.7%**	**-0.1**

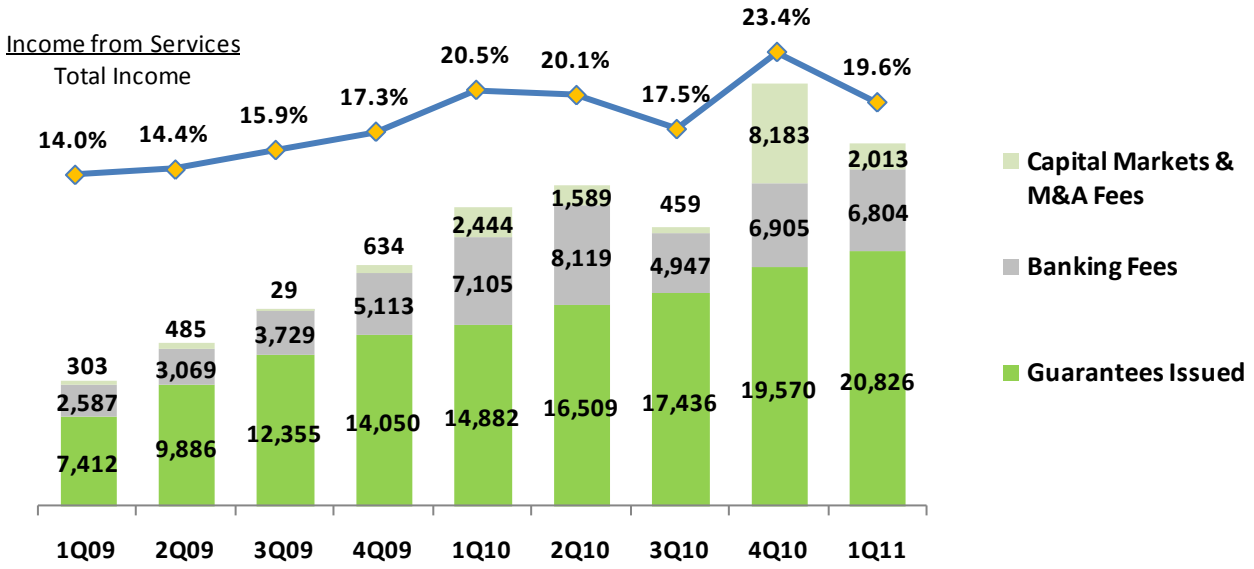


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Income from Services

BRL Milion

Income from services rendered (BRL million)	1Q11	4Q10	Chg (%)	1Q10	Chg (%)
Guarantees issued	20.8	19.6	6.4%	14.9	39.9%
Capital Markets & M&A Fees	2.0	8.2	-75.4%	2.4	-17.6%
Banking Fees	6.8	6.9	-1.5%	7.1	-4.2%
Total	**29.6**	**34.7**	**-14.5%**	**24.4**	**21.3%**

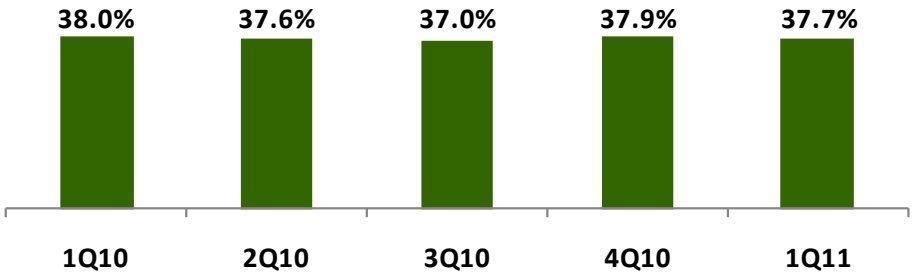


Expenses

BRL Million

Expenses (BRL million)	1Q11	4Q10	Chg (%)	1Q10	Chg (%)
Personnel	(26.2)	(25.7)	1.9%	(20.9)	24.9%
Other administrative expenses	(15.4)	(16.1)	-4.5%	(14.3)	7.0%
Profit Sharing	(17.6)	(19.2)	-8.4%	(15.4)	14.0%
Total	**(59.1)**	**(61.0)**	**-3.0%**	**(50.7)**	**16.5%**

Efficiency Ratio

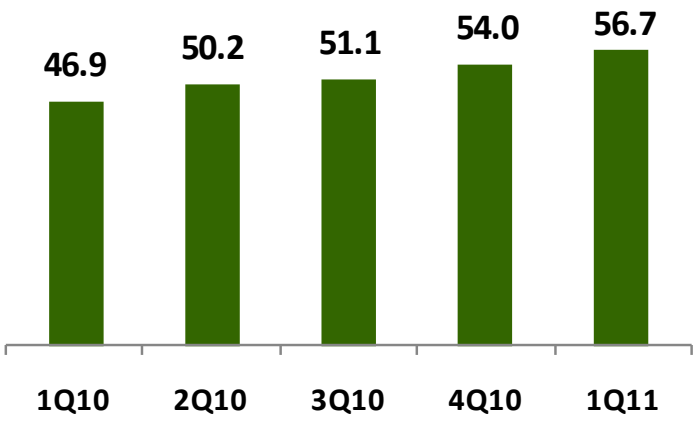


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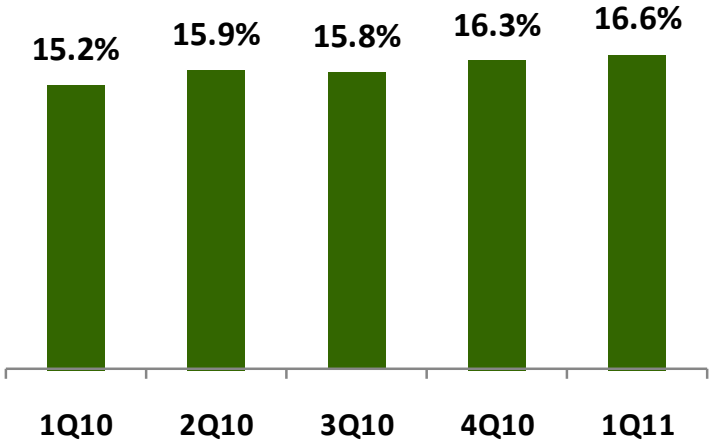
Profitability

BRL Million

Net Income



ROAE (p.a.)



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