BANCO ABC BRASIL

Investor Presentation | May 2015

ABCB4 NÍVEL 2 BOVESPA BRASIL

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BANCO ABC BRASIL



Strategy, business segments and products

Funding and capital base

Financial highlights

Ownership structure

Focus on Companies

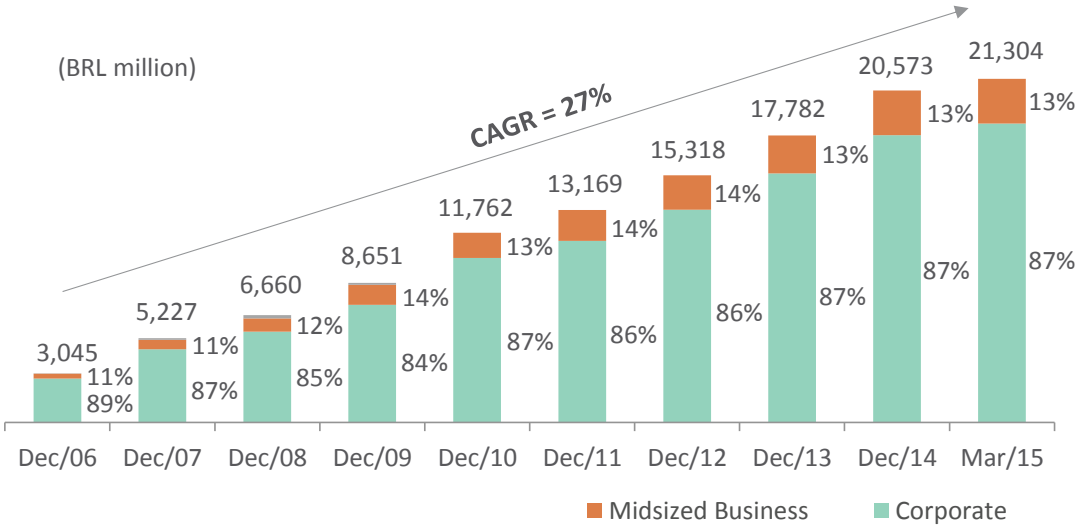
Banco ABC Brasil strongly focuses on providing loans and structured products to midsized and large companies.

Distinct strategy for each business segment:

- Increase profitability per client in Corporate, through increased cross-selling of products;
- Grow the number of clients in the Midsized Business segment.

Portfolio Mix: increase in Midsized Business segment participation.

Expanded Credit Portfolio*



* Includes Loans, Guarantees Issued and Corporate Securities portfolios



Corporate (annual revenues above BRL 500 million)

Strategy:

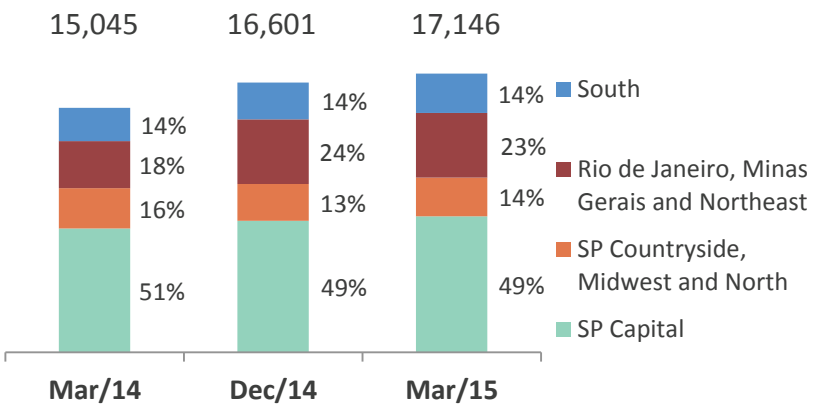
Grow the profitability per client, through increasing cross-selling of products.

Products:

- loans denominated in BRL and foreign currencies
- trade finance
- underwriting and structuring advisory services for capital markets transactions
- BNDES onlending transactions
- M&A transactions
- treasury products

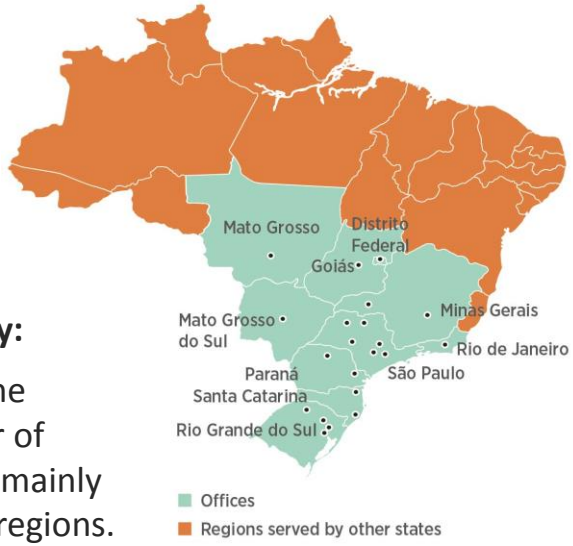
	Mar/14	Dec/14	Mar/15
Total Number of Clients	779	823	815
Clients with Credit Exposure	560	565	564
Average Ticket (BRL million)	26.9	29.4	30.4
Average Tenor (days)	351	358	354

Credit Portfolio (loans and guarantees issued)
(BRL million)





Midsized Business (annual revenues between BRL 50 and 500 million)



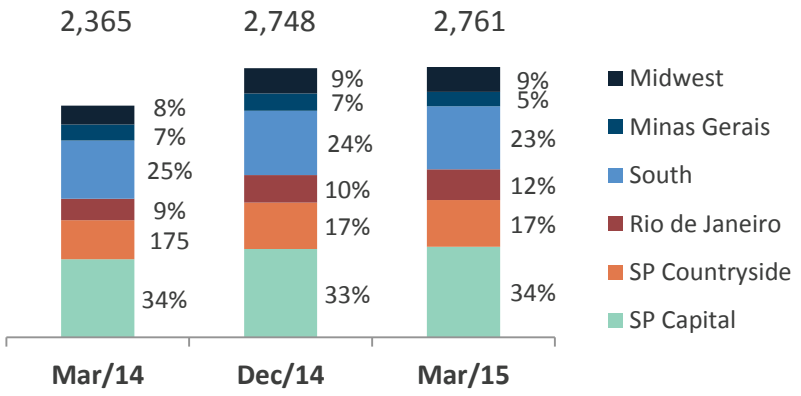
Strategy:

Grow the number of clients, mainly in new regions.

	Mar/14	Dec/14	Mar/15	
	1,265	1,297	1,262	Total Number of Clients
	997	982	946	Clients with Credit Exposure
	2.4	2.8	2.9	Average Ticket (BRL million)
	273	311	290	Average Tenor (days)

7	M ature Business Platforms (> Efficiency)	**SP1 SP2 SP3 Ribeirão Preto RJ PR RS**
5	Business Platforms In Evolution (+ RMs) (> Efficiency)	**Campinas SC MG GO MT**

Credit Portfolio (loans and guarantees issued) (BRL million)





BANCO ABC BRASIL



Strategy, business segments and products

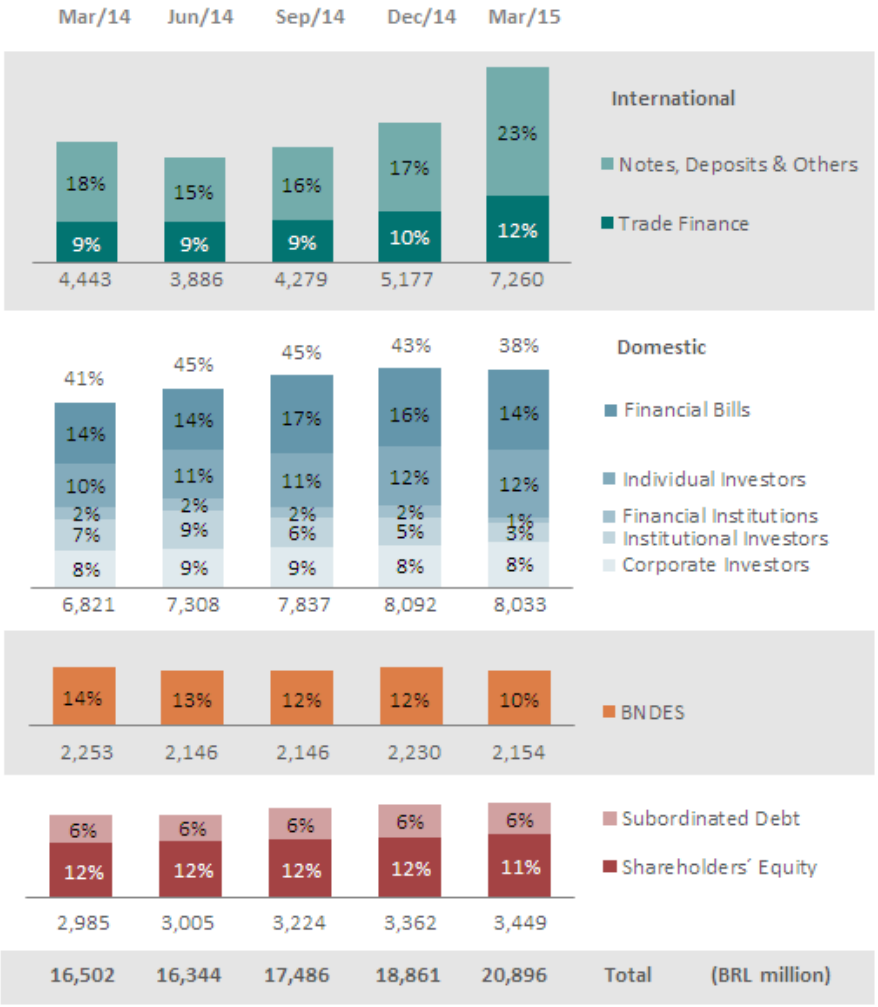
Funding and capital base

Financial highlights

Ownership structure

Funding & Ratings

Diversified funding with access to local and international sources

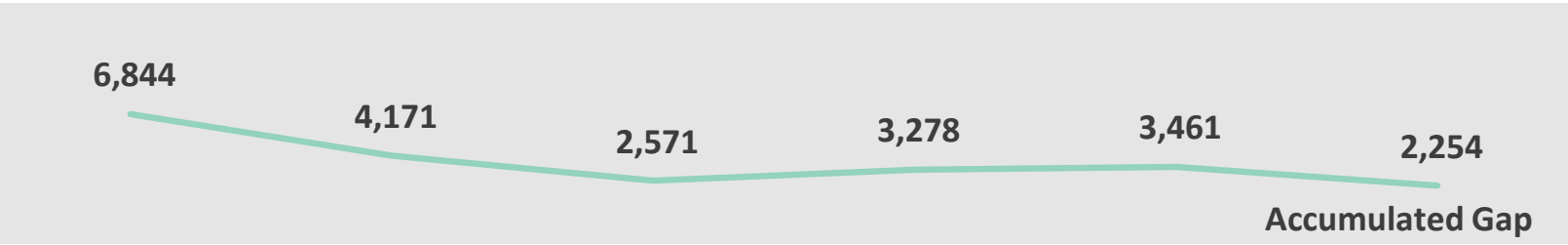


Ratings

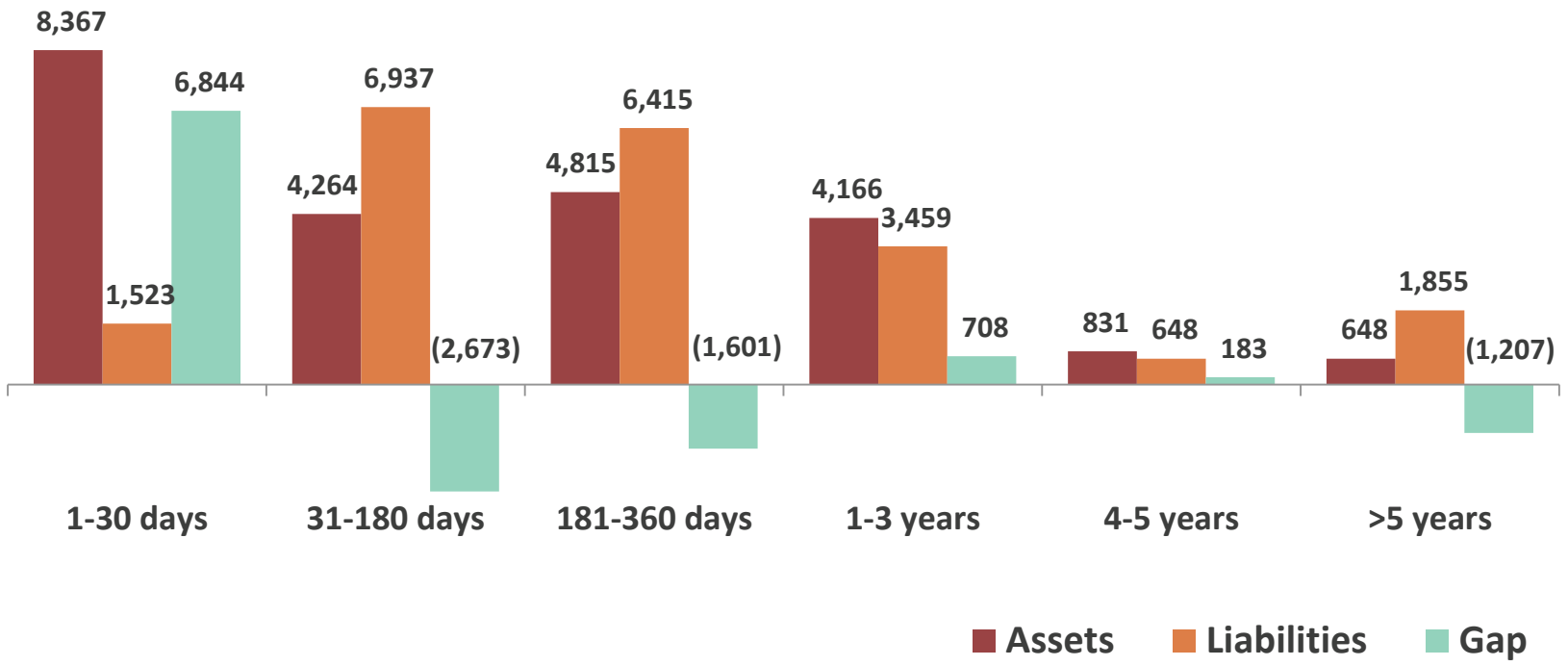
	Local	Global
Moody's	Aa1.Br	Baa3
FitchRatings	AA	BBB-
Standard & Poor's	brAA	BB+



Assets & Liabilities by maturity



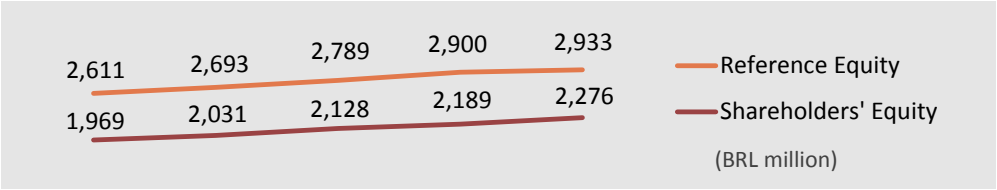
(BRL million)

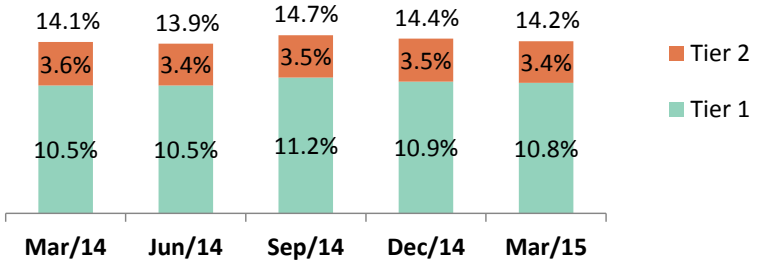


(As of March, 2015)



Basel Index & Shareholders' Equity





Capital Adequacy (BRL million)	**Mar/14**	**Dec/14**	**Chg 3M (%) / p.p.**	**Dec/13**	**Chg 12M (%) / p.p.**
Referential Equity	2,933.0	2,900.1	1.1%	2,611.3	12.3%
Required Referential Equity	2,275.5	2,217.0	2.6%	2,033.7	11.9%
Capital Surplus	657.5	683.1	-3.7%	577.6	13.8%
Basel Ratio	**14.2%**	**14.4%**	-0.2	**14.1%**	0.1
Tier 1 (Core Capital)	10.8%	10.9%	-0.1	10.5%	0.3
Tier 2	3.4%	3.5%	-0.1	3.6%	-0.2



BANCO ABC BRASIL



Strategy, business segments and products

Funding and capital base

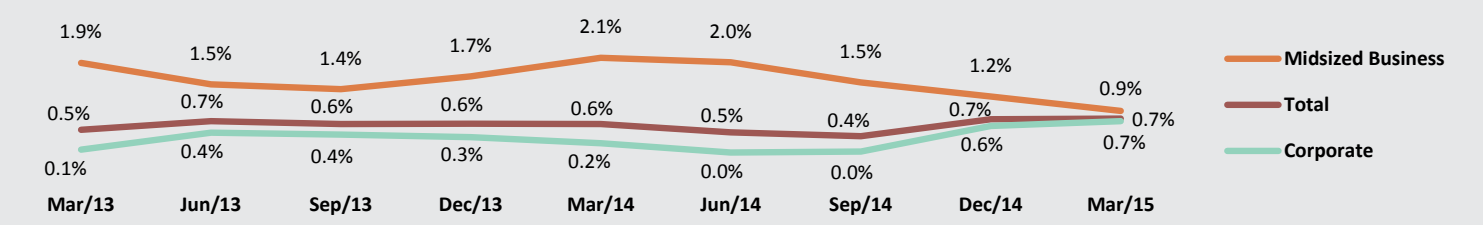
Financial highlights

Ownership structure

Credit Portfolio Quality

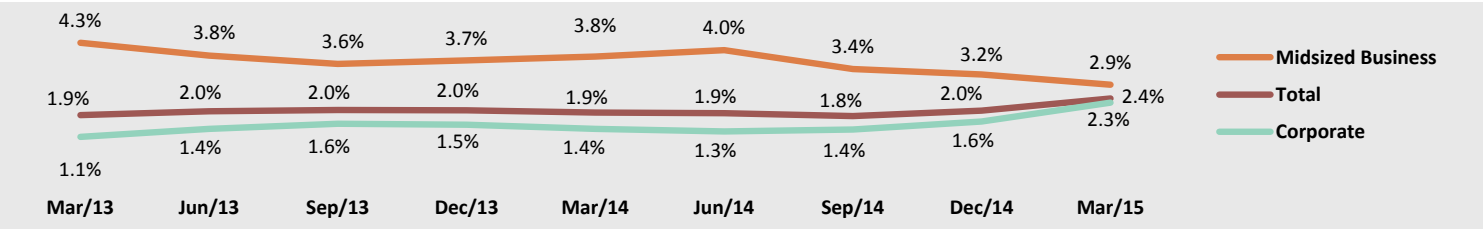
Loans overdue for more than 90 days (includes falling due and over due installments)

% of loan portfolio



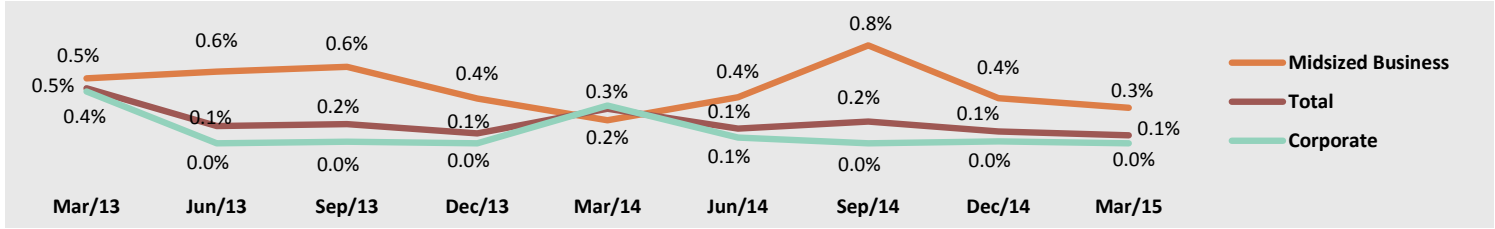
Loans Loss Reserve

% of loan portfolio



Write-Offs in the quarter

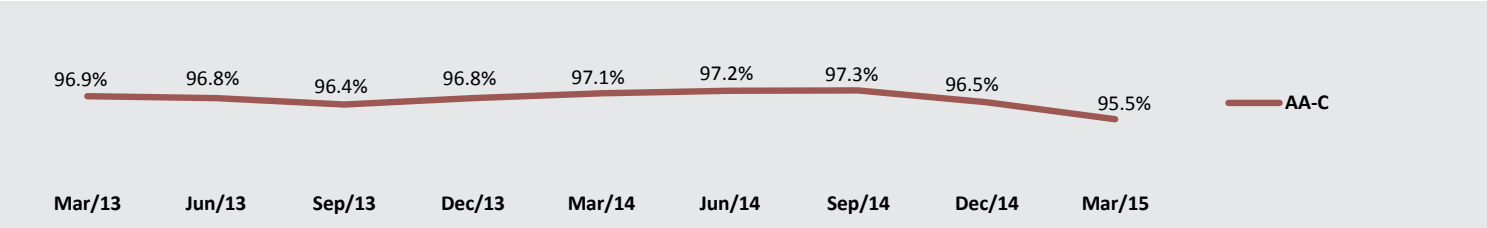
% of loan portfolio



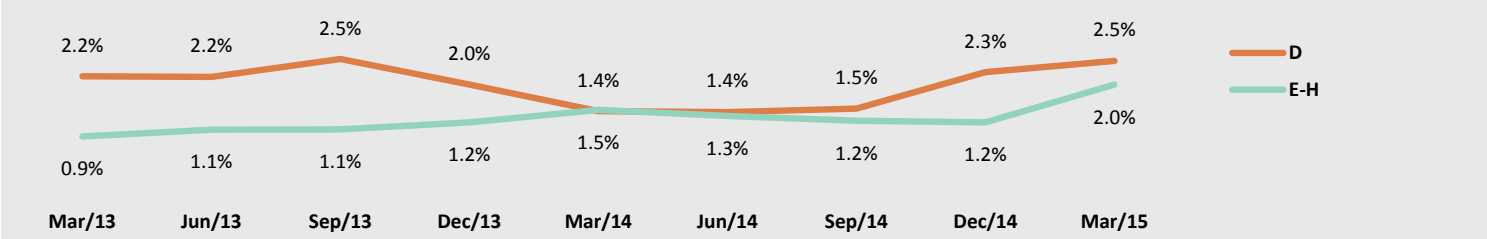


Credit Portfolio Quality

Loans rated AA-C (Brazilian Central Bank Resolution No. 2682)
% of loan portfolio



Loans rated D and E-H (Brazilian Central Bank Resolution No. 2682)
% of loan portfolio



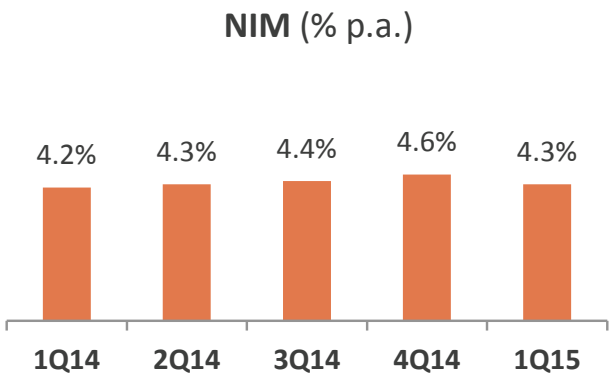
Guarantees issued rated AA-C

The guarantees issued portfolio presented 99.9% of the transactions rated between AA and C as of the end of 1Q15.



Financial Margin

(BRL million)	1Q15	4Q14	Chg (%)	1Q14	Chg (%)
Net Interest Income before Loan Loss Provision (LLP)	**218.9**	**213.3**	**2.6%**	**168.5**	**29.9%**
Shareholders' Equity Remunerated at CDI Rate*	56.5	55.0	2.8%	44.4	27.2%
Financial Margin with Clients	130.4	122.3	6.6%	103.0	26.7%
Financial Margin with Market	31.9	36.1	-11.5%	21.1	51.2%
Loan Loss Provision (LLP)	**(43.3)**	**(43.6)**	**-0.8%**	**(25.5)**	**69.6%**
Managerial Financial Margin	**175.6**	**169.7**	**3.5%**	**143.0**	**22.8%**

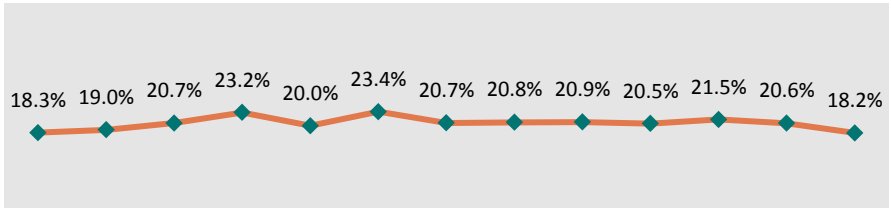




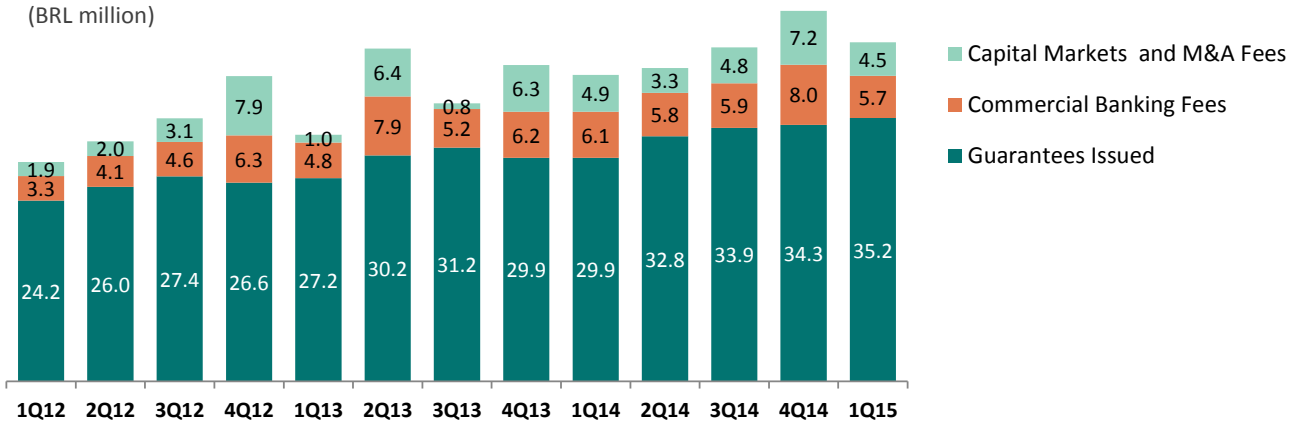
** Amount obtained by calculating Interest on Shareholders' Equity at the CDI (interbank rate) in the period (Shareholders' Equity x CDI rate).*

Service Revenues

Banking Service Fees (BRL million)	1Q15	4Q14	Chg (%)	1Q14	Chg (%)
Guarantees Issued	35.2	34.3	2.6%	29.9	17.7%
Capital Markets and M&A Fees	4.5	7.2	-38.5%	4.9	-9.5%
Banking Tariffs	5.7	8.0	-29.1%	6.1	-7.6%
Total	**45.3**	**49.6**	**-8.5%**	**41.0**	**10.7%**



Service Revenues
Total Revenues



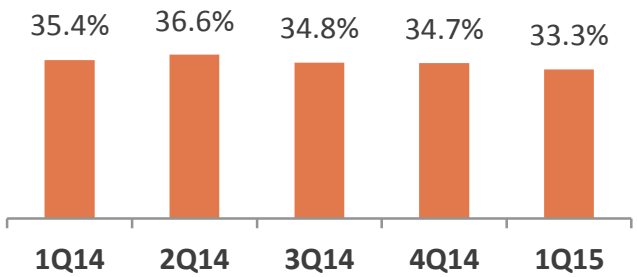


Expenses

Expenses (BRL million)	1Q15	4Q14	Chg (%)	1Q14	Chg (%)
Personnel	(40.3)	(41.4)	-2.6%	(35.8)	12.6%
Other Administrative	(23.2)	(24.2)	-4.3%	(20.6)	12.9%
Subtotal	**(63.5)**	**(65.6)**	**-3.2%**	**(56.4)**	**12.7%**
Profit Sharing	(23.0)	(24.5)	-6.3%	(19.6)	16.9%
Total	**(86.4)**	**(90.1)**	**-4.0%**	**(76.0)**	**13.8%**

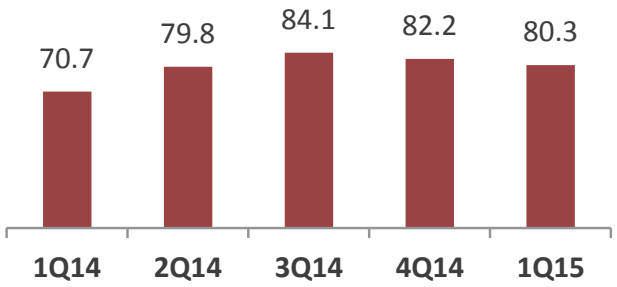


Efficiency Ratio (Expenses/Revenues)

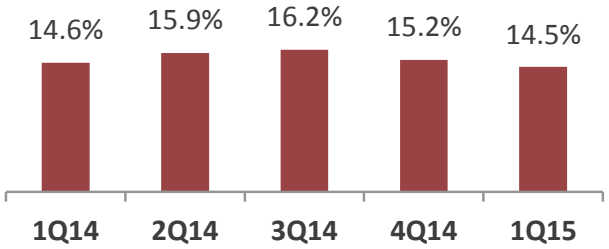


Profitability

Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)







Strategy, business segments and products

Funding and capital base

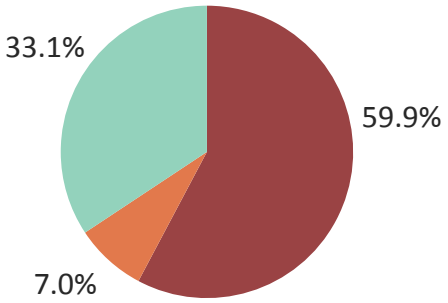
Financial highlights

Ownership structure

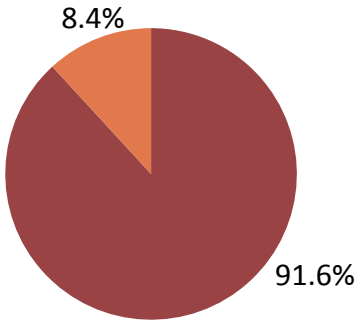
Ownership Structure

ABC Brasil

Total Capital



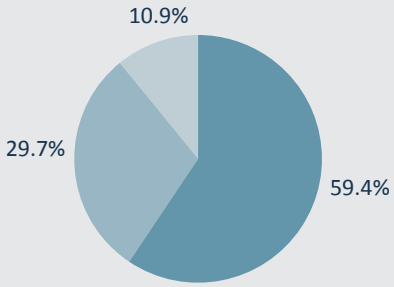
Voting Capital



- Arab Banking Corporation
- Local Management and Directors
- Free-float

(As of March, 2015)

Arab Banking Corporation
(Parent Company)



- Central Bank of Libya
- Kuwait Investment Authority
- Free-float

International bank headquartered in Bahrain

- Total Assets: US$ 28.6 billion
- Shareholders' Equity: US$ 4.2 billion
- BIS Ratio: 20.9%
- Core Capital (Tier 1): 17.5%

(As of March, 2015)



Contact

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Appendix

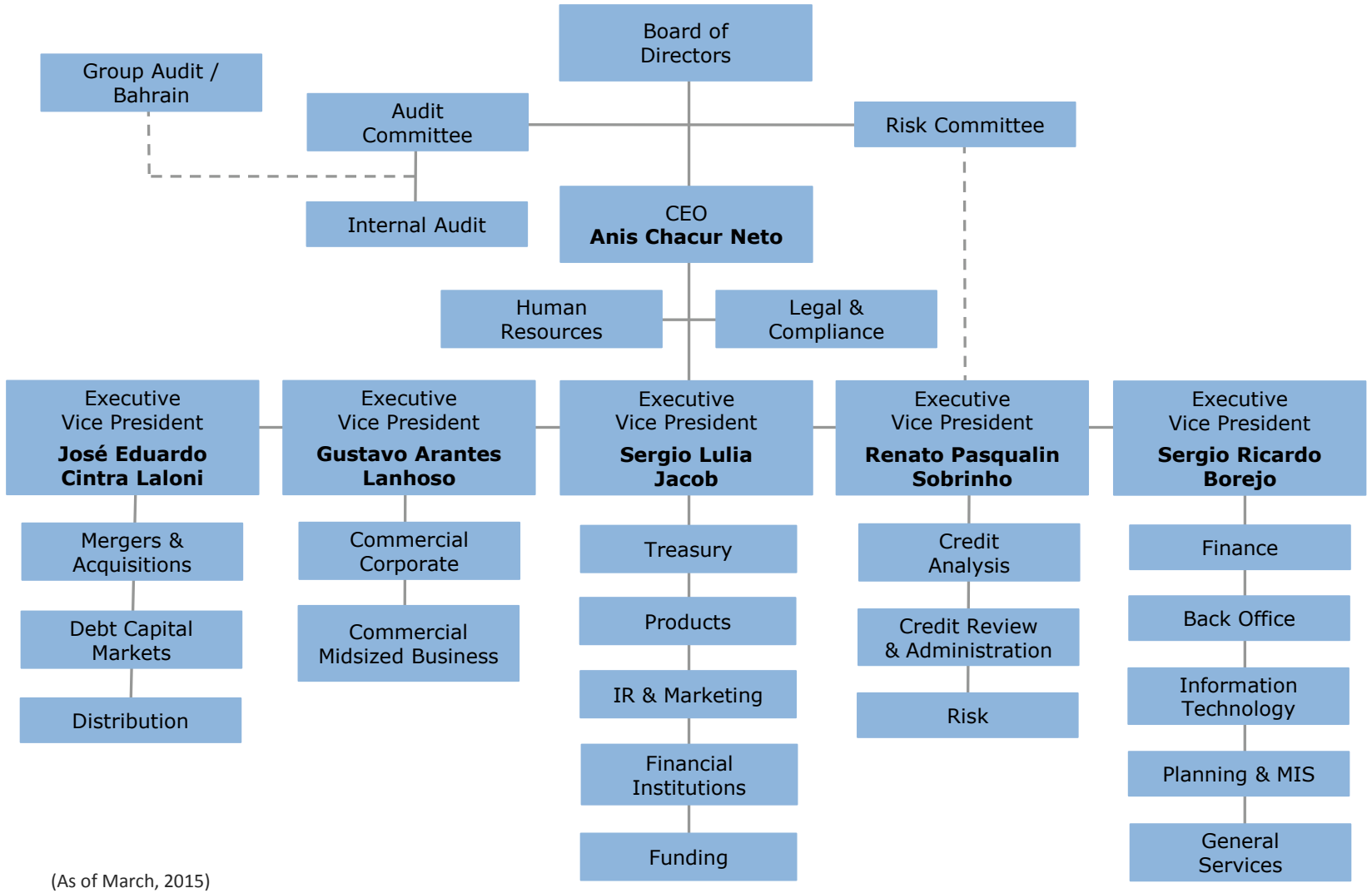


Expanded Credit Portfolio

(BRL million)	Mar/15	Dec/14	Chg 3M (%)	Mar/14	Chg 12M (%)
Loans	**11,564.7**	**11,407.7**	**1.4%**	**10,101.9**	**14.5%**
Corporate	8,909.6	8,773.8	1.5%	7,836.8	13.7%
Midsized Business	2,655.1	2,633.9	0.8%	2,265.1	17.2%
Guarantees Issued	**8,342.8**	**7,940.3**	**5.1%**	**7,307.9**	**14.2%**
Corporate	8,236.5	7,826.8	5.2%	7,208.3	14.3%
Midsized Business	106.4	113.5	-6.3%	99.6	6.8%
Corporate Securities	**1,396.4**	**1,225.0**	**14.0%**	**920.4**	**51.7%**
Corporate	1,386.5	1,203.4	15.2%	905.9	53.1%
Midsized Business	9.8	21.5	-54.3%	14.6	-32.4%
Expanded Credit Portfolio	**21,303.9**	**20,573.0**	**3.6%**	**18,330.3**	**16.2%**
Corporate Total	18,532.6	17,803.9	4.1%	15,951.0	16.2%
Midsized Business Total	2,771.3	2,769.0	0.1%	2,379.3	16.5%



Corporate Structure



(As of March, 2015)



Members

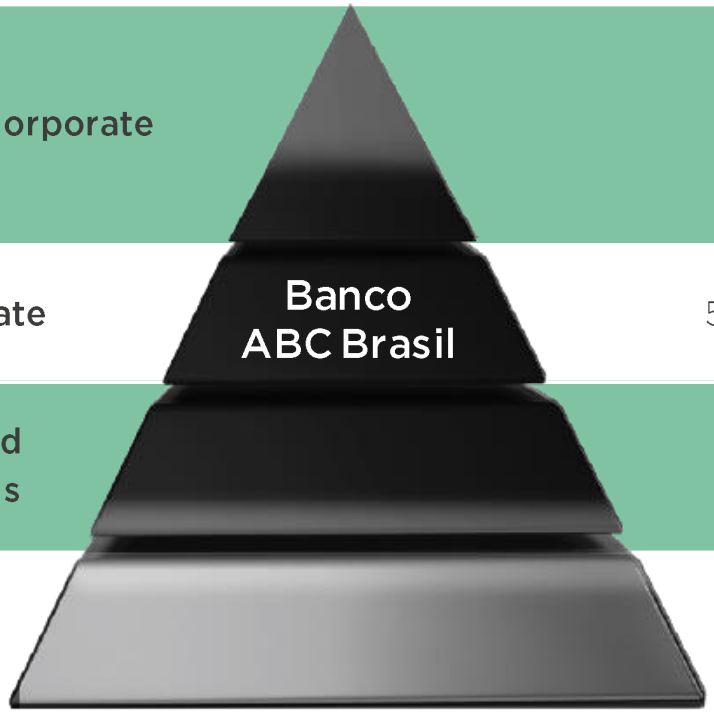
Anwar Ali Al Mudhaf *(Kuwaiti)*	ABC Brasil Chairman & Arab Banking Corporation Board Member
Tito Enrique da Silva Neto *(Brazilian)*	Vice Chairman & Former CEO of Banco ABC Brasil
Vernon Handley *(British)*	Arab Banking Corporation Executive
Paul Henry Jennings *(British)*	Arab Banking Corporation Executive
Ricardo Alves Lima *(Brazilian)*	Independent Member
Edgar Uchôa *(Brazilian)*	Independent Member
Guilherme de Morais Vicente *(Brazilian)*	Independent Member

(As of March, 2015)



Brazilian Banking Sector

ABC Brasil focuses on the Corporate and Midsized Business segments.



	Annual Revenues (BRL million)	Main Competitors
Large Corporate	>2,000	Big retail banks Middle-sized international banks
Corporate	500 – 2,000	Big retail banks Middle-sized international banks
Midsized Business	50 – 500	Big retail banks Middle-sized family owned banks
Retail	Individuals and small companies	Big retail banks Middle-sized international banks Middle-sized family owned banks



History in Brazil

1989

Arab Banking Corporation and Roberto Marinho Group jointly initiate Banco ABC Roma S.A., acting in the segments of corporate lending, trade finance and treasury

1997

Arab Banking Corporation and local management acquire Roberto Marinho Group's shares

The bank's name changes to Banco ABC Brasil S.A.

2005

The bank structures its Midsized Business operations

2007

IPO

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2015



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