BANCO ABC BRASIL

Investor Presentation | June, 2016

ABCB4 NÍVEL 2 BOVESPA BRASIL

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Strategy and business segments

Funding and capital base

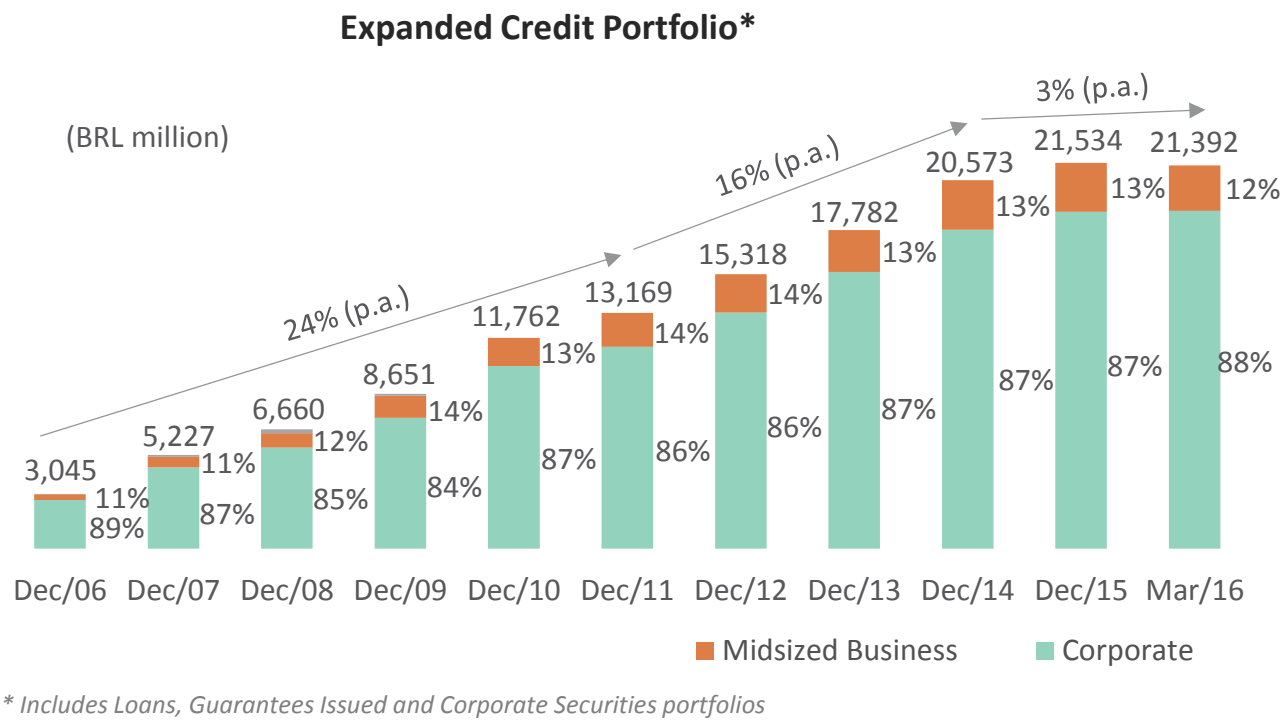
Financial highlights

Ownership structure



Focus on Companies

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



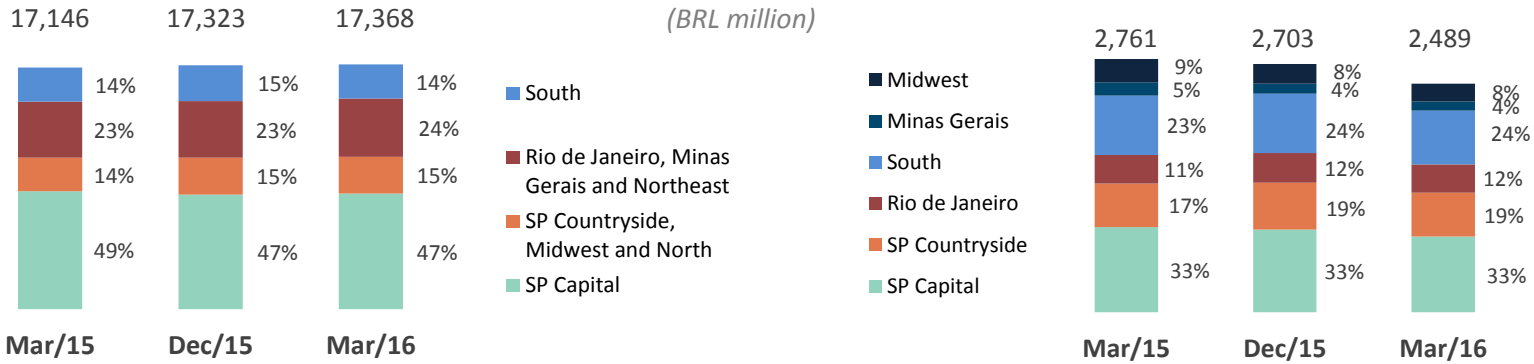
** Includes Loans, Guarantees Issued and Corporate Securities portfolios*



Segments Highlights

Corporate				Midsized Business		
Mar/15	Dec/15	Mar/16		Mar/15	Dec/15	Mar/16
815	823	813	**Total Number of Clients**	1,262	1,236	1,178
564	577	561	**Clients with Credit Exposure**	946	964	912
30.4	30.0	31.0	**Average Ticket** (BRL million)	2.9	2.8	2.7
354	359	349	**Average Tenor** (days)	290	295	297

Credit Portfolio
(Loans and Guarantees Issued)
(BRL million)



Corporate: Clients with annual revenues above BRL 500 million | Midsized Business: Clients with annual revenues between BRL 50 and 500 million



Strategy and business segments

Funding and capital base

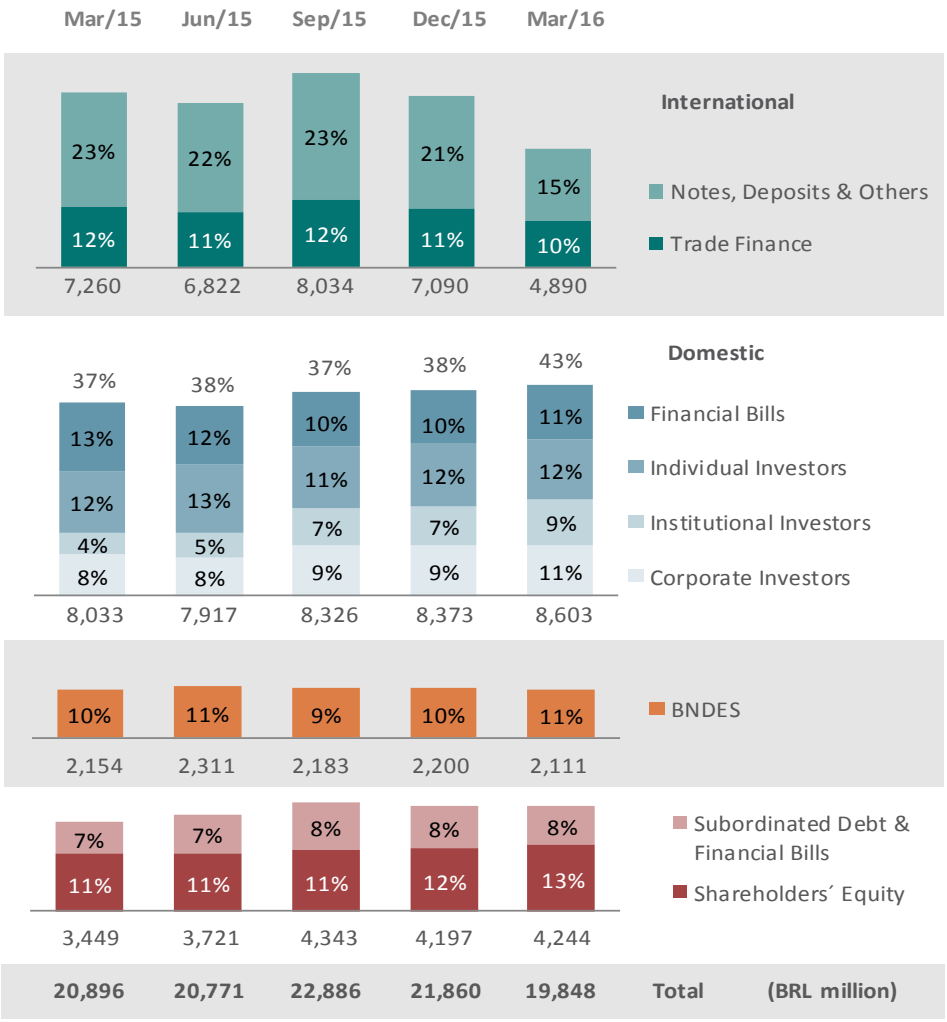
Financial highlights

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Funding & Ratings

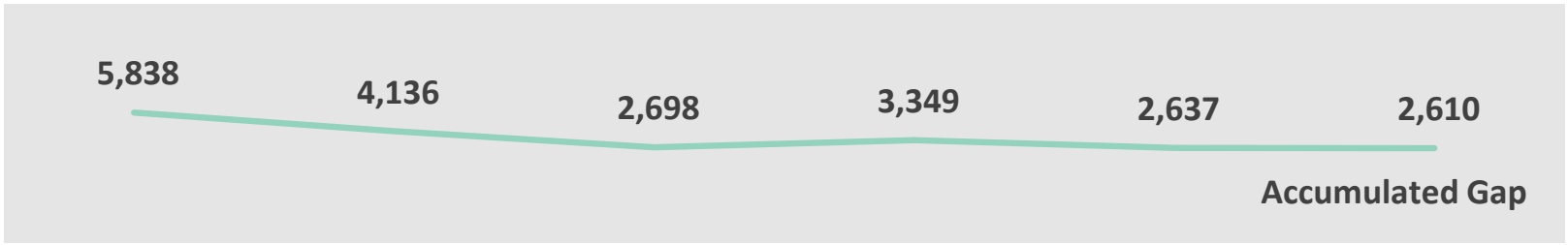
Diversified funding with access to local and international sources



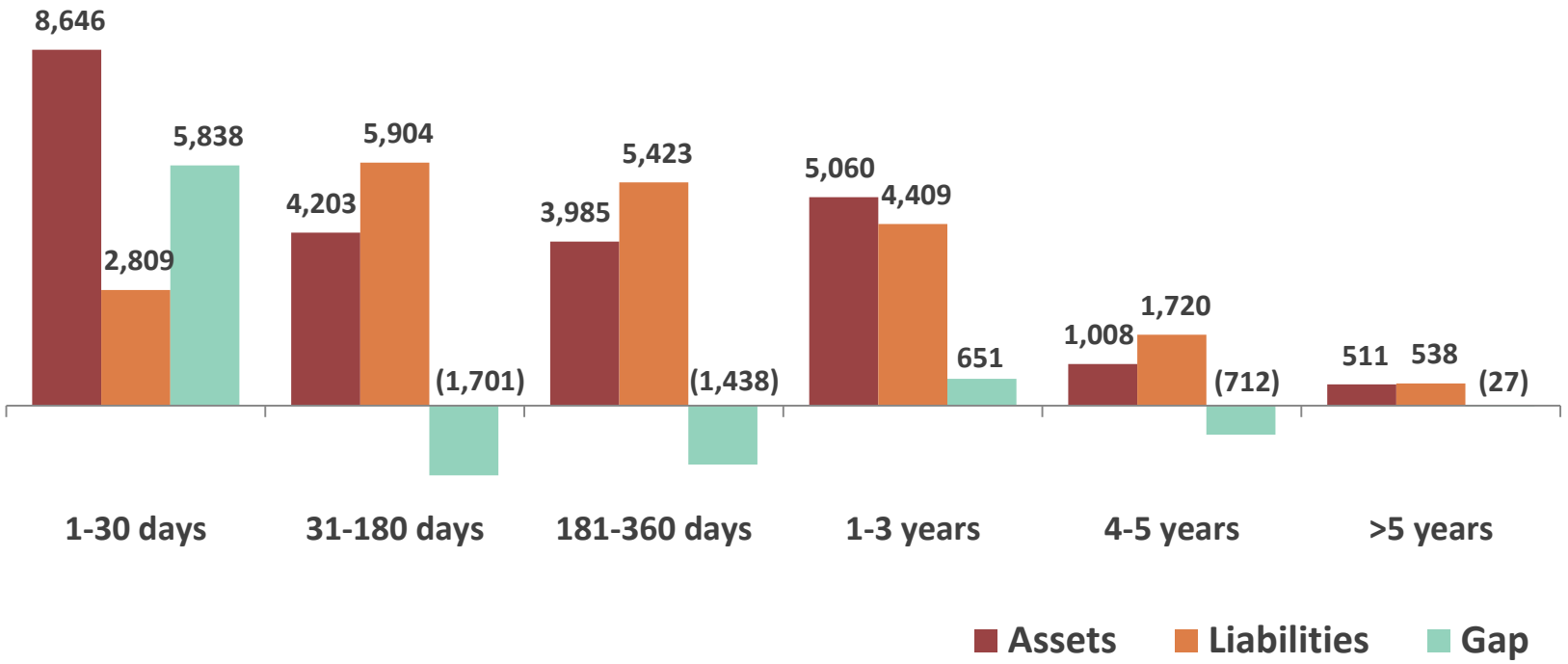
	ABC Brasil		Brazil
	Local	Global	Sovereign
Moody's	Aa2.Br	Ba2	Ba2
Fitch Ratings	AA+	BB+	BB
Standard & Poor's	brAA-	BB	BB



Assets & Liabilities by maturity



(BRL million)

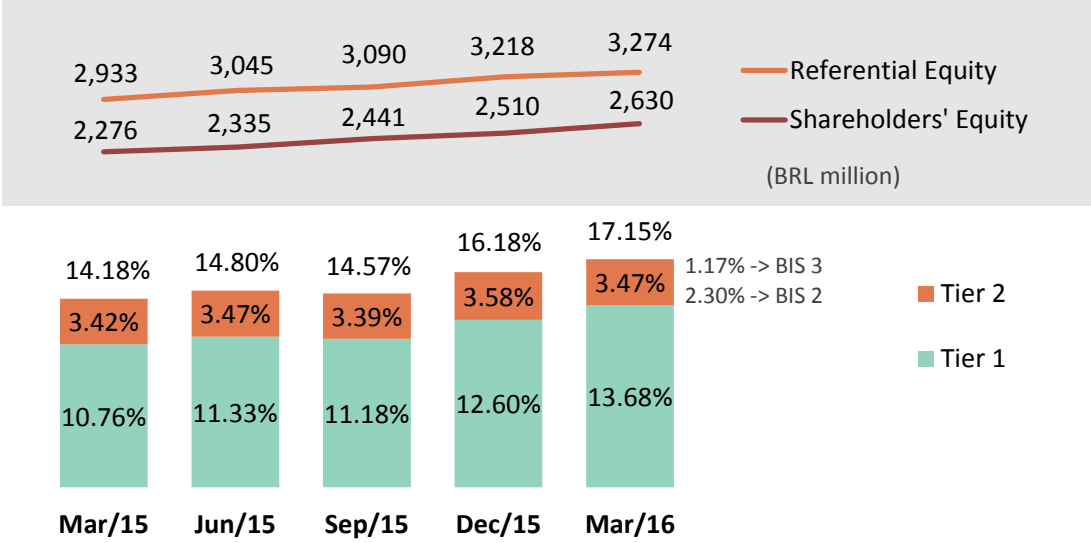


(As of March, 2016)



Basel Index & Shareholders' Equity

Capital Adequacy (BRL million)	Mar/16	Dec/15	Chg 3M (%) / p.p.	Mar/15	Chg 12M (%) / p.p.
Referential Equity	3,274.2	3,217.7	1.8%	2,933.0	11.6%
Required Referential Equity	1,885.0	2,187.7	-13.8%	2,275.5	-17.2%
Capital Surplus	1,389.2	1,030.0	34.9%	657.5	111.3%
Basel Ratio	**17.2%**	**16.2%**	1.0	**14.2%**	3.0
Tier 1 (Core Capital)	13.68%	12.60%	1.09	10.76%	2.93
Tier 2	3.47%	3.58%	-0.12	3.42%	0.05





Strategy and business segments

Funding and capital base

Financial highlights

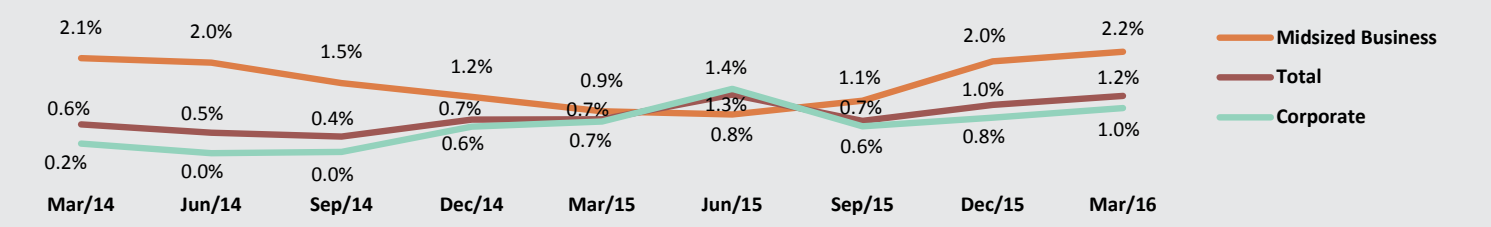
Ownership structure



Credit Portfolio Quality

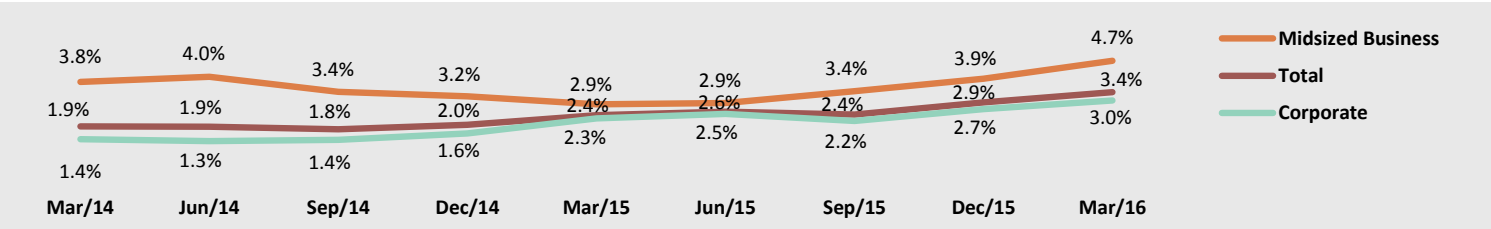
Loans overdue for more than 90 days (includes falling due and overdue installments)

% of loan portfolio



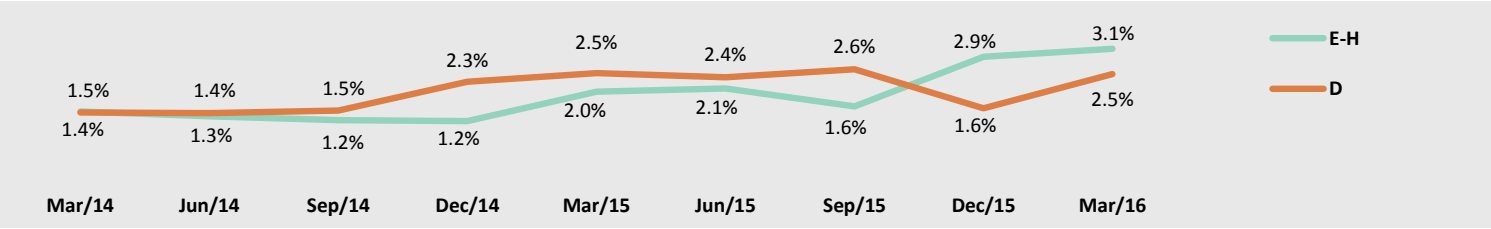
Loans Loss Reserve

% of loan portfolio



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

% of loan portfolio



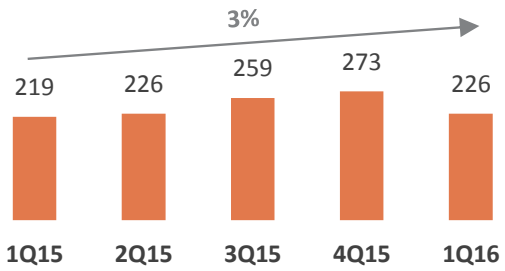


Financial Margin

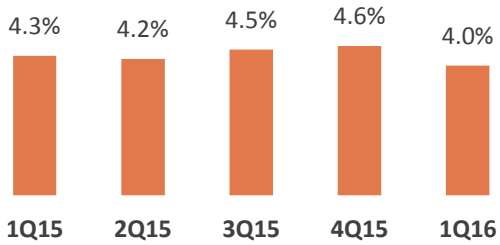
(BRL million)	1Q16	4Q15	Chg (%)	1Q15	Chg (%)
Net Interest Income	**226.1**	**273.0**	**-17.2%**	**218.9**	**3.3%**
Shareholders' Equity Remunerated at CDI Rate	70.0	69.9	0.2%	56.5	23.9%
Financial Margin with Clients	135.5	134.9	0.5%	130.4	3.9%
Financial Margin with Market	20.5	68.2	-69.9%	31.9	-35.6%
Loan Loss Provision (LLP)	**(48.9)**	**(48.6)**	**0.7%**	**(43.3)**	**13.1%**
Net Interest Income after LLP	**177.2**	**224.4**	**-21.0%**	**175.6**	**0.9%**



Net Interest Income
(BRL million)

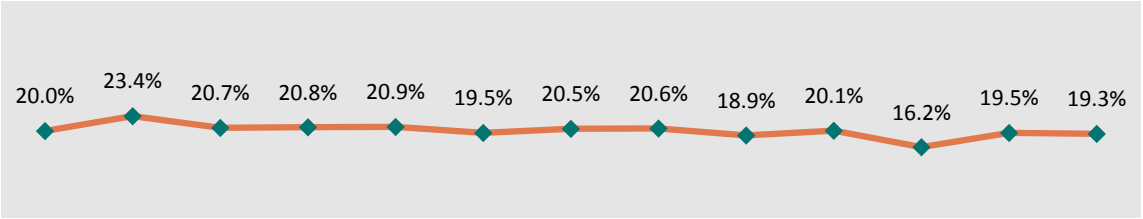


NIM (% p.a.)

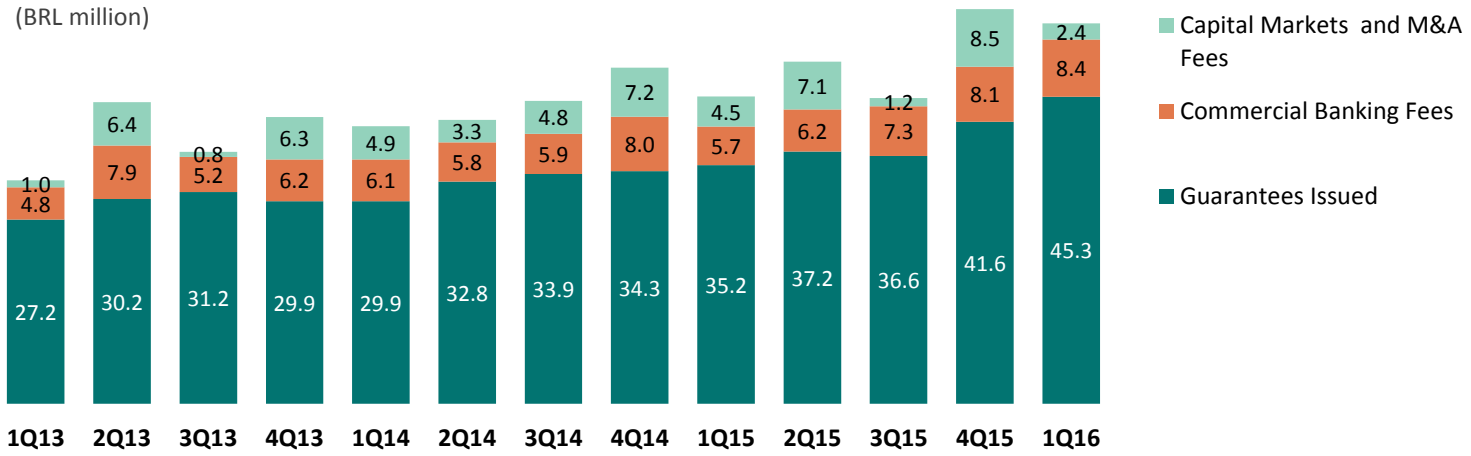


Service Revenues

Service Revenues (BRL million)	1Q16	4Q15	Chg (%)	1Q15	Chg (%)
Guarantees Issued	45.3	41.6	8.9%	35.2	28.7%
Capital Markets and M&A Fees	2.4	8.5	-71.8%	4.5	-46.1%
Commercial Banking Fees	8.4	8.1	3.6%	5.7	48.1%
Total	**56.1**	**58.2**	**-3.6%**	**45.3**	**23.8%**



Services Revenues
Total Revenues

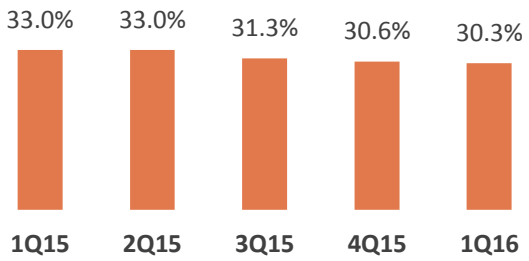




Expenses and Efficiency Ratio

Expenses (BRL million)	**1Q16**	**4Q15**	**Chg (%)**	**1Q15**	**Chg (%)**
Personnel Expenses (adjusted)	(45.3)	(45.5)	-0.4%	(40.3)	12.3%
Expenses (published)	(53.3)	(45.5)	17.2%	(40.3)	32.2%
Adjustment*	8.0	0.0	0.0%	0.0	0.0%
Other Administrative	(24.1)	(24.6)	-2.2%	(23.2)	3.9%
Subtotal	**(69.3)**	**(70.1)**	**-1.0%**	**(63.5)**	**9.2%**
Profit Sharing	(25.5)	(29.0)	-11.9%	(23.0)	11.2%
Total	**(94.9)**	**(99.1)**	**-4.2%**	**(86.4)**	**9.8%**

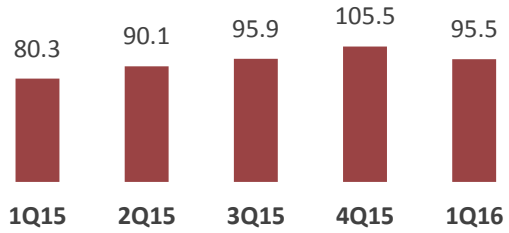
Recurring Efficiency Ratio (Expenses/Revenues)



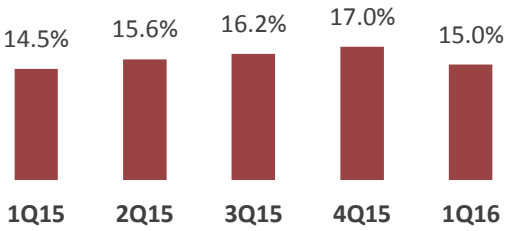


Profitability

Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)





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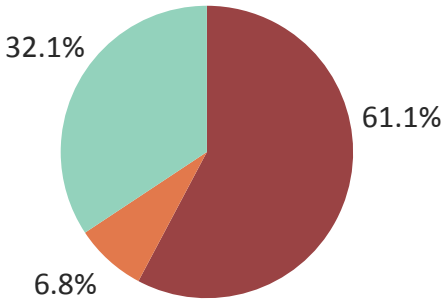
Ownership structure



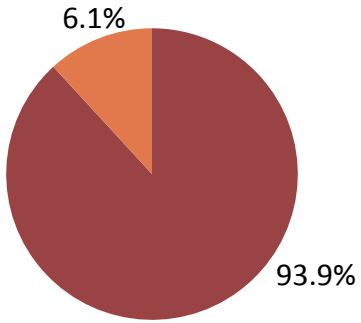
Ownership Structure

ABC Brasil

Total Capital

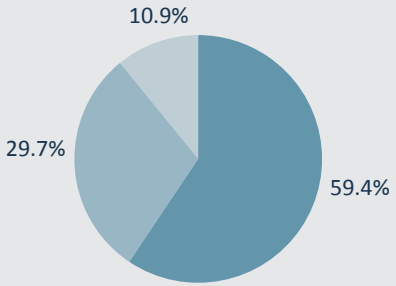


Voting Capital



- Bank ABC
- Local Management and Directors
- Free-float

Bank ABC
(Controlling Shareholder)



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

International bank headquartered in Bahrain

• Total Assets:	US$ 29.2 billion
• Shareholders' Equity:	US$ 3.8 billion
• BIS Ratio:	18.7%
• Tier 1 Capital:	16.7%

(As of March, 2016)



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Appendix



Expanded Credit Portfolio

(BRL million)	Mar/16	Dec/15	Chg 3M (%)	Mar/15	Chg 12M (%)
Loans	**11,007.2**	**11,487.8**	**-4.2%**	**11,564.7**	**-4.8%**
Corporate	8,628.3	8,907.5	-3.1%	8,909.6	-3.2%
Midsized Business	2,378.9	2,580.3	-7.8%	2,655.1	-10.4%
Guarantees Issued	**8,848.9**	**8,537.4**	**3.6%**	**8,342.8**	**6.1%**
Corporate	8,739.2	8,415.2	3.9%	8,236.5	6.1%
Midsized Business	109.7	122.2	-10.3%	106.4	3.1%
Corporate Securities	**1,536.1**	**1,508.3**	**1.8%**	**1,396.4**	**10.0%**
Corporate	1,491.9	1,484.7	0.5%	1,386.5	7.6%
Midsized Business	44.3	23.6	87.5%	9.8	349.4%
Expanded Credit Portfolio	**21,392.2**	**21,533.6**	**-0.7%**	**21,303.9**	**0.4%**
Corporate Total	18,859.4	18,807.4	0.3%	18,532.6	1.8%
Midsized Business Total	2,532.8	2,726.2	-7.1%	2,771.3	-8.6%



Economic Sectors

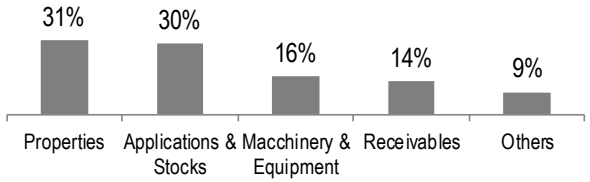
Sector	(%)
Heavy industries	13.3%
Financials	13.2%
Agribusiness industries	12.8%
Cooperatives & tradings	7.6%
Building and real estate	7.3%
Utilities	7.2%
Transport and logistics	7.2%
Commerce, rent and distribution	5.3%
Telecommunication services	4.3%
Manufacturing Industries	4.3%
Heavy construction & engineering	2.9%
Rural producers	2.9%
Food, beverages & tobacco	1.5%
Building and transport (Infrastructure)	1.2%
Media	1.2%
Information technology	1.1%
Individuals	1.0%
Others	5.9%

Collaterals

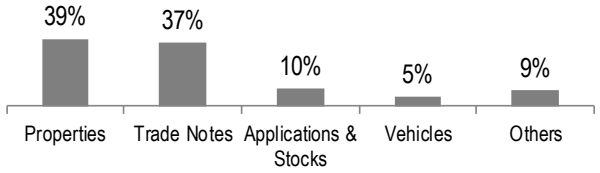
Collaterals

	Corporate	Midsized Business	Total
Clean	79%	36%	74%
Real	21%	64%	26%

Corporate



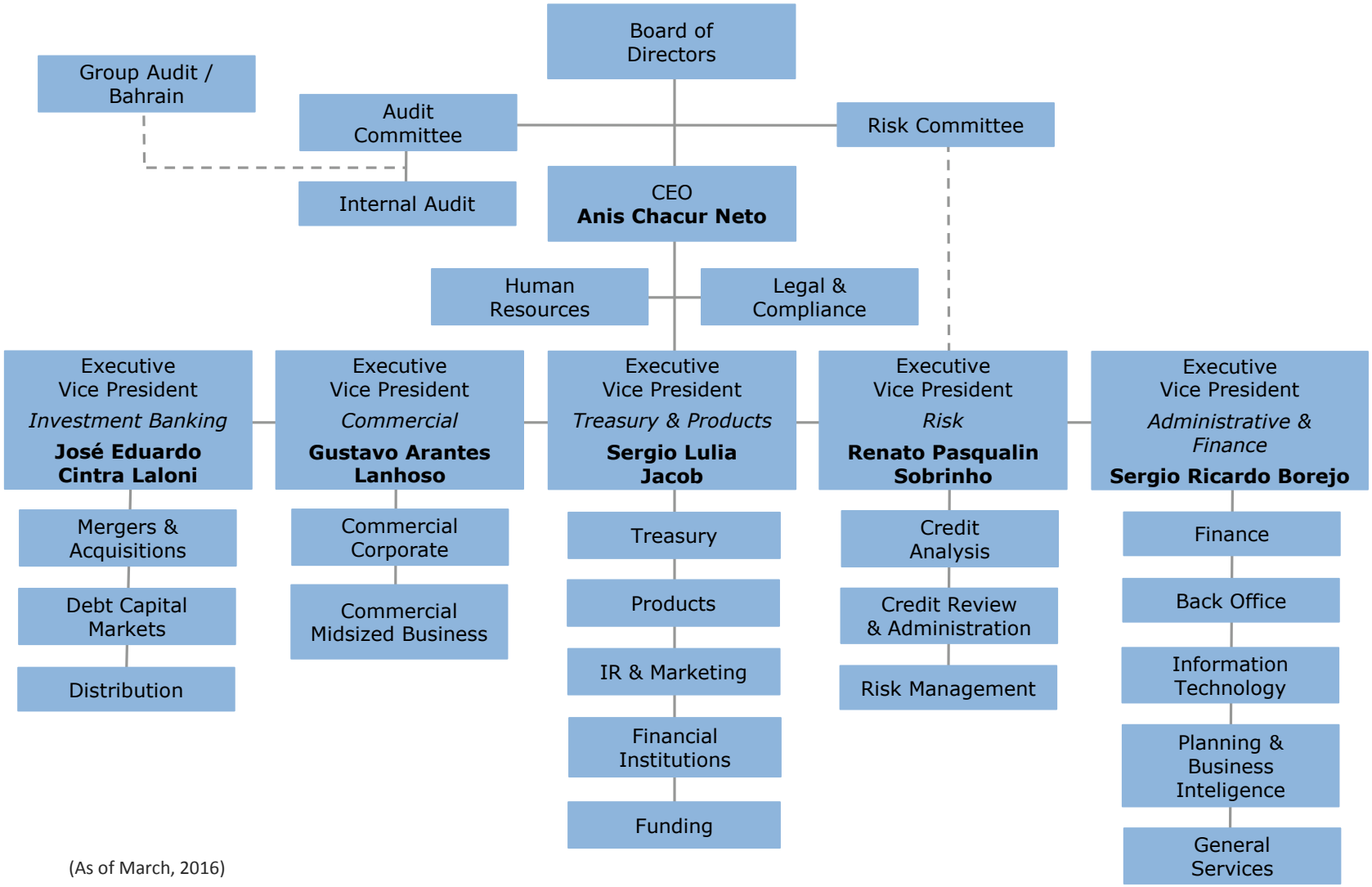
Midsized Business



(As of March, 2016)



Corporate Structure



(As of March, 2016)



Members

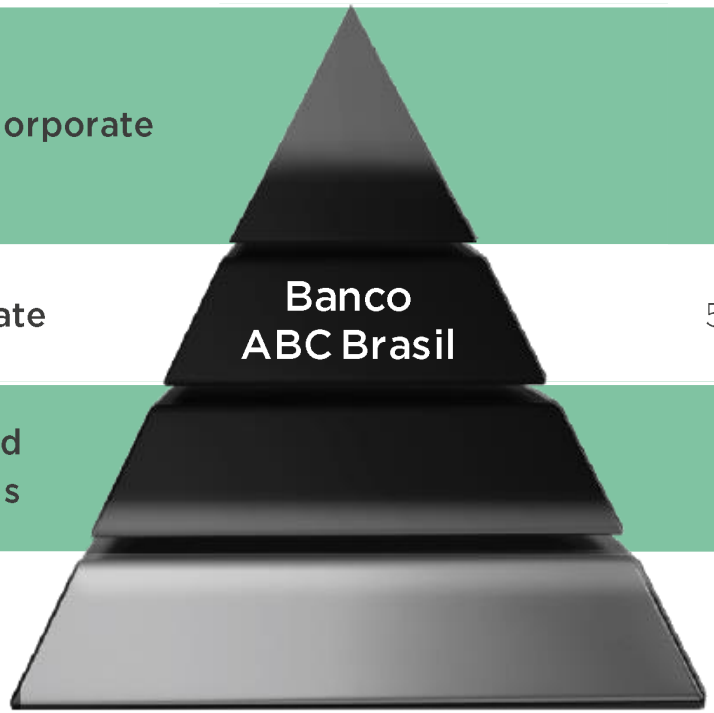
Anwar Ali Al Mudhaf *(Kuwaiti)*	ABC Brasil Chairman & Arab Banking Corporation Board Member
Tito Enrique da Silva Neto *(Brazilian)*	Vice Chairman & Former CEO of Banco ABC Brasil
Vernom Handley *(British)*	Arab Banking Corporation Executive
Paul Henry Jennings *(British)*	Arab Banking Corporation Executive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

(As of March, 2016)



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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2016



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