Conference Call | 3rd Quarter, 2014

November 07, 2014

ABCB4 NÍVEL 2 BOVESPA BRASIL
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Highlights

- **Recurring Net income** totaled BRL 84.1 million in 3Q14, and the **Recurring Return on Average Equity** (ROAE) was 16.2% pa in the quarter.

- The **expanded credit portfolio** reached BRL 19.3 billion by the end of 3Q14, an increase of 14.3% in the last 12 months.

- The **loan portfolio** reached R$ 10.7 billion by the end of 3Q14, an increase of 19.3% in the last 12 months and 3.6% in the quarter.

- The **credit portfolio quality** remains high, with 97.3% of the loan transactions rated between AA-C by the end of 3Q14. 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 the period.



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%



Segments Highlights

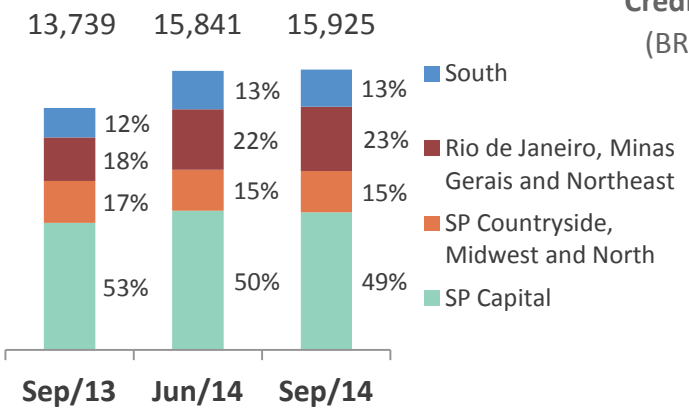
Corporate

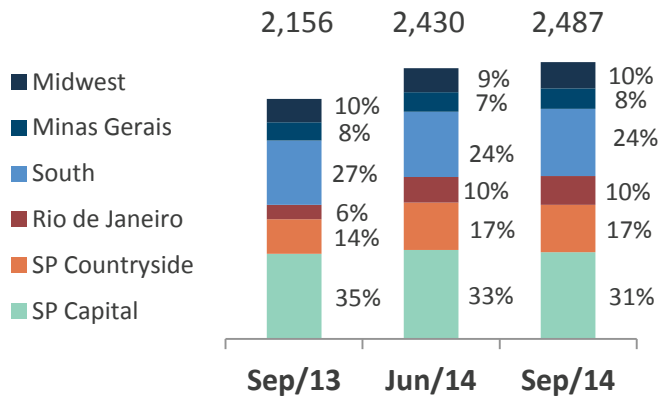
	Sep/13	Jun/14	Sep/14
Total Number of Clients	755	767	767
Clients with Credit Exposure	532	556	560
Average Ticket (BRL million)	25.8	28.5	28.4
Average Tenor (days)	366	372	366

Midsized Business

	Sep/13	Jun/14	Sep/14
Total Number of Clients	1,362	1,274	1,261
Clients 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)

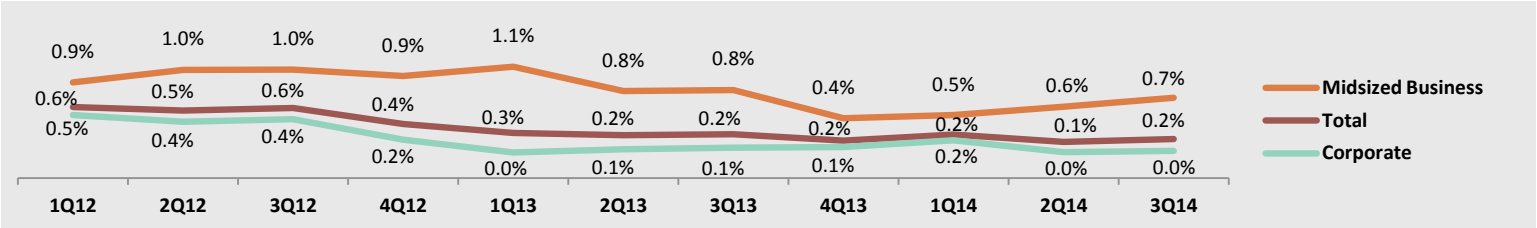




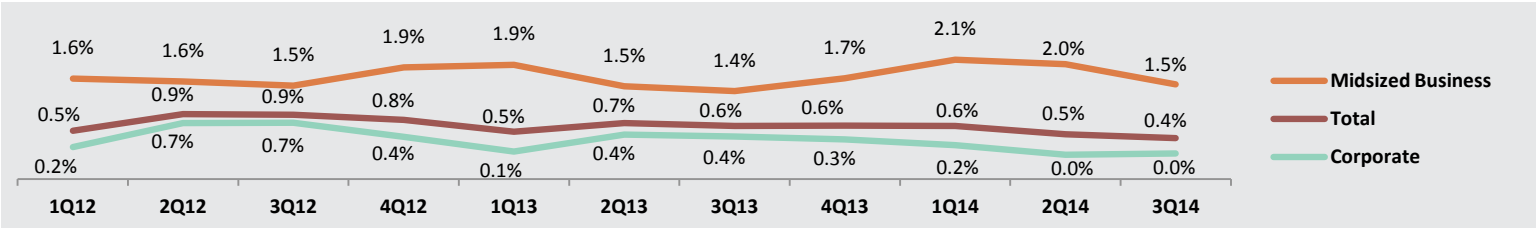


Credit Portfolio Quality

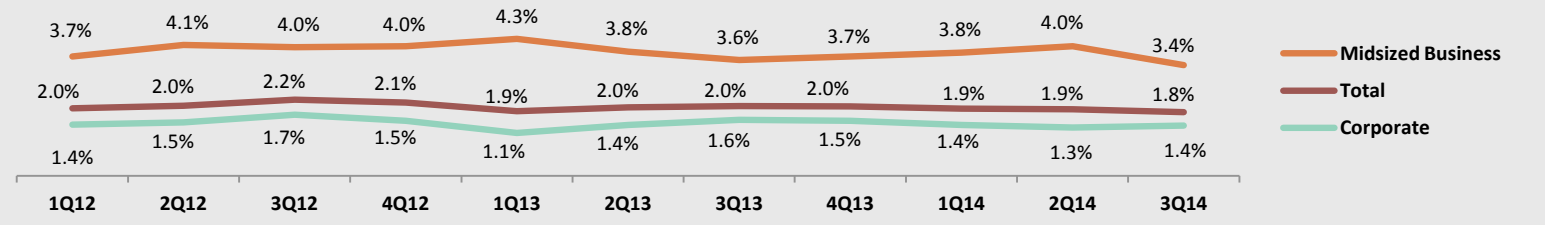
Past Due over 90 days (overdue installments)
% of loan portfolio



Loans overdue for more than 90 days (includes falling due and over due installments)
% of loan portfolio



Loans Loss Reserve
% of loan portfolio

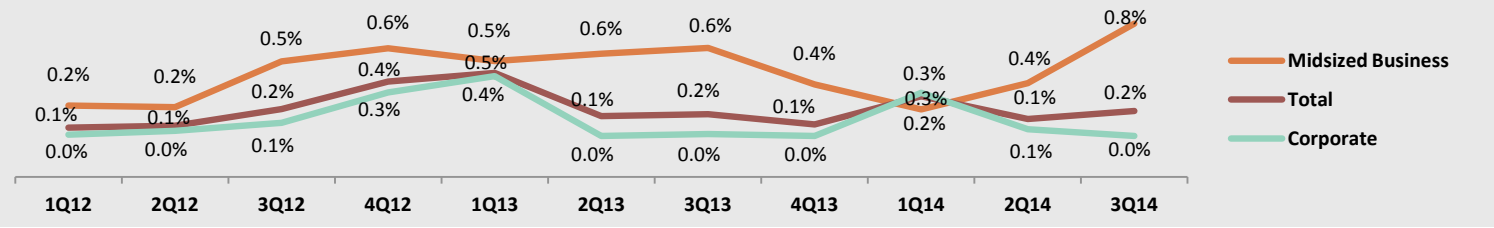




Credit Portfolio Quality

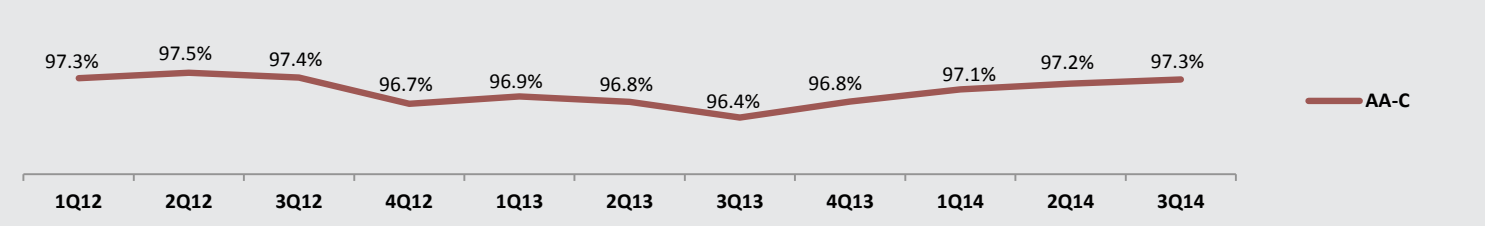
Write-Offs in the quarter

% of loan portfolio



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

% of loan portfolio



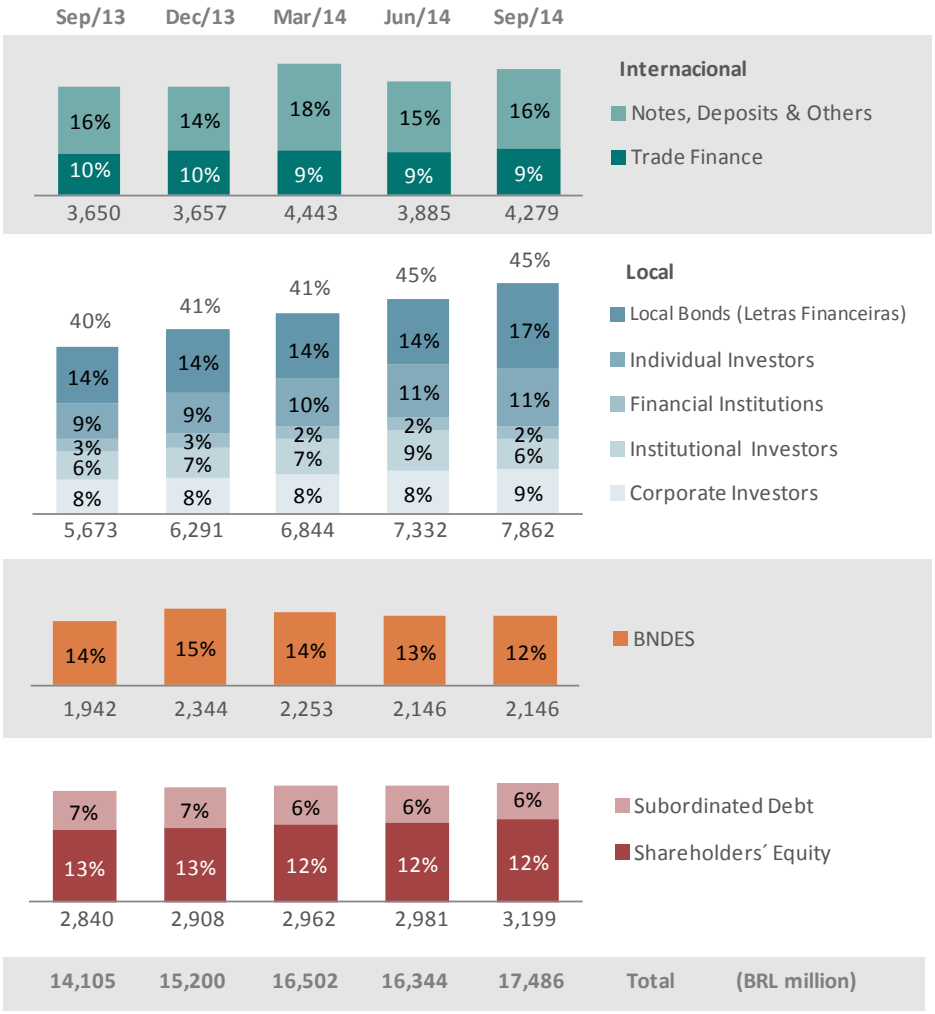
Guarantees issued portfolio ratings

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.



Funding & Ratings

Diversified funding with access to local and international sources

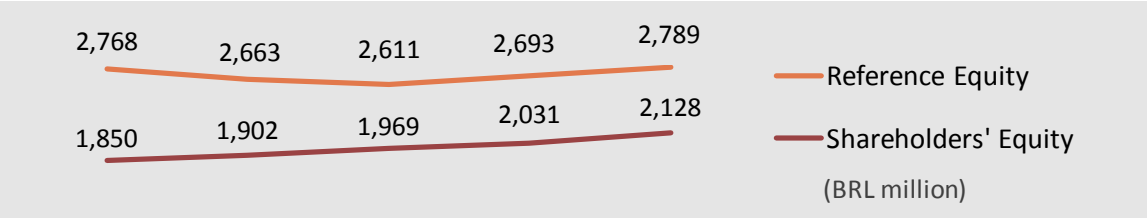


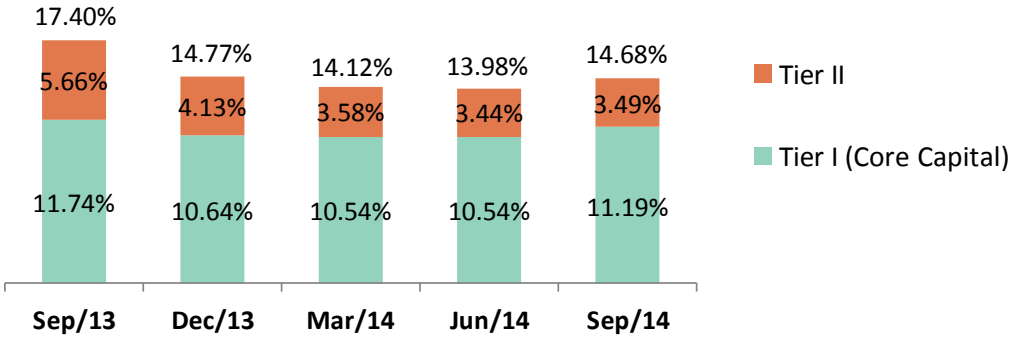
Ratings

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



Basel Index & Shareholders' Equity



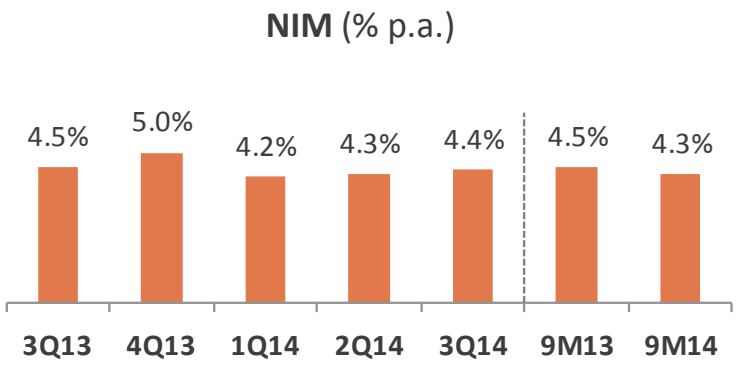


Capital Adequacy (BRL million)	**Sep/14**	**Jun/14**	**Chg 3M (%) / p.p.**	**Sep/13**	**Chg 12M (%) / p.p.**
Referential Equity	2,789.1	2,693.2	3.6%	2,767.9	0.8%
Required Referential Equity	2,089.8	2,119.1	-1.4%	1,750.2	19.4%
Capital Surplus	699.2	574.1	21.8%	1,017.7	-31.3%
Basel Ratio	**14.68%**	**13.98%**	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



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%**

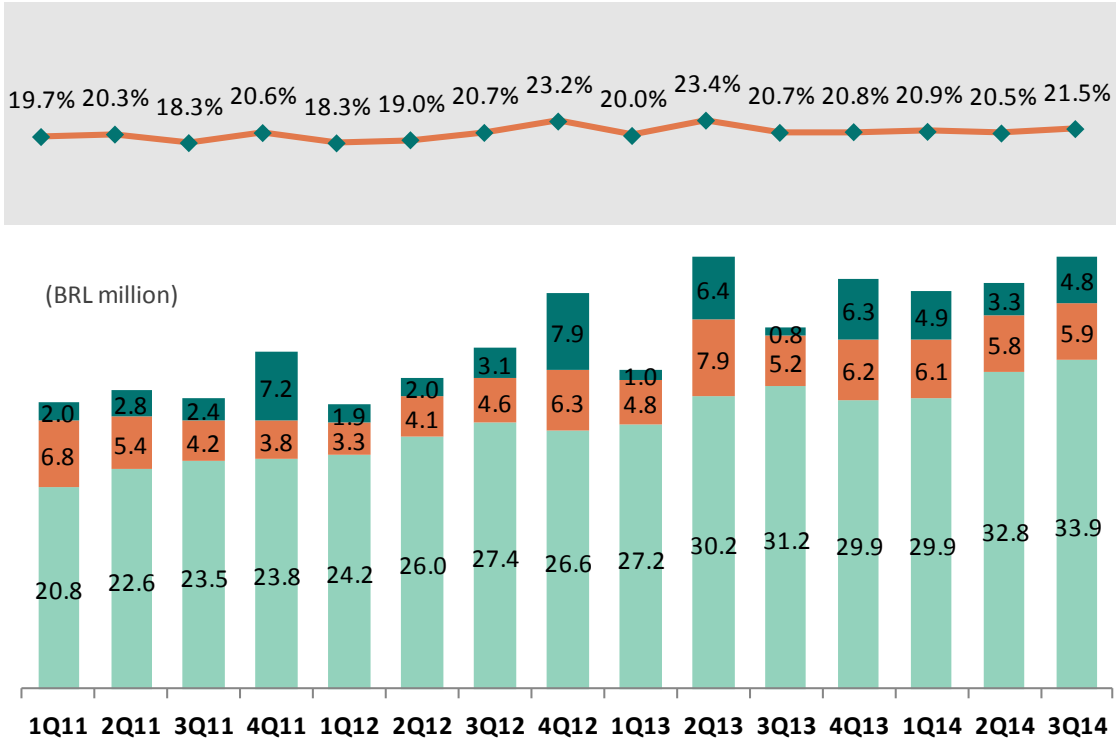




** Amount obtained by calculating Interest on Shareholders' Equity at the CDI (interbank rate) in the period (Shareholders' Equity x CDI rate).*

Service Revenues

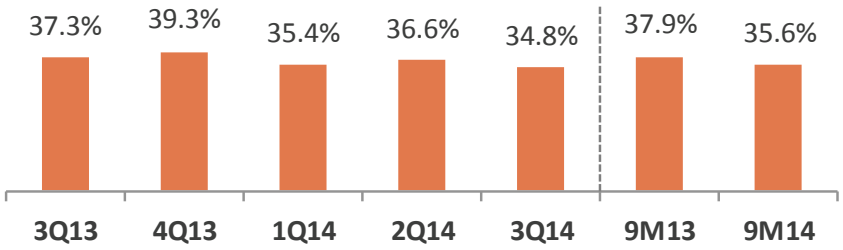
Banking Service Fees (BRL million)	3Q14	2Q14	Chg (%)	3Q13	Chg (%)	9M14	9M13	Chg (%)
Guarantees Issued	33.9	32.8	3.4%	31.2	8.5%	96.6	88.6	9.0%
Capital Markets and M&A Fees	4.8	3.3	45.8%	0.8	539.8%	13.0	8.2	58.9%
Banking Tariffs	5.9	5.8	2.5%	5.2	14.6%	17.9	17.8	0.4%
Total	**44.7**	**41.9**	**6.6%**	**37.2**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



Expenses & Efficiency Ratio

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%**

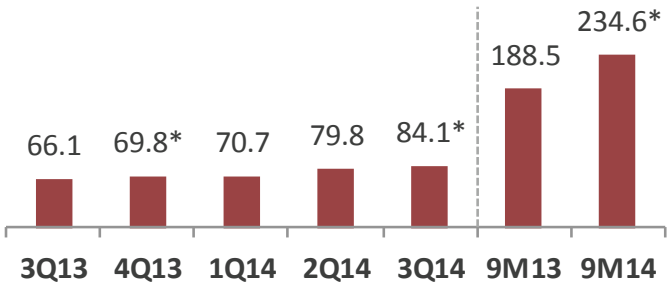
Efficiency Ratio (Expenses/Revenues)



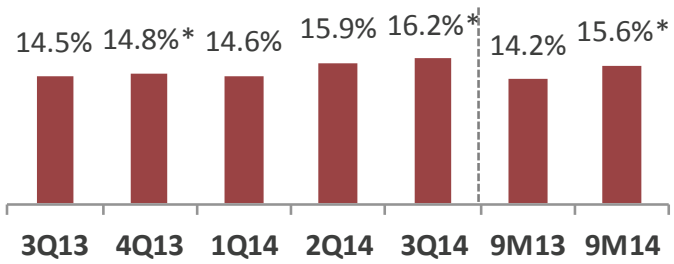


Profitability

Net Income (BRL million)



ROAE (% p.a.)



* Recurring Net Income and ROAE



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Competence is everything.

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