BANCO ABC BRASIL

Investor Presentation

August, 2016

ABCB4 NÍVEL 2 BOVESPA BRASIL

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Strategy and business segments

Funding and capital base

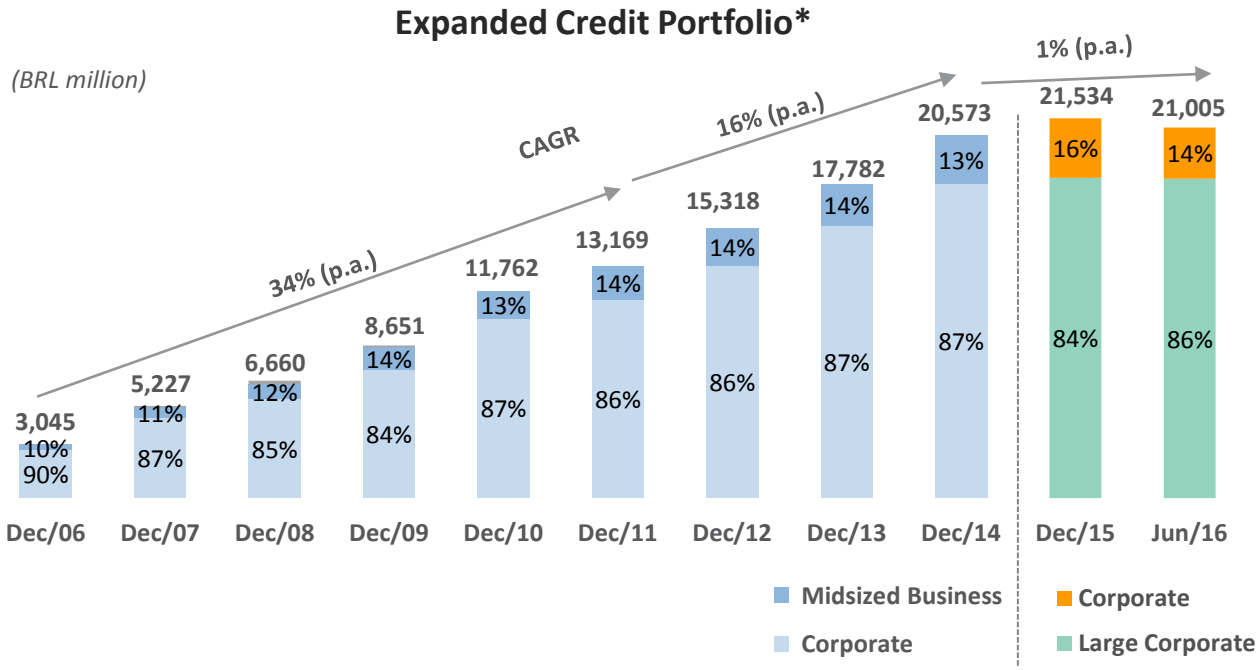
Financial highlights

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

Large Corporate

Jun/15	Mar/16	Jun/16		Jun/15	Mar/15	Jun/16
730	719	702	**Total Number of Clients**	1,227	1,236	1,132
476	493	504	**Clients with Credit Exposure**	1,037	980	916
34.5	34.2	33.2	**Average Ticket** (BRL million)	3.1	3.0	3.1
353	349	345	**Average Tenor** (days)	288	297	282

Corporate

Credit Portfolio

Loans and Guarantees Issued

(BRL million)





Large Corporate: Clients with annual revenues above BRL 800 million | **Corporate**: Clients with annual revenues between BRL 100 and 800 million

Strategy and business segments

Funding and capital base

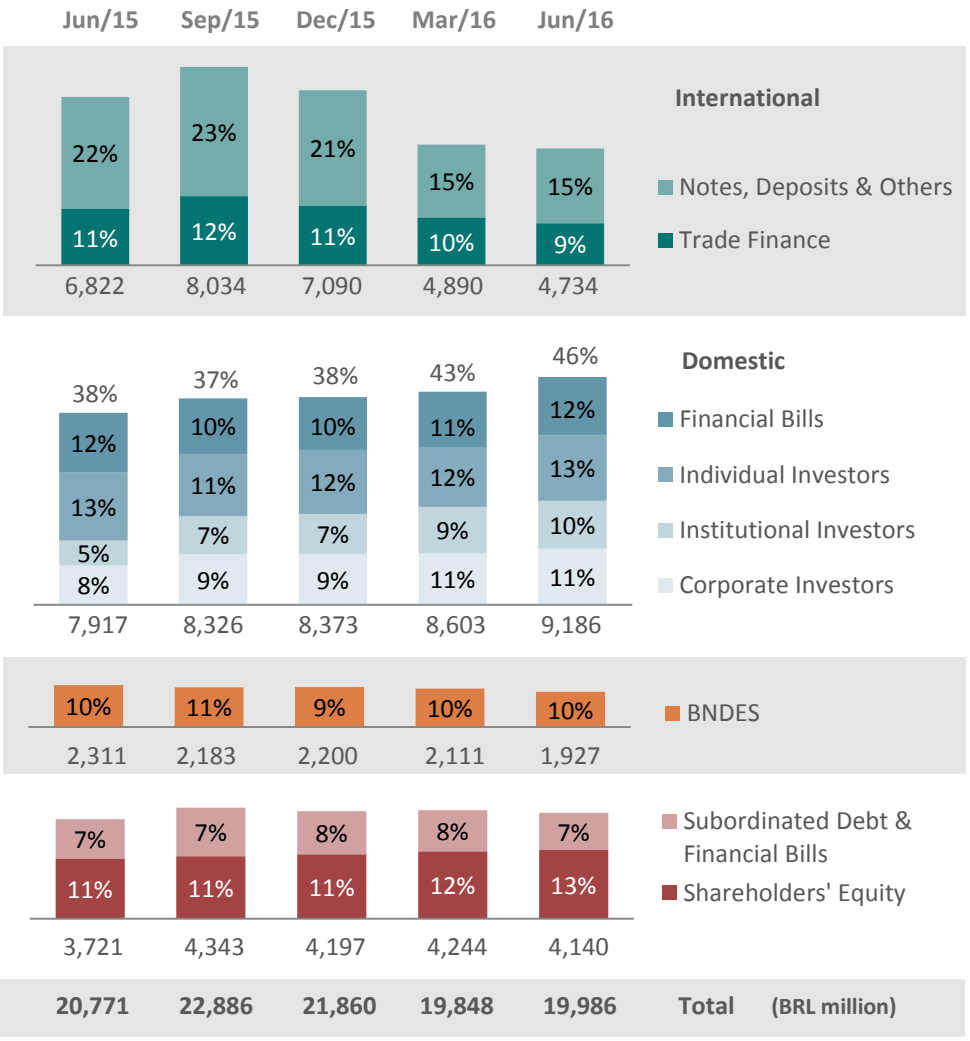
Financial highlights

Ownership structure



Funding & Ratings

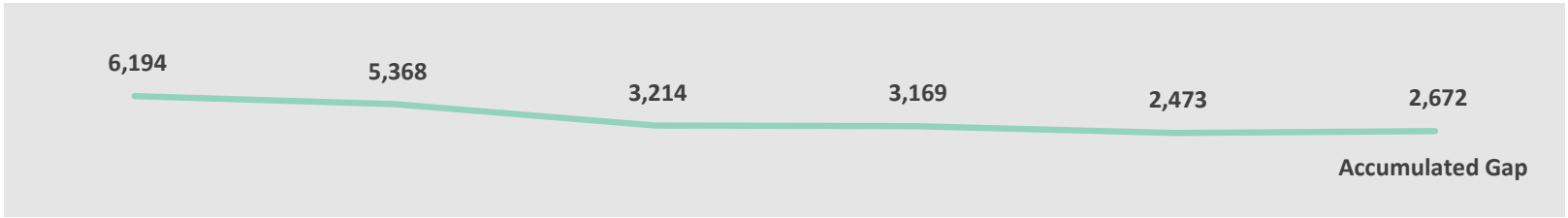
Diversified funding with access to local and international sources



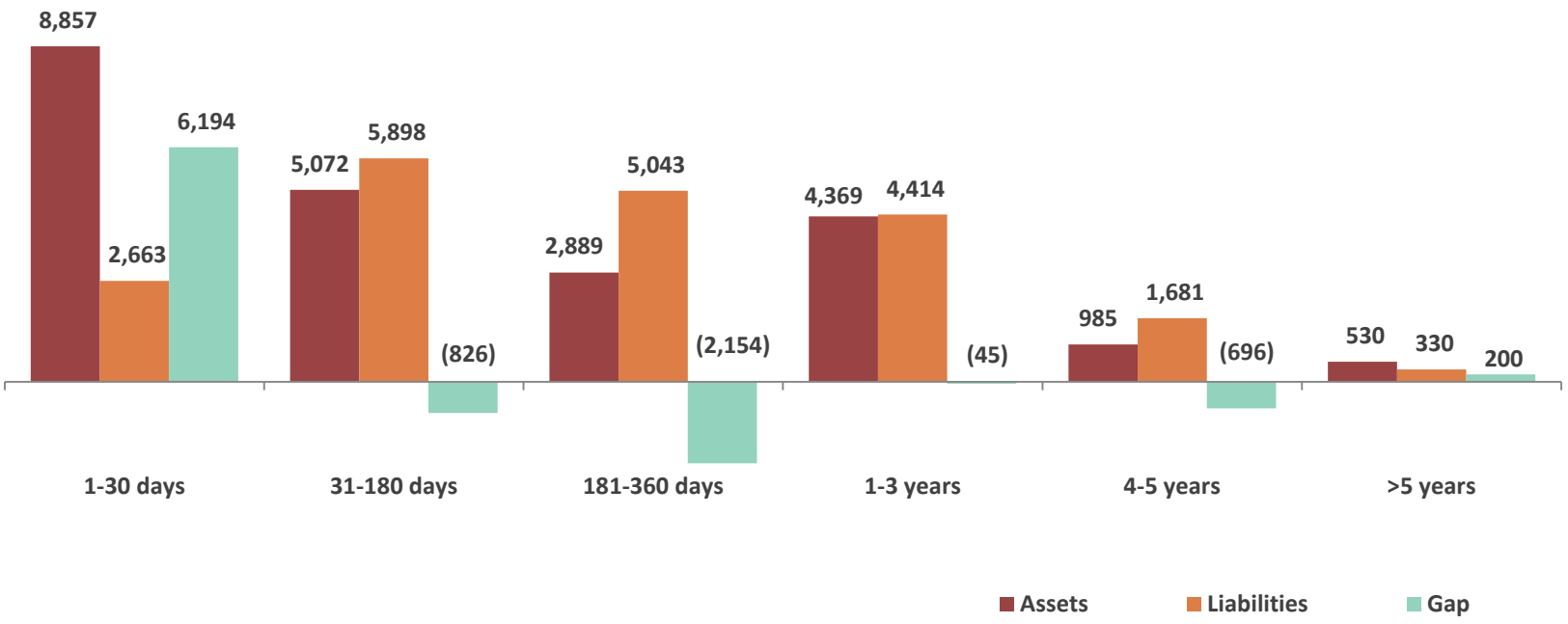
	ABC Brasil		Brazil
	Local	Global	Sovereign
Moody's	Aa2.Br	Ba2	Ba2
Fitch Ratings	AA+	BB+	BB
Standard & Poor's	brAA-	BB	BB



Assets & Liabilities by maturity



(BRL million)

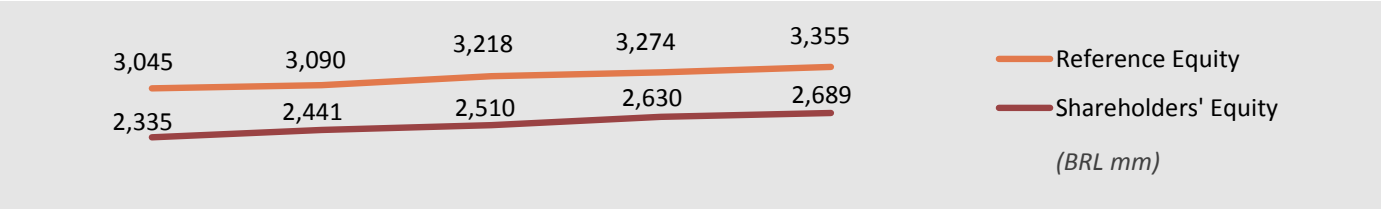


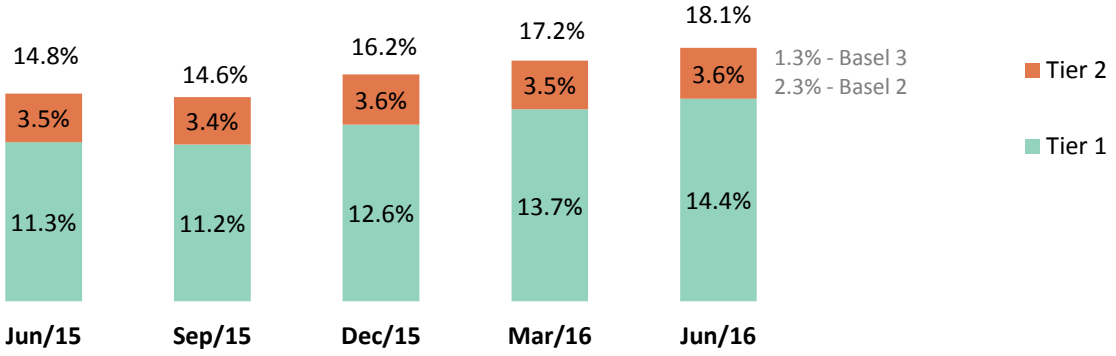
(As of June, 2016)



Basel Index & Shareholders' Equity

Capital Adequacy (BRL million)	Jun/16	Mar/16	Chg 3M (%) / p.p.	Jun/15	Chg 12M (%) / p.p.
Referential Equity	3,355.4	3,274.2	2.5%	3,045.3	10.2%
Required Referential Equity	1,833.1	1,885.0	-2.7%	2,263.5	-19.0%
Capital Surplus	1,522.4	1,389.1	9.5%	781.8	94.6%
Basel Ratio	**18.1%**	**17.2%**	0.9	**14.8%**	3.3
Tier 1 (Core Capital)	14.4%	13.7%	0.7	11.3%	3.1
Tier 2	3.6%	3.5%	0.1	3.5%	0.1







Strategy and business segments

Funding and capital base

Financial highlights

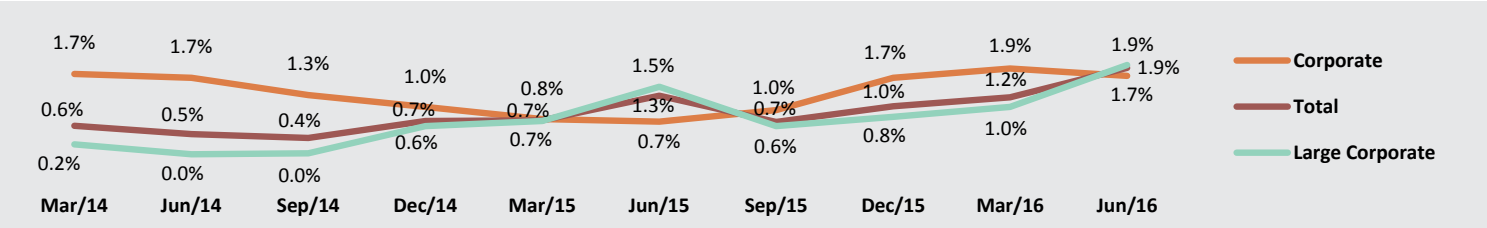
Ownership structure



Credit Portfolio Quality

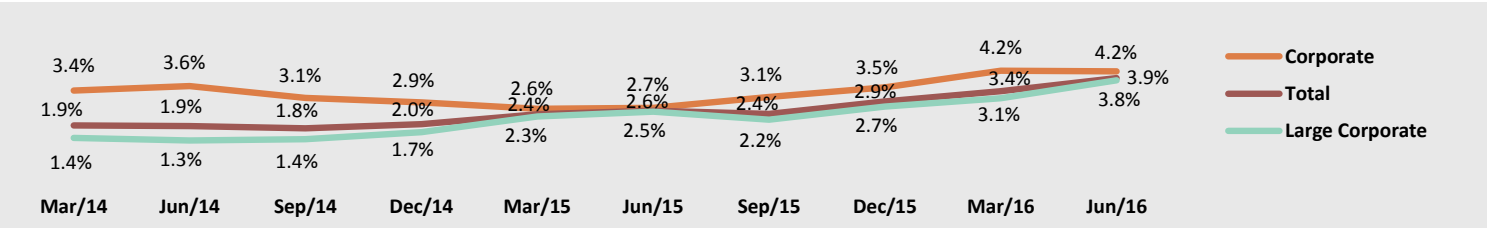
Loans overdue for more than 90 days (includes falling due and overdue installments)

% of loan portfolio



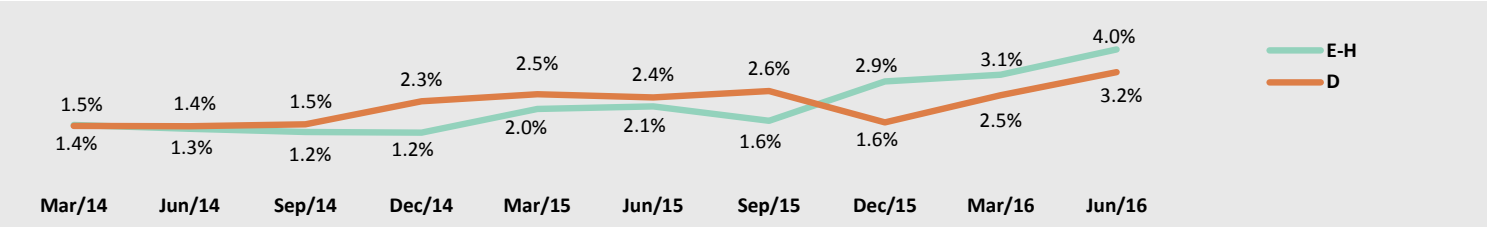
Loans Loss Reserve

% of loan portfolio



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

% of loan portfolio

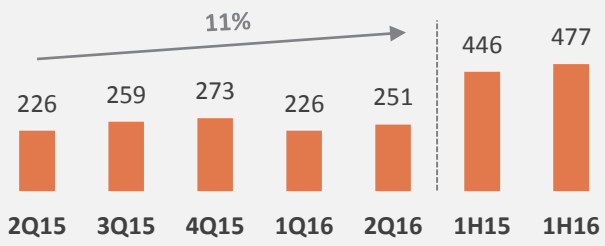




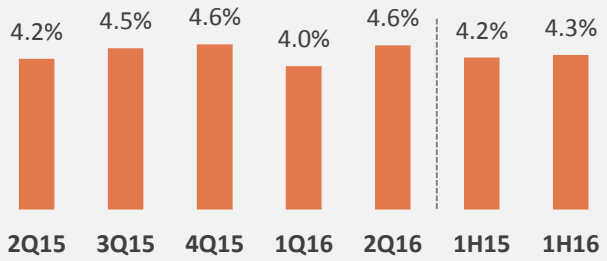
Financial Margin

(BRL million)	2Q16	1Q16	Chg (%)	2Q15	Chg (%)	1H16	1H15	Chg (%)
Net Interest Income	**250.8**	**226.1**	**10.9%**	**225.8**	**11.1%**	**476.9**	**446.1**	**6.9%**
Shareholders' Equity Remunerated at CDI Rate	78.5	70.0	12.1%	61.8	27.0%	148.6	118.4	25.5%
Financial Margin with Clients	120.5	135.5	-11.1%	124.6	-3.2%	256.0	255.0	0.4%
Financial Margin with Market	51.7	20.5	151.8%	39.4	31.4%	72.3	72.8	-0.7%
Loan Loss Provision (LLP)	**(54.1)**	**(48.9)**	**10.6%**	**(36.4)**	**48.6%**	**(103.1)**	**(79.7)**	**29.3%**
Net Interest Income after LLP	**196.7**	**177.2**	**11.0%**	**189.4**	**3.9%**	**373.8**	**366.4**	**2.0%**

Net Interest Income
(BRL million)



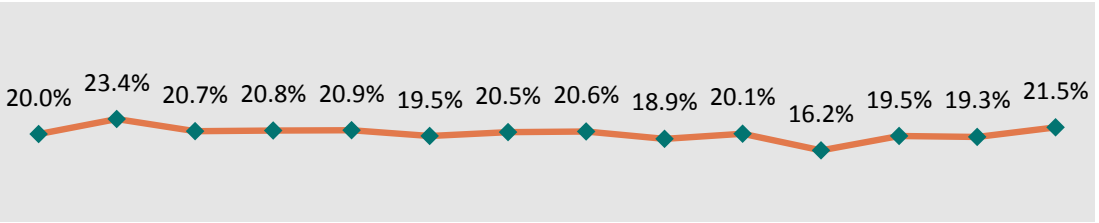
NIM
(% p.a.)





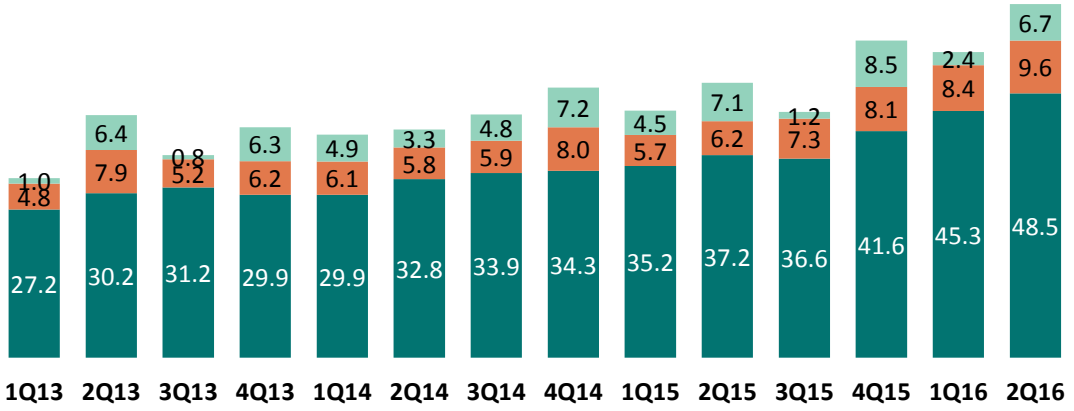
Service Revenues

Banking Service Fees (BRL million)	2Q16	1Q16	Chg (%)	2Q15	Chg (%)	1H16	1H15	Chg (%)
Guarantees Issued	48.5	45.3	7.2%	37.2	30.5%	93.8	72.4	29.6%
Capital Markets and M&A Fees	6.7	2.4	180.9%	7.1	-4.5%	9.1	11.5	-20.6%
Commercial Banking Tariffs	9.6	8.4	14.5%	6.2	55.2%	18.0	11.9	51.9%
Total	**64.9**	**56.1**	**15.7%**	**50.5**	**28.7%**	**121.0**	**95.8**	**26.4%**



Service Revenues
Total Revenues

(BRL million)



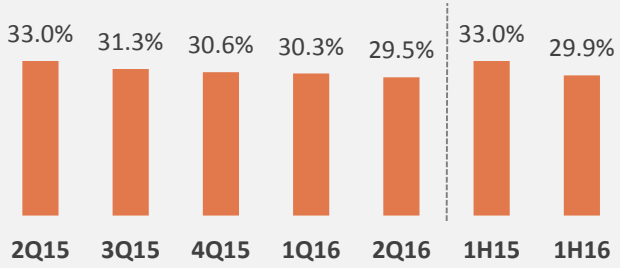


Expenses and Efficiency Ratio

Expenses (BRL million)	**2Q16**	**1Q16**	**Chg (%)**	**2Q15**	**Chg (%)**	**1H16**	**1H15**	**Chg (%)**
Personnel Expenses (adjusted)	(44.1)	(45.3)	-2.7%	(42.4)	3.8%	(89.3)	(82.7)	8.0%
Expenses (published)	(44.1)	(53.3)	-17.3%	(42.4)	3.8%	(97.3)	(82.7)	17.6%
Adjustment*	0.0	8.0	0.0%	0.0	0.0%	8.0	0.0	0.0%
Other Administrative	(25.5)	(24.1)	5.9%	(22.6)	12.7%	(49.6)	(45.8)	8.2%
Subtotal	**(69.6)**	**(69.3)**	**0.3%**	**(65.1)**	**6.9%**	**(138.9)**	**(128.5)**	**8.1%**
Profit Sharing	(26.7)	(25.5)	4.4%	(25.6)	4.0%	(52.2)	(48.6)	7.4%
Total	**(96.2)**	**(94.9)**	**1.4%**	**(90.7)**	**6.1%**	**(191.1)**	**(177.1)**	**7.9%**

**Provisions for expenses from the reduction of the number of employees in the first half of 2016.*

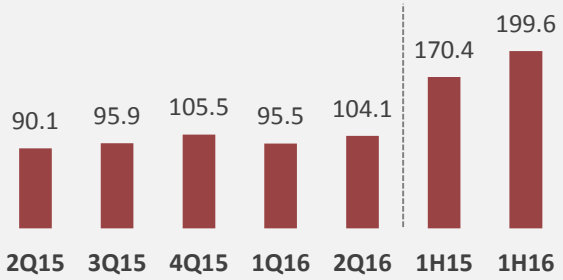
Recurring Efficiency Ratio (Expenses/Revenues)



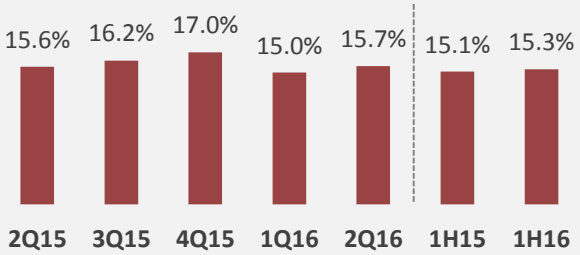


Profitability

Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)





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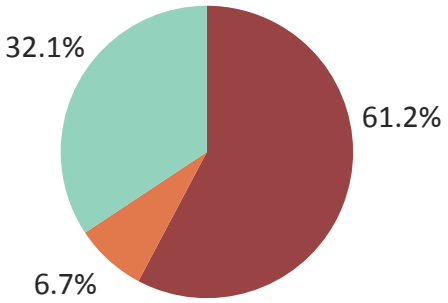
Ownership structure



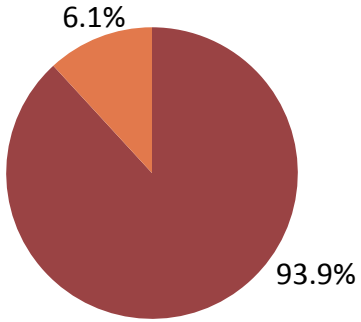
Ownership Structure

ABC Brasil

Total Capital



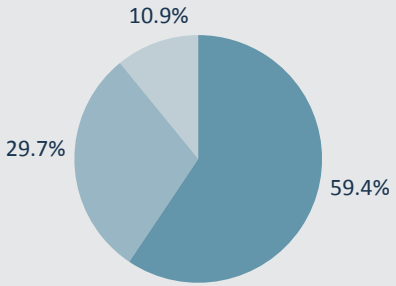
Voting Capital



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

(As of June, 2016)

Bank ABC
(Controlling Shareholder)



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

International bank headquartered in Bahrain

• Total Assets:	US$ 30.0 billion
• Shareholders' Equity:	US$ 3.8 billion
• BIS Ratio:	18.6%
• Tier 1 Capital:	17.1%



Contact

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Appendix



Expanded Credit Portfolio

(BRL million)	Jun/16	Mar/16	Chg 3M (%)	Jun/15	Chg 12M (%)	Dec/15	Chg 12M (%)
Loans	**10,415.4**	**11,007.2**	**-5.4%**	**11,639.1**	**-10.5%**	**11,487.8**	**-9.3%**
Large Corporate	7,771.0	8,209.5	-5.3%	8,601.3	-9.7%	8,399.8	-7.5%
Corporate	2,644.4	2,797.6	-5.5%	3,037.8	-13.0%	3,088.1	-14.4%
Guarantees Issued	**9,157.7**	**8,848.9**	**3.5%**	**8,013.4**	**14.3%**	**8,537.4**	**7.3%**
Large Corporate	8,984.6	8,670.4	3.6%	7,818.6	14.9%	8,340.8	7.7%
Corporate	173.1	178.5	-3.0%	194.8	-11.1%	196.6	-11.9%
Corporate Securities	**1,432.2**	**1,536.1**	**-6.8%**	**1,213.1**	**18.1%**	**1,508.3**	**-5.1%**
Large Corporate	1,357.5	1,441.9	-5.9%	1,114.0	21.9%	1,416.3	-4.2%
Corporate	74.7	94.2	-20.8%	99.1	-24.6%	92.0	-18.8%
Expanded Credit Portfolio	**21,005.2**	**21,392.2**	**-1.8%**	**20,865.6**	**0.7%**	**21,533.6**	**-2.5%**
Large Corporate	18,113.0	18,321.8	-1.1%	17,533.9	3.3%	18,156.9	-0.2%
Corporate	2,892.2	3,070.4	-5.8%	3,331.7	-13.2%	3,376.7	-14.3%



Economic Sectors

(Loans & Guarantees)

Sector	(%)
Financials	13.5%
Heavy industries	13.0%
Agribusiness industries	12.6%
Utilities	7.8%
Building and real estate	7.3%
Cooperatives & tradings	7.1%
Transport and logistics	6.1%
Commerce, rent and distribution	5.0%
Telecommunication services	4.5%
Manufacturing Industries	4.4%
Rural producers	2.9%
Heavy construction & engineering	2.6%
Food, beverages & tobacco	1.6%
Building and transport (Infrastructure)	1.2%
Media	1.2%
Information technology	1.0%
Individuals	0.8%
Others	7.4%

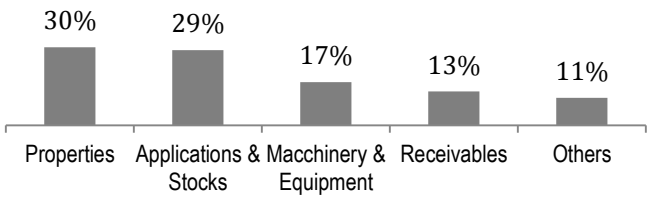
(As of June, 2016)

Collaterals

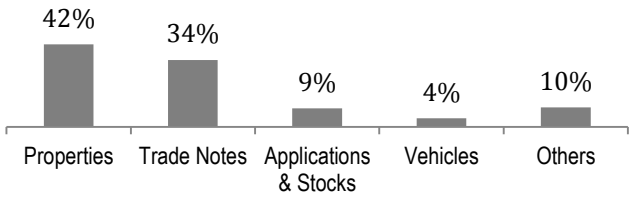
(Loans & Guarantees)

Collaterals			
	Large Corporate	Corporate	Total
Clean	80%	40%	75%
Real	20%	60%	25%

Large Corporate

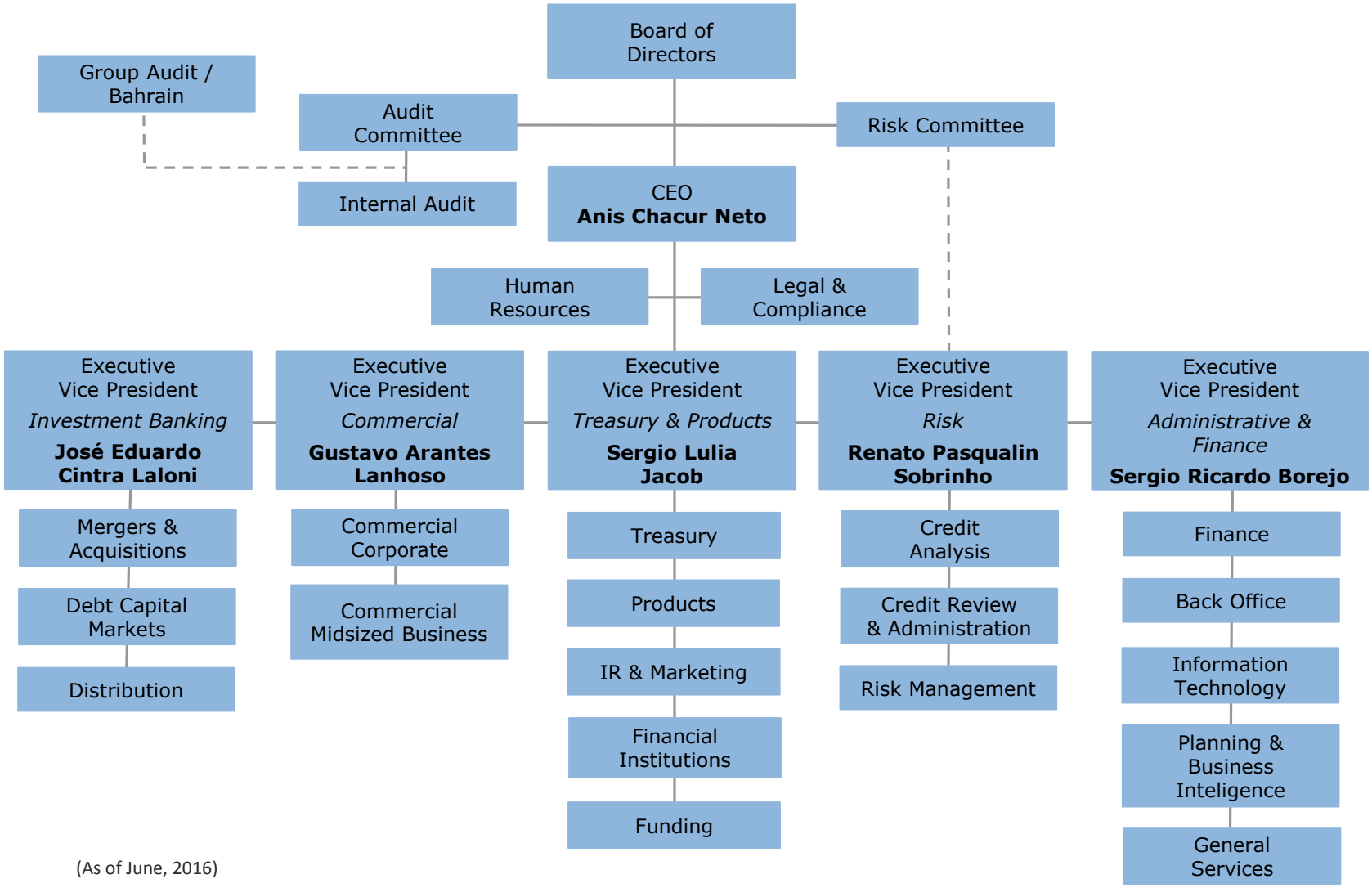


Corporate





Corporate Structure



(As of June, 2016)



Board of Directors

Members

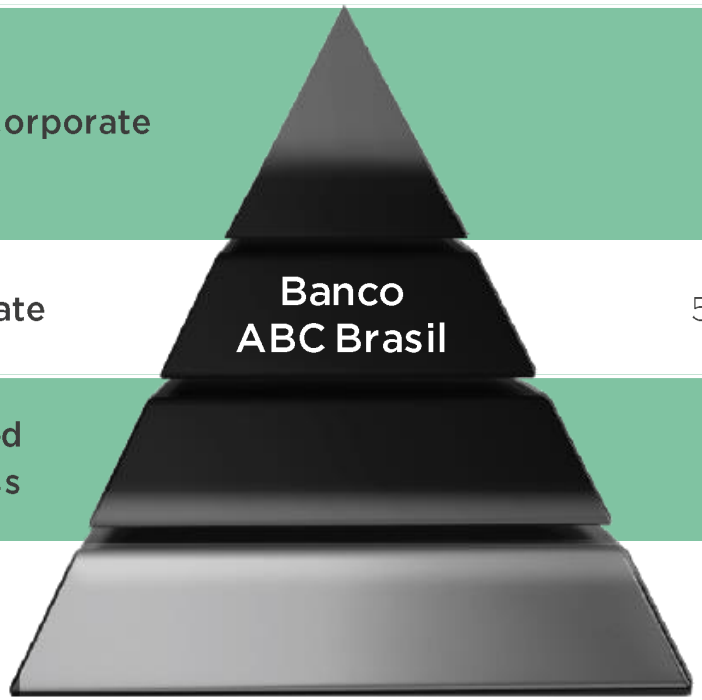
Anwar Ali Al Mudhaf *(Kuwaiti)*	ABC Brasil Chairman & Arab Banking Corporation Board Member
Tito Enrique da Silva Neto *(Brazilian)*	Vice Chairman & Former CEO of Banco ABC Brasil
Vernom Handley *(British)*	Arab Banking Corporation Executive
Paul Henry Jennings *(British)*	Arab Banking Corporation Executive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

(As of June, 2016)



Brazilian Banking Sector

ABC Brasil focuses on the Large Corporate* and Corporate 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

*Large Corporate: Clients with annual revenues above BRL 800 million | **Corporate: Clients with annual revenues between BRL 100 and 800 million



History in Brazil

1989

Arab Banking Corporation and Grupo Roberto Marinho 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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