Conference Call | 2nd Quarter, 2014

August 04, 2014

ABCB4 NÍVEL 2 BOVESPA BRASIL
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Highlights

- **Net income** totaled BRL 79.8 million in 2Q14, an increase of 12.8% compared to 1Q14 (BRL 70.7 million) and an increase of 25.7% compared to 2Q13 (BRL 63.5 million).

- **Return on average equity** (ROAE) reached 15.9% pa in 2Q14, a variation of 1.3 pp compared to 1Q14 (14.6% pa) and 1.5 pp compared to 2Q13 (14.4% pa).

- The **expanded credit portfolio** reached BRL 19,265 million by the end of 2Q14, BRL 16,811 million in the Corporate segment and BRL 2,454 million in the Midsized Business segment.

- The **credit portfolio quality** remains high, with 97.2% of the transactions rated between AA-C by the end of the quarter.



Expanded Credit Portfolio

(BRL million)	Jun/14	Mar/14	Chg 3M (%)	Dec/13	Chg 6M (%)	Jun/13	Chg 12M (%)
Loans	**10,325.3**	**10,101.9**	**2.2%**	**9,909.9**	**4.2%**	**8,937.4**	**15.5%**
Corporate	8,003.4	7,836.8	2.1%	7,692.2	4.0%	6,785.0	18.0%
Midsized Business	2,321.9	2,265.1	2.5%	2,217.7	4.7%	2,152.4	7.9%
Guarantees Issued	**7,946.1**	**7,307.9**	**8.7%**	**6,992.2**	**13.6%**	**7,055.5**	**12.6%**
Corporate	7,838.0	7,208.3	8.7%	6,898.4	13.6%	6,971.1	12.4%
Midsized Business	108.1	99.6	8.6%	93.8	15.2%	84.4	28.0%
Corporate Securities	**993.8**	**920.4**	**8.0%**	**880.1**	**12.9%**	**886.1**	**12.2%**
Corporate	970.2	905.9	7.1%	852.4	13.8%	852.3	13.8%
Midsized Business	23.6	14.6	62.0%	27.7	-15.0%	33.8	-30.2%
Expanded Credit Portfolio	**19,265.3**	**18,330.3**	**5.1%**	**17,782.2**	**8.3%**	**16,879.0**	**14.1%**
Corporate Total	16,811.6	15,951.0	5.4%	15,442.9	8.9%	14,642.2	14.8%
Midsized Business Total	2,453.7	2,379.3	3.1%	2,339.3	4.9%	2,236.8	9.7%



Segments Highlights

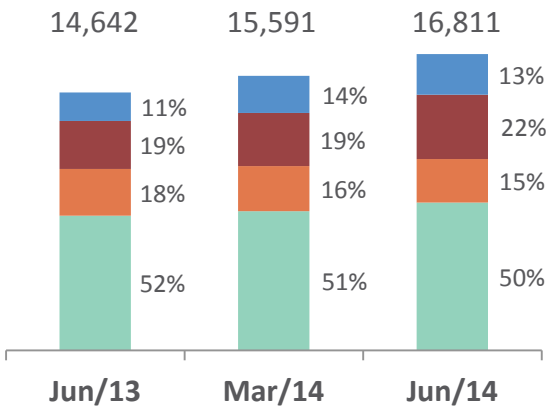
Corporate

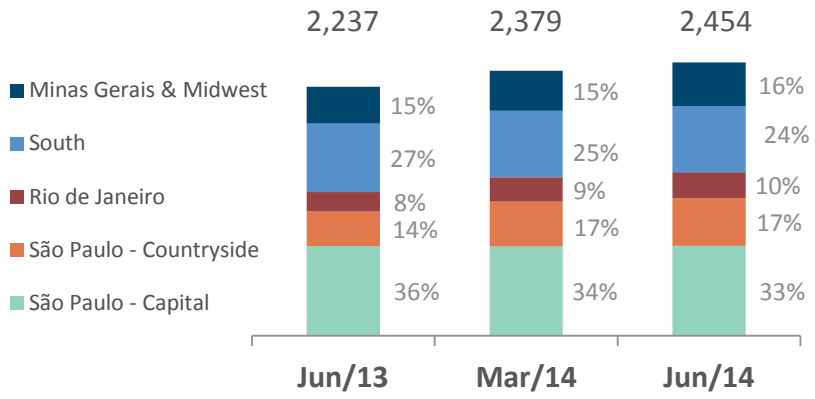
	Jun/13	Mar/14	Jun/14
Total Number of Clients	726	779	767
Clients with Credit Exposure	534	560	556
Average Ticket (BRL million)	25.8	26.9	28.5
Average Tenor (days)	362	351	372

Midsized Business

	Jun/13	Mar/14	Jun/14
Total Number of Clients	1,337	1,265	1,274
Clients with Credit Exposure	1,024	997	1,002
Average Ticket (BRL million)	2.2	2.4	2.4
Average Tenor (days)	265	273	282

Credit Portfolio
(BRL million)



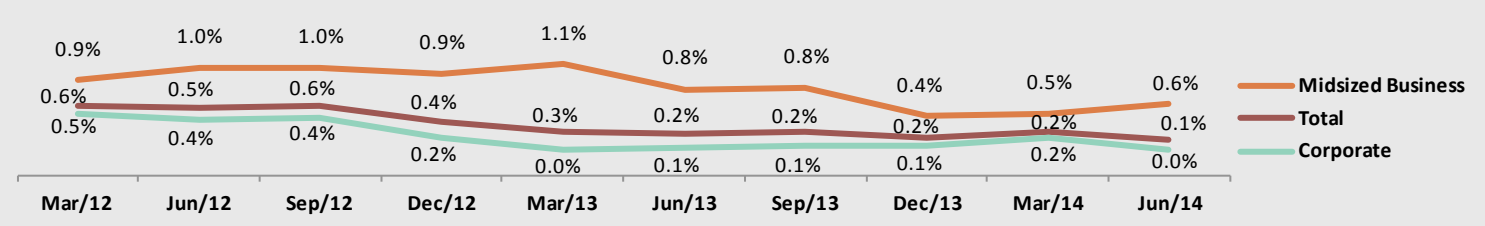




Credit Portfolio Quality

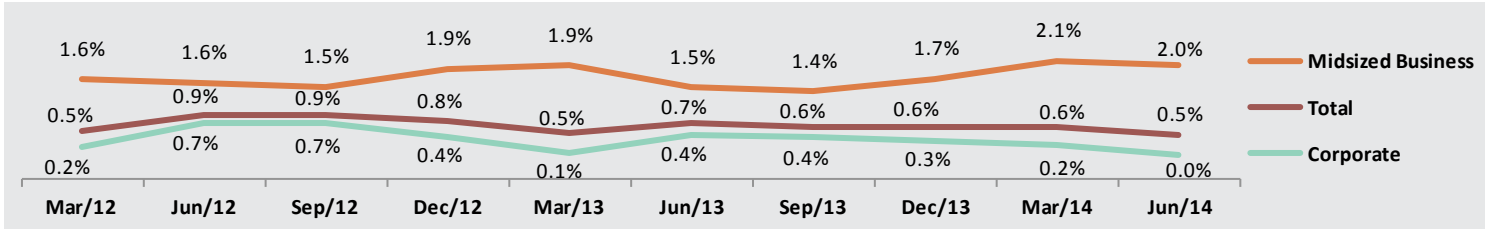
Past Due over 90 days (overdue installments)

% of loan portfolio



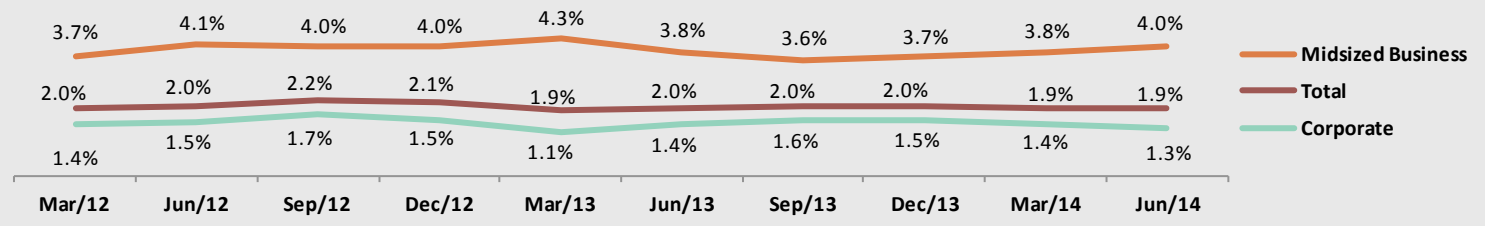
Loans overdue for more than 90 days (includes falling due and over due installments)

% of loan portfolio



Loans Loss Reserve

% of loan portfolio

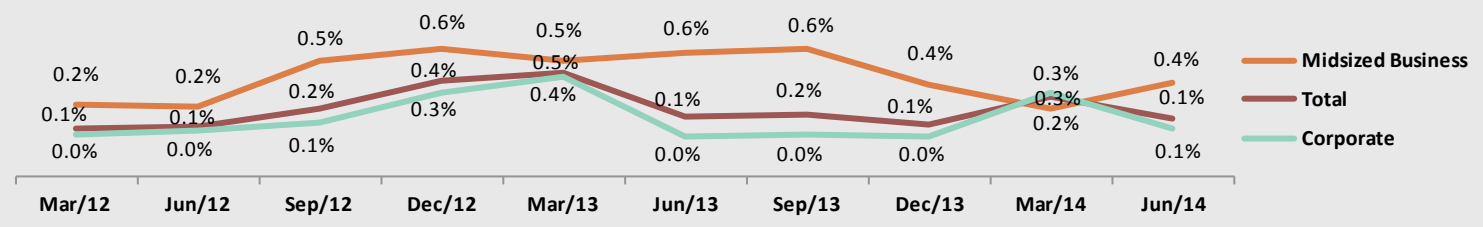




Credit Portfolio Quality

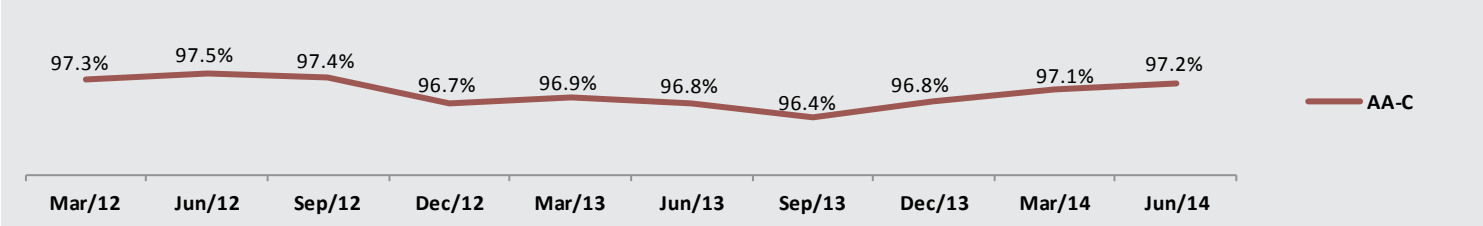
Write-Offs in the quarter

% of loan portfolio



Transactions rated between AA-C (Brazilian Central Bank Resolution No. 2,682)

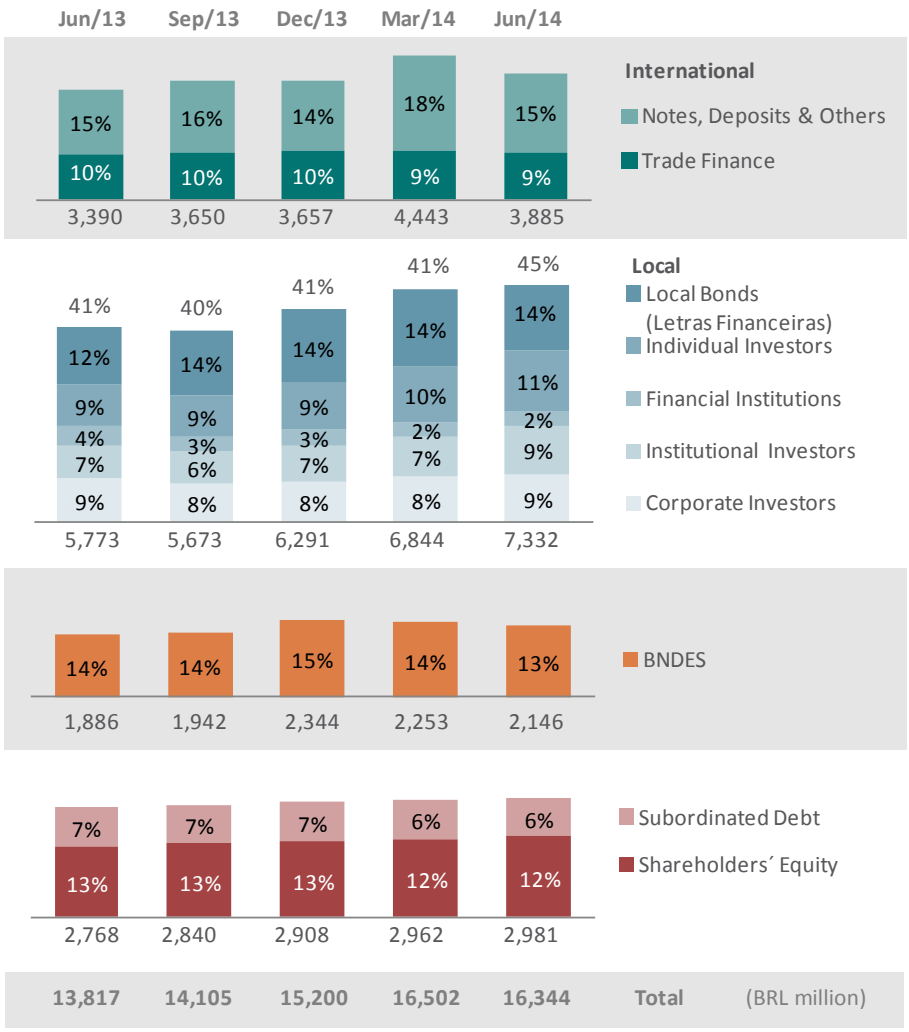
% of loan portfolio





Funding & Ratings

Diversified funding with access to local and international sources

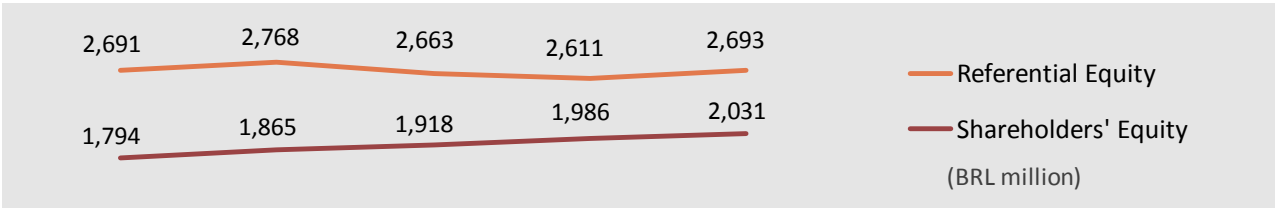


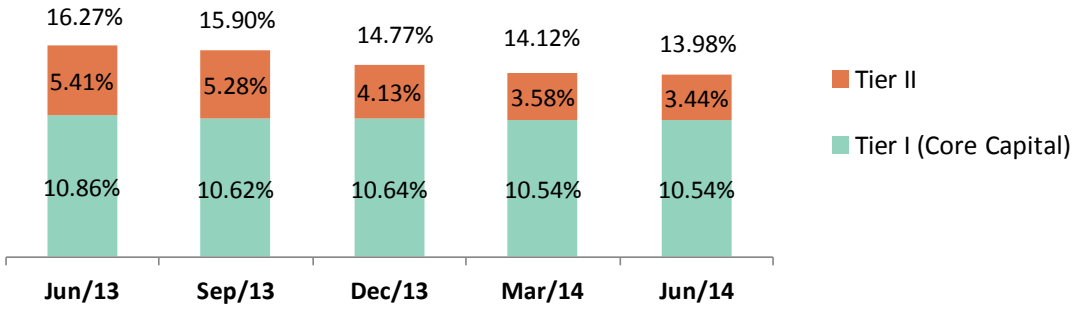
Ratings

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



Basel Index & Shareholders' Equity



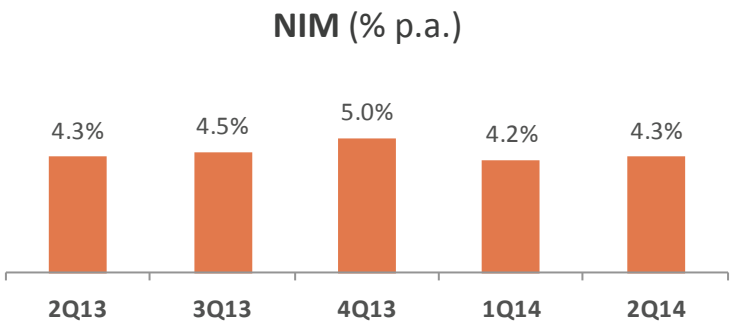


Capital Adequacy (BRL million)	**Jun/14**	**Mar/14**	**Chg 3M (%) / p.p.**	**Jun/13**	**Chg 12M (%) / p.p.**
Referential Equity	2,693.2	2,611.3	3.1%	2,690.8	0.1%
Required Referential Equity	2,119.1	2,033.7	4.2%	1,819.2	16.5%
Capital Surplus	574.1	577.6	-0.6%	871.6	-34.1%
BIS Ratio	**13.98%**	**14.12%**	-0.14	**16.27%**	-2.29
Tier I (Core Capital)	10.54%	10.54%	0.00	10.86%	-0.32
Tier II	3.44%	3.58%	-0.14	5.41%	-1.97



Financial Margin

(BRL million)	2Q14	1Q14	Chg (%)	2Q13	Chg (%)	6M14	6M13	Chg (%)
Net Interest Income before Loan Loss Provision (LLP)	**177.7**	**168.5**	**5.4%**	**145.3**	**22.3%**	**346.2**	**292.4**	**18.4%**
Shareholders' Equity Remunerated at CDI Rate*	48.5	44.4	9.2%	31.4	54.7%	93.0	56.4	64.8%
Financial Margin with Clients	104.6	103.0	1.6%	97.0	7.8%	207.5	193.5	7.2%
Financial Margin with Market	24.6	21.1	16.4%	16.9	45.6%	45.7	42.5	7.6%
Loan Loss Provision (LLP)	**(14.9)**	**(25.5)**	**-41.5%**	**(31.3)**	**-52.4%**	**(40.4)**	**(48.2)**	**-16.2%**
Managerial Financial Margin	**162.8**	**143.0**	**13.8%**	**113.9**	**42.8%**	**305.8**	**244.2**	**25.2%**

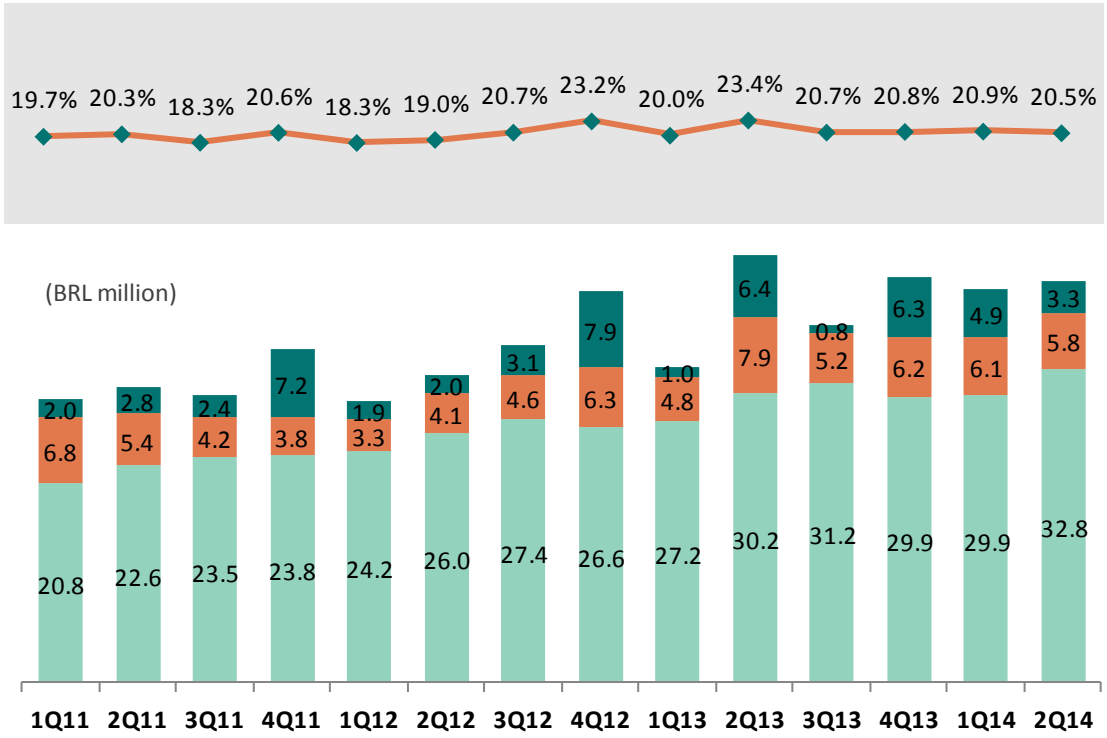




** Amount obtained by calculating Interest on Shareholders' Equity at the CDI (interbank rate) in the period (Shareholders' Equity x CDI rate).*

Service Revenues

Banking Service Fees (BRL million)	2Q14	1Q14	Chg (%)	2Q13	Chg (%)	6M14	6M13	Chg (%)
Guarantees Issued	32.8	29.9	9.6%	30.2	8.6%	62.7	57.4	9.3%
Capital Markets and M&A Fees	3.3	4.9	-32.8%	6.4	-48.7%	8.2	7.5	10.3%
Banking Tariffs	5.8	6.1	-5.6%	7.9	-26.3%	11.9	12.6	-5.5%
Total	**41.9**	**41.0**	**2.2%**	**44.5**	**-5.9%**	**82.8**	**77.4**	**7.0%**

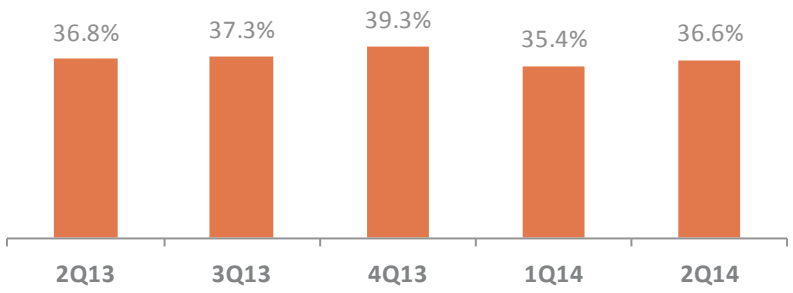




Expenses & Efficiency Ratio

Expenses (BRL million)	**2Q14**	**1Q14**	**Chg (%)**	**2Q13**	**Chg (%)**	**6M14**	**6M13**	**Chg (%)**
Personnel	(37.4)	(35.8)	4.5%	(34.7)	7.9%	(73.2)	(67.4)	8.7%
Other Administrative	(19.6)	(20.6)	-4.5%	(18.5)	6.3%	(40.2)	(36.0)	11.6%
Subtotal	**(57.0)**	**(56.4)**	**1.2%**	**(53.1)**	**7.4%**	**(113.4)**	**(103.4)**	**9.7%**
Profit Sharing	(23.8)	(19.6)	21.2%	(20.6)	15.3%	(43.4)	(39.2)	10.7%
Total	**(80.8)**	**(76.0)**	**6.4%**	**(73.8)**	**9.6%**	**(156.8)**	**(142.6)**	**10.0%**

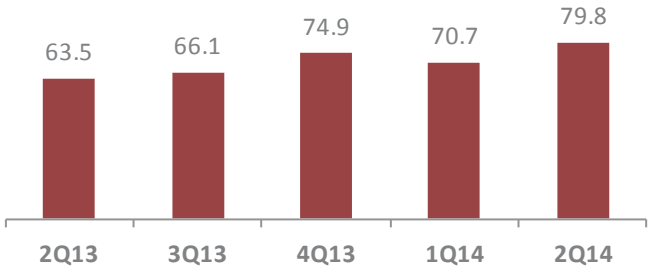
Efficiency Ratio (Expenses/Revenues)



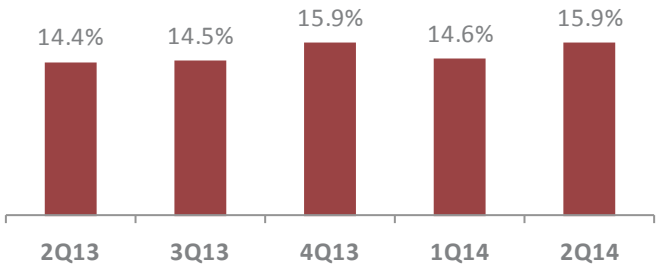


Profitability

Net Income (BRL million)



ROAE (% p.a.)





Guidance 2014

Expanded Credit Portfolio* (1)	10% - 15%
Corporate	10% - 15%
Midsized Business (2)	9% - 13%
Personnel & Other Administrative Expenses	4% - 9%

*Includes loans, guarantees issued and corporate securities portfolios.
(1) Changed to 10%-15% from 11%-16%;
(2) Changed to 9%-13% from 14%-19%.



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Competence is everything.

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