Quarterly Information - ITR

Banco ABC Brasil S.A.

September 30, 2013

Contents

Company Information
Capital Composition 1
Cash Dividends 2

Individual Financial Statements
Balance Sheet - Assets 3
Balance Sheet – Liabilities 4
Income Statement 5
Statement of Comprehensive Income 6
Cash Flow Statement 7

Statement of Changes in Equity
Period of 01/01/2013 to 09/30/2013..... 8
Period of 01/01/2012 to 09/30/2012..... 9
Statement of Value Added 10
Comments on the Company's Performance 11
Notes to Quarterly Information 15

Reports and Representations
Independent Auditor's Review Report - Unqualified 58
Executive Board Representation on the Financial Statements 60
Executive Board Representation on Independent Auditor's Report 62

Company Information / Capital Composition

Number of shares (Units)	Current quarter 09/30/2013
Paid-up capital	
Common	**73,697,646**
Preferred	**73,535,003**
Total	**147,232,649**
Treasury stock	
Common	**-**
Preferred	**2,956,618**
Total	**2,956,618**

Company Information / Cash Dividends

Event	Approval	Cash Dividends	Beginning of Payment	Type of Share	Class of Share	Amount per Share (Reais / Share)
Board of Directors Meeting	06/27/2013	Interest on Equity	08/09/2013	Preferred	-	0.29660
Board of Directors Meeting	06/27/2013	Interest on Equity	08/09/2013	Common	-	0.29660

A free translation from Portuguese into English of the Quarterly Financial Information (ITR) prepared in Brazilian currency and in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil and presented according with the standards issued by the Brazilian Securities Exchange Commission – CVM and Central Bank of Brazil

Individual financial statements / Balance sheet – Assets

(In thousands of reais)

Code	Description	Current quarter 09/30/2013	Prior year 12/31/2012
1	Total assets	**17,186,069**	13,472,934
1.01	Current assets	**11,993,388**	9,703,905
1.01.01	Cash and banks	**23,740**	87,523
1.01.02	Interbank short-term investments	**2,438,313**	1,886,332
1.01.02.01	Money market investments	**1,919,514**	1,184,858
1.01.02.02	Interbank deposits	**214,185**	350,097
1.01.02.03	Foreign investments	**304,614**	351,377
1.01.03	Marketable securities	**1,281,911**	1,206,008
1.01.03.01	Own portfolio	**749,322**	676,927
1.01.03.02	Linked to repurchase agreements	**5,510**	-
1.01.03.04	Linked to guarantees given	**396,649**	437,755
1.01.03.05	Derivative financial instruments	**130,430**	91,326
1.01.04	Interbank accounts	**82,357**	146,892
1.01.04.01	Reserve requirements - Central Bank Deposits	**3,472**	6,728
1.01.04.02	Unsettled payments and receipts	**133**	-
1.01.04.03	Interbank onlendings	**78,752**	140,164
1.01.06	Loans	**4,780,275**	4,616,623
1.01.06.01	Public Sector	**133,876**	73,328
1.01.06.02	Private sector	**4,749,617**	4,661,268
1.01.06.03	Allowance for loan losses	**(103,218)**	(117,973)
1.01.08	Other credits	**3,346,427**	1,726,081
1.01.08.01	Foreign exchange portfolio	**2,797,763**	1,222,104
1.01.08.02	Income receivable	**10,774**	10,390
1.01.08.03	Trading and intermediation of securities	**54,495**	34,363
1.01.08.05	Others	**500,839**	472,889
1.01.08.06	Allowance for losses on other credits	**(17,444)**	(13,665)
1.01.09	Other assets	**40,365**	34,446
1.01.09.01	Prepaid expenses	**2,274**	1,400
1.01.09.02	Other assets	**38,091**	33,046
1.02	Non-current assets	**5,026,436**	3,608,800
1.02.02	Marketable securities	**1,524,112**	566,719
1.02.02.01	Own portfolio	**724,471**	297,159
1.02.02.02	Linked to guarantees given	**541,775**	42,456
1.02.02.03	Derivative financial instruments	**257,866**	227,104
1.02.05	Loans	**3,119,714**	2,908,456
1.02.05.01	Public sector	**27,778**	127,778
1.02.05.02	Private sector	**3,144,885**	2,826,285
1.02.05.03	Allowance for losses on lending operations	**(52,949)**	(45,607)
1.02.07	Other credits	**378,078**	129,977
1.02.07.01	Foreign exchange portfolio	**240,500**	-
1.02.07.02	Income receivable	**1,295**	981
1.02.07.04	Sundry	**144,393**	133,766
1.02.07.05	Allowance for losses on other credits	**(8,110)**	(4,770)
1.02.08	Other assets	**4,532**	3,648
1.02.08.01	Prepaid expenses	**3,096**	2,212
1.02.08.03	Temporary investments	**1,436**	1,436
1.03	Permanent assets	**166,245**	160,229
1.03.01	Investments	**144,523**	138,202
1.03.01.02	Investments in subsidiaries	**144,171**	137,808
1.03.01.04	Other investments	**352**	394
1.03.02	Fixed assets	**13,629**	15,392
1.03.02.01	Other fixed assets	**26,607**	26,873
1.03.02.02	Accumulated depreciation	**(12,978)**	(11,481)
1.03.04	Intangible assets	**8,064**	6,494
1.03.04.01	Intangible assets	**18,147**	15,024
1.03.04.02	Accumulated amortization	**(10,083)**	(8,530)
1.03.05	Deferred charges	**29**	141
1.03.05.01	Organization and expansion costs	**4,390**	4,390
1.03.05.02	Accumulated amortization	**(4,361)**	(4,249)

Individual financial statements / Balance sheet – Liabilities

(In thousands of reais)

Code	Description	Current quarter 09/30/2013	Prior year 12/31/2012
2	Total liabilities and equity	**17,186,069**	13,472,934
2.01	Current liabilities	**10,849,785**	8,151,126
2.01.01	Deposits	**3,237,775**	3,398,028
2.01.01.01	Demand deposits	**70,255**	46,529
2.01.01.02	Interbank deposits	**393,685**	1,006,027
2.01.01.03	Time deposits	**2,773,835**	2,345,472
2.01.02	Open market funding	**111,258**	-
2.01.02.01	Own portfolio	**5,498**	-
2.01.02.02	Free movement	**105,760**	-
2.01.03	Acceptance and issue of securities	**1,717,779**	1,134,830
2.01.03.01	Securities issued abroad	**135**	-
2.01.03.02	Real estate, mortgage, credit and similar notes	**1,717,644**	1,134,830
2.01.04	Interbank accounts	**1,113**	-
2.01.05	Interbranch accounts	**85,018**	31,581
2.01.05.01	Third party funds in transit	**85,018**	31,581
2.01.06	Borrowings	**2,382,681**	1,666,342
2.01.06.02	Foreign borrowings	**2,382,681**	1,666,342
2.01.07	Onlendings in Brazil	**629,013**	747,916
2.01.07.01	BNDES	**268,505**	416,393
2.01.07.02	FINAME	**328,121**	305,332
2.01.07.03	Other agencies	**32,387**	26,191
2.01.09	Other liabilities	**2,685,148**	1,172,429
2.01.09.01	Foreign exchange portfolio	**2,229,425**	759,486
2.01.09.02	Derivative financial instruments	**115,547**	71,985
2.01.09.03	Social and statutory	**38,904**	65,311
2.01.09.04	Taxes and social security	**171,965**	197,053
2.01.09.05	Trading and intermediation of securities	**55,005**	1,428
2.01.09.06	Tax collection	**2,816**	2,967
2.01.09.07	Subordinated debts	**33,561**	22,997
2.01.09.08	Sundry	**37,925**	51,202
2.02	Non-current liabilities	**4,441,534**	3,617,029
2.02.01	Deposits	**208,079**	332,929
2.02.01.01	Time deposits	**185,555**	273,021
2.02.01.02	Interbank deposits	**22,524**	59,908
2.02.03	Acceptance and issue of securities	**1,643,869**	1,163,669
2.02.03.01	Securities issued abroad	**227,608**	-
2.02.03.02	Real estate, mortgage, credit and similar notes	**1,416,261**	1,163,669
2.02.06	Borrowings	**-**	4,133
2.02.06.01	Foreign borrowings	**-**	4,133
2.02.07	Onlending in Brazil	**1,312,769**	1,106,387
2.02.07.01	BNDES	**433,769**	369,473
2.02.07.02	FINAME	**872,926**	736,914
2.02.07.03	Other agencies	**6,074**	-
2.02.09	Other liabilities	**1,276,817**	1,009,911
2.02.09.01	Derivative financial instruments	**9,883**	5,681
2.02.09.02	Social and statutory	**315**	-
2.02.09.03	Taxes and social security	**52,364**	59,272
2.02.09.05	Subordinated debts	**989,346**	943,014
2.02.09.06	Sundry	**1,969**	1,944
2.02.09.07	Foreign exchange portfolio	**222,940**	-
2.03	Deferred income	**30,025**	25,306
2.05	Equity	**1,864,725**	1,679,473
2.05.01	Capital	**1,113,920**	1,041,900
2.05.01.01	Brazilian residents	**487,257**	457,500
2.05.01.02	Foreign residents	**626,663**	584,400
2.05.02	Capital reserve	**8,032**	2,410
2.05.04	Income reserve	**622,651**	632,360
2.05.04.01	Legal	**80,951**	74,713
2.05.04.02	Statutory	**570,244**	570,244
2.05.04.02.01	Equalization of dividends	**515,244**	515,244
2.05.04.02.02	Repurchase of own company shares	**55,000**	55,000
2.05.04.07	Other income reserves	**(28,544)**	(12,597)
2.05.04.07.01	Treasury stock	**(28,544)**	(12,597)
2.05.05	Equity valuation adjustments	**(1,546)**	2,803
2.05.05.01	Securities adjustments	**(1,546)**	2,803
2.05.06	Retained earnings	**121,668**	-

Individual financial statements / Income statement

(In thousands of reais)

Code	Description	Current quarter 01/07/2013 to 09/30/2013	YTD – current year 01/01/2013 to 09/30/2013	Same prior year quarter 01/07/2012 to 09/30/2012	YTD – prior year 01/01/2012 to 09/30/2012
3.01	Income from financial intermediation	**348,451**	**1,069,209**	353,115	1,004,872
3.01.01	Lending operations	**229,694**	**697,386**	227,869	712,660
3.01.02	Marketable securities operations	**102,770**	**210,202**	67,642	206,162
3.01.03	Gain (losses) on derivative financial instruments	**(56,070)**	**11,739**	45,854	93,411
3.01.04	Foreign exchange operations	**65,782**	**131,632**	7,385	(15,109)
3.01.05	Income from receivables acquired	**6,275**	**18,250**	4,365	7,748
3.02	Financial intermediation expenses	**(222,031)**	**(767,543)**	(244,536)	(726,255)
3.02.01	Funding expenses	**(146,840)**	**(445,892)**	(166,971)	(502,022)
3.02.02	Borrowings and onlendings	**(56,583)**	**(254,821)**	(44,721)	(139,009)
3.02.03	Allowance for loan losses	**(18,773)**	**(66,634)**	(32,975)	(85,266)
3.02.04	Allowance for loan losses- exchange rate variation on foreign exchange contracts	**165**	**(196)**	131	42
3.03	Gross profit from financial intermediation	**126,420**	**301,666**	108,579	278,617
3.04	Other operating expenses/income	**(20,278)**	**(8,098)**	(19,216)	(29,710)
3.04.01	Income from services rendered	**37,177**	**114,621**	35,159	96,600
3.04.02	Personnel expenses	**(34,630)**	**(101,866)**	(30,935)	(94,131)
3.04.03	Other administrative expenses	**(18,648)**	**(54,636)**	(17,762)	(53,079)
3.04.04	Taxes	**(10,431)**	**(28,786)**	(9,865)	(28,074)
3.04.05	Other operating income	**7,033**	**67,561**	4,826	48,113
3.04.06	Other operating expenses	**(2,996)**	**(11,310)**	(2,824)	(5,962)
3.04.07	Equity pickup from subsidiaries	**2,217**	**6,318**	2,185	6,823
3.05	Operating income	**106,142**	**293,568**	89,363	248,907
3.06	Non-operating loss	**(1,115)**	**(1,636)**	(1,438)	(6,178)
3.06.01	Income	**177**	**1,080**	190	1,733
3.06.02	Expenses	**(1,292)**	**(2,716)**	(1,628)	(7,911)
3.07	Income before taxes and profit sharing	**105,027**	**291,932**	87,925	242,729
3.08	Provision for income and social contribution taxes	**(18,154)**	**(41,049)**	(18,774)	(38,514)
3.08.01	Provision for income tax	**(10,166)**	**(23,522)**	(18,655)	(53,357)
3.08.02	Provision for social contribution tax	**(7,639)**	**(16,774)**	(11,350)	(32,081)
3.08.03	Deferred tax credits	**(349)**	**(753)**	11,231	46,924
3.10	Profit sharing/statutory contributions	**(19,544)**	**(58,787)**	(14,037)	(37,177)
3.10.01	Profit sharing	**(19,544)**	**(58,787)**	(14,037)	(37,177)
3.13	Net income for the period	**67,329**	**192,096**	55,114	167,038
3.99	Earnings per share - (Reais)	**0.46667**	**1.33145**	0.39756	1.20492

Individual financial statements / Statement of comprehensive income

(In thousands of reais)

Code	Description	Current quarter 01/07/2013 to 09/30/2013	YTD – current year 01/01/2013 to 09/30/2013	Same prior year quarter 01/07/2012 to 09/30/2012	YTD – prior year 01/01/2012 to 09/30/2012
4.01	Net income for the period	**67,329**	**192,096**	55,114	167,038
4.02	Other comprehensive income (loss)	**(513)**	**(4,349)**	791	1,114
4.03	Comprehensive income for the period	**66,816**	**187,747**	55,905	168,152

Individual financial statements / Cash flow statement - Indirect method (In thousands of reais)

Code	Description	YTD – current year 01/01/2013 to 09/30/2013	YTD – prior year 01/01/2012 to 09/30/2012
6.01	Net cash generated (used) in operating activities	**(1,237,281)**	(1,630,792)
6.01.01	Cash generated in operating activities	**257,999**	255,376
6.01.01.01	Net income for the period	**192,096**	167,038
6.01.01.02	Depreciation and amortization	**4,634**	4,371
6.01.01.03	Equity pickup from subsidiaries	**(6,318)**	(6,823)
6.01.01.04	Adjustment to market value - securities	**(4,349)**	1,114
6.01.01.05	Provision for impairment of assets not for own use	**369**	4,225
6.01.01.08	Gain (loss) on disposal of assets not for own use	**1,100**	1,867
6.01.01.09	Loss on disposal of fixed assets and intangibles	**1**	86
6.01.01.10	Allowance for loan losses	**66,830**	85,224
6.01.01.11	Provision for contingent liabilities	**3,636**	(1,726)
6.01.02	Changes in assets and liabilities	**(1,495,280)**	(1,886,168)
6.01.02.01	Interbank investments	**(48,378)**	(748,278)
6.01.02.02	Marketable securities and derivative financial instruments	**(985,532)**	(355,480)
6.01.02.03	Lending operations	**(441,740)**	(459,055)
6.01.02.04	Other credits and assets	**(1,871,660)**	(695,960)
6.01.02.05	Interbank accounts –assets /liabilities	**65,648**	(62,079)
6.01.02.06	Interbranch accounts	**53,437**	36,787
6.01.02.07	Other liabilities	**1,728,226**	398,449
6.01.02.08	Deferred income	**4,719**	(552)
6.02	Net cash from investing activities	**(3,771)**	(23,584)
6.02.01	Disposal of assets not for own use	**3,515**	3,298
6.02.02	Acquisition of investments	**(5)**	1
6.02.04	Acquisition of assets not for own use	**(8,575)**	(21,977)
6.02.06	Acquisition of fixed assets and intangible assets	**175**	86
6.02.07	Disposal of fixed assets for own use and intangible assets	**(4,503)**	(5,469)
6.02.09	Allocations of reserves	**5,622**	477
6.03	Net cash from financing activities	**1,680,872**	2,059,634
6.03.01	Deposits	**(285,103)**	621,424
6.03.02	Open market funding	**111,258**	21,004
6.03.03	Borrowings and onlendings	**799,685**	360,560
6.03.04	Securities acceptance and issuance	**1,063,149**	1,086,271
6.03.06	Treasury shares	**(15,947)**	(1,600)
6.03.07	Capital Increase	**72,020**	37.500
6.03.08	Interest on equity	**(64,190)**	(65,525)
6.05	Increase (decrease) in cash and cash equivalents	**439,820**	405,258
6.05.01	Cash and cash equivalents at the beginning of the period	**1,880,488**	652,002
6.05.02	Cash and cash equivalents at the end of the period	**2,320,308**	1,057,260

Individual financial statements / Statement of changes in equity - 01/01/2013 to 09/30/2013

(In thousands of reais)

Code	Description	Capital	Capital reserve	Revaluation reserve	Income reserve	Retained earnings /accumulated losses	Equity valuation adjustment	Total equity
5.01	Opening balance	**1,041,900**	**2,410**	**-**	**632,360**	**-**	**2,803**	**1,679,473**
5.03	Adjusted balance	**1,041,900**	**2,410**	**-**	**632,360**	**-**	**2,803**	**1,679,473**
5.04	Net income for the period	**-**	**-**	**-**	**-**	**192,096**	**-**	**192,096**
5.05	Allocations	**-**	**-**	**-**	**-**	**(64,190)**	**-**	**(64,190)**
5.05.02	Interest on equity	**-**	**-**	**-**	**-**	**(64,190)**	**-**	**(64,190)**
5.07	Equity valuation adjustments	**-**	**-**	**-**	**-**	**-**	**(4,349)**	**(4,349)**
5.07.01	Marketable securities adjustment	**-**	**-**	**-**	**-**	**-**	**(4,349)**	**(4,349)**
5.08	Capital Increase	**72,020**	**-**	**-**	**-**	**-**	**-**	**72,020**
5.09	Allocations of reserves	**-**	**5,622**	**-**	**6,238**	**(6,238)**	**-**	**5,622**
5.09.01	Management remuneration	**-**	**5,622**	**-**	**-**	**-**	**-**	**5,622**
5.09.02	Legal reserve destination	**-**	**-**	**-**	**6,238**	**(6,238)**	**-**	**-**
5.10	Treasury shares	**-**	**-**	**-**	**(15,947)**	**-**	**-**	**(15,947)**
5.13	Closing balance	**1,113,920**	**8,032**	**-**	**622,651**	**121,668**	**(1,546)**	**1,864,725**

Individual financial statements / Statement of changes in equity - 01/01/2012 to 09/30/2012 (In thousands of reais)

Code	Description	Capital	Capital reserve	Revaluation reserve	Income reserve	Retained earnings /accumulated losses	Equity valuation adjustment	Total equity
5.01	Opening balance	1,004,400	671	-	494,213	-	322	1,499,606
5.03	Adjusted balance	1,004,400	671	-	494,213	-	322	1,499,606
5.04	Net income for the period	-	-	-	-	167,038	-	167,038
5.05	Allocations	-	-	-	-	(65,525)	-	(65,525)
5.05.02	Interest on equity	-	-	-	-	(65,525)	-	(65,525)
5.07	Equity valuation adjustments	-	-	-	-	-	1,114	1,114
5.07.01	Marketable securities adjustment	-	-	-	-	-	1,114	1,114
5.08	Capital Increase	37,500	-	-	-	-	-	37,500
5.09	Allocations of reserves	-	477	-	5,596	(5,596)	-	477
5.09.01	Management remuneration	-	477	-	-	-	-	477
5.09.02	Legal reserve destination	-	-	-	5,596	(5,596)	-	-
5.10	Treasury stock	-	-	-	(1,600)	-	-	(1,600)
5.13	Closing balance	1,041,900	1,148	-	498,209	95,917	1,436	1,638,610

Individual financial statements / Statement of value added (In thousands of reais)

Code	Description	YTD- current year 01/01/2013 to 09/30/2013	YTD- prior year 01/01/2012 to 09/30/2012
7.01	Revenues	**1,184,561**	1,064,361
7.01.01	Financial intermediation	**1,069,209**	1,004,872
7.01.02	Income from services rendered	**114,621**	96,600
7.01.03	Allowance for loan losses	**(66,830)**	(85,224)
7.01.04	Other	**67,561**	48,113
7.02	Financial intermediation expenses	**(700,713)**	(641,031)
7.03	Inputs acquired from third parties	**(55,516)**	(53,926)
7.03.04	Others	**(55,516)**	(53,926)
7.03.04.01	Data Processing and Telecom	**(8,260)**	(7,610)
7.03.04.02	Financial system service	**(10,016)**	(9,959)
7.03.04.10	Services provided by third parties	**(3,948)**	(3,672)
7.03.04.11	Specialized technical services	**(6,375)**	(5,676)
7.03.04.12	Travel expenses	**(2,823)**	(2,740)
7.03.04.13	Promotions and Public Relations	**(1,363)**	(1,443)
7.03.04.14	Other Operating Expenses	**(11,310)**	(5,962)
7.03.04.15	Non-operating income	**(1,636)**	(6,178)
7.03.04.16	Other Administrative Expenses	**(9,785)**	(10,686)
7.04	Gross value added	**428,332**	369,404
7.05	Allowances	**(4,634)**	(4,371)
7.05.01	Depreciation, amortization and depletion	**(4,634)**	(4,371)
7.06	Net produced value added	**423,698**	365,033
7.07	Value added received on transfer	**6,318**	6,838
7.07.01	Equity pickup	**6,318**	6,838
7.08	Total distributable value added	**430,016**	371,856
7.09	Value added distribution	**430,016**	371,856
7.09.01	Personnel	**143,137**	115,948
7.09.01.01	Direct compensation	**64,506**	58,670
7.09.01.02	Benefits	**13,054**	13,912
7.09.01.03	Unemployment Compensation Fund (FGTS)	**5,829**	4,701
7.09.01.04	Other	**59,748**	38,665
7.09.01.04.01	Profit Sharing	**58,787**	37,177
7.09.01.04.03	Training	**961**	1,488
7.09.02	Taxes, charges and contributions	**87,351**	81,948
7.09.02.01	Federal	**84,520**	79,157
7.09.02.02	State	**323**	563
7.09.02.03	Municipal	**2,508**	2,228
7.09.03	Third party capital remuneration	**7,432**	6,922
7.09.03.01	Rents	**7,432**	6,922
7.09.04	Own capital remuneration	**192,096**	167,038
7.09.04.01	Interest on equity capital	**64,190**	65,525
7.09.04.03	Retained earnings	**127,906**	101,513

Performance on the third quarter of 2013

We submit to your consideration the individual and consolidated accounting information of Banco ABC BRASIL S.A. for the nine-month period ended September 30, 2013.

Banco ABC BRASIL S.A.

Banco ABC Brasil S.A. is a multiple bank with expertise in granting credit and performing services for medium and large-sized enterprises. It has the most diversified client portfolio among mid to large sized Banks. The bank also has a varied product portfolio, fast decision making, and deep expertise in credit analysis, which allow us to obtain results consistent with the loss ratios notably low. We are one of the few Brazilian medium banks with an international control and local autonomy.

Since the beginning of its activities, in 1989, Banco ABC Brasil S.A. built a solid client base, providing to our customers with financial products of higher value added and oriented to their specific needs. Therefore the Bank is able to compete, with expressive advantages, in the market where operates.

The operating and financial support of our controlling shareholder, Arab Banking Corporation, jointly with our knowledge of the Brazilian market, guarantee us the highest risk classification among public medium banks granted by Standard & Poor´s Ratings Services, equivalent to "brAA+" on a national scale and "BBB-" Moody's Investors Services, equal to "Aa1.br" on a national level and "Baa.3" on a global scale, and by Fitch Ratings Inc. equal to "AA" on a national level and "BBB-" on a global scale.

Banco ABC BRASIL S.A. is listed in the Level 2 of Corporate Governance of São Paulo Stock Exchange (Bovespa).

Shareholding Structure

The shareholding structure as of September 30, 2013 was as follows: ABC (BSC): (57.7%); Market: (33.2%); Management and Board of Directors and Associates: (7.1%) and Treasury in stock: (2.0%).

Treasury shares

On November 12, 2012, a Board of Directors' meeting unanimously voted to allow the Bank to acquire up to ten per cent (10%) of its outstanding registered preferred shares, represented by up to 3,411,589 preferred own issue shares. The main objective is to maximize value for the Company's shareholders and facilitate the payment of variable remuneration of the Company, in line with the National Monetary Council Resolution No. 3,921/10.

Business Profitability

Banco ABC BRASIL S.A. presented net profit of R$ 67.3 million in the 3Q13 (R$ 64.7 million in the 2Q13 and R$ 55.1 million in the 3Q12), representing annualized profitability on average equity for the period of 14.8% (14.6% in the 2Q13 and 13.8% in the 3Q12).

The increase in the bank's net profit in quarter, comparing the previous quarter mainly reflects the increase in financial margin, decrease in the allowance for doubtful accounts and effective control of expenses, which are stable in the quarter.

Credit Portfolio

The Credit portfolio including collaterals amounted to R$ 15,894.7 million at the end of 3Q13 (R$ 15,992.9 million at the end of 2Q13 and R$ 14,385.5 million for 3Q12). At the end of the quarter, the credit portfolio rate ranged from AA to C in relation to the total credit portfolio of 96.4% (96.8% for in the 2Q13 and 97.4% for in the 3Q12). The balance of the allowance for doubtful accounts accounted for 2.0% of total portfolio at the end of the 3Q13 (2.0% at the end of 2Q13 and 2.2% at the end of 3Q12).

CVM 381/03

In compliance with CVM Ruling No. 381 of January 14, 2003, which provides for the need to disclose, by audited entities, information on service performance by the Independent Auditor, Banco ABC BRASIL S.A., informs that independent audit services of the financial statements of the Bank and its controlled companies are provided by Ernst & Young Terco Auditores Independentes S.S.

No services unrelated to audit were performed.

The policy adopted meets the principles that preserve Auditor's independence, in accordance with criteria internationally accepted. These principles are as follows: 1) the auditor must not audit his/her own work; 2) the auditor must not perform managerial activities in his/her customer; 3) the auditor must not promote his/her customer's interests.

Securities Portfolio

Banco ABC BRASIL S.A. has R$ 475.2 milion in secutiries classified as "held to maturity", in accordance with Circular No. 3,068 of November 8, 2001 of the Central Bank of Brazil. The Bank has the financial capability and intention to hold these securities to maturity.

Arbitration Clause

Banco ABC BRASIL S.A., is subject to arbitration in the Market Arbitration Chamber, in accordance with the Arbitration Clause contained in its Articles of Association.

Risk management

1) Corporate risk

Bank ABC Brasil S.A. understands that risk management is a process intended to create and preserve the institution's value, providing reasonable guarantee that events that may impact the institution will be identified and continuously managed in accordance with the risk management procedures. Accordingly, Banco ABC Brasil S.A. maintains specific structures to meet Resolutions Nos. 3,380, 3,464, 3,721 and 4,090 of the Central Bank of Brazil, which govern operating, market, and credit risk management activities, respectively. The information related to risk management in compliance with the aforementioned resolutions and Circular No. 3,477 Central Bank of Brazil are available on the website of Banco ABC Brazil SA (www.abcbrasil.com.br/port/ri/governanca/riscos.asp or www.abcbrasil.com.br - investor Relations - corporate Governance - risk factors).

All areas and associates are liable for Corporate Risk Management, which must perform their activities as good as they can and timely identify control risks, failures, and deficiencies to areas to be able to solve them. It is performed therefore, in a centralized manner by the Vice-President for Credit and Risk Management.

The governance structure of the Bank is based on the regulation of the São Paulo Stock Exchange. Brazilian SEC (CVM), and Central Bank of Brazil, having authorities such as the Board of Directors, Audit Committee and Supervisory Board, in addition to internal colleges, such as the Board Risk Committee, College of Directors, and other operating committees as Credit Committee and Financial Committee.

The Board of Directors is liable for defining the Institution's risk appetite by the approval of business strategies and maintenance of high governance standards. It must guarantee the effectiveness of the risk management structure, providing independence and resources for the good operation thereof. Accordingly, it is supported by authorities and committees created for such purpose.

The Executive Board is liable for defining the Board of Directors and managing the activities of the institution.

2) Operating risk

The Bank acknowledges that Operating Risk is a specific category and should be managed as such. It should cover the institution as a whole and involve all of its people, including third-party services and considering its processes, activities, Systems, products and physical structure. Operating risk management also includes legal risks with the support of the Legal Department.

Operating risk management is organized in three defense lines:

1) managers of several functions; 2) Risk Management Function and Operating Risk Committee and 3) auditing whether internal.

Management is based on ongoing identification, assessment, monitoring, control and mitigation of risks through specific tools. Effectiveness of actions is reinforced by timely communication to management, involvement of people, and the efforts to spread a risk management culture.

3) Market and liquidity risks

Market and liquidity risks are managed by management, through internal information and tools operated by the Risk Management Function, which centralizes control activities, and monitors portfolio exposures, as well as current and future acceptable liquidity levels.

Treasury executes decisions made by the Financial Committee and manages proprietary positions within limits determined for its performance, and also manages fund raising and investments, as well as inflow and outflow mismatches.
The Financial Committee formally discusses such exposures in its weekly meetings and designs a strategy for the subsequent period.
The Risk Management Function provides management, treasury, financial committee members and controlling shareholder with daily information, and prepares specific reports for the Board of Directors and the Audit Committee. In addition, it has to disclose the Bank's risk appetite to the functions involved in liquidity and market risk management and in new product or activity design.

4) Credit risk

Because the Bank operates with large and medium-sized legal entities, it decided to create two independent structures to analyze and grant loans, so as to become more efficient and accurate in analyzing, setting limits and defining guarantees required.

The Credit Committee is in charge of approving credit lines for customers in general and the financial industry, respectively, up to the limits under their jurisdictions. Amounts over such jurisdiction are the sole responsibility of the Board of Director's Risk Committee.

Management is the responsibility of the Credit Functions – Corporate and Middle-Market – as far as individual lines to customers and economic groups are concerned. They rely on the support provided by the operational areas to ensure that risks are within established limits and that guarantees are within the required coverage and quality levels.

The Risk Management Function monitors credit from a portfolio perspective, monitors concentrations, and assesses adverse scenario impacts. Reports generated are regularly submitted to the Board of Director's Risk Committee, the Audit Committee and Executive Officers.

5) Capital management

The capital management is conducted jointly by the Executive Board and the Board of Directors based on activities coordinated by the Division of Financial Planning and Control, which is also responsible for structuring the annual strategic plan and monitoring the budget. Participate in the process also areas Control and Risk Management who contribute information, subsidies and additional avaliations. Information relating to capital management in compliance with Resolution No. 3.988 of the Central Bank of Brazil are available on the website of Banco ABC Brazil SA (www.abcbrasil.com.br/port/ri/governanca/riscos.asp or www.abcbrasil.com.br - investor Relations - corporate Governance - risk factors).

6) Compensation Committee

The Bank has a Compensation Committee established in the first General Shareholder's Meeting of 2012 that shall be responsible for (i) proposing to the Board of Directors the various forms of fixed and variable compensation, the benefits as well as the bespoke recruitment and severance programs; (ii) supervising the implementation and operation of the compensation policy for the institution's managers; (iii) reviewing on an annual basis the institution's management compensation policy and recommending to the Board of Directors any correction or improvement; (iv) proposing to the Board of Directors the sum of overall compensation for managers to be submitted to the General Shareholders Meeting in accordance with article 152 of Corporation Law; (v) assessing future internal or external scenarios and their possible impacts on management compensation; (vi) analyzing the institution's management compensation policy in relation to market practices in order to identify significant discrepancies in relation to similar companies and proposing adjustments when necessary; (vii) ensuring that the management compensation policy is always compatible with the risk management policy, with the institution's current and projected objectives and financial position as well the provisions of that resolution; and (viii) preparing on an annual basis in a ninety day period as from December 31, each year a document known as the Compensation Committee Report as provided in Resolution No. 3,921 of Brazil's National Monetary Council.

7) Compliance risk

It is the responsibility of the Compliance ensure there are policies and procedures (controls) to meet regulatory requirements and regulatory agencies to prevent and combat money laundering. He also serves on the orientation and awareness, aimed at curbing the activities and conduct that could damage the image of the institution. Moreover, defines and enforces policies and standards for Information Security, proposing operational or technological changes to protect the image of the bank and the confidentiality, integrity and availability of information.

Sao Paulo, October 31, 2013.

The management

Notes to the financial statements

Based on National Monetary Council Resolution No. 3,853/10 and BACEN Circular Letter No. 3,447/10, Banco ABC Brasil S.A decided to prepare its consolidated quarterly financial information in accordance with accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil. Thus, we did not fill in the charts referring to standardized consolidated data since they only apply when preparing consolidated financial statements in accordance pronouncements issued by CPC approved by CVM and aligned with international standards issued by IASB.

We present below the consolidated balance sheet and the related consolidated income statement, explanatory notes, consolidated cash flows and consolidated statement of value added in accordance with accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil:

A free translation from Portuguese into English of the Quarterly Financial Information (ITR) prepared in Brazilian currency and in accordance with accounting practices adopted in Brazil applicable to institutions authorized by Brazilian Central Bank and presented in accordance with the standards issued to operate by Brazilian Securities Exchange Commission – CVM and Brazilian Central Bank

Banco ABC Brasil S.A.

Consolidated balance sheets
September 30, 2013 and December 31, 2012
(In thousands of reais)

	Notes	09/30/2013	12/31/2012
Assets			
Current assets		**12,081,702**	9,783,783
Cash and banks		**23,740**	87,523
Interbank investments	4	**2,438,313**	1,886,332
Money market investments		**1,919,514**	1,184,858
Interbank deposits		**214,185**	350,097
Foreign investments		**304,614**	351,377
Marketable securities and derivative instruments	5	**1,363,013**	1,278,744
Own portfolio		**830,424**	749,663
Linked to repurchase agreements		**5,510**	-
Linked to guarantees given		**396,649**	437,755
Derivative financial instruments		**130,430**	91,326
Interbank accounts	6	**82,357**	146,892
Unsettled payments and receipts		**133**	-
Interbank onlendings		**78,752**	140,164
Reserve requirements - Central Bank Deposits		**3,472**	6,728
Lending operations		**4,780,275**	4,616,623
Loans - public sector	7	**133,876**	73,328
Loans - private sector	7	**4,749,617**	4,661,268
Allowance for loan losses	8	**(103,218)**	(117,973)
Other credits		**3,352,958**	1,733,223
Foreign exchange portfolio	9.a	**2,797,763**	1,222,104
Income receivable		**10,774**	10,390
Trading and intermediation of securities	9.b	**54,495**	34,363
Sundry	9.c	**507,370**	480,031
Allowance for losses on other credits	8	**(17,444)**	(13,665)
Other assets		**41,046**	34,446
Other assets		**38,091**	33,046
Prepaid expenses		**2,955**	1,400
Non-current assets		**5,091,428**	3,676,904
Marketable securities and derivative instruments	5	**1,589,786**	634,791
Own portfolio		**790,145**	365,231
Linked to guarantees given		**541,775**	42,456
Derivative financial instruments		**257,866**	227,104
Lending operations		**3,119,714**	2,908,456
Loans - public sector	7	**27,778**	127,778
Loans - private sector	7	**3,144,885**	2,826,285
Allowance for loan losses	8	**(52,949)**	(45,607)
Other credits		**378,078**	130,009
Foreign exchange portfolio	9.a	**240,500**	-
Income receivable		**1,295**	981
Sundry	9.c	**144,393**	133,798
Allowance for losses on other credits	8	**(8,110)**	(4,770)
Other assets		**3,850**	3,648
Temporary investments		**1,436**	1,436
Prepaid expenses		**2,414**	2,212
Permanent assets		**22,074**	22,439
Investments		**352**	412
Other investments		**352**	412
Fixed assets	11	**13,629**	15,392
Other fixed assets		**26,607**	26,873
Accumulated depreciation		**(12,978)**	(11,481)
Deferred charges	11	**29**	141
Organization and expansion costs		**4,390**	4,390
Accumulated amortization		**(4,361)**	(4,249)
Intangible assets	11	**8,064**	6,494
Intangible assets		**18,147**	15,024
Accumulated amortization		**(10,083)**	(8,530)
Total assets		**17,195,204**	13,483,126

.

Banco ABC Brasil S.A.

Consolidated balance sheets (Continued)
September 30, 2013 and December 31, 2012
(In thousands of reais)

	Notes	09/30/2013	12/31/2012
Liabilities and equity			
Current liabilities		**10,858,918**	8,161,318
Deposits	12	**3,237,657**	3,397,808
Demand deposits		**70,137**	46,309
Interbank deposits		**393,685**	1,006,027
Time deposits		**2,773,835**	2,345,472
Open market funding	12	**111,258**	-
Own portfólio		**5,498**	-
Free movement		**105,760**	-
Funds from acceptance and issue of securities	13	**1,717,779**	1,134,830
Real estate, mortgage, credit and similar notes		**1,717,644**	1,134,830
Securities issued abroad		**135**	-
Interbank accounts		**1,113**	-
Unsettled receipts and payments		**1,113**	-
Interbranch accounts		**85,018**	31,581
Third-party funds in transit		**85,018**	31,581
Borrowings	14	**2,382,681**	1,666,342
Foreign borrowings		**2,382,681**	1,666,342
Onlendings in Brazil – government agencies	14	**629,013**	747,916
BNDES		**268,505**	416,393
FINAME		**328,121**	305,332
Other institutions		**32,387**	26,191
Derivative financial instruments	5	**115,547**	71,985
Derivative financial instruments		**115,547**	71,985
Other liabilities		**2,578,852**	1,110,856
Collection of taxes		**2,816**	2,967
Foreign exchange portfolio	15.a	**2,229,425**	759,486
Social and statutory		**38,904**	65,311
Taxes and social security	15.b	**181,199**	207,450
Trading and intermediation of securities		**55,005**	1,428
Subordinated debts	15.c	**33,561**	22,997
Sundry	15.d	**37,942**	51,217
Non-current liabilities		**4,441,536**	3,617,029
Deposits	12	**208,079**	332,929
Interbank deposits		**22,524**	59,908
Time deposits		**185,555**	273,021
Funds from acceptance and issue of securities	13	**1,643,869**	1,163,669
Real estate, mortgage, credit and similar notes		**1,416,261**	1,163,669
Securities issued abroad		**227,608**	-
Borrowings	14	**-**	4,133
Foreign borrowings		**-**	4,133
Onlendings in Brazil – government agencies	14	**1,312,769**	1,106,387
BNDES		**433,769**	369,473
FINAME		**872,926**	736,914
Other institutions		**6,074**	-
Derivative financial instruments	5	**9,883**	5,681
Derivative financial instruments		**9,883**	5,681
Other liabilities		**1,266,936**	1,004,230
Foreign exchange portfolio	15.a	**222,940**	-
Social and statutory		**315**	-
Taxes and social security	15.b	**52,366**	59,272
Subordinated debts	15.c	**989,346**	943,014
Sundry	15.d	**1,969**	1,944
Deferred income		**30,025**	25,306
Deferred income		**30,025**	25,306
Equity	25	**1,864,725**	1,679,473
Capital:		**1,113,920**	1,041,900
Brazilian residents		**487,257**	457,500
Foreign residents		**626,663**	584,400
Capital reserve		**8,032**	2,410
Income reserve		**651,195**	644,957
Equity valuation adjustments		**(1,546)**	2,803
Treasury stock		**(28,544)**	(12,597)
Retained earnings		**121,668**	-
Total liabilities and equity		**17,195,204**	13,483,126

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated income statements
Quarters ended September 30, 2013 and 2012
(In thousands of reais, except earnings per share)

		Current quarter 01/07/2013 to 09/30/2013	YTD – current year 01/01/2013 to 09/30/2013	Same prior year quarter 01/07/2012 to 09/30/2012	YTD – prior year 01/01/2012 to 09/30/2012
Income from financial intermediation	Notas	**352,224**	**1,079,845**	356,672	1,015,931
Lending operations		**229,694**	**697,386**	227,869	712,660
Marketable securities		**106,543**	**220,838**	71,199	217,221
Gain (losses) on derivative financial instruments	5.b	**(56,070)**	**11,739**	45,854	93,411
Foreign exchange operations		**65,782**	**131,632**	7,385	(15,109)
Gain on financial assets sale or transfer		**6,275**	**18,250**	4,365	7,748
Expenses from financial intermediation		**(222,031)**	**(767,543)**	(244,536)	(726,255)
Funding expenses		**(146,840)**	**(445,892)**	(166,971)	(502,022)
Borrowings and onlendings		**(56,583)**	**(254,821)**	(44,721)	(139,009)
Allowance for loan losses	8	**(18,773)**	**(66,634)**	(32,975)	(85,266)
Allowance for loan losses – Exchange rate variation on credit assignment operations		**165**	**(196)**	131	42
Gross income from financial intermediation		**130,193**	**312,302**	112,136	289,676
Other operating income (expenses)		**(22,748)**	**(15,043)**	(21,512)	(36,850)
Income from services rendered	16	**37,177**	**114,621**	35,159	96,600
Personnel expenses		**(34,691)**	**(102,048)**	(30,999)	(94,312)
Other administrative expenses	17	**(18,735)**	**(54,752)**	(17,729)	(53,029)
Taxes		**(10,536)**	**(29,106)**	(9,971)	(28,404)
Other operating income	18	**7,033**	**67,557**	4,852	48,257
Other operating expenses	19	**(2,996)**	**(11,315)**	(2,824)	(5,962)
Operating income		**107,445**	**297,259**	90,624	252,826
Non-operating loss		**(1,139)**	**(1,685)**	(1,438)	(6,178)
Income before taxes and profit sharing		**106,306**	**295,574**	89,186	246,648
Income and social contribution taxes	20	**(19,433)**	**(44,691)**	(20,035)	(42,433)
Provision for income tax		**(11,034)**	**(25,988)**	(19,508)	(56,007)
Provision for social contribution tax		**(8,050)**	**(17,950)**	(11,759)	(33,351)
Deferred tax credits		**(349)**	**(753)**	11,232	46,925
Variable compensation		**(19,544)**	**(58,787)**	(14,037)	(37,177)
Net income for the quarter / period		**67,329**	**192,096**	55,114	167,038
Net earnings per outstanding share – in R$ - 144,276,031 shares (133.861.639 em 2012)		**0.46666**	**1.33144**	0.39576	1.20492

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated statements of changes in equity
Balances as of September 30, 2013 and 2012.
(In thousands of reais)

			Profit Reserve						
	Capital	Capital Reserve	Legal Reserve	Dividend Equalization	Share Buyback	Equity Adjustments	Retained Earnings	Treasury Shares	Total
Balances as of December 31, 2011	1,004,400	671	63,382	386,828	55,000	322	-	(10,997)	1,499,606
Market value adjustment – Securities	-	-	-	-	-	1,114	-	-	1,114
Capital Increase	37,500	-	-	-	-	-	-	-	37,500
Acquisition of treasury shares	-	-	-	-	-	-	-	(1,600)	(1,600)
Net income on the period	-	-	-	-	-	-	167,038	-	167,038
Interest on own capital	-	-	-	-	-	-	(65,525)	-	(65,525)
Allocation – Legal reserve	-	-	5,596	-	-	-	(5,596)	-	-
Allocations of reserves - Management remuneration	-	477	-	-	-	-	-	-	477
Balances as of September 30, 2012	1,041,900	1,148	68,978	386,828	55,000	1,436	95,917	(12,597)	1,638,610
Balances as of December 31, 2012	1,041,900	2,410	74,713	515,244	55,000	2,803	-	(12,597)	1,679,473
Market value adjustment – Securities and derivatives	**-**	**-**	**-**	**-**	**-**	**(4,349)**	**-**	**-**	**(4,349)**
Acquisition of treasury shares	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(15,947)**	**(15,947)**
Capital Increase (Note 25c)	**72,020**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**72,020**
Net income on the period	**-**	**-**	**-**	**-**	**-**	**-**	**192,096**	**-**	**192,096**
Interest on own capital	**-**	**-**	**-**	**-**	**-**	**-**	**(64,190)**	**-**	**(64,190)**
Allocation – Legal reserve	**-**	**-**	**6,238**	**-**	**-**	**-**	**(6,238)**	**-**	**-**
Allocations of reserves - Management remuneration	**-**	**5,622**	**-**	**-**	**-**	**-**	**-**	**-**	**5,622**
Balances as of September 30, 2013	**1,113,920**	**8,032**	**80,951**	**515,244**	**55,000**	**(1,546)**	**121,668**	**(28,544)**	**1,864,725**

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated cash flow statements – indirect method
Nime-month period ended September 30, 2013 and 2012
(In thousands of reais)

	Consolidated	
	YTD – current year 01/01/2013 to 09/30/2013	**YTD – prior year 01/01/2012 to 09/30/2012**
Operating activities		
Adjusted net income of the quarter	**264,382**	262,199
Net income of the quarter	**192,096**	167,038
Net profit adjustment:	**72,286**	95,161
Depreciation and amortization	**4,634**	4,371
Income (loss) on disposal of assets not for own use	**1,100**	1,867
Loss on disposal of fixed assets in use and intangible	**1**	86
Provision for impairment of assets not for own use	**369**	4,225
Provision for impairment of tax incentives	**65**	-
Allowance for loan losses	**66,830**	85,224
Provision for contingent liabilities	**3,636**	(1,726)
Adjustment to market value - securities	**(4,349)**	1,114
Variation in assets and liabilities	**(1,501,765)**	(1,893,109)
(Increase) decrease in short-term interbank investments	**(48,378)**	(748,278)
(Increase) in securities and derivative financial instruments	**(991,500)**	(360,749)
(Increase) in loans operations	**(441,740)**	(459,055)
(Increase) in other credits and other assets	**(1,871,016)**	(696,039)
(Increase) decrease in interbank accounts (assets and liabilities)	**65,648**	(62,079)
Increase (decrease) in interbranch accounts	**53,437**	36,787
Increase in other liabilities	**1,727,065**	396,856
(Decrease) in deferred income	**4,719**	(552)
Total cash used in operating activities	**(1,237,383)**	(1,630,910)
Investments		
Acquisition of investments	**(5)**	-
Acquisition of fixed assets and intangible assets	**(4,503)**	(5,469)
Acquisition of assets not for own use	**(8,575)**	(21,977)
Disposal of assets not for own use	**175**	86
Disposal of fixed assets and intangible assets	**3,515**	3,298
Capital Increase	**-**	1
Allocations of reserves	**5,622**	477
Total funds used in investment activities	**(3,771)**	(23,584)
Financing activities		
Increase (decrease) in deposits	**(285,001)**	621,542
Increase in money market funding	**111,258**	21,004
Increases in borrowings and onlendings	**799,685**	360,560
Increase in funds from acceptance and issue of securities	**1,063,149**	1,086,271
Treasury shares	**(15,947)**	(1,600)
Interest on equity	**72,020**	37,500
	(64,190)	(65,525)
Total funds provided by financing activities	**1,680,974**	2,059,752
Increase of cash and cash equivalents	**439,820**	405,258
Cash and cash equivalents balance		
In the beginning of the quarter	**1,880,488**	652,002
At the end of the quater	**2,320,308**	1,057,260
	439,820	405,258

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated statements of value added
Nine-month period ended September 30, 2013 and 2012.
(In thousands of reais)

		Consolidated	
		YTD – current year 01/01/2013 to 09/30/2013	YTD – prior year 01/01/2012 to 09/30/2012
Determination of Value Added			
	Notes	**1,195,193**	1,075,564
Income from financial intermediation		**1,079,845**	1,015,931
Income from services rendered	16	**114,621**	96,600
Set-up of allowance for loan losses		**(66,830)**	(85,224)
Other operating income	18	**67,557**	48,257
Financial intermediation expenses		**(700,713)**	(641,031)
Inputs purchased from third parties		**(55,686)**	(53,876)
Data processing and telecommunications	17	**(8,306)**	(7,658)
Third – party services	17	**(3,709)**	(3,448)
Financial system services	17	**(10,026)**	(9,967)
Specialized technical services	17	**(6,548)**	(5,713)
Travel expenses	17	**(2,823)**	(2,741)
Promotions and Public Relations	17	**(1,363)**	(1,443)
Other Operating Expenses	19	**(11,315)**	(5,962)
Non-operating income		**(1,685)**	(6,178)
Other Administrative Expenses	17	**(9,911)**	(10,766)
Retentions		**(4,634)**	(4,371)
Depreciation and amortization	17	**(4,634)**	(4,371)
Net value added produced		**434,160**	376,286
Total distributable value added		**434,160**	376,286
Value added distribution		**434,160**	376,286
Personnel		**143,288**	116,098
Direct compensation		**64,625**	58,786
Benefits		**13,074**	13,938
Social Charges – FGTS		**5,840**	4,709
Training		**962**	1,488
Profit-sharing		**58,787**	37,177
Taxes, charges and contributions		**91,344**	86,228
Federal		**88,509**	83,432
State		**323**	563
Municipal		**2,512**	2,233
Remuneration on third – party capital		**7,432**	6,922
Rental	17	**7,432**	6,922
Remuneration of shareholders capital		**192,096**	167,038
Interest on equity capital		**64,190**	65,525
Retained earnings		**127,906**	101,513

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated income statements
Quarters ended September 30, 2013 and 2012
(In thousands of reais)

	Current quarter 01/07/2013 to 09/30/2013	YTD – current year 01/01/2013 to 09/30/2013	Same prior year quarter 01/071/2012 to 09/30/2012	YTD- prior year 01/01/2012 to 09/30/2012
Net income for the quarter	**67,329**	**192,096**	55,114	167,038
Assets available for sale – adjustment to market value net of tax effects	**(513)**	**(4,349)**	791	1,114
Comprehensive income for the quater	**66,816**	**187,747**	55,905	168,152

See accompanying notes.

Notes to quarterly information

1. Operations

The Bank ABC Brasil S.A is a publically traded corporation and a subsidiary of The Arab Bank Corporation, based in Bahrain. In Brazil, the Bank ABC Brasil S.A is engaged in asset and liability operations inherent to multiple bank activities, being authorized to operate with commercial, foreign exchange, investment, credit and financing and housing finance portfolios.

The Bank's operations are conducted through branches in Brazil and abroad through an overseas branch located in Georgetown, Grand Cayman Islands (Note 22).

2. Financial statements presentation, consolidation criteria and summary of significant accounting practices

I Presentation of financial statements and consolidation criteria

The financial statements (individual and consolidated) were prepared in accordance with accounting practices adopted in Brazil, in light of accounting guidelines contained in Law No. 6404/76 with amendments introduced by Law No. 11638/07 and 11941/09, and the standards and instructions of the Central Bank of Brazil (BACEN) and the Brazilian Securities and Exchange Commission (CVM). The consolidated financial statements include the financial statements of Banco ABC BRASIL S.A. and those of the subsidiaries ABC BRASIL Distribuidora de Títulos e Valores Mobiliários S.A. and ABC BRASIL Administração e Participações Ltda., for which the direct and indirect ownership interest as of September 30, 2013, is equivalent to approximately 100%.

The accounting practices adopted to record operations and assess the Bank's assets, including operations conducted by the overseas branch and its consolidated subsidiaries were consistently applied and investments, rights, obligations and P&L among consolidated companies were eliminated.

In accordance with the convergence process to international accounting standards, certain standards and interpretations were issued by Brazilian FASB (CPC), which will be applicable to financial institutions only when approved by BACEN. The accounting pronouncements already approved by BACEN are:

Resolution No. 3566/08 – Impairment of Assets;
Resolution No. 3604/08 – Cash Flow Statement;
Resolution No. 3750/09 – Related Party Disclosure;
Resolution No. 3823/09 – Provisions, Contingent Liabilities and Contingent Assets;
Resolution No. 3973/11 – Subsequent Events;
Resolution No. 3989/11 – Share-based Payments;
Resolution No. 4007/11 – Accounting Policies, Change in Estimates and Correction of Errors; and
Resolution No. 4144/12 – Pronouncement basic conceptual.

The preparation of the financial statements (individual and consolidated) in accordance with accounting practices adopted in Brazil, applicable to entities authorized to operate by the Central Bank of Brazil, require that management use assumptions and professional judgment in determining amounts and in recording of accounting estimates, such as the allowance for loan losses, deferred income tax, provision for contingencies and valuation of derivative instruments receivable and payable. Settlement of these transactions involving these estimates may result in amounts different from those estimated, due to the uncertainties related to the determination process.

Notes to quarterly information

2. Financial statements presentation, consolidation criteria and summary of significant accounting practices (Continued)

II Significant accounting practices

Significant accounting practices are summarized as follows:

a) *Asset valuation criteria*

Interbank investments, loans and other rights, except for marketable securities and derivative financial instruments are stated at cost of acquisition, investment or release, plus exchange rate variation, monetary restatement and contractual interest. Allowances are recognized for adjustment to realizable value when market value is lower.

Marketable securities and derivative financial instruments are classified in accordance with management's intention to hold them in the portfolio, or their availability for sale, and are recorded as follows:

Trading securities: are acquired for the purpose of being actively and frequently traded. They are adjusted to market value with the related gain or loss recognized directly in the statements of income for the period.

Held to maturity: marketable securities for which the Bank has the intent and ability to maintain in portfolio to maturity are stated at cost, plus earnings reflected in the statements of income for the period. Permanent losses are recognized in P&L for the year.

Available for sale: marketable securities which cannot be classified as either trading securities or as held to maturity are adjusted to market value. The difference between the amounts restated by the yield curve of the security and market value is recorded under a separate account in shareholders' equity, net of tax effects, and transferred to the statements of income for the period when effectively realized.

Derivative financial instruments: marked to market against P&L for the period.

Forward operations are recorded at final contracted value, less the difference between such value and cash value of the asset or right. This difference is recognized as income or expenses based on the agreement effective terms.

Option transactions are recorded at the value of premiums paid or received through effective exercise thereof reduction restated at market value. They are then written off as a decrease or increase in asset or right cost, for the effective exercise thereof, or as income or expenses if not exercised.

Futures transactions are recorded at daily adjustment values, allocated as income or expenses.

Swap operations are recorded at the value of the receivables-payables difference, which is allocated as income or expenses.

Operations with other derivative financial instruments are recorded based on the agreement characteristics.

Notes to quarterly information

2. Financial statements presentation, consolidation criteria and summary of significant accounting practices (Continued)

II Significant accounting practices (Continued)

a) *Asset valuation criteria* (Continued)

The allowance for loan losses is recognized at an amount considered sufficient to cover potential losses on the Bank's loan portfolio, based on past experience, assessment of delinquent accounts and collateral risks, as well as specific terms and conditions of the operations, in conformity with BACEN Resolution No. 2682.

Investments in subsidiaries are stated by the equity method in proportion to the Bank's ownership interest; other investments are stated at cost of acquisition, less a reserve, where applicable, to cover permanent losses.

Assets and rights, classified under fixed assets in use are stated at cost of acquisition, less depreciation, where applicable, provided under the straight line method using rates that take the useful lives of the assets into consideration.

Deferred charges are stated at cost less accumulated amortization computed under the straight line method.

Intangible assets are stated at cost of acquisition, less amortization, where applicable, provided under the straight-line method over the estimated useful lives of the assets, as from the date these were made available for use.

b) *Cash and cash equivalents*

Cash and cash equivalents, as established in CMN Resolution No. 3604/08 include cash, bank deposits, short-term highly liquid investments, with insignificant risks of changes of value, with maturity equal to or less than 90 days.

c) *Liability valuation criteria*

Obligations, charges and risks known or measurable, including income taxes for the period are stated at the amounts updated through to the balance sheet date.

Foreign-currency obligations are translated into local currency at the exchange rate in force on the balance sheet date as disclosed by the Central Bank of Brazil. Liabilities subject to monetary restatement based on contractual clauses are stated at amounts updated through to the balance sheet date.

d) *Hedge Accounting*

Considering the exposure to currency risk and the conditions of loan market abroad through long-term subordinated debt instruments, the Bank has selected some derivative financial instruments to total hedge (fair value hedge) the principal amounts of loans taken out and related interest due. In order to equalize the effects of mark to market of the derivative financial instruments selected for hedge purposes to market, the principal hedged amount, plus interest due, is stated at fair value and also mark to market.

Notes to quarterly information

2. Financial statements presentation, consolidation criteria and summary of significant accounting practices --- (Continued)

II Significant accounting practices --- (Continued)

d) *Hedge Accounting (Continued)*

The variation in the fair value of hedge derivatives is recognized in the income statement. However, the variation in the fair value of the hedged item attributed to the hedged risk is accounted for as part of its book value, also recognized in the statement of income for the period. When a hedge instrument matures or is sold, cancelled or exercised, or when it does not meet hedge accounting requirements, the hedge strategy ends.

The objectives of this operation and the hedging strategy for such risks during the entire operation are duly documented, together with the assessment, both at the beginning of the hedge transaction and on an ongoing basis, confirming that derivative financial instruments of the hedging operations are highly effective in the offset of variations in the fair value (mark to market) of the hedged item. A hedge instrument is considered highly effective when the variation in the fair value or cash flow of the coverage risk during the hedging period reduces 80% to 125% of the risk variation.

The fair value of the derivative financial instruments used as hedge, as well as the market value of the loan subject to hedge, are disclosed in notes 5.b and 15.c respectively.

Other financial instruments and exposures of trading books and banking books do not follow a specific hedge accounting policy. Risks to which such portfolios are mitigated by diverse financial instruments (Note 5.b).

e) *Classification of current and non-current assets and liabilities*

Operating assets and liabilities with maturities or effective possibility of settlement up to one year from the balance sheet date are classified as current while those with maturity or effective possibility of settlement after this date are classified as noncurrent.

f) *Recognition of revenues and expenses*

Revenues and expenses, including income, charges, monetary or exchange variances at inflation indices or official exchange rates applicable to current and noncurrent assets and liabilities, are recognized on the accrual basis. Income and expenses also include the effects of asset adjustments to market or realizable value. Interest on past-due loan installments outstanding for over 60 days is recognized only when the respective amount is received.

Deferred income and social contribution taxes on temporary differences arising from nontaxable or nondeductible income and expenses, the future additions or exclusions of which are authorized by tax legislation, are also determined on the accrual basis.

g) *Contingent assets and liabilities and legal, tax and social security liabilities*

The recognition, measurement and disclosure of contingent assets and liabilities, and legal liabilities take place according to the criteria described below:

- *Contingent assets* - are not recognized in financial statements except when there is evidence providing guarantee of their realization, on which further appeals can no longer be filed.

Notes to quarterly information

2. Financial statements presentation, consolidation criteria and summary of significant accounting practices --- (Continued)

II Significant accounting practices --- (Continued)

g) *Contingent assets and liabilities and legal, tax and social security liabilitie (Continued)*

- *Contingent liabilities* - are recognized in the financial statements when, based on the opinion of legal advisors and the Bank's management, the risk of loss of a legal or administrative proceeding is regarded as probable, with a probable outflow of funds for settling the liabilities, and when the amounts involved may be measured with sufficient accuracy. Contingent liabilities classified by legal advisors as possible losses are only disclosed in notes, whereas those classified as remote losses do not require provision or disclosure.

- *Legal liabilities* – tax and social security – refer to lawsuits aiming to challenge the legality and constitutionality of certain taxes and contributions.

h) *Impairment of non-financial assets*

An impairment loss is recognized if the recoverable amount of an asset, or its cash-generating unit, is less than its carrying amount. An impairment loss is recognized in profit or loss.

i) *Income and social contribution taxes*

Income tax is calculated at 15%, with a 10% surtax on the portion of annual taxable income in excess of R$ 240, adjusted by additions and exclusions prescribed by legislation. Social contribution tax is calculated on net income adjusted as allowed by ruling legislation at 15%.

Pursuant to Law No. 11941/09, which created the Transition Tax Regime (RTT), changes in the criteria to recognize revenues, costs and expenses computed upon calculation of net income for the year, introduced by Law No. 11638/07 and articles 37 and 38 of referred Law No. 11941/09, shall not be effective for the purpose of computing taxable profit of legal entities.For tax purposes, the accounting methods and criteria effective for the year ended December 31, 2007 (Note 20) should be taken into consideration.

j) Earnings per share

Earnings per share is calculated by dividing the profit attributable to shareholders of the Company by the number of shares outstanding during the period, excluding shares purchased by the Company and held as treasury shares.

3. Cash and cash equivalents

Cash and cash equivalents are stated as follows:

	Bank and Consolidated			
	September 2013	**December 2012**	**September 2012**	**December 2011**
Cash and cash equivalents	**23,740**	87,523	87,616	21,201
Short-term investments	**2,296,568**	1,792,965	969,644	630,801
Foreign investments	**304,614**	351,377	137,839	122,057
Other investments maturing within ninety days	**1,991,954**	1,441,588	831,805	508,744
Total cash and cash equivalents	**2,320,308**	1,880,488	1,057,260	652,002

Notes to quarterly information

4. Interbank investments

Money market investments (backed by government securities) and foreign investments have one-day maturities. Interbank deposits mature up to June 2014.

5. Marketable securities and derivative financial instruments

a) Marketable securities

The classification of marketable securities at September 30, 2013 and December 31, 2012 is as follows:

	September 2013				December 2012	
		Bank		Consolidated	Bank	Consolidated
	Cost	Market	Cost	Market	Market	Market
Trading securities						
Eurobonus	**43,374**	**42,160**	**43,374**	**42,160**	26,882	26,882
National Treasury Notes - "NTN - B"	**24,980**	**25,189**	**24,980**	**25,189**	10,953	10,953
National Treasury Notes - "NTN - A" (a)	**-**	**-**	**-**	**-**	58,841	58,841
Debentures	**170,903**	**168,041**	**170,903**	**168,041**	20,439	20,439
Publicly-held company shares	**1,122**	**1,110**	**1,122**	**1,110**	-	-
Subtotal – Trading securities	**240,379**	**236,500**	**240,379**	**236,500**	117,115	117,115
Securities available for sale						
Financial treasury bills	**247,135**	**247,319**	**304,751**	**305,015**	617,649	644,767
National treasury bills	**178,969**	**175,016**	**180,593**	**176,631**	-	-
Eurobonus	**7,378**	**7,457**	**7,378**	**7,457**	22,847	22,847
National Treasury Notes - "NTN - B"	**22,808**	**22,001**	**22,808**	**22,001**	38,200	38,200
National Treasury Notes - "NTN - A" (a)	**60,701**	**59,589**	**60,701**	**59,589**	-	-
Bank deposit certificates	**-**	**-**	**87,465**	**87,465**	20,260	133,950
Debentures	**496,710**	**500,673**	**496,710**	**500,673**	296,670	296,670
Promissory notes	**215,754**	**215,593**	**215,754**	**215,593**	175,113	175,113
Rural Product bills	**40,553**	**40,339**	**40,553**	**40,339**	62,810	62,810
Foreign government bonds	**438,627**	**437,999**	**438,627**	**437,999**	103,633	103,633
Subtotal – Securities available for sale	**1,708,635**	**1,705,986**	**1,855,340**	**1,852,762**	1,337,182	1,477,990
Held to maturity						
National treasury bills (b)	**475,241**	**475,241**	**475,241**	**475,241**	-	-
Subtotal – Securities available for sale	**475,241**	**475,241**	**475,241**	**475,241**	-	-
Total	**2,424,255**	**2,517,727**	**2,570,960**	**2,564,503**	1,454,297	1,595,105

(a) The administration decided to reclassify these titles from category Trading securities for Securities available for sale category in accordance with the conditions of liquidity of these assets. There were no effects on the results.

(b) Securities classified as held to maturity are valued at amortized cost. If they were valued at market value, perform on September 30, 2013, negative adjustment of R$ 12,769.

.

In September 30, 2013, unrealized results on securities classified as available for sale totaled a gain of R$ 2,577 (R$ 4,672 gain at December 31, 2012), which is recorded in equity under the account "Equity valuation adjustment" net of tax effects, amounting to R$ 1,546 (R$ 2,803 at December 31, 2012).

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

a) Marketable securities ---(Continuied)

The Bank's portfolios at September 30, 2013, classified by maturity or effective possibility of settlement, are as follows:

	Bank						
	September 2013						
	Up to 1 Month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total
Trading securities							
Eurobonus	-	-	-	-	11,044	31,116	42,160
National Treasury Notes - "NTN - B"	-	-	-	10,701	-	14,488	25,189
Debentures	-	-	-	-	31,269	136,772	168,041
Publicly-held company shares	1,110						1,110
Subtotal – Trading securities	1,110	-	-	10,701	42,313	182,376	236,500
Securities available for sale							
Financial treasury bills	-	-	-	-	-	247,319	247,319
Nationall treasury bills	-	-	-	-	175,016	-	175,016
Eurobonus	-	-	1,127	1,231	1,636	3,463	7,457
National Treasury Notes - "NTN - B"	-	-	-	-	-	22,001	22,001
National Treasury Notes - "NTN - A"	-	-	-	-	-	59,589	59,589
Debentures	-	-	42,397	-	199,939	258,337	500,673
Promissory notes	-	61,900	153,693	-	-	-	215,593
Rural product bills	-	2,579	-	19,709	18,051	-	40,339
Foreign government bonds	-	210,010	-	-	227,989	-	437,999
Subtotal – Securities available for sale	-	274,489	197,217	20,940	622,631	590,709	1,705,986
Held to maturiry							
Financial treasury bills	-	-	-	-	262,798	212,443	475,241
Subtotal – held to maturity	-	-	-	-	262,798	212,443	475,241
Total – September 2013	1,110	274,489	197,217	31,641	927,742	985,528	2,417,727
Total – December 2012	26,234	122,923	50,270	778,009	180,835	296,026	1,454,297

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

a) Marketable securities (Continuied)

	Consolidated						
	September 2013						
	Up to 1 Month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total
Trading securities							
Eurobonus	-	-	-	-	11,044	31,116	42,160
National Treasury Notes - “NTN - B”	-	-	-	10,701	-	14,488	25,189
Debentures	-	-	-	-	31,269	136,772	168,041
Publicly-held company shares	1,110	-	-	-	-	-	1,110
Subtotal – Trading securities	1,110	-	-	10,701	42,313	182,376	236,500
Securities available for sale							
Financial treasury bills	-	-	-	-	-	305,015	305,015
Nationall treasury bills	-	-	-	-	176,631	-	176,631
Eurobonus	-	-	1,127	1,231	1,636	3,463	7,457
National Treasury Notes - “NTN - B”	-	-	-	-	-	22,001	22,001
National Treasury Notes - “NTN - A”	-	-	-	-	-	59,589	59,589
Bank deposits certificate	1,759	1,788	6,593	11,651	65,674	-	87,465
Debentures	-	-	42,397	-	199,939	258,337	500,673
Promissory notes	-	61,900	153,693	-	-	-	215,593
Rural product bills	-	2,579	-	19,709	18,051	-	40,339
Foreign government bonds	-	210,010	-	-	227,989	-	437,999
Subtotal – Securities available for sale	1,759	276,277	203,810	32,591	689,920	648,405	1,852,762
Held to maturiry							
Financial treasury bills	-	-	-	-	262,798	212,443	475,241
Subtotal – held to maturity	-	-	-	-	262,798	212,443	475,241
Total – September 2013	2,869	276,277	203,810	43,292	995,031	1,043,224	2,564,503
Total – December 2012	27,863	139,700	86,035	796,574	248,907	296,026	1,595,105

The Bank has securities linked to security of its operations as follows

Operation type	Linked securities	September 2013	December 2012
Loans funding	LFT	**115,383**	114,119
Derivative - BMF e CBLC	NTN /LTN	**510,812**	225,036
Exchange – BMF	LFT / LTN	**284,781**	78,246
Agribusiness credit bills funding	CPR	**27,448**	62,810
	Total	**938,424**	480,211

b) Derivative financial instruments

The Bank operates in the derivatives market to hedge against market price variances and to reduce currency and exchange rate risks of its assets and liabilities and cash flows contracted under compatible terms, rates and amounts.

Derivatives are used as a risk transfer tool aimed to cover Banking Book and Trading Book portfolio positions. In addition, highly liquid derivatives traded on stock exchanges are used, within strict limits and with regular review, in order to manage Trading Book portfolio exposures.

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

b) Derivative financial instruments (Continuied)

In order to manage risks arising therefrom, internal limits for global exposure and by portfolio have been set, which are monitored on a daily basis. Considering the likelihood of existing limits that have been exceeded due to not anticipated issues, management has defined internal policies that require that realigning conditions be immediately defined. These risks are monitored by an independent function from the operating functions and are reported to top management on a daily basis.

Risk exposure is based on the Value at Risk (VaR) calculation over a time horizon of one year through historical simulation with a confidence level of 99% and retention periods from one-day to trading portifolio and twenty-one days for non trading portifolio. Besides the exposure controls and VaR, the Bank also conducts tests of sensitivity analysis to assess the impact of changes in interest rates on the portfolio.

Derivatives operations have a counterparty credit limit set according to the customer's profile and are reviewed periodically by credit committees with participation from senior management.
The operations are under the custody of the Futures and Commodities Exchange (BM&FBovespa) or the Clearinghouse for the Custody and Financial Settlement of Securities (CETIP) as well as the Chicago Board of Trade.

The market values of these derivative financial instruments are determined based on quotations disclosed by specialized stock exchanges and, in certain cases, when there is no liquidity or market quotation, estimates of present values and other pricing techniques are used.

The bases adopted for determining market prices are as follows:

- Futures: stock exchange quotations;

- Options: determined based on the criteria set forth in the contracts;

- Swaps: cash flows for each contract are discounted to present value, in accordance with the respective interest rate curves, obtained based on BM&FBovespa prices;

- Forward: the future value of the transaction discounted to present value as rates obtained at BM&FBovespa grants or reference stock exchange market.

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

b) Derivative financial instruments ---(Continued)

Differentials and adjustments to derivative financial instruments are recorded in the respective balance sheet accounts, and matched against the result of operations. They are adjusted to market value and the notional value of financial instruments is recorded in memorandum accounts, as follows:

	Bank and consolidated					
	September 2013				December 2012	
Derivatives held for trading	Notional value	Cost – Receivable /received (Payable/paid)	Marked to market adjustment	Market Value	Notional Value	Market value
Future contracts	**7,931,795**	**-**	**-**	**-**	1,903,579	-
Purchase commitments	**3,314,576**	**-**	**-**	**-**	606,998	-
Interbank market	**1,576,059**	**-**	**-**	**-**	184,673	-
Foreign currency	**1,738,517**	**-**	**-**	**-**	417,422	-
Others	**-**	**-**	**-**	**-**	4,903	-
Sales commitments	**4,617,219**	**-**	**-**	**-**	1,296,581	-
Interbank market	**2,845,976**	**-**	**-**	**-**	574,239	-
Foreign currency	**1,771,243**	**-**	**-**	**-**	722,342	-
	-					
Asset position	**2,460,994**	**135,145**	**17,863**	**153,008**	2,871,097	104,376
Swap contracts	**531,930**	**21,501**	**12,786**	**34,287**	576,249	30,665
Interbank market	**301,773**	**3,596**	**10,350**	**13,946**	199,313	4,673
Foreign currency	**140,819**	**13,933**	**146**	**14,079**	238,692	15,660
Fixed rates	**23,142**	**1,275**	**489**	**1,764**	50,679	2,943
Others	**66,196**	**2,697**	**1,801**	**4,498**	87,565	7,389
Options contracts	**113,524**	**1,197**	**(822)**	**375**	1,484,763	351
Purchase commitments	**65,274**	**749**	**(375)**	**374**	1,484,763	351
Financial assets	**-**	**-**	**-**	**-**	1,467,000	-
Foreign currency	**65,274**	**749**	**(375)**	**374**	17,731	351
Interbank market	**-**	**-**	**-**	**-**	32	-
Sale commitment	**48,250**	**448**	**(447)**	**1**	-	-
Foreign currency	**48,250**	**448**	**(447)**	**1**	-	-
Other financial instruments	**1,815,540**	**112,447**	**5,899**	**118,346**	810,085	73,360
Foreign currency	**1,336,594**	**100,033**	**5,973**	**106,006**	568,258	69,451
Others financial assets	**478,946**	**12,414**	**(74)**	**12,340**	241,827	3,909

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

b) Derivative financial instruments ---(Continued)

	Bank and consolidated					
	September 2013				December 2012	
	Notional value	Cost – Receivable /received (Payable/paid)	Marked to market adjustment	Market Value	Notional Value	Market value
Liability position	**1,453,342**	**(131,642)**	**6,212**	**(125,430)**	2,616,222	(77,666)
Swap contracts	**222,960**	**(15,497)**	**2,515**	**(12,982)**	230,752	(7,013)
Interbank market	**40,083**	**(72)**	**(543)**	**(615)**	12,315	(136)
Foreign currency	**138,603**	**(12,995)**	**3,671**	**(9,324)**	49,110	(1,023)
Fixed rates	**11,490**	**(270)**	**(22)**	**(292)**	103,645	(870)
Others	**32,784**	**(2,160)**	**(591)**	**(2,751)**	65,682	(4,984)
Options contracts	**121,190**	**(989)**	**546**	**(443)**	1,534,802	(734)
Purchase commitments	**64,900**	**(500)**	**80**	**(420)**	1,502,316	(435)
Financial assets	**-**	**-**	**-**	**-**	1,468,000	-
Foreign currency	**64,900**	**(500)**	**80**	**(420)**	34,269	(435)
Interbank market	**-**	**-**	**-**	**-**	47	-
Sales commitments	**56,290**	**(489)**	**466**	**(23)**	32,486	(299)
Foreign currency	**56,290**	**(489)**	**466**	**(23)**	32,486	(299)
Other financial instruments	**1,109,192**	**(115,156)**	**3,151**	**(112,005)**	850,668	(69,919)
Foreign currency	**894,543**	**(107,771)**	**3,096**	**(104,675)**	721,985	(66,942)
Others financial assets	**214,649**	**(7,385)**	**55**	**(7,330)**	128,683	(2,977)

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

b) Derivative financial instruments ---(Continued)

		Bank and consolidated		
		September 2013		
Derivatives used as fair value hedge	**Notional value**	**Curve Yield**	**Market value**	**MTM**
Hedge instruments				
Swap contracts	**647,456**	**156,735**	**235,288**	**78,553**
Foreign currency – US dollar (1)	**647,456**	**156,735**	**235,288**	**78,553**
Subject to hedge				
Subordinate loan (Note 15.c)	**691,715**	**(691,715)**	**(770,268)**	**(78,553)**
Foreign currency – US dollar (1)	**691,715**	**(691,715)**	**(770,268)**	**(78,553)**

(1) Amounts updated through the balance sheet date.

		Bank and consolidated		
		December 2012		
Derivatives used as fair value hedge	**Notional value**	**Curve Yield**	**Market value**	**MTM**
Hedge instruments				
Swap contracts	647,456	104,690	214,054	109,364
Foreign currency – US dollar (1)	647,456	104,690	214,054	109,364
Subject to hedge				
Subordinate loan (Note 15.c)	621,538	(621,538)	(730,902)	(109,364)
Foreign currency – US dollar (1)	621,538	(621,538)	(730,902)	(109,364)

(1) Amounts updated through the balance sheet date.

In order to mitigate the risks arising from subordinated debt transactions, management decided to allocate the financial instruments referred to above to hedge the principal, as well as the amount of contractual interest.

Considering that cash flows (Principal and Interests) of the hedged item (Subordinated Debt) and cash flows of designated swaps are identical, effectiveness expected from the time such hedge instruments are designated and during the transaction was in conformity with the provisions set forth by the Central Bank of Brazil.

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

b) Derivative financial instruments ---(Continued)

Derivative financial instruments by maturity as of September 30, 2013 and December 31, 2012 are as follows:

	Bank and consolidated							
	September 2013							December 2012
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total	Total
Off Balance								
Futures contracts	**1,849,709**	**2,184,254**	**1,191,450**	**889,216**	**1,386,005**	**431,161**	**7,931,795**	1,903,579
Swap contracts	**54,505**	**49,267**	**47,529**	**194,046**	**318,510**	**738,489**	**1,402,346**	1,454,457
Option contracts	**5,274**	**216,500**	**4,900**	**8,040**	**-**	**-**	**234,714**	3,019,565
Other financial instruments	**627,049**	**1,104,354**	**270,561**	**809,917**	**106,130**	**6,721**	**2,924,732**	1,660,753
Total – September 2013	**2,536,537**	**3,554,375**	**1,514,440**	**1,901,219**	**1,810,645**	**1,176,371**	**12,493,587**	-
Total – December 2012	4,060,971	1,192,553	621,336	818,031	503,984	841,479	-	8,038,354
- Asset position								
Swap contracts	**1,260**	**2,119**	**1,700**	**10,488**	**13,982**	**240,026**	**269,575**	244,719
Option contracts	**124**	**251**	**-**	**-**	**-**	**-**	**375**	351
Other financial instruments	**9,880**	**27,666**	**10,689**	**66,253**	**3,858**	**-**	**118,346**	73,360
Total – September 2013	**11,264**	**30,036**	**12,389**	**76,741**	**17,840**	**240,026**	**388,296**	-
Total – December 2012	4,615	39,758	32,709	14,244	10,288	216,816	-	318,430
- Liability position								
Swap contracts	**(443)**	**(121)**	**(1,099)**	**(2,781)**	**(8,000)**	**(538)**	**(12,982)**	(7,013)
Option contracts	**-**	**(251)**	**(170)**	**(22)**	**-**	**-**	**(443)**	(734)
Other financial instruments	**(11,948)**	**(16,032)**	**(17,291)**	**(65,389)**	**(1,074)**	**(271)**	**(112,005)**	(69,919)
Total – September 2013	**(12,391)**	**(16,404)**	**(18,560)**	**(68,192)**	**(9,074)**	**(809)**	**(125,430)**	
Total – December 2012	(5,348)	(38,188)	(22,873)	(5,576)	(3,875)	(1,806)	-	(77,666)

Gains (losses) on derivative financial instruments for the period ended at September 30, 2013 and 2012:

	Bank and Consolidated			
	September 2013			September 2012
	Gains	Losses	Net	Net
Swaps	**19,158**	**(22,447)**	**(3,289)**	68,337
Futures	**701,867**	**(763,947)**	**(62,080)**	(14,004)
Options	**273**	**(592)**	**(319)**	(422)
Non-deliverable forwards (NDF)	**210,855**	**(201,237)**	**9,618**	(36,065)
Total	**932,153**	**(988,223)**	**(56,070)**	45,854

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

b) Derivative financial instruments ---(Continued)

Risk sensitivity analysis in financial instrument operations

In accordance with CVM Rule No. 475/08, the Bank discloses a sensitivity analysis to all types of market risk stemming from financial instruments considered significant by management. The table below sets out the most probable scenario in management's assessment and two additional scenarios. The probable scenario considers contractual prices and, where applicable, indicators from various external sources or pricing models adopted to calculate the fair value of financial instruments at the balance sheet date. Scenario II considers a 25% deterioration in risk variables in view of the nature of financial instrument risk. Scenario III considers a 50% deterioration in the same variables.

	Exposure		
	Probable Scenario	**Scenario II**	**Scenario III**
i) Interest rate			
Net exposure to fixed interest rates (Pjur1)	**4,540**	**12,686**	**21,139**
Net exposure to interest rates – currency coupons (Pjur2)	**25,288**	**25,533**	**25,697**
Net exposure of index coupons (Pjur3)	**19,941**	**23,617**	**26,878**
Total interest rate exposure (Note 26)	**49,769**	**61,836**	**73,714**
ii) Foreign exchange rate			
Total foreign exchange exposure purchased	**3,892**	**9,730**	**19,460**

i) *Interest rates:*

According to criteria established by the Central Bank of Brazil through Resolution No. 3,464/07 and Circular No. 3,354/07 financial instruments classified under trading books represent exposure that would have an impact on the organization's income by mark to market or when realized or settled. Financial instruments indexed to interest rates pose potential risk from market fluctuations. These risks are managed through a methodology set out by the Central Bank of Brazil and the result of this analysis is considered when determining the minimum capital base required of financial institutions.

In order to comply with CVM Rule No. 475/08, regarding risk sensitivity, it was utilized, in the scenario analysis required in this regulation, the amount of the minimum capital requirement for interest rate exposure as of September 30, 2013.

ii) *Foreign exchange rate:*

Net exposure to exchange rates is regulated by the Central Bank of Brazil through Resolution No. 3,490/07 and Circular No. 3,568/11. These procedures set the maximum level of exposure at 30% of capital base.

The risk exposure calculation criteria as set out by the Central Bank of Brazil and in accordance with CVM Rule No. 475/08 were taken into account in the scenario analysis of net exposure at September 30, 2013.

Notes to quarterly information

5. Marketable securities and derivative financial instruments --- (Continued)

iii) *Banking Book:*

These refer to operations that are not classified in the trading book, resulting from Bank business lines and their possible hedge instruments. Measurement and valuation of interest rate risk of banking book operations are regulated by the Central Bank of Brazil through Circular No. 3,365/07 that sets criteria and assumptions to gauge the degree of risk including stress tests whose results could indicate how much regulatory capital is required to cover such risks. Results of these procedures having no relevance on accounting practices regarding the recording and valuation of banking book operations are reported to the Central Bank of Brazil and at September 30, 2013 an exposure of R$ 109,732 was stated, which also takes into account interest rate risk of the aforementioned banking book in alternative scenarios according to methodologies set out by the regulatory body.

In order to carry out a risk sensitivity analysis, foreign exchange mismatch risk in the banking book is considered in the foreign exchange rate position as set out in item II.

6. Interbank accounts

Interbank accounts at September 30, 2013 and December 31, 2012, are as follows:

	Bank and Consolidated	
	September 2013	**December 2012**
Compulsory – demand deposits	**3,472**	6,307
Interbank onlendings	**78,752**	140,164
Compulsory - microfinance	**-**	421
Others	**133**	-
	82,357	146,892

.

Notes to quarterly information

7. Lending operations, guarantees and responsibilities.

Loans, other credits, guarantees and responsibilities are as follows:

	Bank and consolidated							
	September 2013							December 2012
	Private Sector							
	Financial intermediaries	Industry	Commercial	Services	Individuals	Public sector	Total	Total
Loans								
Loans	**72,236**	**870,934**	**827,650**	**1,893,833**	**75,406**	**161,654**	**3,901,713**	3,401,037
Financing – BNDES/Finame	**-**	**900,074**	**529,198**	**322,472**	**24,416**	**-**	**1,776,160**	1,792,619
Export Finance	**-**	**588,315**	**76,934**	**150,350**	**151,956**	**-**	**967,555**	1,042,352
Onlending of foreign funding	**-**	**20,584**	**11,220**	**73,078**	**-**	**-**	**104,882**	130,582
Foreign currency loans	**16,563**	**657,039**	**72,188**	**80,099**	**55**	**-**	**825,944**	708,049
Financing with intervenience	**46,304**	**-**	**-**	**-**	**-**	**-**	**46,304**	103,491
Secured accounts	**-**	**59,004**	**59,056**	**86,293**	**501**	**-**	**204,854**	330,290
Acquisition of receivables	**51,624**	**-**	**-**	**-**	**-**	**-**	**51,624**	99,091
Financing – rural and agribusiness	**-**	**33,182**	**105,769**	**32,178**	**1,255**	**-**	**172,384**	67,176
Other financing	**-**	**-**	**-**	**-**	**4,736**	**-**	**4,736**	13,972
Subtotal – loans	**186,727**	**3,129,132**	**1,682,015**	**2,638,303**	**258,325**	**161,654**	**8,056,156**	7,688,659
Other receivables								
Advances on export contracts and interest (a)	**-**	**240,290**	**185,570**	**104,216**	**-**	**-**	**530,076**	452,744
Notes and loans receivable	**-**	**107,482**	**52,778**	**11,204**	**3,498**	**-**	**174,962**	136,222
Credits linked to transfer operations (b)	**6,372**	**83,341**	**65,472**	**44,466**	**-**	**-**	**199,651**	201,897
Other (a)	**-**	**-**	**5,778**	**-**	**-**	**-**	**5,778**	1,362
Subtotal – Other receivables	**6,372**	**431,113**	**309,598**	**159,886**	**3,498**	**-**	**910,467**	792,225
Subtotal – Loans and other credits	**193,099**	**3,560,245**	**1,991,613**	**2,798,189**	**261,823**	**161,654**	**8,966,623**	8,480,884
Guarantees and responsibilities								
Guarantees provided on behalf of clients (c)	**2,328,276**	**1,252,402**	**2,121,651**	**1,062,861**	**35,044**	**93,662**	**6,893,896**	6,220,603
Import credit facilities	**-**	**-**	**22,821**	**11,340**	**-**	**-**	**34,161**	11,536
Confirmed export credits	**-**	**-**	**-**	**-**	**-**	**-**	**-**	241
Subtotal – Guarantees and responsibilities	**2,328,276**	**1,252,402**	**2,144,472**	**1,074,201**	**35,044**	**93,662**	**6,928,057**	6,232,380
Total –September 2013	**2,521,375**	**4,812,647**	**4,136,085**	**3,872,390**	**296,867**	**255,316**	**15,894,680**	-
Total –December 2012	2,075,286	5,382,273	4,463,706	2,184,853	329,222	277,924	-	14,713,264

(a) The balance comprises advance of R$ 524,729 (R$ 442,382 at December 31, 2012), demonstrated reducing Other liabilities (Note 15.a) plus R$ 11,125 (R$ 11,724 at December 31, 2012) of income receivable related to such advances presented in Other credits (Note 9.a).

(b) The balance of R$ 199,651 (R$ 201,897 at December 31, 2012) refers to credits related to operations acquired in assignment shown in Other receivables (note 9.c).

(c) The guarantees provided on behalf of clients are subject to charges and counter-guarantees. Those operations are recorded in control accounts. No losses are expected on these operations.

Notes to quarterly information

7. Lending operations, guarantees and responsibilities --- (Continued)

Loans, guarantees and responsibilities, by maturity, are as follows:

	Bank and consolidated							
	September 2013							
	Maturities							
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Overdue after 15 days	Total
Loans	**607,973**	**1,025,045**	**1,372,467**	**1,820,758**	**2,515,515**	**657,148**	**57,250**	**8,056,156**
Other credits	**344,917**	**233,878**	**174,606**	**101,064**	**25,875**	**24,315**	**5,812**	**910,467**
Subtotal – Loans and other credits	**952,890**	**1,258,923**	**1,547,073**	**1,921,822**	**2,541,390**	**681,463**	**63,062**	**8,966,623**
Guarantees and responsibilities	**794,516**	**1,272,911**	**1,127,335**	**2,718,116**	**958,058**	**57,121**	-	**6,928,057**
Total – September 2013	**1,747,406**	**2,531,834**	**2,674,408**	**4,639,938**	**3,499,448**	**738,584**	**63,062**	**15,894,680**
Total – December 2012	1,190,101	1,980,693	3,048,671	4,590,803	3,297,755	569,798	35,443	14,713,264

In the quarter ended September 30, 2013, credit assignment operations without co-obligation were carried out under Resolution Nº. 2836/01 of the Central Bank of Brazil, in the amount of R$ 3,802 (R$ 1,529 in the quarter ended September 30, 2012). The effect of such operations on P&L for the quarter ended September 30, 2013 was R$ 1,318 (R$ 63 in the quarter ended September 30, 2012).

Credit risk concentration is as follows:

	Bank and consolidated			
	September 30, 2013		December 31, 2012	
	Balance	% of portfolio (1)	Balance	% of portfolio (1)
Main debtor	**455,859**	**2.87**	465,497	3.16
10 main debtors	**3,192,447**	**20.09**	2,818,105	19.15
20 main debtors	**4,648,029**	**29.24**	4,182,815	28.43

(1) Total portfolio taking the balances of guarantees and responsibilities into consideration

Notes to quarterly information

8. Allowance for loan and other credit losses

At September 30, 2013 and December 31, 2012, loans portfolio and other assets and the allowance for loan and other credit losses are as follows:

		Bank and consolidated			
		September 30, 2013			
		Total operations			Allowance
Risk rating	Level of allowance	Normal course	Past due	Total	Res. 2682
AA	-	**519,565**	**-**	**519,565**	**-**
A	0.5%	**2,959,426**	**-**	**2,959,426**	**14,797**
B	1.0%	**4,039,113**	**8,191**	**4,047,304**	**40,473**
C	3.0%	**1,102,257**	**14,246**	**1,116,503**	**33,495**
D	10.0%	**208,391**	**19,649**	**228,040**	**22,804**
E	30.0%	**22,947**	**4,971**	**27,918**	**8,375**
F	50.0%	**5,445**	**934**	**6,379**	**3,190**
G	70.0%	**9,334**	**336**	**9,670**	**6,769**
H	100.0%	**37,083**	**14,735**	**51,818**	**51,818**
Total		**8,903,561**	**63,062**	**8,966,623**	**181,721**

		Bank and consolidated			
		December 31, 2012			
		Total operations			Allowance
Risk rating	Level of allowance	Normal course	Past due	Total	Res. 2682
AA	-	532,272	-	532,272	-
A	0.5%	3,014,161	-	3,014,161	15,071
B	1.0%	3,608,776	250	3,609,026	36,090
C	3.0%	1,045,217	2,709	1,047,926	31,438
D	10.0%	161,264	2,056	163,320	16,332
E	30.0%	26,625	1,612	28,237	8,471
F	50.0%	8,929	1,707	10,636	5,318
G	70.0%	18,488	1,547	20,035	14,024
H	100.0%	29,709	25,562	55,271	55,271
Total		8,445,441	35,443	8,480,884	182,015

Changes in the allowance for loan and other credit losses for the quarters ended September 30, 2013 and 2012 are as follows:

	Bank and consolidated			
	September 2013			September 2012
	Loans	Other credits	Total	Total
Balances at the beginning of the quarter	**154,151**	**23,251**	**177,402**	173,833
Set up	**17,050**	**1,723**	**18,773**	32,975
Classified as future year P&L	**-**	**17**	**17**	(38)
Loans written off as losses	**(15,037)**	**566**	**(14,471)**	(16,826)
Balances at the end of the quarter	**156,164**	**25,557**	**181,721**	189,944

At September 30, 2013, balance of renegotiated loans amounted to R$ 290,761 (R$ 177,019 at December 31, 2012) – Bank and Consolidated, total loan transactions renegotiated over the quarter ended September 30, 2013 amounted to R$ 54,173 (R$ 39,047 in the quarter ended September 30, 2012).

The amount of loans recovered for the quarter ended September 30, 2013, previously offset against the provision, was R$ 825 (R$ 3,705 in the quarter ended September 30, 2012).

Notes to quarterly information

9. Other credits

a) The balance of the foreign exchange portfolio is as under:

	Bank and consolidated	
	September 2013	**December 2012**
Foreign exchange purchased to be settled (CCL)	**1,894,145**	587,004
Allowance for exchange variation of CCL	**(592)**	(398)
Rights on foreign exchange sale	**1,143,795**	628,992
Advances received	**(10,210)**	(5,218)
Income receivable from advances on exchange contracts	**11,125**	11,724
Total	**3,038,263**	1,222,104

b) Trading account is substantially represented by receivables from the settlement of operations with financial assets recorded on stock exchanges.

c) The breakdown of other sundry credits is as follows:

	Bank		Consolidated	
	September 2013	**December 2012**	**September 2013**	**December 2012**
Deferred tax (Note 20)	**143,736**	136,739	**143,755**	136,758
Guarantee deposit debtors	**89,929**	87,227	**95,033**	92,339
Taxes and contributions to be offset	**32,522**	39,398	**33,922**	41,395
Taxes and contributions recoverable	**-**	29	**-**	29
Securities and loans receivable	**175,858**	137,563	**175,858**	137,563
Credits linked to credit assignment operations	**199,651**	201,897	**199,651**	201,897
Other	**3,536**	3,802	**3,544**	3,848
Total	**645,232**	606,655	**651,763**	613,829

10. Investments

	ABC BRASIL Distribuidora de Títulos e Valores Mobiliários S.A.	**ABC BRASIL Administração e Participações Ltda.**	**3º Quarter 2013**	**3º Quarter 2012**
			Total	**Total**
Total assets	**80,257**	**73,194**	**-**	-
Capital	**49,600**	**55,632**	**-**	-
Equity	**72,846**	**71,325**	**-**	-
Net income for the quarter	**930**	**1,287**	**-**	-
Number of common shares owned	**24,980,054**	**-**	**-**	-
Number of preferred shares owned	**24,980,055**	**-**	**-**	-
Number of fund shares owned	**-**	**55,631,814**	**-**	-
Ownership interest (%)	**100.00**	**99.99**	**-**	-
Book value	**72,846**	**71,325**	**144,171**	136,125
Equity pickup	**930**	**1,287**	**2,217**	2,200

Notes to quarterly information

11. Fixed, deferred and intangible assets

Fixed assets are depreciated using the straight line method at the following annual rates: installations, furniture, communication and security systems - 10%. Such rates represent fairly the economic useful life of assets.

In compliance to Resolution No. 3617 of the Central Bank of Brazil, up to September 2008, organizational and expansion expenses, represented by leasehold improvements, were recorded as deferred asset and amortization thereof were based on lease agreements expiration date.

Intangible assets correspond to acquisition and development of computer software and operating systems, amortized under the straight-line method at annual rate of 20%.

Notes to quarterly information

12. Deposits

Interbank and time deposits are made at prevailing market rates, with maturities as follows:

	Bank							Consolidated	
	September 2013						December 2012	September 2013	December 2012
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	Total	Total	Total	Total
Demand deposits	**70,255**	**-**	**-**	**-**	**-**	**70,255**	46,529	**70,137**	46,309
Interbank deposits	**-**	**127,562**	**266,123**	**22,124**	**400**	**416,209**	1,065,935	**416,209**	1,065,935
Time deposits	**-**	**999,034**	**1,774,801**	**185,555**	**-**	**2,959,390**	2,618,493	**2,959,390**	2,618,493
Total – September 2013	**70,255**	**1,126,596**	**2,040,924**	**207,679**	**400**	**3,445,854**	-	**3,445,736**	-
Total – December 2012	46,529	1,628,784	1,722,715	329,040	3,889	-	3,730,957	-	3,730,737

13. Acceptance and issuance of securities

Funds from acceptances and issue of securities are traded at market interest rates and mature as follows:

	Bank and Consolidated					
	September 2013					December 2012
	Up to 3 months	3 to 12 months	1 to 3 years	Up to 3 years	Total	Total
Real estate credit bill	**96,651**	**101,043**	**8,412**	**1,730**	**207,836**	153,055
Agribusiness credit bills	**490,405**	**504,160**	**10,023**	**-**	**1,004,588**	956,454
Financial bills	**832**	**524,553**	**1,392,509**	**3,587**	**1,921,481**	1,188,990
Securities issued abroad (1)	**-**	**135**	**227,608**	**-**	**227,743**	-
Total – September 2013	**587,888**	**1,129,891**	**1,638,552**	**5,317**	**3,361,648**	-
Total – December 2012	721,837	412,993	1,163,669	-	-	2,298,499

(1) At March 22, 2013, the Bank has realized funding through senior notes issued in value of R$ 250 million, with maturity on March, 2016 and interest annual of 8.50%, payable semiannually

Notes to quarterly information

14. Borrowings and onlendings

Borrowings and onlendings by maturity are as follows:

	Bank and consolidated					
	September 2013					December 2012
	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	Total	Total
Borrowings:						
Foreign	**868,370**	**1,514,311**	**-**	**-**	**2,382,681**	1,670,475
Onlendings – Domestic:						
BNDES	**71,983**	**196,522**	**349,685**	**84,084**	**702,274**	785,866
FINAME	**83,947**	**244,174**	**515,255**	**357,671**	**1,201,047**	1,042,246
Other institutions	**3,543**	**28,844**	**6,074**	**-**	**38,461**	26,191
Total – September 2013	**1,027,843**	**1,983,851**	**871,014**	**441,755**	**4,324,463**	-
Total – December 2012	709,383	1,704,875	762,857	347,663	-	3,524,778

Foreign borrowings represent funds obtained on the international market for use in commercial foreign exchange operations related to import and export financing as well as onlendings and financing in foreign currencies. These liabilities are subject to exchange rate variance as well as interest rates on the international market and are restated by exchange rate variation plus financial charges incurred through to the balance sheet date.

Domestic onlending liabilities are represented by funds and special programs managed by government institutions which are passed onto final borrowers and are adjusted based on official indices and financial charges up to the balance sheet date.

15. Other liabilities

a) Foreign exchange liability portfolio is as follows:

	Bank and consolidated	
	September 2013	December 2012
Foreign exchange sold	**1,253,250**	628,795
Foreign exchange purchase liabilities	**1,723,844**	573,073
Import financing	**(524,729)**	(442,382)
Total	**2,452,365**	759,486

b) Tax and social security balances are as follows

	Bank		Consolidated	
	September 2013	December 2012	September 2013	December 2012
Provision for income and social contribution taxes	**48,447**	83,673	**52,091**	88,504
Taxes and contributions on profit payable	**319**	306	**621**	608
Taxes and contributions payable	**110,780**	105,169	**115,994**	110,384
Provision for deferred taxes and contributions (Note 20)	**56,888**	61,107	**56,915**	61,107
Provision for other deferred taxes	**-**	222	**-**	222
Provision for civil and tax risks (Note 24)	**7,895**	5,848	**7,944**	5,897
Total	**224,329**	256,325	**233,565**	266,722

Notes to quarterly information

15. Other liabilities --- (Continued)

c) Subordinated debts

The composition of the balance of subordinated debt at September 30, 2013 and December 31, 2012 are composed as follows:

	September 2013	December 2012
i) Subordinated debts subject to "Hedge accounting"		
Subordinated Notes (US$ 300 milions)	**759,739**	719,621
Subtotal	**759,739**	719,621
ii)Others Subordinated debts		
Subordinated Bank Deposit Certificates	**-**	8,335
Financial bills	**21,602**	19,454
Subordinated Notes (US$ 100 milions)	**241,566**	218,601
Subtotal	**263,168**	246,390
Total Subordinated debts	**1,022,907**	966,011

The composition of the balance of subordinated debt from subordinated notes issued abroad, at September 30, 2013 and December 31, 2012, are composed as follows:

	September 2013	December 2012
Subordinated debts subject to "Hedge accounting"		
Subordinated Notes (US$ 300 milions)		
Principal amount	**669,000**	613,050
Accrued interest	**25,171**	10,997
Discount subject to hedge accounting	**(2,456)**	(2,509)
Subtotal	**691,715**	621,538
Deferred fund-raising expenses	**(4,912)**	(7,891)
Discount not subject to hedge accounting	**1,460**	1,627
Deferred hedge accounting P&L	**(7,077)**	(5,017)
Adjustment to market value ("Hedge Accounting") – Notes 2.II.d and 5.b	**78,553**	109,364
Total	**759,739**	**719,621**

	September 2013	December 2012
Others Subordinated debts		
Subordinated Notes (US$ 100 milions)		
Principal amount	**223,000**	204,350
Goodwill	**11,268**	11,509
Deferred fund-raising expenses	**(1,092)**	(923)
Accrued interest	**8,390**	3,665
Total	**241,566**	**218,601**

Funds raised abroad, subject to hedged accounting structure of US$ 300 million maturing in April 2020 and annual interest rate of 7.875%, paid on a semiannual basis. On October 9, 2012, the Bank raised funds through the issuance of additional Subordinated Notes abroad in the amount of US$ 100 million, with same maturity and interest rates.

Goodwill and discount for raising these funds, and direct expenses, are deferred throughout the maturities of the respective notes.

Notes to quarterly information

15. Other liabilities --- (Continued)

Borrowings through the issuance of financial bills with subordination clause mature in April 2021 (R$ 13,921), and in April 2017 (R$ 7,681) with annual interest of 8.6% and 9.1%, respectively.

All borrowings under subordinated debt are authorized by the Central Bank of Brazil under Resolution No. 3.444/2007 to compose the level II Reference Equity Bank - PR, except for the value of goodwill related to the other subordinated debt of R$ 11,627.

d) The balance of other sundry liabilities is as follows:

	Bank		Consolidated	
	September 2013	**December 2012**	**September 2013**	**December 2012**
Provision for payments to be settled	**33,743**	42,718	**33,786**	42,758
Sundry domestic creditors	**253**	6,342	**253**	6,342
Provision for contingent liabilities	**5,872**	4,061	**5,872**	4,061
Payables	**26**	25	**-**	-
Total	**39,894**	53,146	**39,911**	53,161

16. Income from services rendered

Income from services rendered for the quarters ended September 30, 2013 and 2012 is composed as follows:

	Bank and consolidated	
	2013	**2012**
Income from guarantees given	**31,241**	27,414
Fees related to credit operations	**1,009**	1,177
Collection fees	**2,529**	2,242
Bank fees	**1,635**	1,173
Income from commissioning and security placement	**753**	3,141
Income from other services	**10**	12
Total	**37,177**	35,159

Notes to quarterly information

17. Other administrative expenses

Other administrative expenses, in the quarters ended September 30, 2013 and 2012, are composed as follows:

	Bank		Consolidated	
	2013	**2012**	**2013**	**2012**
Third party services	**1,361**	1,225	**1,281**	1,152
Financial system services	**3,545**	3,509	**3,548**	3,512
Rentals	**2,496**	2,578	**2,496**	2,578
Specialist technical services	**2,354**	2,275	**2,483**	2,288
Data processing	**1,884**	1,641	**1,884**	1,641
Communication	**799**	824	**815**	841
Travel expenses	**1,083**	866	**1,083**	866
Depreciation and amortization	**1,537**	1,475	**1,537**	1,475
Promotions and public relations	**337**	32	**337**	32
Publications	**216**	180	**232**	185
Philanthropic contributions	**123**	293	**123**	293
Transportation	**582**	510	**582**	510
Asset maintenance and conservation	**341**	295	**341**	295
Water, electricity and gas	**103**	131	**103**	131
Materials	**103**	126	**103**	126
Insurance	**87**	214	**87**	214
Others	**1,697**	1,588	**1,700**	1,590
Total	**18,648**	17,762	**18,735**	17,729

18. Other operating income

Breakdown of other operating income, in the quarters ended September 30, 2013 and 2012 is as follows:

	Bank		Consolidated	
	2013	**2012**	**2013**	**2012**
Interest and monetary correction of assets	**1,456**	1,154	**1,456**	1,197
Recovery of charges and expenses	**744**	36	**744**	36
Exchange variation	**3,345**	1,902	**3,345**	1,887
Recovery contingencies	**137**	-	**137**	-
Set-up of provisions	**1,351**		**1,351**	
Others	**-**	1,734	**-**	1,732
Total	**7,033**	4,826	**7,033**	4,852

Notes to quarterly information

19. Other operating expenses

Breakdown of other operating expenses for the quarters ended September 30, 2013 and 2012 is as follows:

	Bank and Consolidated	
	2013	**2012**
Set-up of provisions	**-**	1,134
Commissioning linked to operations	**379**	498
Discounts granted	**1,781**	909
Other expenses	**836**	283
Total	**2,996**	2,824

20. Income and social contribution taxes

The nature and origin of deferred tax assets deferred tax liabilities, as well as the changes occurred therein at September 30,2013 and December 31, 2012 are stated as follows:

	12/31/2012	**Additions**	**Write-offs**	**09/30/2013**
Deferred tax assets				
Temporary differences:				
Allowance for loan losses and others	85,001	**76,873**	**(73,212)**	**88,662**
Adjustment to market value - securities and derivatives	48,550	**5,745**	**(16,196)**	**38,099**
Unrealized gains (losses) on futures market	3,009	**12,098**	**(2,451)**	**12,656**
Adjustment to market value – available for sale securities	179	**4,292**	**(152)**	**4,319**
	136,739	**99,008**	**(92,011)**	**143,736**
Deferred tax liabilities				
Temporary differences:				
Adjustments market value – securities and derivatives	(55,355)	**(12,644)**	**20,687**	**(47,312)**
Unrealized gains (losses) on futures market	(177)	**(3,092)**	**164**	**(3,105)**
Adjustment to market value – available for sale securities	(2,048)	**(2,612)**	**1,400**	**(3,260)**
Adjustment resulting from the transition tax regime – RTT (1)	(3,527)	**(46)**	**362**	**(3,211)**
	(61,107)	**(18,394)**	**22,613**	**(56,888)**
Net balance	75,632	**80,614**	**(69,398)**	**86,848**

(1) See Note 2.II.i) on accounting practices.

The consolidated financial statements include, further to the amounts presented in the table above, temporary differences with allowances for loan losses and others amounting to R$ 19 in the period ended in September 30, 2013 (R$ 20 in December 31, 2012).

The net balance of deferred tax assets and tax liabilities at September 30, 2013 and December 31, 2012 is stated as follows:

	Bank		**Consolidated**	
	September 2013	**December 2012**	**September 2013**	**December 2012**
Other credits - sundry – tax credits (Note 9.c)	**143,736**	136,739	**143,755**	136,758
Other liabilities – provision for deferred taxes and contributions (Note 15.b)	**(56,888)**	(61,107)	**(56,915)**	(61,107)
	86,848	75,632	**86,840**	75,651

Notes to quarterly information

20. Income and social contribution taxes--- (Continued)

The realization of deferred tax credits and deferred tax liabilities at September 30, 2013 based on the history of profitability and estimated realization is stated as follows:

	Bank			Consolidated
Year	Assets	Liabilities	Net	Net
2013	**16,899**	**(4,484)**	**12,415**	**12,388**
2014	**32,635**	**(5,097)**	**27,538**	**27,557**
2015	**43,210**	**(3,274)**	**39,936**	**39,936**
2016	**7,312**	**(3,001)**	**4,311**	**4,311**
2017	**4,529**	**(3,565)**	**964**	**964**
2018	**1,603**	**(1,051)**	**552**	**552**
Under 5 years	**37,548**	**(36,416)**	**1,132**	**1,132**
Total	**143,736**	**(56,888)**	**86,848**	**86,840**
Present value - Selic	**108,265**	**(36,705)**	**71,560**	**71,551**

Expenses with income and social contribution taxes for the quarters ended September 30, 2013 and 2012 are calculated as follows:

	Bank		Consolidated	
	2013	2012	2013	2012
Income before taxation less profit sharing	**85,483**	73,888	**86,763**	75,149
Total income and social contribution taxes	**34,193**	29,557	**35,475**	30,829
Income after write-offs and write-ups of deferred liabilities net of deferred tax	**863**	5,290	**863**	5,290
Nontaxable revenues/expenses net of nondeductible expenses	**(4,900)**	(1,095)	**(5,777)**	(1,974)
Equity pickup from subsidiaries	**(887)**	(880)	**-**	-
Interest on equity	**(8,583)**	(8,417)	**(8,583)**	(8,417)
Other amounts	**(1,669)**	(391)	**(1,682)**	(403)
Total income and social contribution taxes – current	**19,017**	24,064	**20,296**	25,325
Deferred taxes and contributions				
Tax liabilities set up in the period	**3,416**	(25,302)	**3,416**	(25,302)
Tax liabilities realized in the period	**(4,628)**	31,244	**(4,628)**	31,244
Tax credits set up in the period	**(15,728)**	(30,318)	**(15,728)**	(30,318)
Tax credits realized in the period	**16,077**	19,086	**16,077**	19,086
Total deferred taxes and contributions	**(863)**	(5,290)	**(863)**	(5,290)
Total income and social contribution taxes	**18,154**	18,774	**19,433**	20,035

Notes to quarterly information

21. Related parties

a) Subsidiaries and related companies

The amounts below refer to the Bank's transactions with subsidiaries and related companies. These operations were carried out under normal market conditions and rates of the dates of the respective transactions. For the quarter ended September 30, 2013, transactions between related parties are as follows:

	September 2013			
Transactions / Related parties	**Relationship**	**Maturity**	**Assets / (Liabilities)**	**Income / (Expenses) 1Quarter**
Demand deposits				
- ABC BRASIL Adm. e Participações Ltda.	Subsidiary	No maturity	**(65)**	**-**
- ABC BRASIL DTVM S.A.	Subsidiary	No maturity	**(53)**	**-**
- Marsau Comercial Exp. e Importadora Ltda.	Related	No maturity	**(415)**	**-**
			(533)	**-**
Time deposits and Fund from acceptance and issue of securities				
- Marsau Uruguay Holdings Sociedad Anonima	Shareholder	11/18/2013	**(984)**	**(3)**
- Arab Banking Corporation (ABC)	Controlling	08/04/2014	**(89,419)**	**(226)**
- Management		Sundry	**(32,148)**	**(1,080)**
			(122,551)	**(1,309)**
Borrowings				
- Arab Banking Corporation (ABC)	Controlling	07/07/2014	**(317,456)**	**(1,363)**
Dividends and interest on equity				
- Marsau Uruguay Holdings Sociedad Anonima	Shareholder	01/09/2013	**(28,063)**	**-**
Other liabilities				
- ABC BRASIL Adm. e Participações Ltda. - Prestação de serviços	Subsidiary	08/07/2013	**(26)**	**(81)**

b) Fees of key management members

In 2012, the Bank defined a new Compensation Plan addressing rules and directives on payment of fixed and variable remuneration applicable to Board of Directors members and statutory officers and, at the discretion of a specific committee, to other executives with relevant positions and functions, observing the provisions of National Monetary Council Resolution No. 3921.

The new plan has the following objectives: (i) align Banco ABC's management compensation practices with the risk management policy; (ii) avoid behavior that increases risk exposure above limits considered prudent in terms of the short, medium and long term strategies adopted by Banco ABC; (iii) create instruments to retain and attract talent to key Bank roles; and (iv) adapt the compensation policy to standards established in Resolution No. 3921.

Notes to quarterly information

21. Related parties-- (Continued)

b) Fees of key members of management (Continued)

The compensation referred to in the plan takes into account: (i) the Bank's current and potential risks; (ii) the Bank's overall income, particularly recurring profit realized (net accounting income for the period adjusted by unearned income net of the effects of controllable non-recurring events); (iii) the ability to generate cash flow; (iv) the economic environment in which the Bank operates and its trends; (v) the long-term sustainable financial bases and future payment adjustments due to the risks assumed, the variations in the cost of capital and liquidity projections; (vi) the individual performance of managers based on contractual goals agreed with each manager as provided in profit sharing and filed at the Bank's headquarters; (vii) the performance of business units; and (viii) the relation between individual manager's performance, the performance of particular business units and the performance of the Bank as a whole.

Variable remuneration shall be calculated as follows

a) Up to 50% (fifty percent) of the amount determined in variable remuneration is immediately paid in cash on payment of profit sharing; and

b) A minimum of 50% (fifty percent) of the amount determined for variable remuneration shall be deferred and paid in preferred shares of the Bank observing that the number of shares to be allocated to managers shall be determined through dividing the amount corresponding to deferred variable remuneration, net of withholding tax, by the unit share price.

The delivery of shares relating to deferred variable remuneration allocated to managers shall only take place if, in the applicable period of deferment there is no (i) significant reduction in recurring profit realized, or (ii) losses posted by the institution or business unit, or (iii) evidence of errors in accounting and/ or management practices that affect the income calculated in the variable remuneration rights acquisition period.

The total compensation of key members of management for the quarter ended in September 30, 2013 and 2012 is composed as follows:

	2013	2012
Fixed remuneration	**3,930**	3,706
Variable remuneration	**6,710**	6,322
Total short-term benefits	**10,640**	10,028
Share-based compensation	**4,322**	589
Total long-term benefits	**4,322**	589
Total	**14,962**	10,617

Notes to quarterly information

21. Related parties-- (Continued)

c) Summary of changes in the compensation plan:

In according to the compensation plan actions cited in note 16.b, shares were granted to executives eligible for settlement at the end of the vesting period as shown below:

Distribution	Vesting period	Balance on 12/31/2012	New entries	Converted into shares	Cancelled	Balance on 09/30/2013
1º	08/30/2012 – 08/29/2013	247,222	**-**	**236,283**	**10,939**	**-**
1º	08/30/2012 – 08/29/2014	247,222	**-**	**-**	**-**	**247,222**
1º	08/30/2012 – 08/29/2015	247,222	**-**	**-**	**-**	**247,222**
2º	02/08/2013 – 02/08/2014	-	**227,245**	**-**	**-**	**227,245**
2º	02/08/2013 – 02/08/2014	-	**227,245**	**-**	**-**	**227,245**
2º	02/08/2013 – 02/08/2014	-	**227,245**	**-**	**-**	**227,245**
3º	08/30/2013 – 08/29/2014	-	**313,442**	**-**	**-**	**313,442**
3º	08/30/2014 – 08/29/2015	-	**313,442**	**-**	**-**	**313,442**
3º	08/30/2015 – 08/29/2016	-	**313,442**	**-**	**-**	**313,442**
Total		**741,666**	**1,622,061**	**236,283**	**10,939**	**2,116,505**

22. Overseas branch

The transactions with third parties carried out by the overseas branch at September 30, 2013 and December 31, 2012 are as follows:

	September 2013		December 2012	
	US$	R$	US$	R$
Assets				
Cash and banks	**3,326**	**7,417**	34,505	70,511
Interbank investments	**130,350**	**290,681**	117,065	239,222
Marketable securities and derivative financial instruments	**67,219**	**149,898**	58,787	120,131
Lending operations – net	**632,935**	**1,411,445**	487,303	998,701
Other receivables, amounts and assets	**6,267**	**13,975**	6,541	13,367
Total	**840,097**	**1,873,416**	704,201	1,441,932
Liabilities				
Demand deposits	**138**	**308**	329	672
Time deposits	**401,541**	**895,436**	181,287	370,460
Foreign borrowings	**542,043**	**1,208,756**	577,833	1,180,802
Derivative financial instruments	**30,667**	**68,387**	25,752	52,624
Other liabilities	**2,632**	**5,870**	114	233
Total	**977,021**	**2,178,757**	785,315	1,604,791

23. Profit sharing

An allowance for profit sharing was established based on the Variable Compensation Program set up by Banco ABC BRASIL S.A. and its employees, that takes into consideration activities developed by the Bank in various areas, the degree of responsibility, the degree of influence on earnings, as well as qualitative and quantitative targets set with individual Bank employees.

Notes to quarterly information

24. Contingent assets and liabilities and legal, tax and social security obligations

The Bank and its subsidiaries are involved in judicial and administrative proceedings of tax, labor and civil nature, both as plaintiff or claimer. Note 2.II.g) explains the criteria for recognizing and measuring these suits and proceedings.

Amnesty program – Brazilian IRS (RFB)

Considering terms and advantages provided by the tax amnesty program established by Brazil's Federal Government, through Law No. 11941/09, the Bank's management and its legal advisors reassessed how convenient it would be to enter the referred to program. As a result, it has been decided that several proceedings filed by the Bank would be ended. Major proceedings included in the amnesty program were: i) Offset of taxes acquired from third parties with other taxes, ii) Social Contribution Tax on Gross Revenue for Social Security Financing ("COFINS") – Law No. 9718/98, iii) Social Contribution Tax on Net Profit ("CSLL") – 8% rate, iv) Social Contribution Tax on Gross Revenue for Social Integration Program ("PIS"), v) Corporate Income Tax (IRPJ) – Non-existing tax loss, and vi) Social Contribution Tax on Net Profit ("CSLL") – Non-employer entity.

The amounts payable referring to the proceedings included in the tax amnesty program have been provisioned and a position from Brazilian IRS is being awaited to allow financial settlement thereof.

See below major lawsuits and proceedings whose likelihood of an unfavorable outcome had been rated as possible:

Corporate Income Tax (IRPJ) and Social Contribution Tax (CSLL) related to non-taxation of retained earnings of a foreign subsidiary

In 2001, the Bank filed a petition for writ of mandamus seeking a preliminary injunction that ensured the right not to add to its P&L figures, for the purposes of determination of IRPJ and CSLL, retained earnings that were never actually made available by ABC BRASIL Banking Ltd, upon the divestiture of interest in that company. Currently the decision at first jurisdiction level is favorable. Total contingency corresponds to R$ 8,932.

Tax on Financial Transactions ("IOF")

In 1994, the Bank filed a lawsuit to ensure its right not to pay IOF on the equivalent amount in Cruzeiros of the foreign currency that entered the Country, intended as loan, for payment within 48 hours after settlement of the foreign exchange contracts. Currently the decisions at first and second jurisdiction level are unfavorable to the Bank, and we are awaiting the Federal Supreme Court's pronouncement on this new appeal.
The total contingency amounts to approximately R$ 9,141.

Service Tax ("ISS")

These are judicial proceedings involving ISS payment, mainly in connection with guarantees given (collateral signature and surety) referring to the period from 1994 to 2011, corresponding to R$ 29,148.

Social Security's Charges ("INSS")

The Bank is currently a defendant in a lawsuit related to payment of pension charges, mainly on profit sharing related to 2006 to 2008 exercises, amounting to R$ 30,784.

Notes to quarterly information

24. Contingent assets and liabilities and legal, fiscal and social security obligations (Continued)

Offsetting not approved

Refers to payment of COFINS without fines, as established in article 63 of Law No 9430/96. Awaiting appeal decision. Amount demanded totals R$ 2,781.

Labor

In September 30, 2013, the Bank was defendant in 35 labor claims in progress, whose contingency amounted to R$ 5,872. A provision was set up for total contingency value, considering the likelihood of unfavorable outcomes of the referred to claims.

Civil

In September 30, 2013, the Bank and its subsidiaries were plaintiffs and defendants in civil claims amounting to R$ 27,779. Below, we summarize key claims in which the Bank and its subsidiaries are defendants, and whose likelihood of unfavorable outcomes had been rated as possible.

a) claim aiming the payment of sale price differences of securities offered to settle loans, whose discussed amount totals R$ 10,876. Through the date, the first level decision is favorable to the Bank, by the time the decision is favorable to the Bank 1st and 2st instance.

b) claim involving the request for annulment of a debt in the current account of a company guaranteeing a loan transaction. The contingency amounts to R$ 12,870 and the likelihood of loss was rated as possible, by the time the decision is favorable to the Bank 1st instance.

Changes in provisions

	Bank			Consolidated		
	Labor	**Tax**	**Civil**	**Labor**	**Tax**	**Civil**
At the beginning of the quarter	**6,020**	**8,868**	**230**	**6,020**	**8,917**	**230**
Set up	**120**	**-**	**-**	**120**	**-**	**-**
Reversal	**-**	**(446)**	**-**	**-**	**(446)**	**-**
Write-off	**(268)**	**(757)**	**-**	**(268)**	**(757)**	**-**
At the end of the quarter	**5,872**	**7,665**	**230**	**5,872**	**7,714**	**230**

Notes to quarterly information

25. Equity

a) Capital

Capital comprises 147,232,649 registered and uncertified shares (140,412,400 in 2012), without par value, of which 73,697,646 common shares (70,237,948 in 2012) and 73,535,003 preferred shares (70,174,452 in 2012).

b) Dividends and interest on equity capital

As provided in the Bank's bylaws, shareholders are entitled to a minimum dividend of 25% of adjusted net income in the form of law. Such a dividend may, alternatively, be distributed as interest on capital.

As board meeting held on March 30, 2012, it was resolved that the distribution of interest on equity will be done semiannually by the resolution of the board on the dates of July 30 and December 30, when it will be defined values and equity position to be considered and the payment date.

c) Capital increase

At March 21, 2013, was approved by the Central Bank of Brazil capital increase in the amount of R$ 36,290 corresponding to the issuance of 3,434,698 new shares, being 1,740,218 common shares and 1,694,480 preferred shares through the use of credit from interest on equity and cash subscription as resolved by the Board of Directors on December 28, 2012.

At September 10, 2013, was approved by the Central Bank of Brazil capital increase in the amount of R$ 35,730 corresponding to the issuance of 3,385,551 new shares, being 1,719,480 common shares and 1,666,071 preferred shares through the use of credit from interest on equity and cash subscription as resolved by the Board of Directors on August 26, 2013.

d) Destination of earnings

i) Income reserve - dividend equalization

At the Annual and Special Shareholders' Meetings held on April 30, 2008, the shareholders approved the creation of the account Income Reserve for Dividend Equalization, to which the retained earnings account balance is allocated, the latter of which is set up to maintain the shareholder payment flow.

Notes to quarterly information

25. Equity (Continued)

d) Destination of earnings-Continued

ii) Income reserve – Repurchase of shares

The reserve for repurchase of shares is set up to support the possible opening, after approval by the Board of Directors, of the program for repurchase of the Institution's shares, should market conditions indicate such possibility.

e) Treasury shares

In the quarterly half endend at September 30, 2013, based on authorization of the Board of Directors to acquire shares of Company for holding in treasury, 1,066,400 preferred shares were repurchased.

In September 30, 2013 the total value of shares repurchased in treasury is R$ 28,544 equivalent to 2,956,618 preferred shares (R$ 12,597 equivalent to 1,782,701 preferred shares in 2012). The average cost per share repurchased treasury is R$ 9.65.

Changes in treasury shares

	Bank and consolidated
At the beginning of the quarter	**2,126,201**
Shares acquired	**1,066,400**
Shares delivered	**(236,283)**
At the end of the quarter	**2,956,618**

26. Operational limits – The Basel Accord

The Basel index for September 30, 2013 is .17.40% (15.89% in 2012) obtained according to current regulations. The table below sets out the calculation of Capital Requirement - PRE:

	September 2013	December 2012
Credit risk	**1,576,216**	1,633,298
Interest rate	**49,769**	17,547
Commodities	**4,194**	7,799
Operating risk	**81,102**	75,952
Shares	**12**	784
Foreing exchange	**38,920**	-
Required capital base (PRE)	**1,750,213**	1,735,380
Reference equity (PR)	**2,767,863**	2,507,282
Excess of equity in relation to limit	**1,017,650**	771,902

Notes to quarterly information

27. Other information

Offset and settlement of liabilities agreement – the Bank has an agreement on the offset and settlement of liabilities under the Brazilian National Financial System, in accordance with CMN Resolution No. 3263/05, resulting in added guarantees of settlement of their assets with financial institutions that are party to the agreement. The total assets included in this agreement as of September 30, 2013 amount to R$ 341,887 (R$ 397,821 in December 31, 2012).

28. Reconciliation of Equity and Net Income under BRGAAP and IFRS

We present below the major adjustments identified between the Brazilian accounting standards and the IFRS for the Nine-month periods ended September 30, 2013 and 2012.

		September 2013	September 2012
Equity under BRGAAP		**1,864,725**	1,638,610
IFRS adjustments net of taxes:			
Allowance for losses on loans and advances to clients	(a)	**55,863**	52,512
Others		**(248)**	10
Equity under IFRS		**1,920,340**	1,691,132
Net income under BRGAAP		**192,096**	167,038
IFRS adjustments net of taxes:			
Allowance for losses on loans and advances to clients	(a)	**(137)**	12,502
Exchange variation on foreign investments	(b)	**(1,377)**	(1,542)
Net income under IFRS		**190,582**	177,998

a) Allowance for losses on loans and advances to clients

According to IFRS, based on guidance provided by IAS 39 "Financial Instruments: Recognition and Measurement", the Bank sets up allowance for loan losses based on individual assessment of operations, considering circumstances that are known at the time of assessment. Such criteria differ in certain aspects from BR GAAP, which adopts specific rules defined by the Brazilian Central Bank for calculation of the allowance.

b) Exchange variation on foreign investments

According to guidelines established in International Financial Reporting Standards (IFRS), based on IAS 21 “Foreign exchange rate effects”, assets and liabilities of subsidiaries abroad are translated to reais at the rate in force on the balance sheet date, with foreign exchange variations stemming from that translation recognized directly in equity under Other comprehensive income.

Independent Auditor's Review Report

To the
Director and Shareholders of

Banco ABC BRASIL S.A.

We reviewed the individual and consolidated interim accounting information for Banco ABC Brasil S.A. ("Institution"), contained in the Quarterly Financial Information (ITR) for the quarter ended September 30, 2013, which comprise the balance sheet at September 30, 2013, and the related income statements, statements of comprehensive income, for the three and nine-month period then ended, and the statements of changes in equity and cash flows for the Nine-month period then ended, including notes thereto.

Management is responsible for the preparation of the interim accounting information in accordance with accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil, as well as the presentation of the information in accordance with standards established by the Brazilian Securities Exchange Commission (CVM), applicable to the preparation of quarterly information. Our responsibility is to express a conclusion on this accounting information based on our review.

Extent of the review

We conducted our review in accordance with Brazilian and international accounting standards relating to interim financial information (NBC TR 2410 Review of Interim Financial Information Performed by Independent Auditor of an Entity and ISRE 2410 Review of Interim Financial Information Performed by the Independent Auditor of an Entity, respectively). A review of interim accounting information consists of making inquiries, mainly of the professionals responsible for financial and accounting issues and the application of analytical and other review procedures. The extent of a review is significantly less than that of an audit conducted in accordance with auditing standards and, accordingly, did not allow us to obtain assurance that we are aware of all significant matters that may have been identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, we are not aware of any fact that leads us to believe that the individual and consolidated interim accounting information included in the quarterly information referred to above were not prepared, in all material respects, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil and presented in accordance with standards established by CVM, applicable to the preparation of Quarterly Financial Information (ITR).

Reports and Representations / Independent Auditor's Review Report - Unqualified

Other matters

Interim value added information

We have also reviewed the interim individual and consolidated statements of value added (SVA), for the nine-month period ended September 30, 2013, prepared under the responsibility of the Institution's management, which presentation of such interim information is required in accordance with standards established by CVM, applicable to the presentation of Quarterly Financial Information (ITR).These statements have been subject to the same review procedures described above and, based on our review we are not aware of any fact which make us to believe that these were not prepared, in all material respects, in a consistent way in relation to the interim information taken as a whole.

São Paulo, October 31, 2013.

ERNST & YOUNG TERCO
Auditores Independentes S.S.
CRC-2SP015199/O-6

Eduardo Wellichen
Accountant CRC-1SP184050/O-6

Renato Nantes
Accountant CRC -1RJ115529/0-7-S-SP

Reports and Representations / Executive Board Representation on the Financial Statements

Abiding by CVM Rule No. 480, dated December 7, 2009, the undersigned parties, Executive Board members of Banco ABC Brasil S.A., listed at Corporate Governance Level 2 (Code ABCB4), REPRESENT hereby that they:

a) Reviewed, discussed and agreed with the financial statements for the period ended September 30, 2013;

b) Reviewed, discussed and agreed with the opinion expressed in the independent auditor's report of Ernst & Young Auditores Independentes S.S., on the Bank's financial statements for the period ended September 30, 2013;

São Paulo, October 31, 2013.

Anis Chacur Neto
Director President

Gustavo Arantes Lanhoso
Director Vice – President

José Eduardo Cintra Laloni
Director Vice – President

Renato Pasqualin Sobrinho
Director Vice – President

Sérgio Lulia Jacob
Director Vice – President and Investor Relations Director

Sérgio Ricardo Borejo
Director Vice – President

Reports and Representations / Executive Board Representation on the Financial Statements

Directors

Alexandre Yoshiaki Sinzato
Antonio José Nicolini
Antonio Sanchez Junior
Bibiana Veronez
Caetano Fabrini Neto
Carlos Alfredo de Melo
Claudio Rodrigues Tibau
Christian Max Finardi Squassoni
Dieter Klemz
Eduardo de Moraes Melchert Grell
Hugo Botelho Bittencourt
João Carlos Benites Freneda
João Carlos Gonçalves da Silva
José Álvaro Corbet Guimarães
Leila Maria de Carvalho Rocha
Lilian Gordon
Luiz Antonio de Assumpção Neto
Luiz Augusto Galvão Monteiro
Luiz Carlos Daniel Cadó
Paulo Corrêa de Moraes Junior
Paulo Romagnoli
Ricardo Penteado Camargo Ticoulat
Waldecir dos Santos Junior
Wandir Pereira Reis

Reports and Representations / Executive Board Representation on the Independent Auditor's Report

Abiding by CVM Rule No. 480, dated December 7, 2009, the undersigned parties, Executive Board members of Banco ABC Brasil S.A., listed at Corporate Governance Level 2 (Code ABCB4), REPRESENT hereby that they:

a) Reviewed, discussed and agreed with the financial statements for the period ended September 30, 2013;

b) Reviewed, discussed and agreed with the opinion expressed in the independent auditor's report of Ernst & Young Auditores Independentes S.S., on the Bank's financial statements for the period ended September 30, 2013;

São Paulo, October 31, 2013.

Anis Chacur Neto
Director President

Gustavo Arantes Lanhoso
Director Vice – President

José Eduardo Cintra Laloni
Director Vice – President

Renato Pasqualin Sobrinho
Director Vice – President

Sérgio Lulia Jacob
Director Vice – President and Investor Relations Director

Sérgio Ricardo Borejo
Director Vice – President

Reports and Representations / Executive Board Representation on the Independent Auditor's Report

Directors
Alexandre Yoshiaki Sinzato
Antonio José Nicolini
Antonio Sanchez Junior
Bibiana Veronez
Caetano Fabrini Neto
Carlos Alfredo de Melo
Claudio Rodrigues Tibau
Christian Max Finardi Squassoni
Dieter Klemz
Eduardo de Moraes Melchert Grell
Hugo Botelho Bittencourt
João Carlos Benites Freneda
João Carlos Gonçalves da Silva
José Álvaro Corbet Guimarães
Leila Maria de Carvalho Rocha
Lilian Gordon
Luiz Antonio de Assumpção Neto
Luiz Augusto Galvão Monteiro
Luiz Carlos Daniel Cadó
Paulo Corrêa de Moraes Junior
Paulo Romagnoli
Ricardo Penteado Camargo Ticoulat
Waldecir dos Santos Junior
Wandir Pereira Reis