Earnings Conference Call | Third Quarter 2015

November 9, 2015

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

Highlights

- **Recurring Net income** totaled BRL 95.9 million in 3Q15.

- **Recurring Return on Average Equity (ROAE)** was 16.2% in 3Q15.

- The **Expanded Credit Portfolio** reached BRL 21.7 billion by the end of 3Q15, an increase of 12.7% in the year and 4.1% in the quarter.

- The **credit portfolio quality** remains high, with 95.8% of the loan transactions and 99.9% of the guarantees issued portfolio rated between AA and C at the end of the 3Q15, in accordance with Brazilian Central Bank Resolution No. 2,682. Considering both portfolios the ratio was 97.4%



Expanded Credit Portfolio

(BRL million)	Sep/15	Jun/15	Chg 3M (%)	Sep/14	Chg 12M (%)
Loans	**12,258.4**	**11,639.1**	**5.3%**	**10,699.5**	**14.6%**
Corporate	9,631.5	9,043.5	6.5%	8,312.3	15.9%
Midsized Business	2,626.8	2,595.7	1.2%	2,387.2	10.0%
Guarantees Issued	**8,202.2**	**8,013.4**	**2.4%**	**7,712.5**	**6.3%**
Corporate	8,105.5	7,913.3	2.4%	7,613.0	6.5%
Midsized Business	96.7	100.1	-3.4%	99.4	-2.8%
Corporate Securities	**1,265.7**	**1,213.1**	**4.3%**	**871.7**	**45.2%**
Corporate	1,261.2	1,207.5	4.4%	846.7	49.0%
Midsized Business	4.5	5.6	-19.2%	25.0	-82.0%
Expanded Credit Portfolio	**21,726.2**	**20,865.6**	**4.1%**	**19,283.7**	**12.7%**
Corporate Total	18,998.2	18,164.3	4.6%	16,772.0	13.3%
Midsized Business Total	2,728.0	2,701.3	1.0%	2,511.6	8.6%



Segments Highlights

Corporate

Sep/14	Jun/15	Sep/15		Sep/14	Jun/15	Sep/15
767	810	842	**Total Number of Clients**	1,261	1,189	1,162
560	558	590*	**Clients with Credit Exposure**	960	955	953
28.4	30.4	30.1	**Average Ticket** (BRL million)	2.6	2.8	2.9
366	353	346	**Average Tenor** (days)	295	288	291

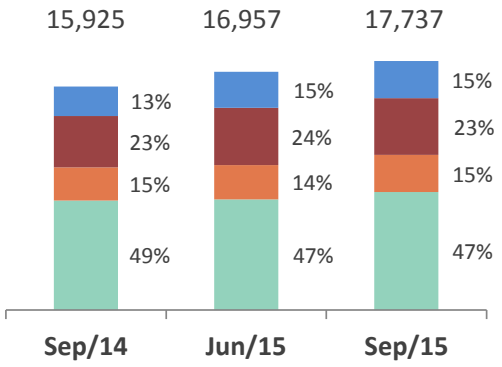
Midsized Business

**From this quarter this number includes 35 additional companies. Previously these companies were reckoned into economic groups of the Large Corporate segment, but due to their size, differentiated sectors and apart financial management, they are now counted individually.*

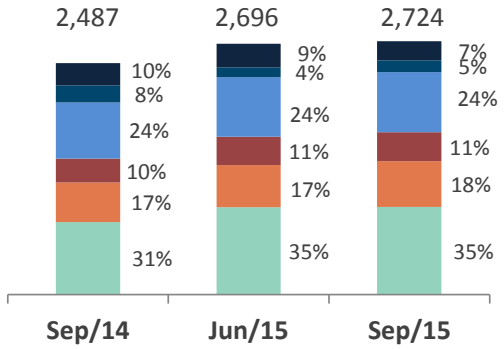
Credit Portfolio

(loans and guarantees issued)

(BRL million)



- South
- Rio de Janeiro, Minas Gerais and Northeast
- SP Countryside, Midwest and North
- SP Capital



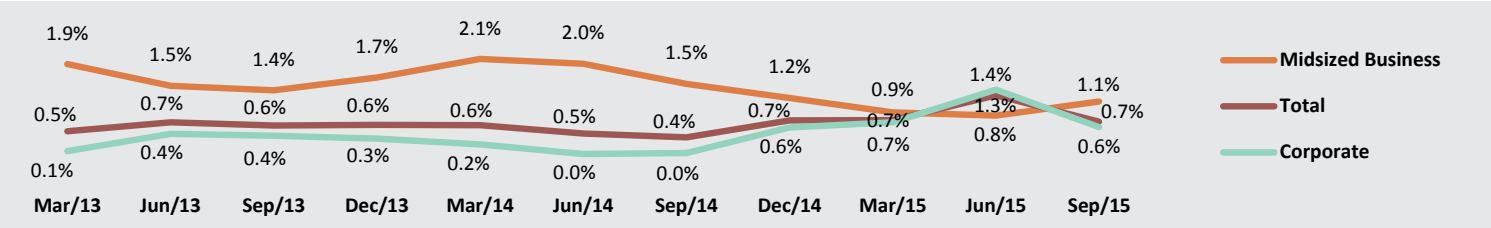
- Midwest
- Minas Gerais
- South
- Rio de Janeiro
- SP Countryside
- SP Capital



Credit Portfolio Quality

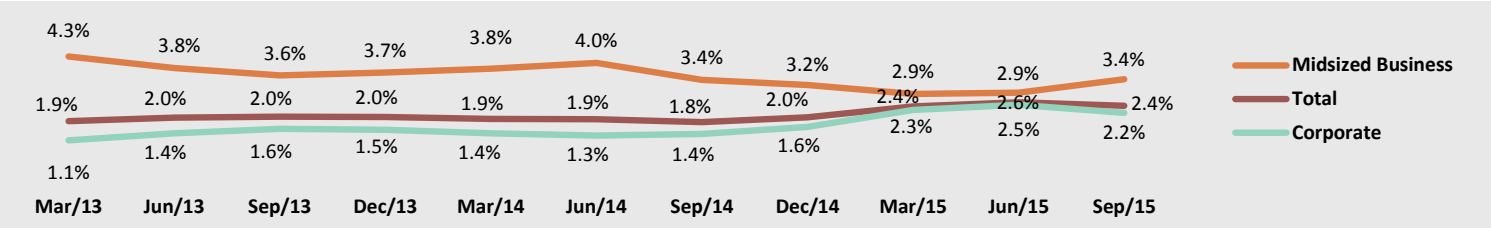
Loans overdue for more than 90 days (includes falling due and overdue installments)

% of loan portfolio



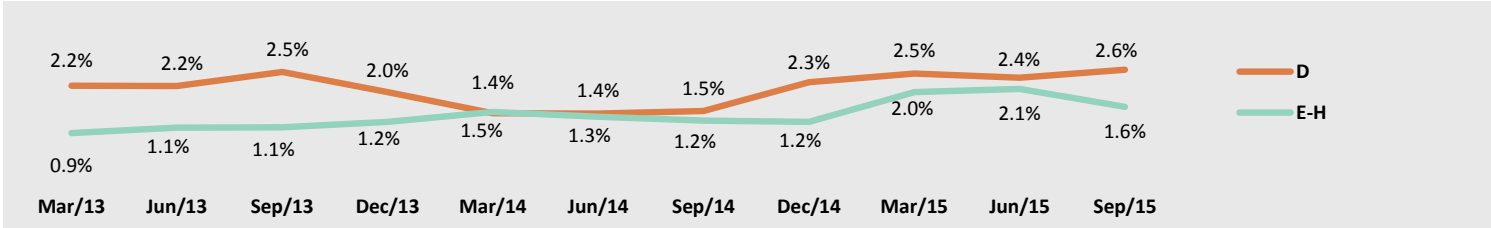
Loans Loss Reserve

% of loan portfolio



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

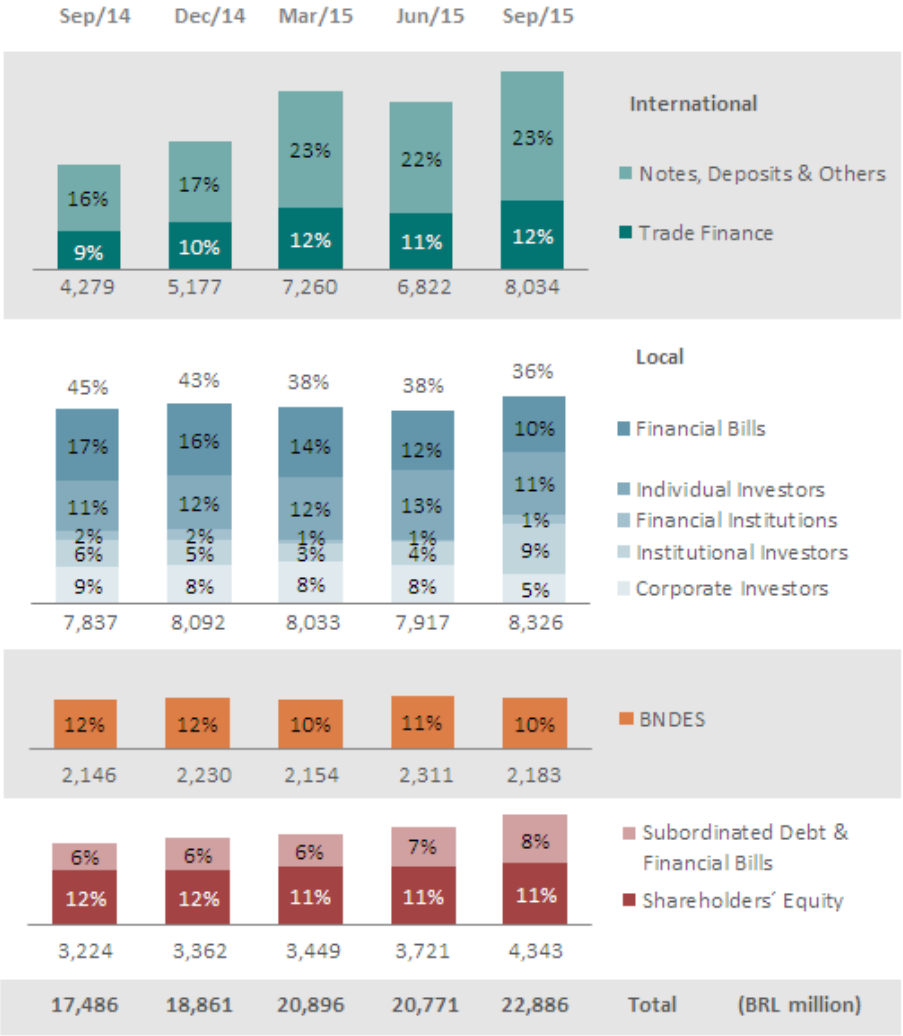
% of loan portfolio





Funding & Ratings

Diversified funding with access to local and international sources



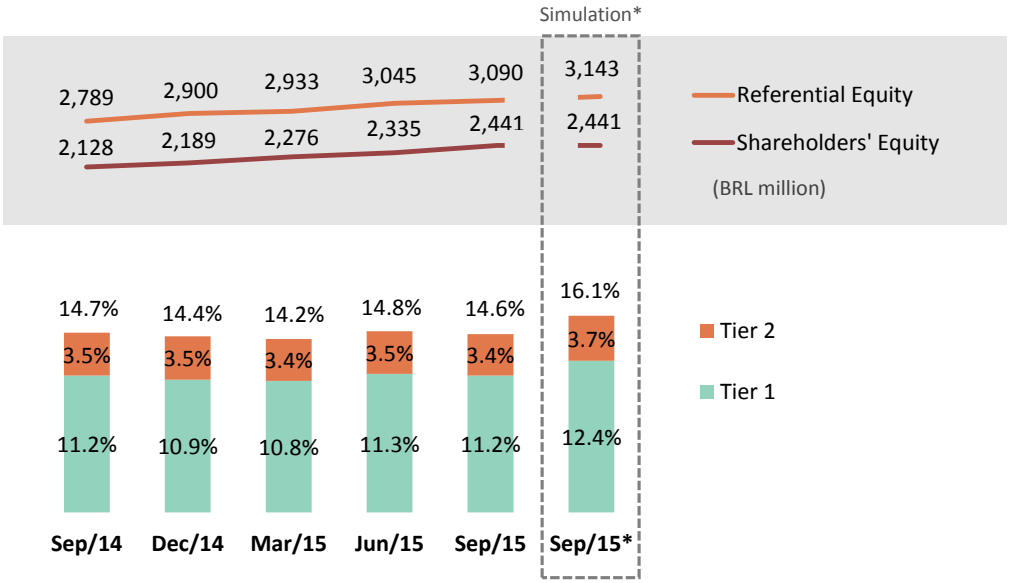
Ratings

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



Basel Index & Shareholders' Equity

Capital Adequacy (BRL million)	**Sep/15**	**Jun/15**	**Chg 3M (%) / p.p.**	**Sep/14**	**Chg 12M (%) / p.p.**
Referential Equity	3,089.9	3,045.3	1.5%	2,789.1	10.8%
Required Referential Equity	2,332.7	2,263.5	3.1%	2,089.8	11.6%
Capital Surplus	757.2	781.8	-3.2%	699.2	8.3%
Basel Ratio	**14.6%**	**14.8%**	-0.2	**14.7%**	-0.1
Tier 1	11.2%	11.3%	-0.1	11.2%	0.0
Tier 2	3.4%	3.5%	-0.1	3.5%	-0.1



**Figures for the Referential Equity and BIS ratio, if considered:*

(i) the Capital Increase through the subscription of new shares using Interest on Own Capital, as approved by the Board of Directors on June 26, 2015 and homologated by the Central Bank of Brazil on October 28, 2015, which would result in a positive impact of 27 bps in the BIS ratio, fully on Tier 1; and

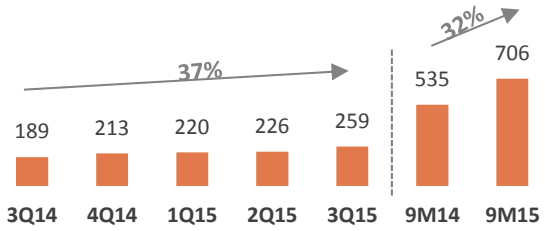
(ii) the Circular 3,770/15 of the Central Bank of Brazil, published on October 29, 2015, that establishes the capital allocation of 50% for transactions involving guarantees issued for judicial or administrative proceedings involving tax matters, with effect from October, which would result in a positive impact of 124 bps, being 95 bps on Tier 1 and 29 bps on Tier 2.



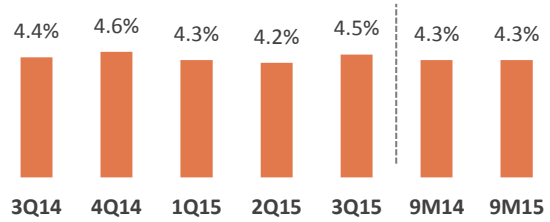
Financial Margin

(BRL million)	3Q15	2Q15	Chg (%)	3Q14	Chg (%)	9M15	9M14	Chg (%)
Net Interest Income before Loan Loss Provision (LLP)	**259.4**	**225.8**	**14.9%**	**188.7**	**37.5%**	**705.5**	**534.9**	**31.9%**
Shareholders' Equity Remunerated at CDI Rate*	71.4	61.8	15.5%	51.3	39.2%	189.8	144.3	31.5%
Financial Margin with Clients	133.2	124.6	6.9%	110.6	20.4%	388.1	318.1	22.0%
Financial Margin with Market	54.8	39.4	39.2%	26.8	104.5%	127.6	72.5	76.0%
Minimum regulatory LLP	**(40.4)**	**(36.4)**	**11.0%**	**(16.8)**	**140.6%**	**(120.1)**	**(57.2)**	**109.9%**
Managerial Financial Margin after regulatory LLP	**218.9**	**189.4**	**15.6%**	**171.9**	**27.4%**	**585.4**	**477.6**	**22.6%**
Additional LLP	**(50.0)**	**0.0**		**0.0**		**(50.0)**	**0.0**	
Managerial Financial Margin arter additional LLP	**168.9**	**189.4**	**-10.8%**	**171.9**	**-1.7%**	**535.4**	**477.6**	**12.1%**

Managerial Financial Margin
(BRL million)



NIM (% p.a.)

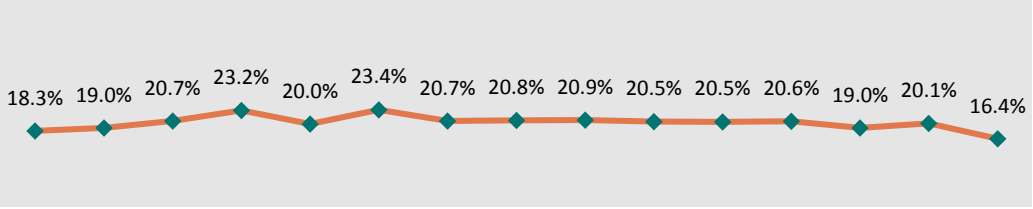




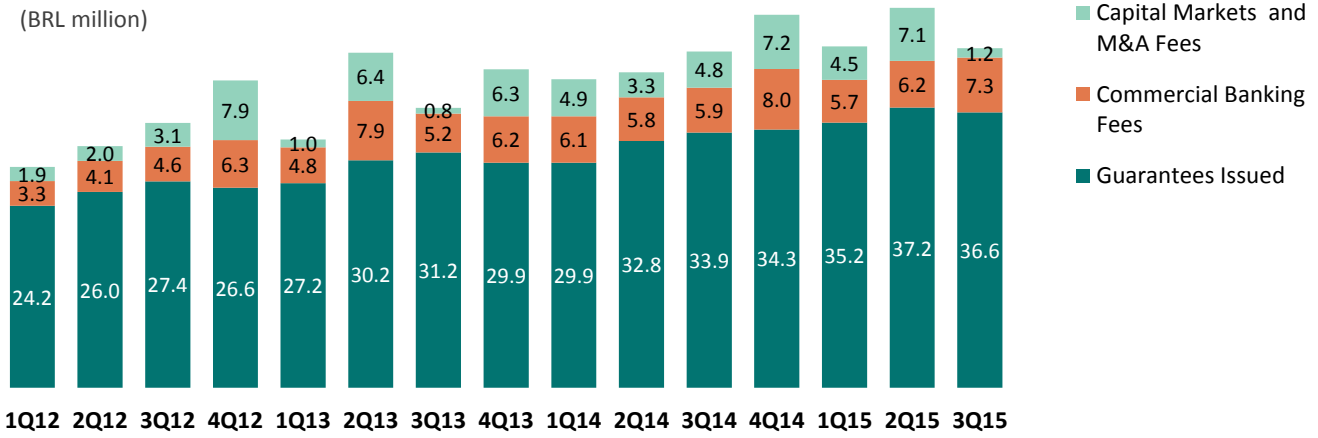
** Amount obtained by calculating Interest on Shareholders' Equity at the CDI (interbank rate) in the period (Shareholders' Equity x CDI rate).*

Service Revenues

Banking Service Fees (BRL million)	3Q15	2Q15	Chg (%)	3Q14	Chg (%)	9M15	9M14	Chg (%)
Guarantees Issued	36.6	37.2	-1.7%	33.9	7.8%	108.9	96.6	12.8%
Capital Markets and M&A Fees	1.2	7.1	-82.7%	4.8	-74.6%	12.7	13.0	-2.4%
Commercial Banking Fees	7.3	6.2	17.7%	5.9	22.9%	19.2	17.9	7.2%
Total	**45.1**	**50.5**	**-10.6%**	**44.7**	**0.9%**	**140.9**	**127.5**	**10.5%**



Service Revenues / Total Revenues

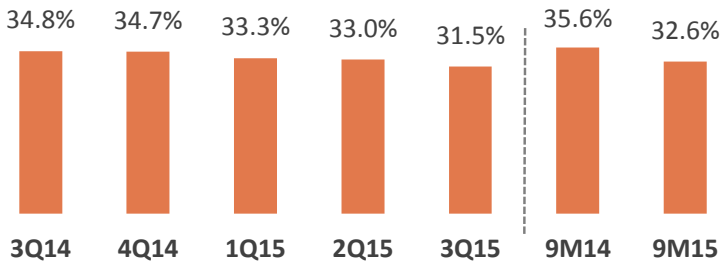




Expenses & Efficiency Ratio

Expenses (BRL million)	3Q15	2Q15	Chg (%)	3Q14	Chg (%)	9M15	9M14	Chg (%)
Personnel	(46.7)	(42.4)	10.0%	(37.4)	24.6%	(129.4)	(110.6)	16.9%
Other Administrative	(23.2)	(22.6)	2.7%	(22.2)	4.5%	(69.1)	(62.4)	10.6%
Subtotal	**(69.9)**	**(65.1)**	**7.5%**	**(59.7)**	**17.1%**	**(198.5)**	**(173.1)**	**14.7%**
Profit Sharing	(23.6)	(25.6)	-7.9%	(23.1)	2.3%	(72.2)	(66.5)	8.5%
Total	**(93.5)**	**(90.7)**	**3.1%**	**(82.8)**	**13.0%**	**(270.7)**	**(239.6)**	**13.0%**

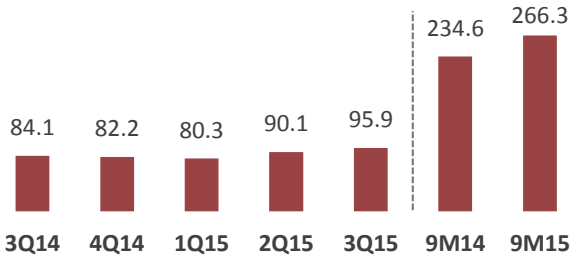
Efficiency Ratio (Expenses/Revenues)



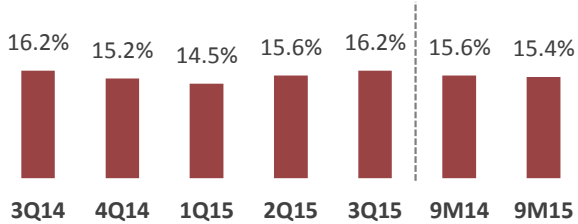


Profitability

Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)



Reconciliation between Published and Recurring Net Income

	3Q15	3Q14	9M15	9M14
Published Net Income	**95.0**	**77.9**	**265.4**	**228.4**
Additional LLP Expenses	50.0	-	50.0	-
Fiscal impact from the additional LLP expenses	(22.5)	-	(22.5)	-
CSLL tax rate increase effect on tax credits	(26.7)	-	(26.7)	-
Guarantees issued provision expenses	-	10.2	-	10.2
Fiscal impact from the guarantees issued provision	-	(4.1)	-	(4.1)
Recurring Net Income	**95.9**	**84.1**	**266.3**	**234.6**



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