ABC BRASIL
ARAB BANKING CORPORATION

Conference Call – 1Q13

May | 3rd | 2013

ABCB4 NÍVEL 2 BOVESPA BRASIL

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Highlights

Net Income in 1Q13 totaled BRL 60.1 million.

The **expanded credit portfolio** reached BRL 15,820 million by the end of 1Q13, being BRL 13,791 million in the Corporate segment and BRL 2,029 million in the Middle Market segment.

Return on Average Equity (ROAE) reached 14.1% p.a. in 1Q13.

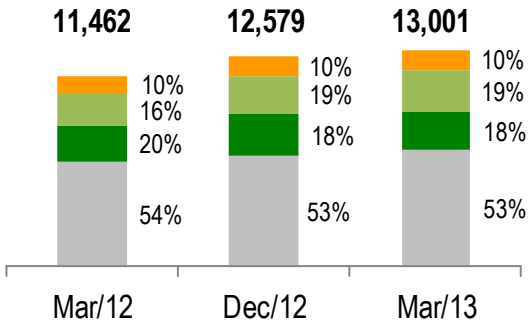
The bank is now **Investment Grade** by the three global risk rating agencies, as Fitch Ratings upgraded Banco ABC Brasil´s ratings in March/13.

Expanded Credit Portfolio

(BRL million)	Mar/13	Dec/12	Chg 3M	Mar/12	Chg 12M
Loans	**8,607.7**	**8,480.9**	**1.5%**	**7,783.5**	**10.6%**
Corporate	6,638.3	6,404.5	3.7%	5,923.8	12.1%
Middle	1,969.4	2,076.4	-5.2%	1,859.7	5.9%
Guarantees issued	**6,421.6**	**6,232.4**	**3.0%**	**5,573.7**	**15.2%**
Corporate	6,362.3	6,174.8	3.0%	5,538.5	14.9%
Middle	59.3	57.6	3.0%	35.2	68.8%
Corporate securities	**790.2**	**604.8**	**30.7%**	**357.6**	**121.0%**
Expanded credit portfolio	**15,819.6**	**15,318.1**	**3.3%**	**13,714.8**	**15.3%**
Corporate total	13,790.8	13,184.1	4.6%	11,819.9	16.7%
Middle total	2,028.8	2,134.0	-4.9%	1,894.9	7.1%

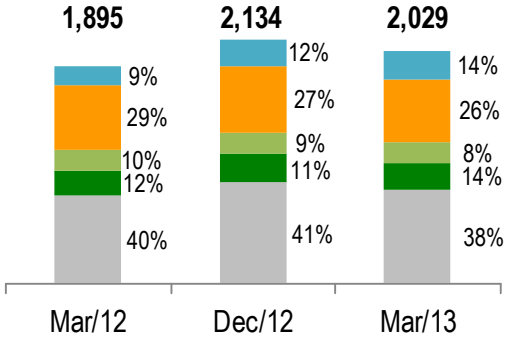
Segments Highlights

Corporate				Middle Market		
708	703	701	**Total Number of Clients**	1,156	1,295	1,357
533	532	541	**Clients with Credit Exposure**	965	997	1,007
21.5	23.6	24.0	**Average Ticket** (BRL Million)	2.0	2.1	2.0
343	355	341	**Average Tenor** (days)	207	227	241
Mar/12	Dec12	Mar/13		Mar/12	Dec/12	Mar/13



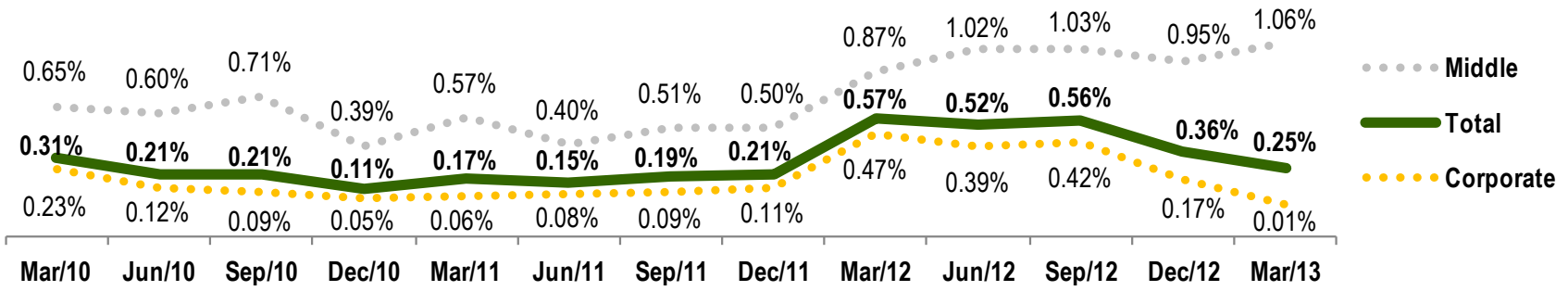
Credit Portfolio
(BRL Million)

- Minas Gerais / Midwest
- South
- Rio de Janeiro
- São Paulo Countryside
- São Paulo Capital

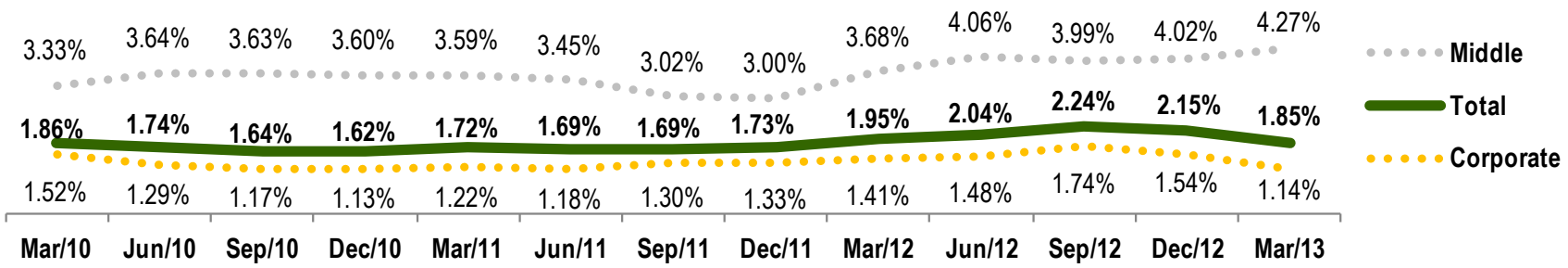


Credit Portfolio Quality

Past Due above 90 days (% of loan portfolio)

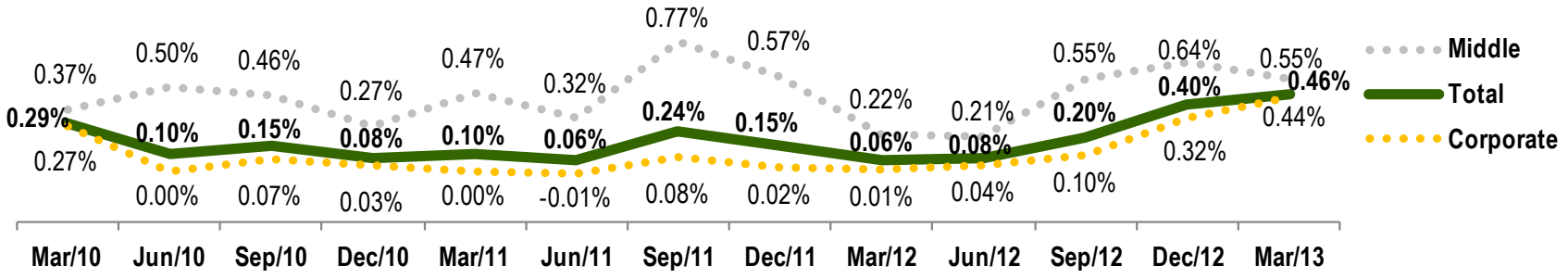


Loan Loss Reserve (% of loan portfolio)

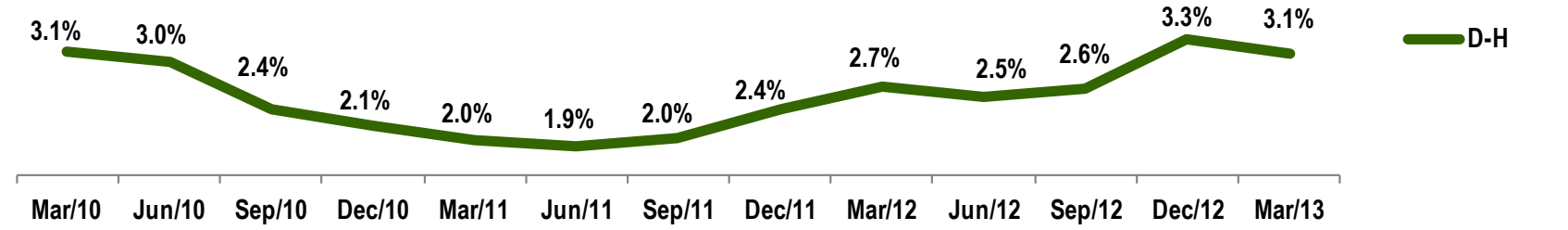


Credit Portfolio Quality

Write Off in the quarter (% of loan portfolio)



Transactions between D-H rating
(Resolution 2682 of Brazilian Central Bank)

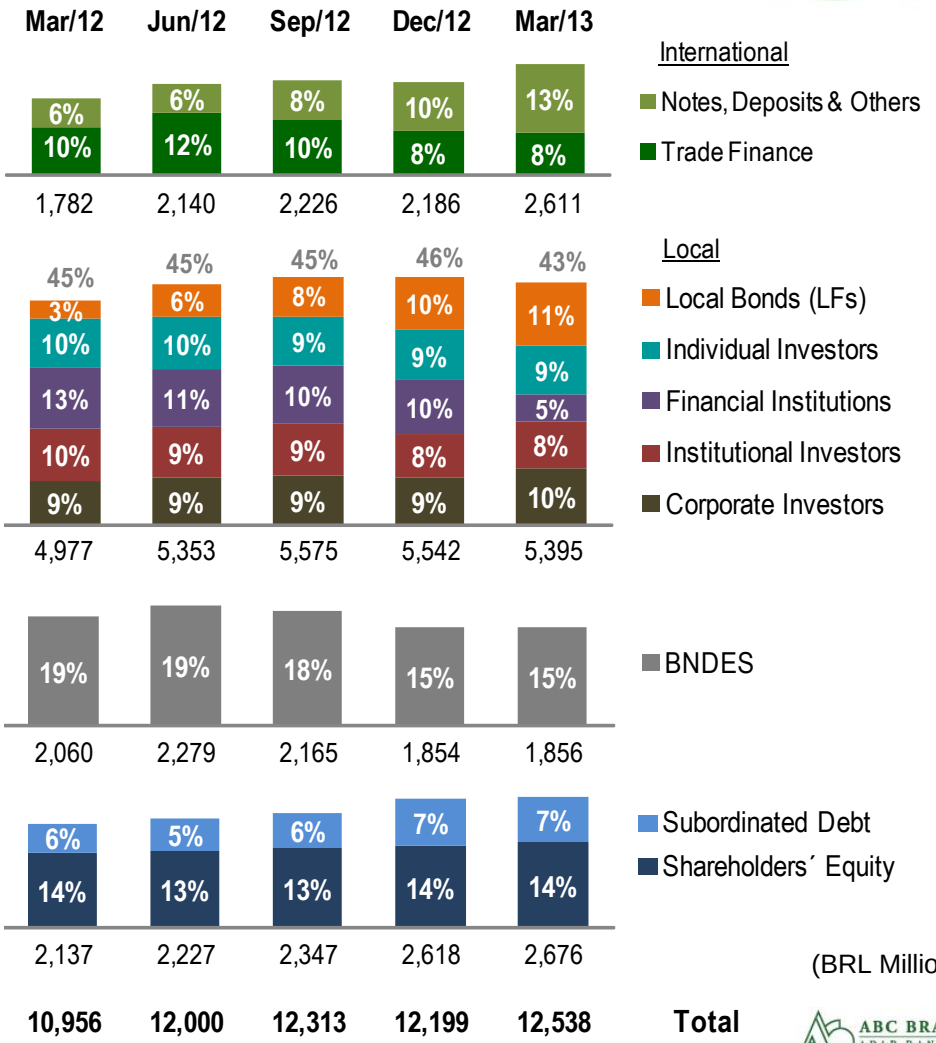


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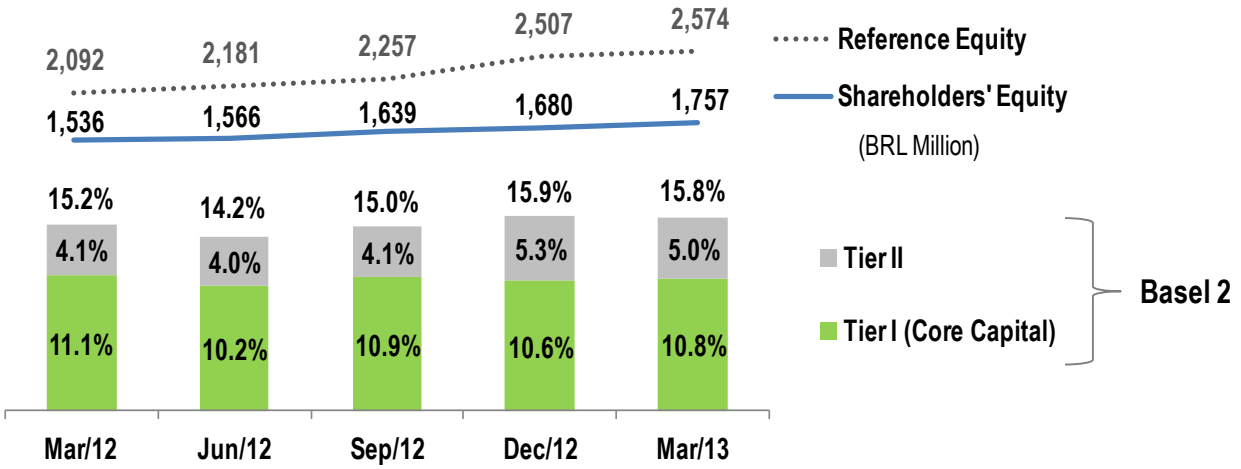
Funding & Ratings

Diversified funding with access to local and international sources

	STANDARD & POOR'S	MOODY'S	FitchRatings
Local	brAA+	Aa1.Br	AA
Global	BBB-	Baa3	BBB-
	INVESTMENT GRADE		



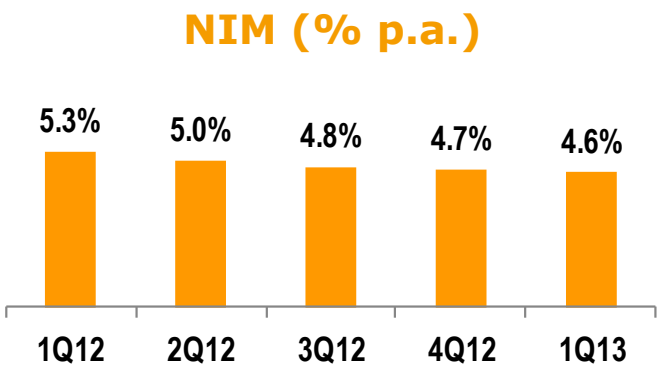
Basel Index & Shareholders' Equity



Capital Adequacy (BRL million)	Mar/13	Dec/12	Chg 3M (%) / p.p.	Mar/12	Chg 12M (%) / p.p.
Capital	2,573.7	2,507.3	2.6%	2,092.0	23.0%
Mininum Capital Required	1,791.9	1,735.4	3.3%	1,518.3	18.0%
Capital Surplus	781.8	771.9	1.3%	573.7	36.3%
Basel Ratio	**15.8%**	**15.9%**	-0.1	**15.2%**	0.6
Tier I (Core Capital)	10.8%	10.6%	0.2	11.1%	-0.3
Tier II	5.0%	5.3%	-0.3	4.1%	0.9

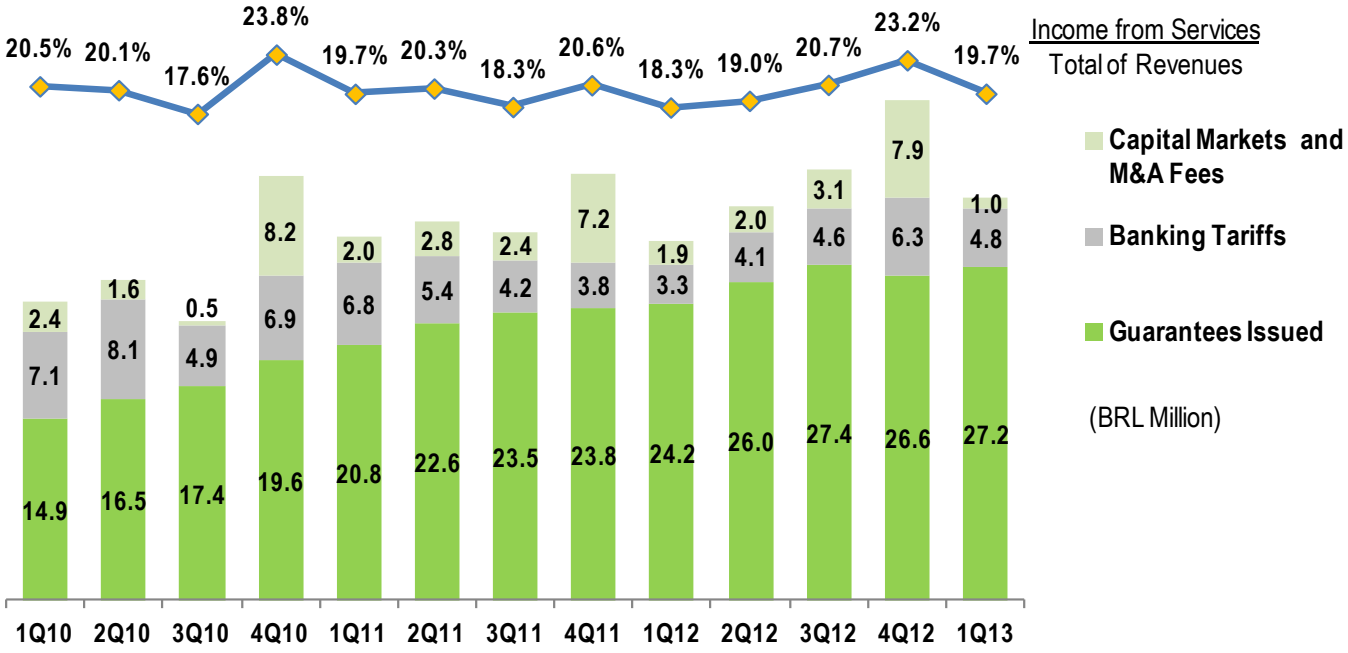
Financial Margin

(BRL million)	1Q13	4Q12	Chg (%)	1Q12	Chg (%)
Net Interest Income before Loan Loss Provision (LLP)	**147.1**	**148.1**	**-0.7%**	**140.9**	**4.4%**
Shareholders´ Equity remunerated at CDI rate	26.2	26.8	-2.1%	36.8	-28.8%
Financial Margin with Clients	97.4	98.7	-1.3%	84.9	14.7%
Financial Margin with Market	23.6	22.7	3.8%	19.3	22.5%
Loan Loss Provision (LLP)	**(16.9)**	**(25.6)**	**-34.0%**	**(23.7)**	**-28.8%**
Managerial Financial Margin	**130.3**	**122.5**	**6.3%**	**117.2**	**11.2%**



Income from Services

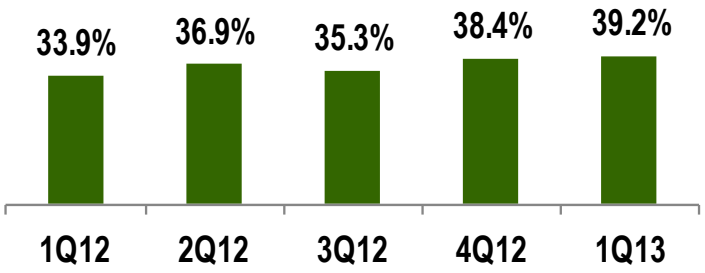
Banking Service Fees (BRL million)	1Q13	4Q12	Chg (%)	1Q12	Chg (%)
Guarantees Issued	27.2	26.6	2.3%	24.2	12.5%
Capital Markets and M&A Fees	1.0	7.9	-87.2%	1.9	-46.4%
Banking Tariffs	4.8	6.3	-24.5%	3.3	44.9%
Total	**33.0**	**40.8**	**-19.2%**	**29.3**	**12.3%**



Expenses

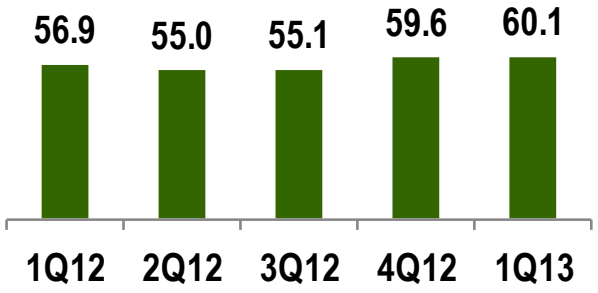
Expenses (BRL million)	1Q13	4Q12	Chg (%)	1Q12	Chg (%)
Personnel	(32.7)	(36.3)	-9.8%	(31.1)	5.2%
Other Administrative Expenses	(17.6)	(18.5)	-4.9%	(15.7)	12.0%
Profit Sharing	(18.6)	(15.3)	21.7%	(10.0)	85.5%
Total	**(68.9)**	**(70.0)**	**-1.6%**	**(56.8)**	**21.3%**

Efficiency Ratio (Cost/Income)

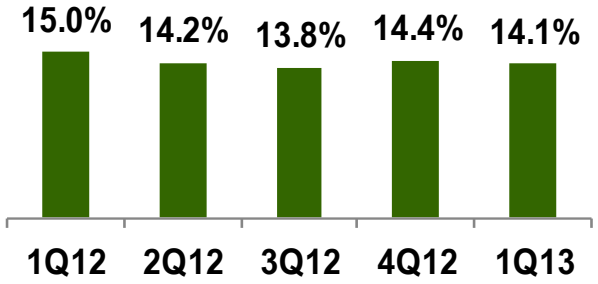


Profitability

Net Income (BRL Million)



ROAE (% p.a.)



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