BANCO ABC BRASIL

25 YEARS

Investor Presentation | November 2014

ABCB4 NÍVEL 2 BOVESPA BRASIL

Índice BM&FBOVESPA Financeiro IFNC

Índice Small Cap SMLL

Índice de Ações com Tag Along Diferenciado ITAG

Índice de Ações com Governança Corporativa Diferenciada IGC



Strategy, business segments and products

Funding and capital base

Financial highlights

Ownership structure

Focus on Companies

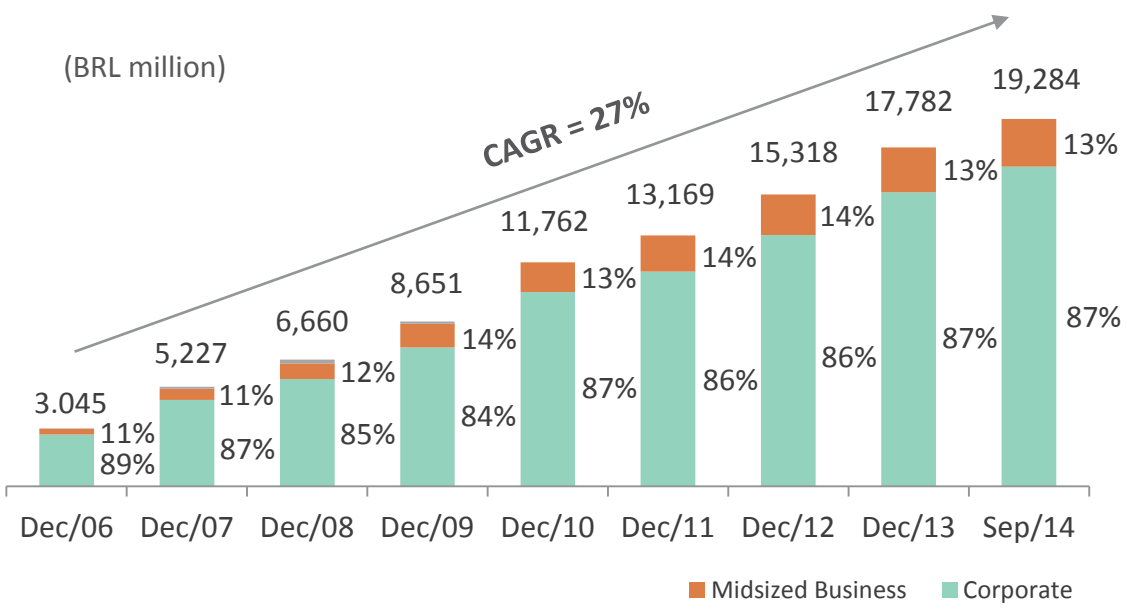
Banco ABC Brasil strongly focuses on providing loans and structured products to midsized and large companies.

Distinct strategy for each business segment:

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

Portfolio Mix: increase in Midsized Business segment participation.

Expanded Credit Portfolio*



* Includes Loans, Guarantees Issued and Corporate Securities portfolios



Corporate (annual revenues above BRL 500 million)

Strategy:

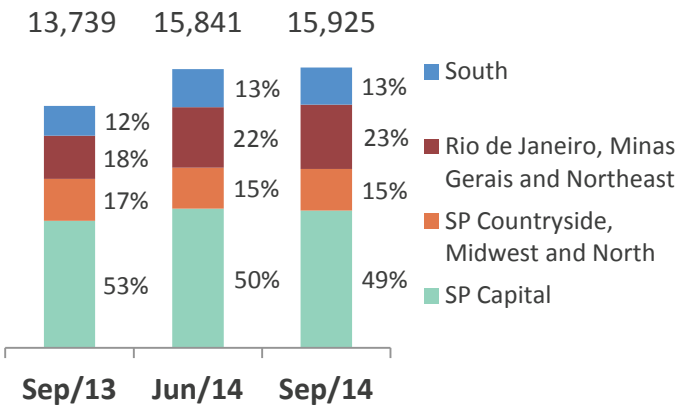
Grow the profitability per client, through increasing cross-selling of products.

Products:

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

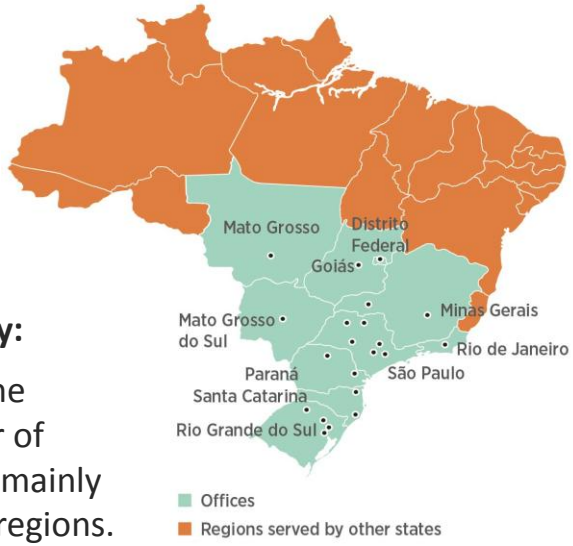
	Sep/13	Jun/14	Sep/14
Total Number of Clients	755	767	767
Clientes with Credit Exposure	532	556	560
Average Ticket (BRL million)	25.8	28.5	28.4
Average Tenor (days)	366	372	366

Credit Portfolio
(BRL million)





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



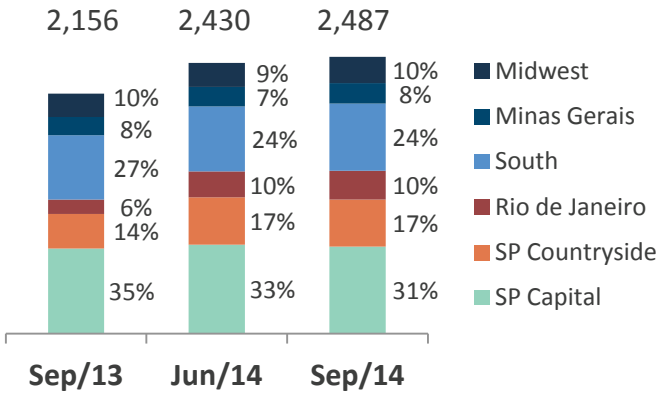
Strategy:

Grow the number of clients, mainly in new regions.

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

	Sep/13	Jun/14	Sep/14
Total Number of Clients	1,362	1,274	1,261
Clientes with Credit Exposure	1,011	1,002	960
Average Ticket (BRL million)	2.1	2.4	2.6
Average Tenor (days)	270	282	295

Credit Portfolio
(BRL million)





Strategy, business segments and products

Funding and capital base

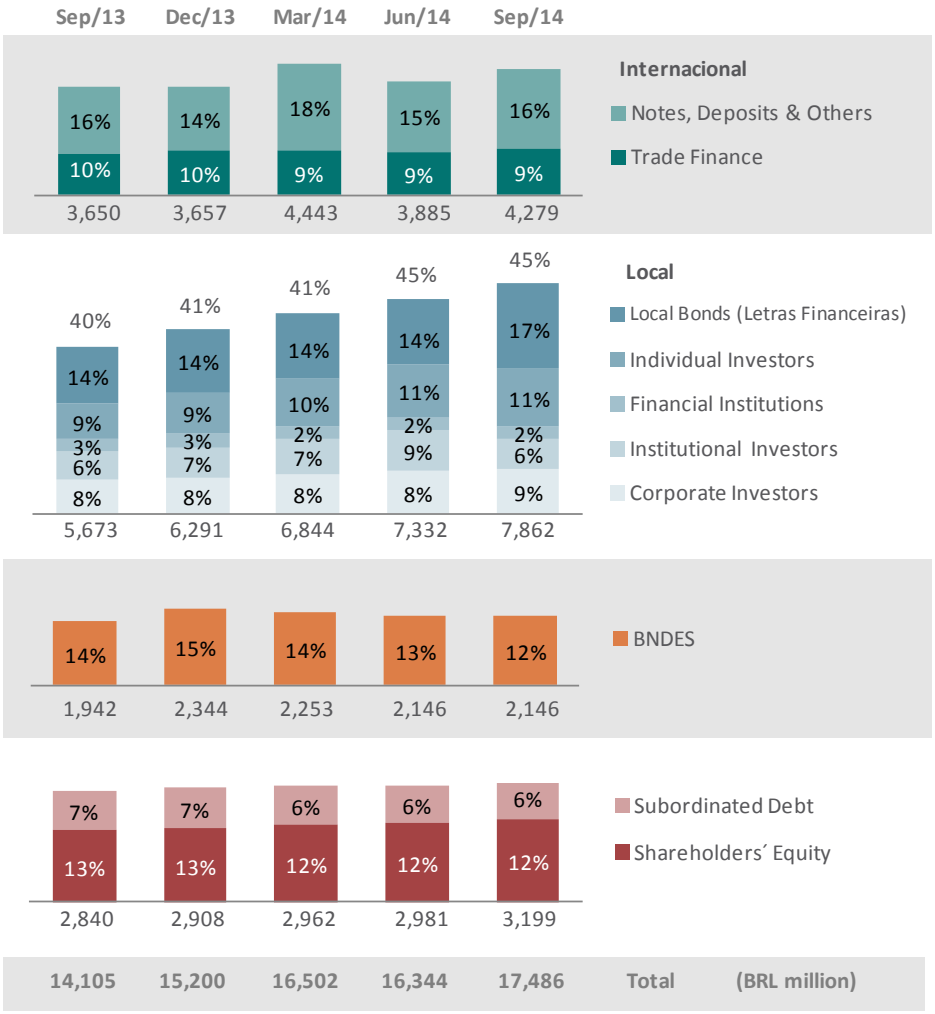
Financial highlights

Ownership structure



Funding & Ratings

Diversified funding with access to local and international sources

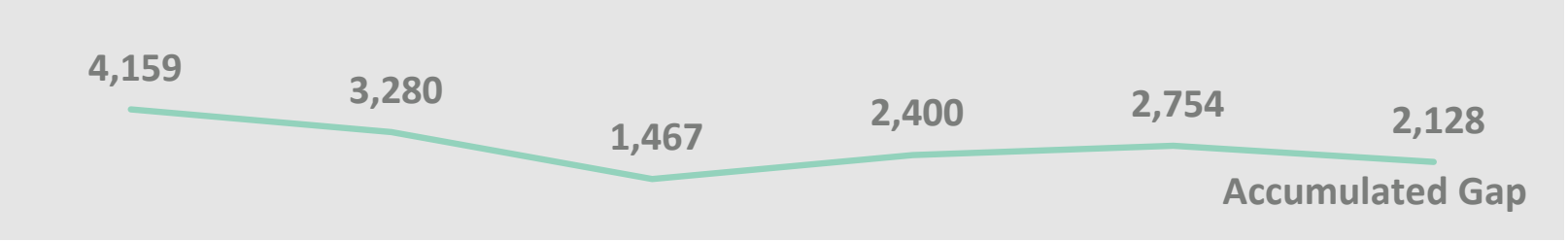


Ratings

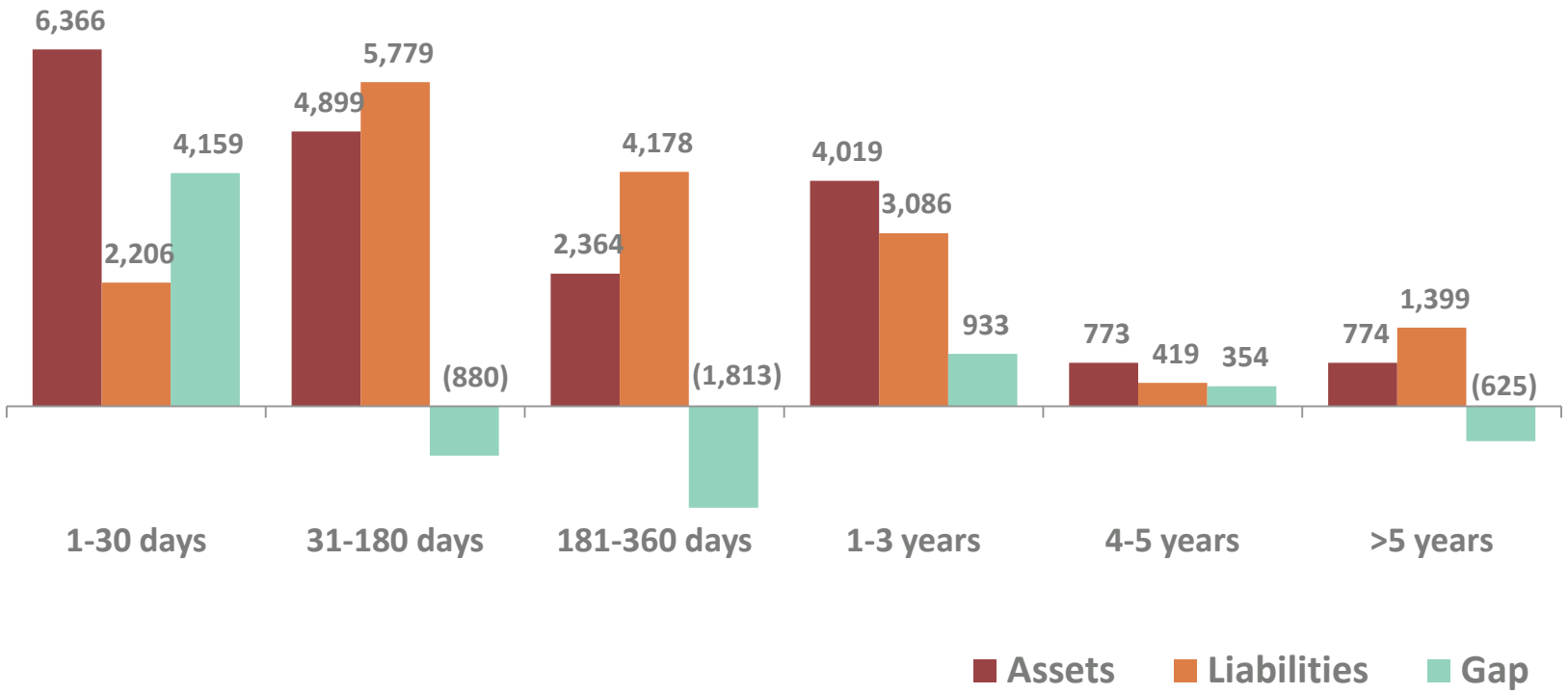
	Local	Global
Moody's	Aa1.Br	Baa3
FitchRatings	AA	BBB-
Standard & Poor's	brAA	BB+



Assets & Liabilities by maturity



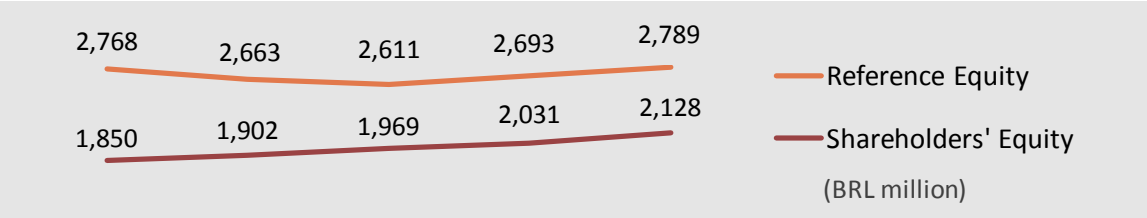
(BRL million)

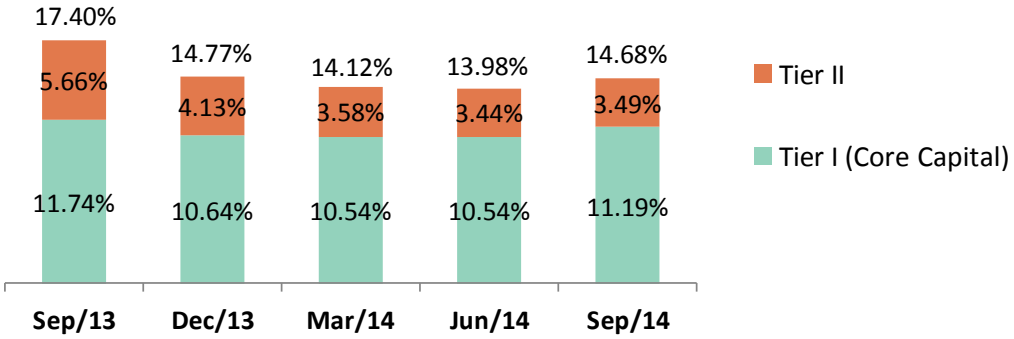


(As of September, 2014)



Basel Index & Shareholders' Equity





Capital Adequacy (BRL million)	**Sep/14**	**Jun/14**	**Chg 3M (%) / p.p.**	**Sep/13**	**Chg 12M (%) / p.p.**
Referential Equity	2,789.1	2,693.2	3.6%	2,767.9	0.8%
Required Referential Equity	2,089.8	2,119.1	-1.4%	1,750.2	19.4%
Capital Surplus	699.2	574.1	21.8%	1,017.7	-31.3%
Basel Ratio	**14.68%**	**13.98%**	0.70	**17.40%**	-2.72
Tier I (Core Capital)	11.19%	10.54%	0.65	11.74%	-0.54
Tier II	3.49%	3.44%	0.05	5.66%	-2.17



Strategy, business segments and products

Funding and capital base

Financial highlights

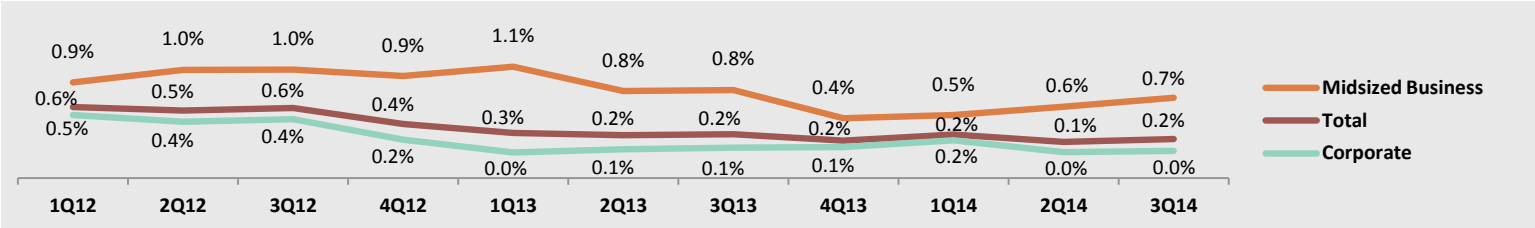
Ownership structure



Credit Portfolio Quality

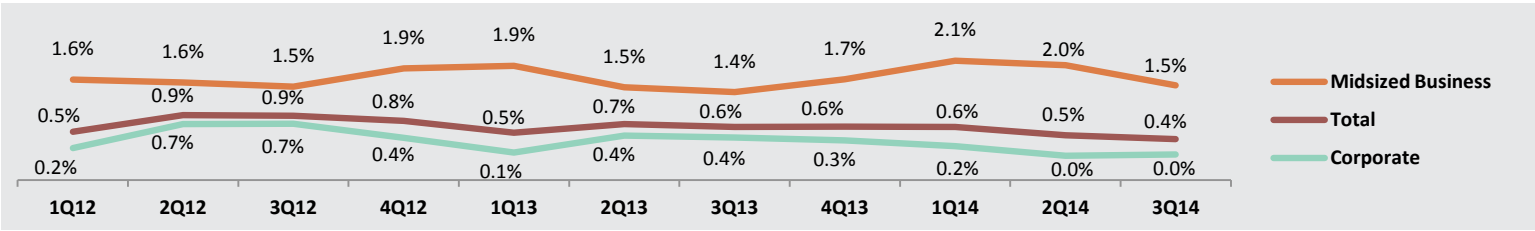
Past Due over 90 days (overdue installments)

% of loan portfolio



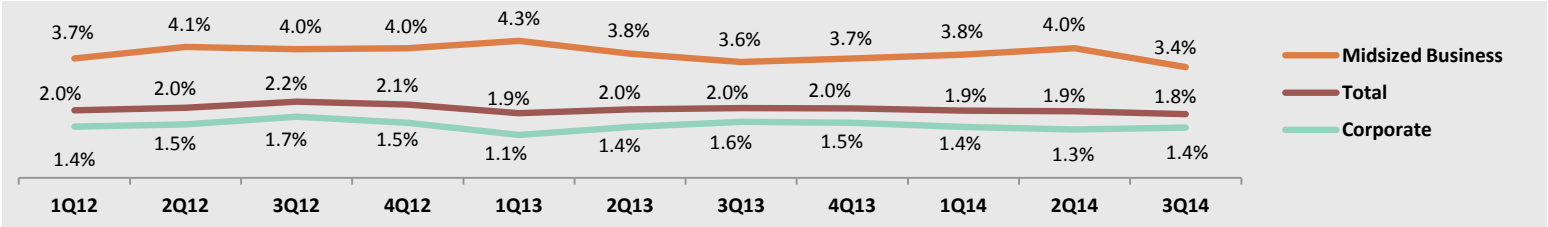
Loans overdue for more than 90 days (includes falling due and over due installments)

% of loan portfolio



Loans Loss Reserve

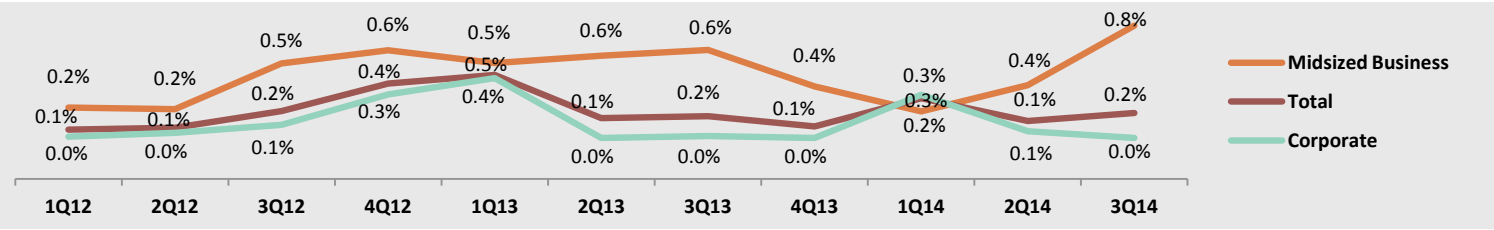
% of loan portfolio





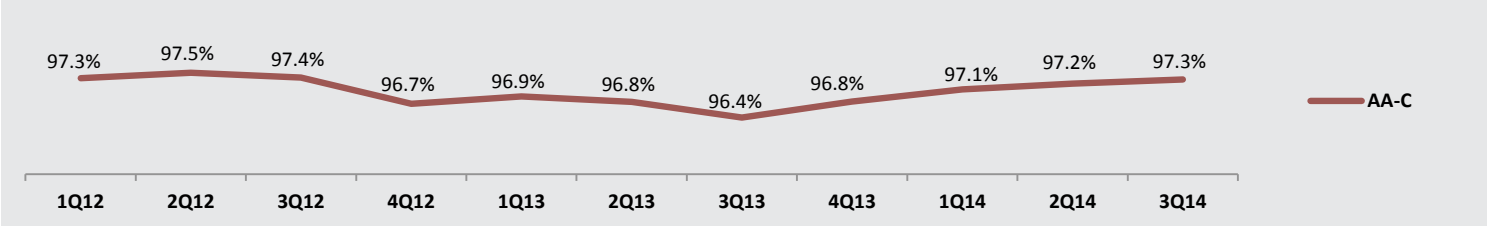
Write-Offs in the quarter

% of loan portfolio



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

% of loan portfolio



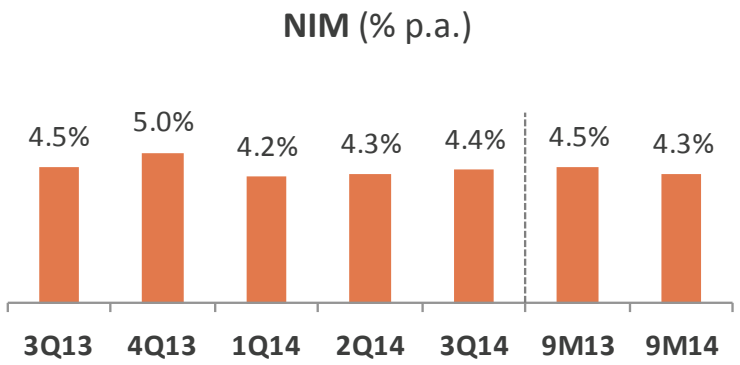
Guarantees issued portfolio ratings

With the purpose of strengthening the balance sheet and to increase the level of disclosure and transparency, as from this quarter the bank started disclosing the ratings of the guarantees issued portfolio, that showed 99.9% of the transactions rated between AA-C as of the end of 3Q14.



Financial Margin

(BRL million)	3Q14	2Q14	Chg (%)	3Q13	Chg (%)	9M14	9M13	Chg (%)
Net Interest Income before Loan Loss Provision (LLP)	**188.7**	**177.7**	**6.2%**	**160.4**	**17.6%**	**534.9**	**452.8**	**18.1%**
Shareholders' Equity Remunerated at CDI Rate	51.3	48.5	5.7%	36.8	39.5%	144.3	94.3	52.9%
Financial Margin with Clients	110.6	104.6	5.8%	94.0	17.7%	318.1	288.3	10.3%
Financial Margin with Market	26.8	24.6	9.0%	29.6	-9.5%	72.5	70.1	3.4%
Loan Loss Provision (LLP)	**(16.8)**	**(14.9)**	**12.6%**	**(18.6)**	**-9.7%**	**(57.2)**	**(66.8)**	**-14.4%**
Managerial Financial Margin	**171.9**	**162.8**	**5.6%**	**141.8**	**21.2%**	**477.6**	**386.0**	**23.8%**

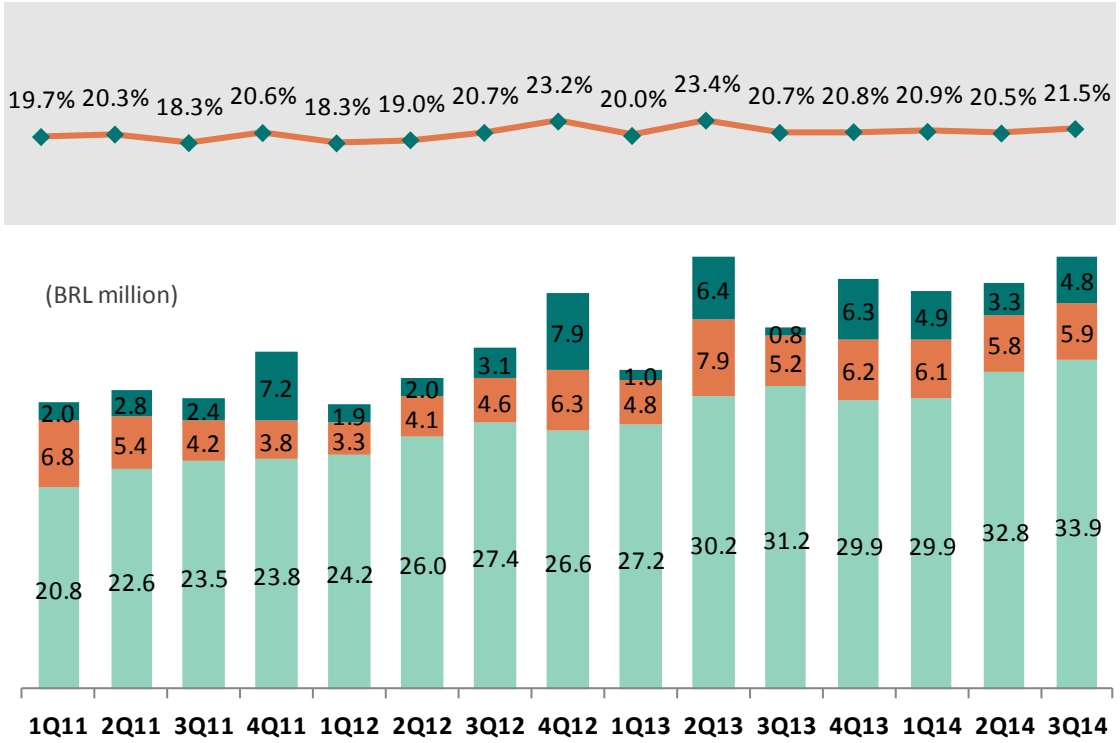




** Amount obtained by calculating Interest on Shareholders' Equity at the CDI (interbank rate) in the period (Shareholders' Equity x CDI rate).*

Service Revenues

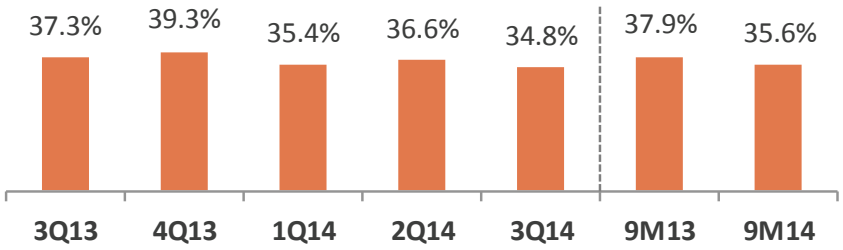
Banking Service Fees (BRL million)	3Q14	2Q14	Chg (%)	3Q13	Chg (%)	9M14	9M13	Chg (%)
Guarantees Issued	33.9	32.8	3.4%	31.2	8.5%	96.6	88.6	9.0%
Capital Markets and M&A Fees	4.8	3.3	45.8%	0.8	539.8%	13.0	8.2	58.9%
Banking Tariffs	5.9	5.8	2.5%	5.2	14.6%	17.9	17.8	0.4%
Total	**44.7**	**41.9**	**6.6%**	**37.2**	**20.1%**	**127.5**	**114.6**	**11.2%**



Expenses

Expenses (BRL million)	**3Q14**	**2Q14**	**Chg (%)**	**3Q13**	**Chg (%)**	**9M14**	**9M13**	**Chg (%)**
Personnel	(37.4)	(37.4)	0.1%	(34.7)	7.9%	(110.6)	(102.0)	8.4%
Other Administrative	(22.2)	(19.6)	13.3%	(18.7)	18.7%	(62.4)	(54.8)	14.0%
Subtotal	**(59.7)**	**(57.0)**	**4.7%**	**(53.4)**	**11.7%**	**(173.1)**	**(156.8)**	**10.4%**
Profit Sharing	(23.1)	(23.8)	-3.0%	(19.5)	18.2%	(66.5)	(58.8)	13.2%
Total	**(82.8)**	**(80.8)**	**2.4%**	**(73.0)**	**13.5%**	**(239.6)**	**(215.6)**	**11.1%**

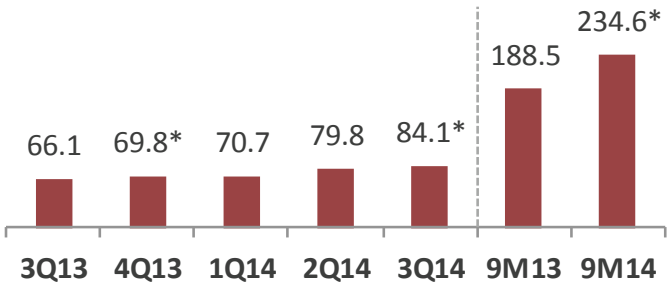
Efficiency Ratio (Expenses/Revenues)



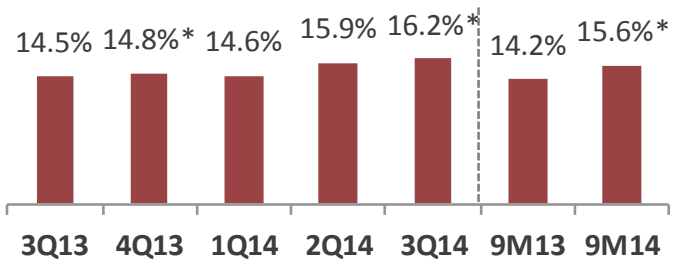


Profitability

Net Income (BRL million)



ROAE (% p.a.)



* Recurring Net Income and ROAE



Strategy, business segments and products

Funding and capital base

Financial highlights

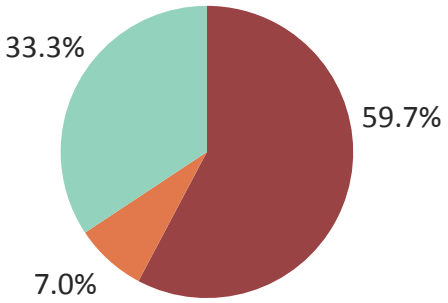
Ownership structure



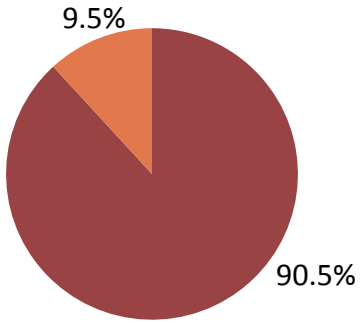
Ownership Structure

ABC Brasil

Total Capital



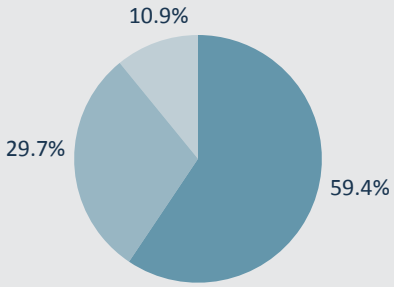
Voting Capital



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

(As of September, 2014)

Arab Banking Corporation
(Parent Company)



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

International bank headquartered in Bahrain

- Total Assets: US$ 28.9 billion
- Shareholders' Equity: US$ 4.0 billion
- BIS Ratio: 21.7%
- Core Capital (Tier 1): 17.9%

(As of September, 2014)



Contact

Website: www.abcbrasil.com.br

Phone: +55 (11) 3170-2500



ABCB4 NÍVEL 2 BOVESPA BRASIL

Índice BM&FBOVESPA Financeiro IFNC

Índice Small Cap SMLL

Índice de Ações com Tag Along Diferenciado ITAG

Índice de Ações com Governança Corporativa Diferenciada IGC

Appendix

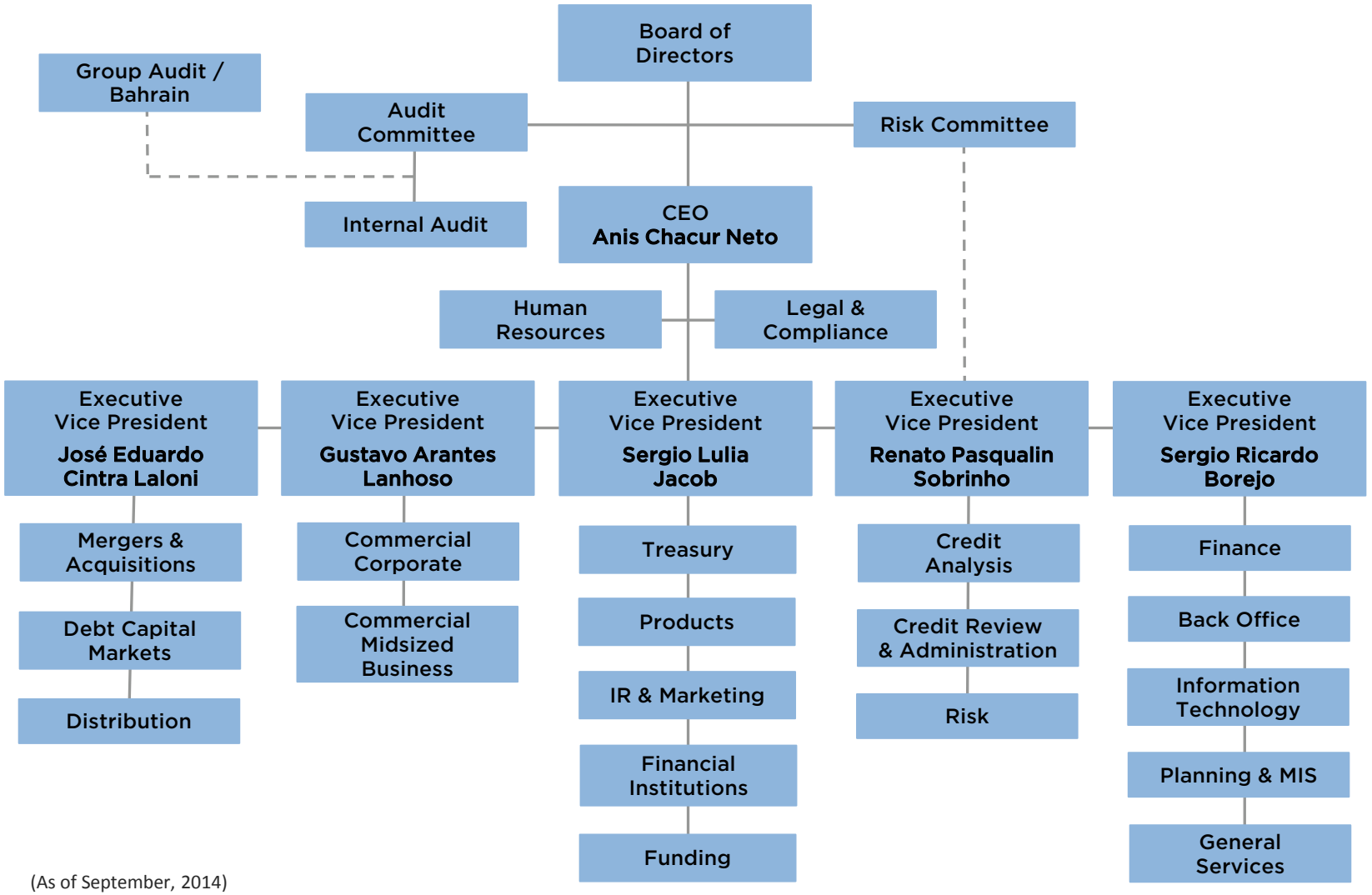


Expanded Credit Portfolio

(BRL million)	Sep/14	Jun/14	Chg 3M (%)	Dec/13	Chg 9M (%)	Sep/13	Chg 12M (%)
Loans	**10,699.5**	**10,325.3**	**3.6%**	**9,909.9**	**8.0%**	**8,966.6**	**19.3%**
Corporate	8,312.3	8,003.4	3.9%	7,692.2	8.1%	6,892.0	20.6%
Midsized Business	2,387.2	2,321.9	2.8%	2,217.7	7.6%	2,074.6	15.1%
Guarantees Issued	**7,712.5**	**7,946.1**	**-2.9%**	**6,992.2**	**10.3%**	**6,928.1**	**11.3%**
Corporate	7,613.0	7,838.0	-2.9%	6,898.4	10.4%	6,846.9	11.2%
Midsized Business	99.4	108.1	-8.0%	93.8	6.0%	81.2	22.5%
Corporate Securities	**871.7**	**993.8**	**-12.3%**	**880.1**	**-1.0%**	**974.3**	**-10.5%**
Corporate	846.7	970.2	-12.7%	852.4	-0.7%	953.6	-11.2%
Midsized Business	25.0	23.6	5.8%	27.7	-10.0%	20.6	21.0%
Expanded Credit Portfolio	**19,283.7**	**19,265.3**	**0.1%**	**17,782.2**	**8.4%**	**16,868.9**	**14.3%**
Corporate Total	16,772.0	16,811.6	-0.2%	15,442.9	8.6%	14,692.5	14.2%
Midsized Business Total	2,511.6	2,453.7	2.4%	2,339.3	7.4%	2,176.4	15.4%



Corporate Structure



(As of September, 2014)

Members

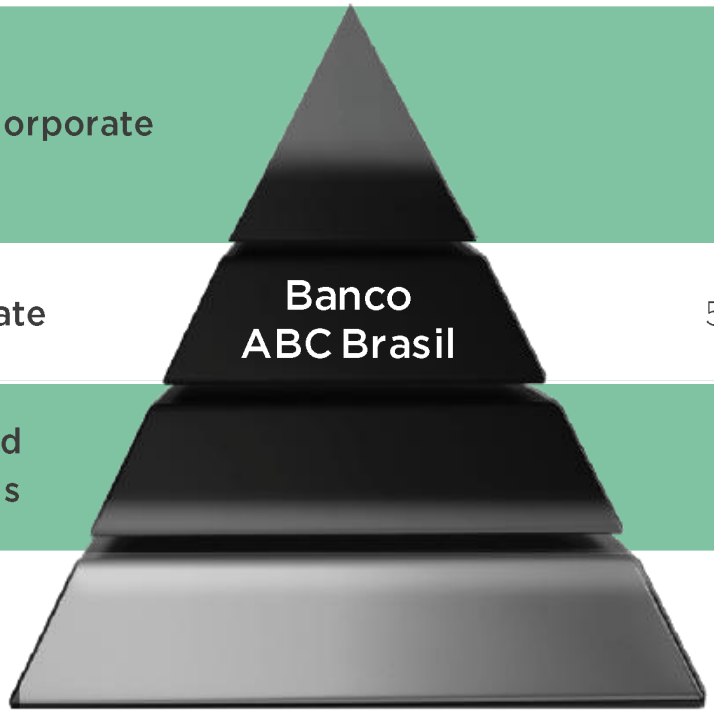
Anwar Ali Al Mudhaf *(Kuwaiti)*	ABC Brasil Chairman & Arab Banking Corporation Board Member
Tito Enrique da Silva Neto *(Brazilian)*	Vice Chairman & Former CEO of Banco ABC Brasil
Vernon Handley *(British)*	Arab Banking Corporation Executive
Paul Henry Jennings *(British)*	Arab Banking Corporation Executive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

(As of September, 2014)



Brazilian Banking Sector

ABC Brasil focuses on the Corporate and Midsized Business segments.



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



History in Brazil

1989

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

1997

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

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

2005

The bank structures its Midsized Business operations

2007

IPO

ABCB4 NÍVEL 2 BOVESPA BRASIL

2014



Disclaimer

The following material, on this date, is a presentation containing general information about the Banco ABC Brasil S.A. We offer no guarantee and make no declaration, implicitly or explicitly, as to the accuracy, completeness or scope of this information.

This presentation may include forward-looking statements of future events or results according to the regulations of the Brazilian and International securities and exchange commissions. These statements are based on certain assumptions and analyses by the Company that reflect its experience, the economic environment, future market conditions and expected events by the company, many of which are beyond the control of the Company. Important factors that may lead to significant differences between the actual results and the statements of expectations about future events or results include the company's business strategy, Brazilian and International economic conditions, technology, financial strategy, financial market conditions, uncertainty regarding the results of its future operations, plans, objectives, expectations and intentions, among others. Considering these factors, the actual results of the company may be significantly different from those shown or implicit in the statement of expectations about future events or results.

The information and opinions contained in this presentation should not be understood as a recommendation to potential investors and no investment decision is to be based on the veracity, current events or completeness of this information or these opinions. No advisors to the company or parties related to them or their representatives should have any responsibility for any losses that may result from the use or contents of this presentation.