ABC BRASIL
ARAB BANKING CORPORATION

Conference Call – 1st Quarter 2012

Anis Chacur Neto
CEO

Alexandre Sinzato
Head de Relações com Investidores

May | 3rd | 2012

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 1Q12 totaled BRL 56.9 million.

Annualized Return on Equity (ROAE) in 1Q12 reached 15.0% p.a. in 1Q12.

The **expanded credit portfolio** reached BRL 13,714.8 million by the end of 1Q12, an increase of 13.1% YoY.

Standard & Poor´s attributed **investment grade** to ABC Brasil, assigning its 'BBB-' global scale and 'brAA+' national scale ratings.

Expanded Credit Portfolio

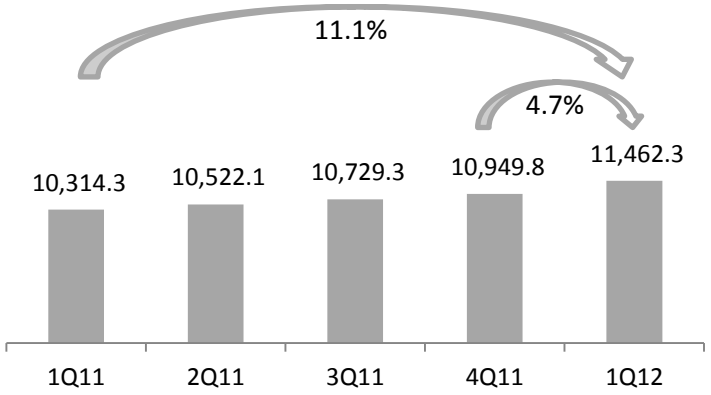
(BRL million)	1Q12	4Q11	Chg (%) 1Q12/4Q11	1Q11	Chg (%) 1Q12/1Q11
Loans	**7,783.5**	**7,673.9**	**1.4%**	**7,479.1**	**4.1%**
Corporate	5,923.8	5,807.6	2.0%	5,905.2	0.3%
Middle	1,859.7	1,866.3	-0.4%	1,573.9	18.2%
Guarantees issued	**5,573.7**	**5,180.9**	**7.6%**	**4,446.5**	**25.3%**
Corporate	5,538.5	5,142.2	7.7%	4,409.1	25.6%
Middle	35.2	38.7	-9.2%	37.4	-6.0%
Loans + Guarantees Issued	**13,357.2**	**12,854.8**	**3.9%**	**11,925.6**	**12.0%**
Corporate	11,462.3	10,949.8	4.7%	10,314.3	11.1%
Middle	1,894.9	1,905.0	-0.5%	1,611.3	17.6%
Corporate Securities	**357.6**	**314.2**	**13.8%**	**204.8**	**74.6%**
Expanded Credit Portfoliio	**13,714.8**	**13,169.0**	**4.1%**	**12,130.4**	**13.1%**

Business Segments

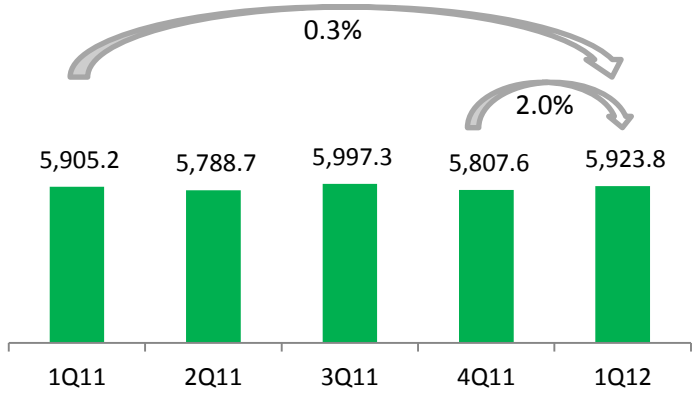
Corporate

Companies with annual revenues over BRL 250 million

Loans & Guarantees Issued



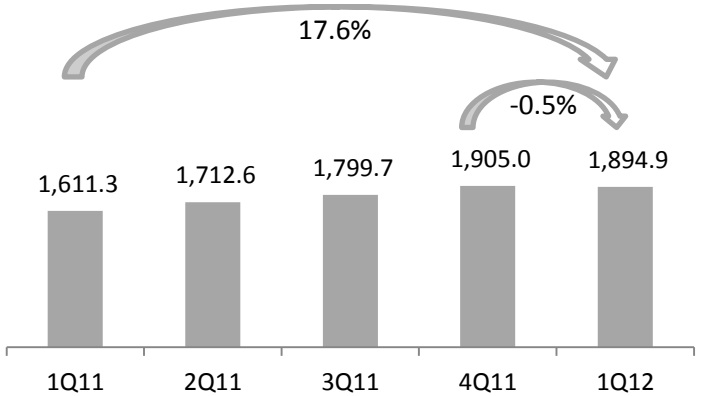
Loan Portfolio



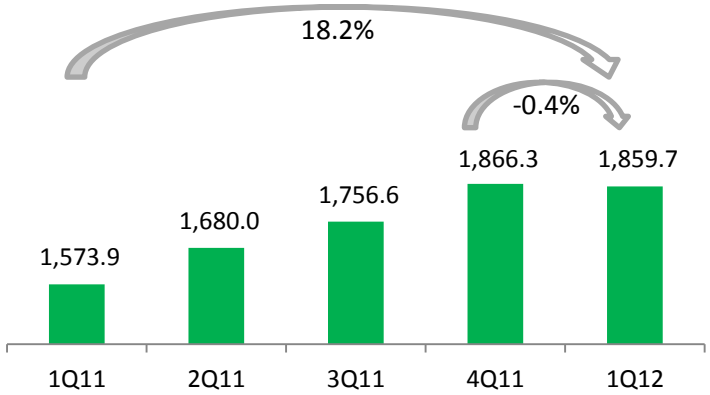
Middle Market

Companies with annual revenues from BRL 30 to 250 million

Loans & Guarantees Issued



Loan Portfolio

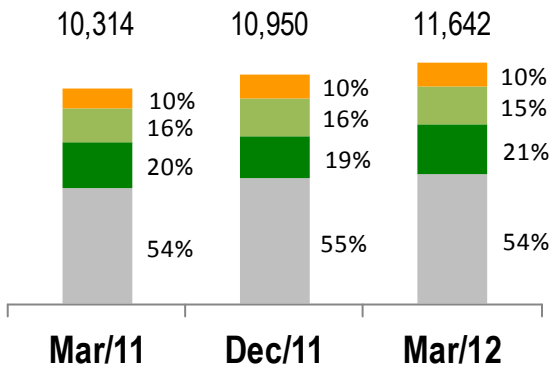


(BRL Million)

Segments Highlights

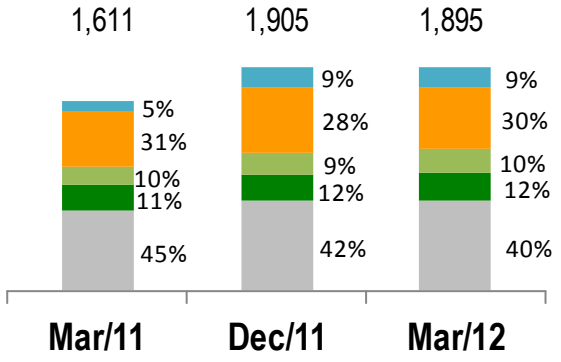
BRL million

	Corporate				Middle Market		
	Mar/11	Dec/11	Mar/12		Mar/11	Dec/11	Mar/12
Total Number of Clients	717	717	708		930	1,162	1,156
Clients with Credit Exposure	509	518	533		750	892	965
Average Ticket (BRL Million)	20.3	21.1	21.5		2.1	2.1	2.0
Average Tenor (days)	385	364	343		234	211	207



Credit Portfolio
(BRL Million)

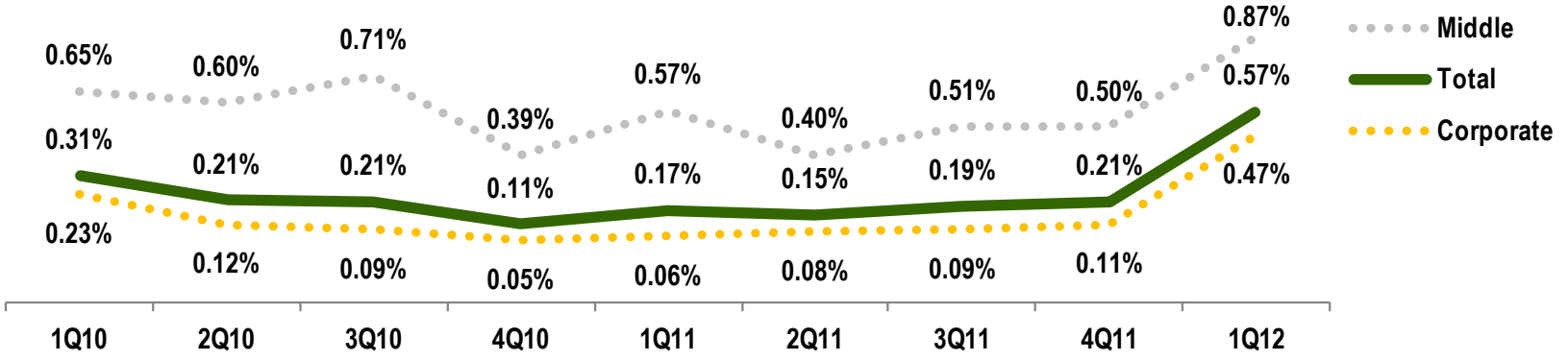
- Minas Gerais / Goiás
- Sul
- Rio de Janeiro
- São Paulo Interior
- São Paulo Capital



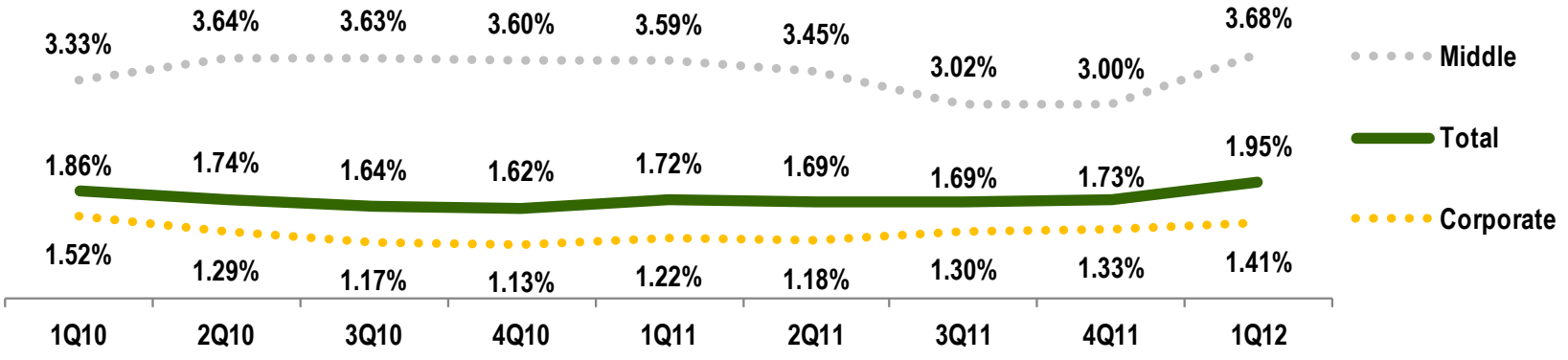
ABC BRASIL ARAB BANKING CORPORATION

Credit Portfolio Quality

Past Due above 90 days (% of loan portfolio)



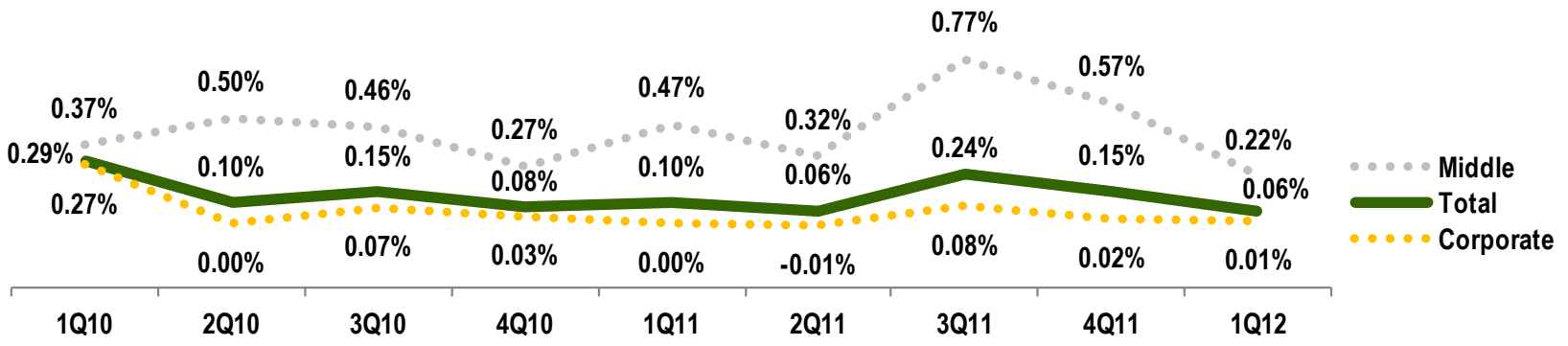
Loan Loss Reserve (% of loan portfolio)



ABC BRASIL
ARAB BANKING CORPORATION

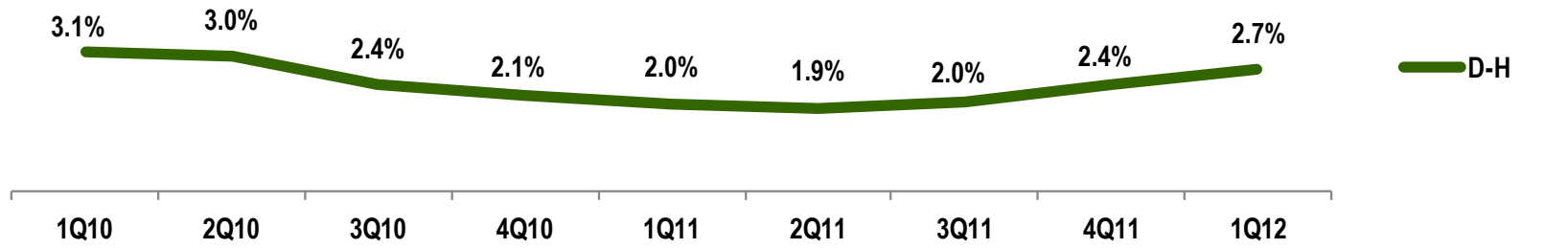
Credit Portfolio Quality

Write Off in the quarter (% of loan portfolio)



Transactions between D-H rating

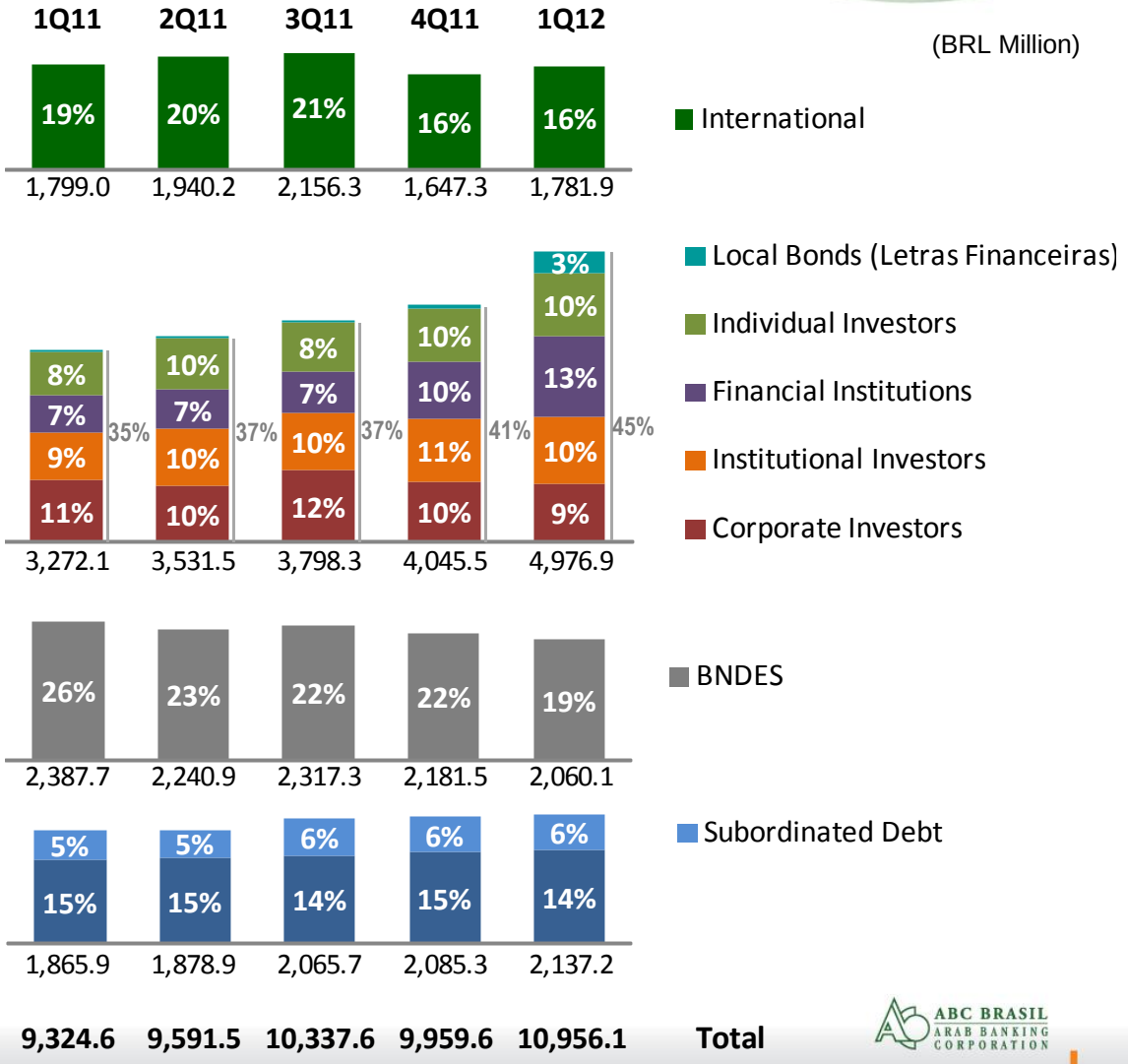
(Resolution 2682 of Brazilian Central Bank)



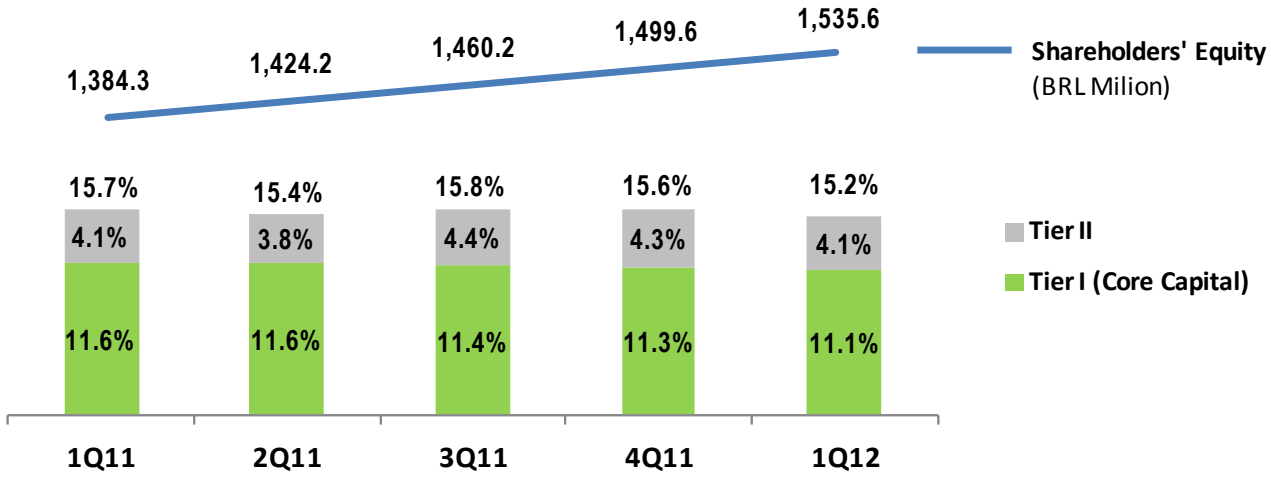
ABC BRASIL
ARAB BANKING CORPORATION

Funding & Ratings

	Local	Global	
STANDARD & POOR'S	brAA+	BBB-	**Investment Grade**
MOODY'S	Aa1.br	Baa3	**Investment Grade**
FitchRatings	AA-	BB+	



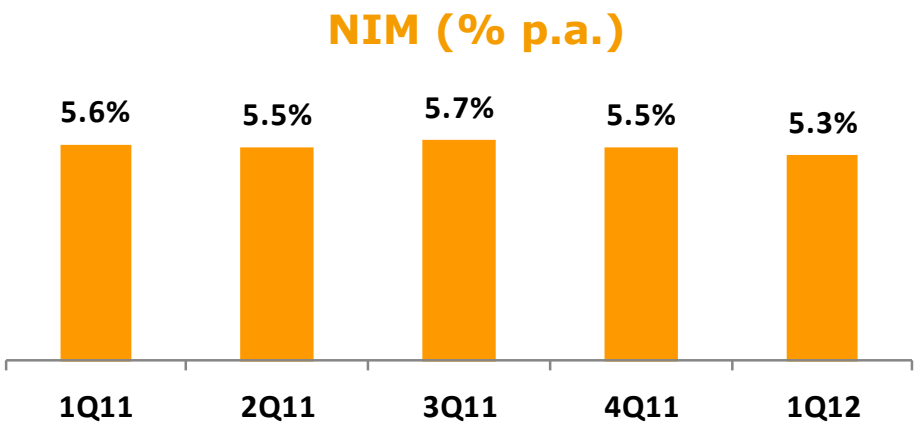
Basel Index & Shareholders´ Equity



Capital Adequacy (BRL million)	1Q12	4Q11	Chg(%)/pp 1Q12/4Q11	1Q11	Chg(%)/pp 1Q12/1Q11
Capital	2,092.0	2,072.5	0.9%	1,866.1	12.1%
Mininum Capital Required	1,518.3	1,457.9	4.1%	1,305.8	16.3%
Capital Surplus	573.7	614.5	-6.6%	560.3	2.4%
Basel Index	**15.2%**	**15.6%**	-0.5	**15.7%**	-0.6
Tier I (Core Capital)	11.1%	11.3%	-0.2	11.6%	-0.5
Tier II	4.1%	4.3%	-0.3	4.1%	-0.1

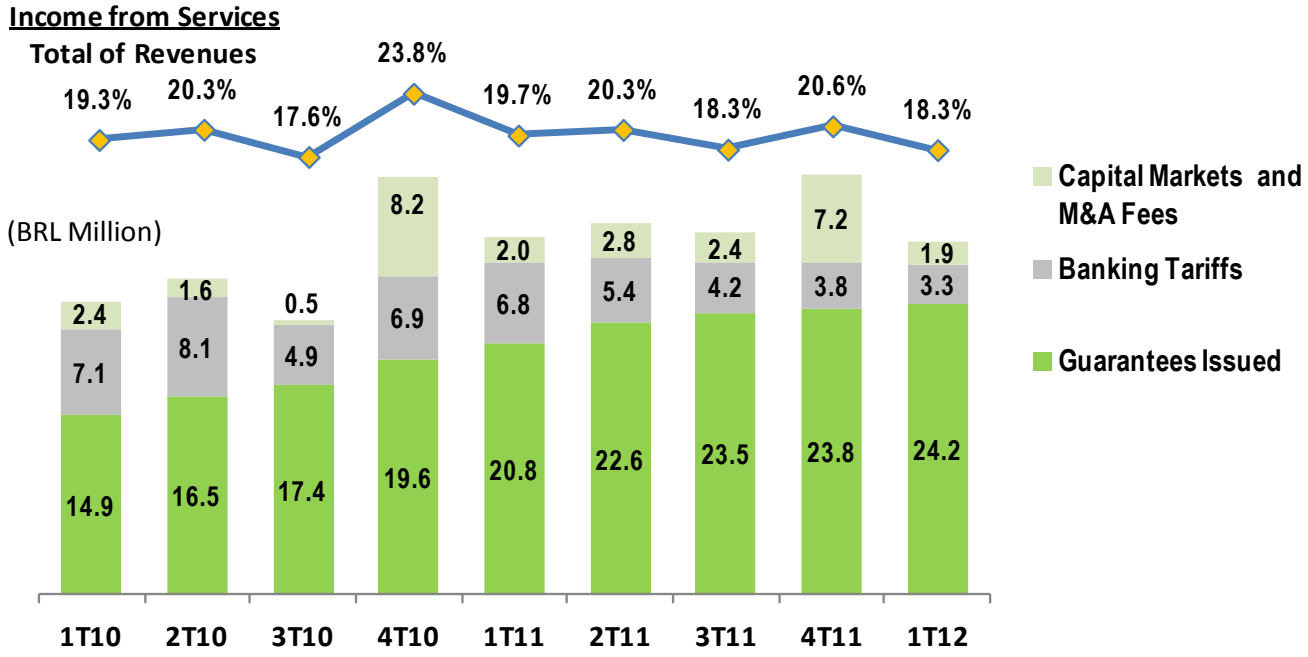
Financial Margin

(BRL million)	1Q12	4Q11	Chg (%)	1Q11	Chg (%)
Net Interest Income before Loan Loss Provision (LLP)	**140.9**	**143.8**	**-2.0%**	**135.4**	**4.1%**
Financial Margin with Clients	121.6	131.1	-7.2%	121.8	-0.2%
Financial Margin with Market	19.3	12.7	51.4%	13.5	42.5%
Loan Loss Provision (LLP)	**(23.7)**	**(13.8)**	**71.7%**	**(12.3)**	**92.6%**
Managerial Financial Margin	**117.2**	**130.0**	**-9.9%**	**123.0**	**-4.8%**



Income from Services

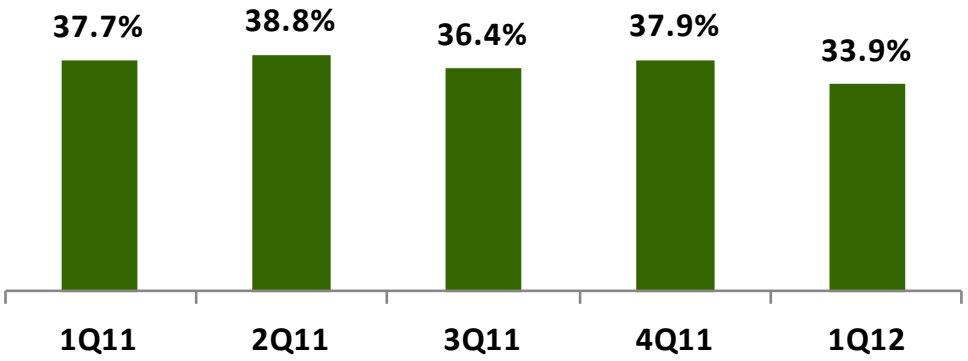
Banking Service Fees (BRL million)	1Q12	4Q11	Chg (%)	1Q11	Chg (%)
Guarantees Issued	24.2	23.8	1.4%	20.8	16.0%
Capital Markets and M&A Fees	1.9	7.2	-73.8%	2.0	-5.9%
Banking Tariffs	3.3	3.8	-13.0%	6.8	-51.7%
Total	**29.3**	**34.8**	**-15.8%**	**29.6**	**-1.0%**



Expenses

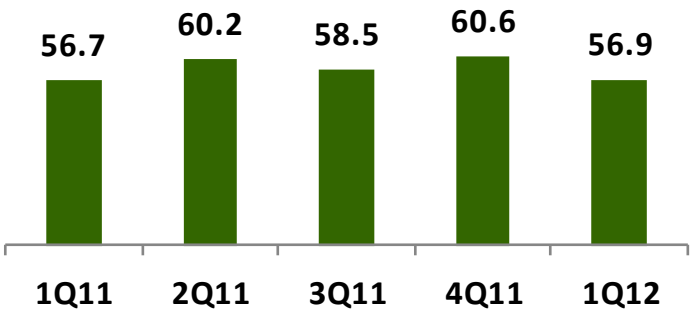
Expenses (BRL million)	1Q12	4Q11	Chg (%)	1Q11	Chg (%)
Personnel	(31.1)	(32.3)	-3.7%	(26.2)	18.9%
Other administrative expenses	(15.7)	(16.0)	-2.1%	(15.4)	2.1%
Profit Sharing	(10.0)	(18.0)	-44.4%	(17.6)	-43.1%
Total	**(56.8)**	**(66.3)**	**-14.4%**	**(59.1)**	**-4.0%**

Efficiency Ratio

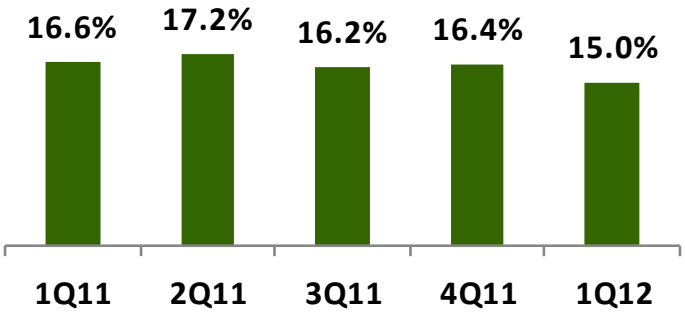


Profitability

Net Income (BRL Million)



ROAE (% p.a.)



ABC BRASIL
ARAB BANKING CORPORATION

Investor Relations

Sergio Lulia Jacob
Financial Vice-President

Alexandre Sinzato, CFA
Head of Investor Relations

Web Site: www.abcbrasil.com.br/ir
Email: ri@abcbrasil.com.br
Phone: +55 (11) 3170-2186



ABC BRASIL
ARAB BANKING CORPORATION

Disclosure

The following material, on this date, is a presentation containing general information about the Banco ABC Brasil S.A. We offer no guarantee and make no declaration, implicitly or explicitly, as to the accuracy, completeness or scope of this information.

This presentation may include forward-looking statements of future events or results according to the regulations of the Brazilian and International securities and exchange commissions. These statements are based on certain assumptions and analyses by the Company that reflect its experience, the economic environment, future market conditions and expected events by the company, many of which are beyond the control of the Company. Important factors that may lead to significant differences between the actual results and the statements of expectations about future events or results include the company's business strategy, Brazilian and International economic conditions, technology, financial strategy, financial market conditions, uncertainty regarding the results of its future factors, operations, plans, objectives, expectations and intentions, among others. Considering these factors, the actual results of the company may be significantly different from those shown or implicit in the statement of expectations about future events or results.

The information and opinions contained in this presentation should not be understood as a recommendation to potential investors and no investment decision is to be based on the veracity, current events or completeness of this information or these opinions. No advisors to the company or parties related to them or their representatives should have any responsibility for any losses that may result from the use or contents of this presentation.