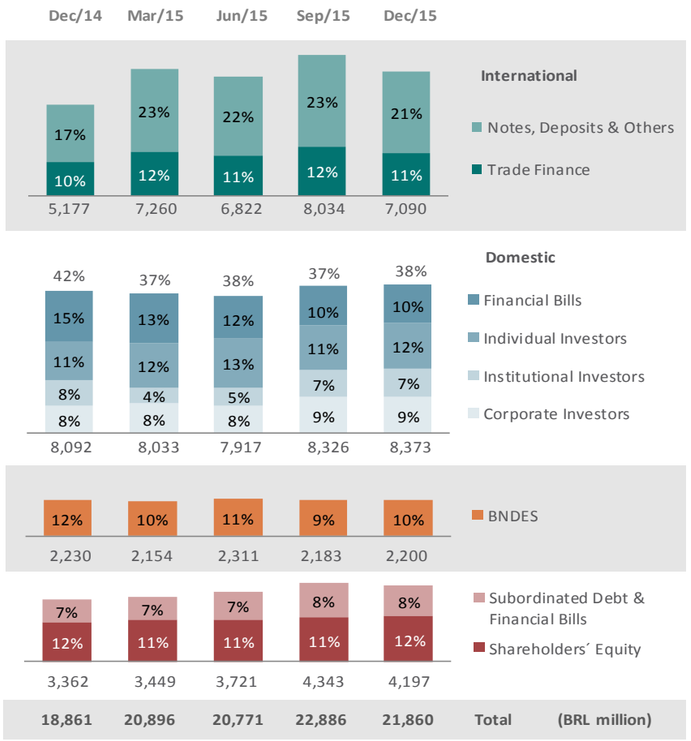
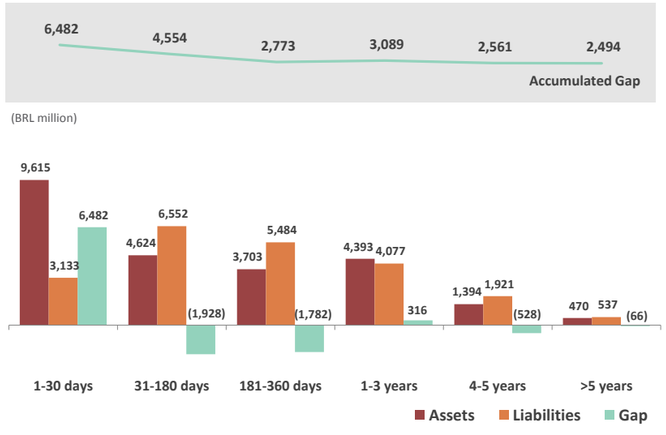
funding & ratings 11



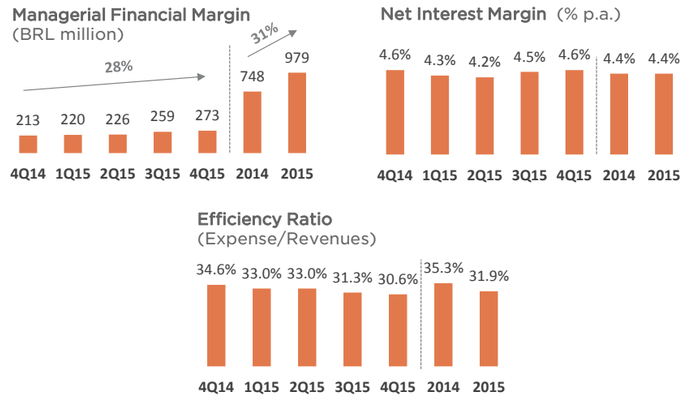
	Local	Global
Moody's	Aa1. Br	Baa3
Fitch Ratings	AA	BB+
Standard & Poor's	brAA	BB+

assets & liabilities 12

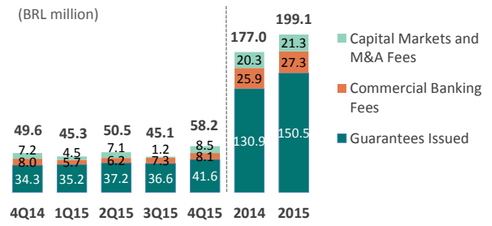


(As of December, 2015)

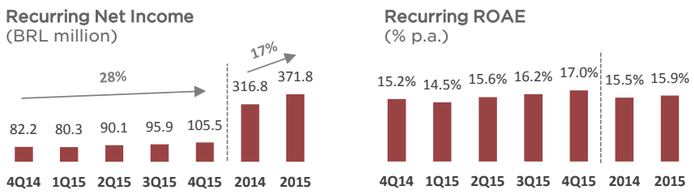
nim & efficiency 13



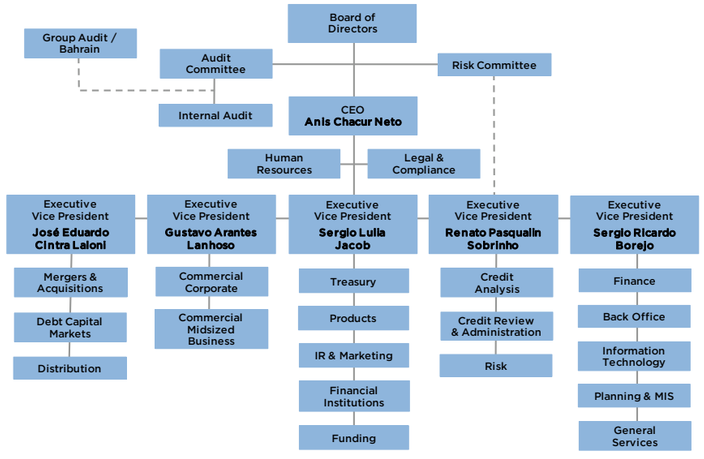
service revenues 14



profitability 15



corporate structure 16

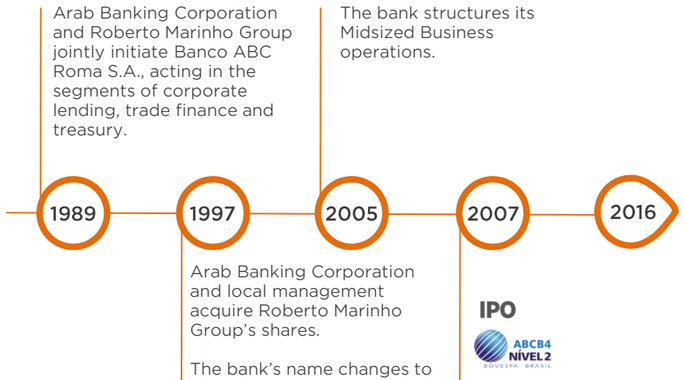


(As of December, 2015)

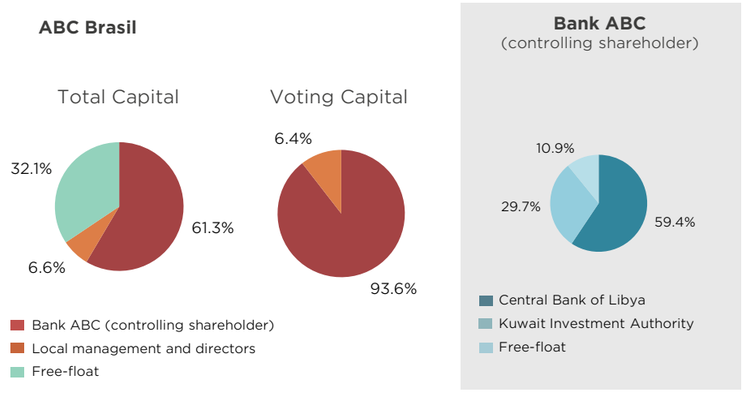
Overview

February 2016

history in Brazil 01



ownership structure 02



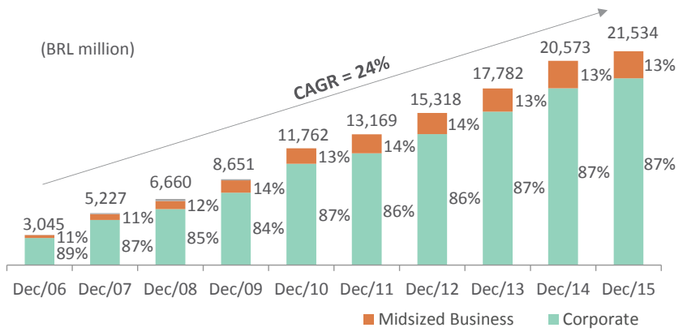
(As of December, 2015)

ABCB4 NÍVEL 2 BOVESPA BRASIL

focus on companies 03

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

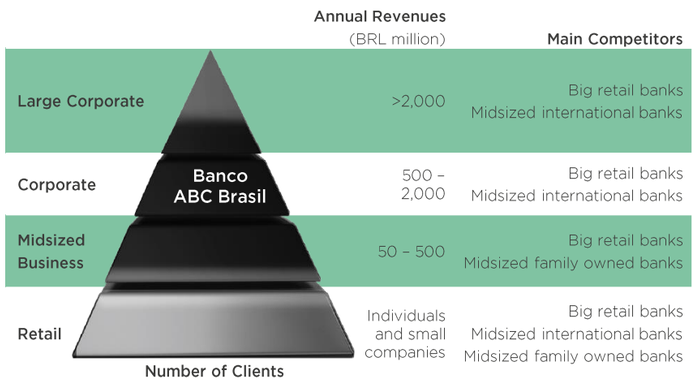
Expanded Credit Portfolio*



* Includes Loans, Guarantees Issued and Corporate Securities portfolios.

brazilian banking sector 04

ABC Brasil focuses on the **Corporate** and **Midsized Business** segments.



expanded credit portfolio breakdown 05

(BRL million)	Dec/15	Sep/15	Chg 3M (%)	Dec/14	Chg 12M (%)
Loans	**11,487.8**	**12,258.4**	**-6.3%**	**11,407.7**	**0.7%**
Corporate	8,907.5	9,631.5	-7.5%	8,773.8	1.5%
Midsized Business	2,580.3	2,626.8	-1.8%	2,633.9	-2.0%
Guarantees Issued	**8,537.4**	**8,202.2**	**4.1%**	**7,940.3**	**7.5%**
Corporate	8,415.2	8,105.5	3.8%	7,826.8	7.5%
Midsized Business	122.2	96.7	26.4%	113.5	7.7%
Corporate Securities	**1,508.3**	**1,265.7**	**19.2%**	**1,225.0**	**23.1%**
Corporate	1,484.7	1,261.2	17.7%	1,203.4	23.4%
Midsized Business	23.6	4.5	424.7%	21.5	9.5%
Expanded Credit Portfolio	**21,533.6**	**21,726.2**	**-0.9%**	**20,573.0**	**4.7%**
Corporate Total	18,807.4	18,998.2	-1.0%	17,803.9	5.6%
Midsized Business Total	2,726.2	2,728.0	-0.1%	2,769.0	-1.5%

corporate • annual revenues above BRL 500 mm 06

Dec/14	Sep/15	Dec/15	
823	842	823	Total Number of Clients
565	590	577	Clients with Credit Exposure
29.4	30.1	30.0	Average Ticket (BRL million)
358	346	359	Average Tenor (days)

midsized business • annual revenues between BRL 50 and 500 mm 07

Dec/14	Sep/15	Dec/15	
1,297	1,162	1,236	Total Number of Clients
982	953	964	Clients with Credit Exposure
2.8	2.9	2.8	Average Ticket (BRL million)
311	291	295	Average Tenor (days)

geographical presence 08

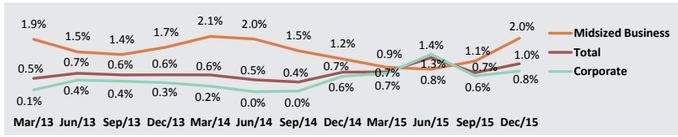


Presence in 20 cities

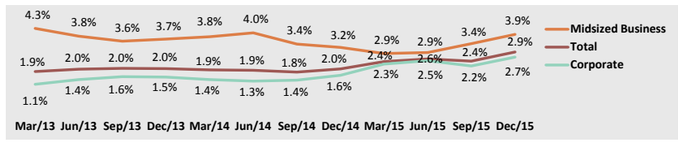
Offices	
São Paulo Capital	São Paulo
São Paulo Countryside	Bauru, Campinas, Ribeirão Preto, São José do Rio Preto and Sorocaba
South	Curitiba, Londrina, Blumenau, Criciúma, Caxias do Sul, Passo Fundo and Porto Alegre
Rio de Janeiro	Rio de Janeiro
Minas Gerais	Belo Horizonte and Uberlândia
Midwest	Brasília, Goiânia, Campo Grande and Cuiabá

credit portfolio quality 09

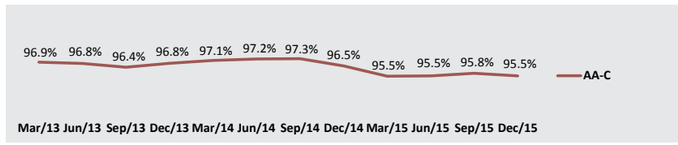
Loans overdue for more than 90 days (includes falling due and over due installments)
% of loan portfolio



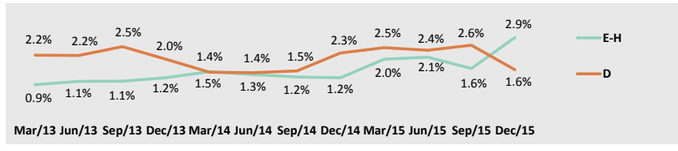
Loan Loss Reserve
% of loan portfolio



Loans rated AA-C (Brazilian Central Bank Resolution No. 2682)
% of loan portfolio



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



BIS ratio & shareholders' equity 10

