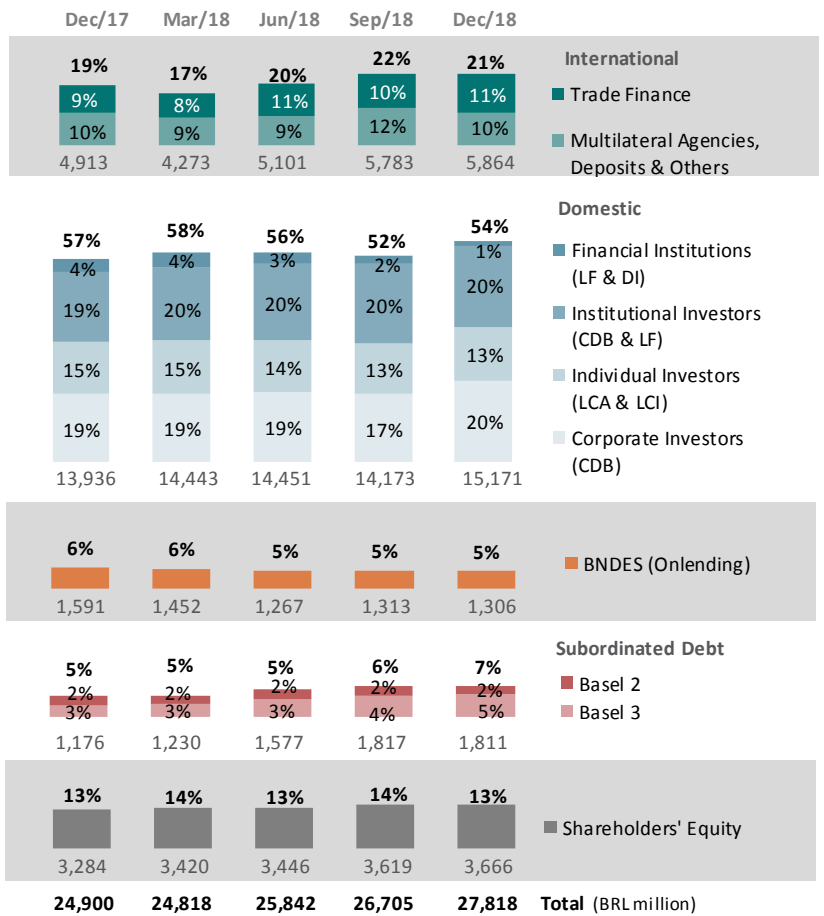


Funding & Ratings

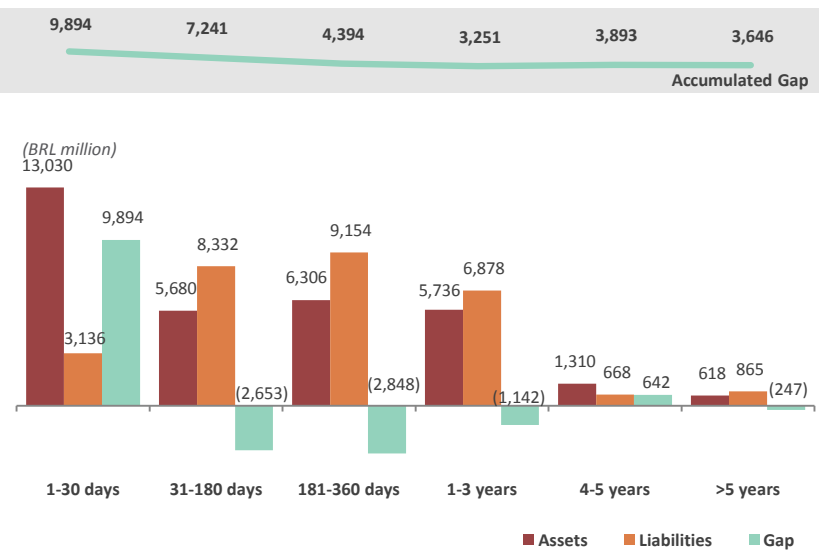
12



Ratings	ABC Brasil		Brazil Sovereign
	Local	Global	
Moody's	Aa2.Br	Ba2	Ba2
Fitch Ratings	AAA	BB	BB-
Standard & Poor's	brAAA	BB-	BB-

Assets & Liabilities

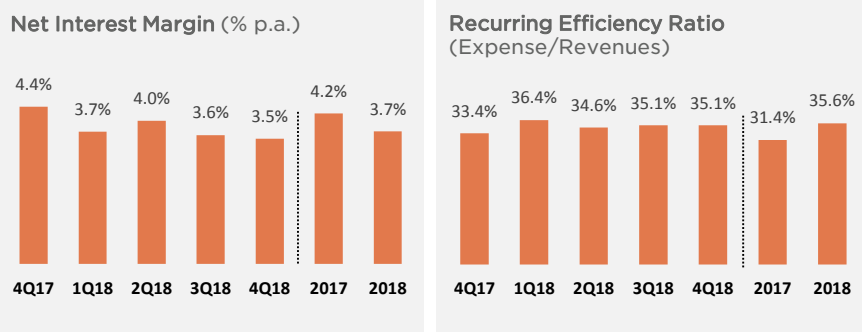
13



(As of December, 2018)

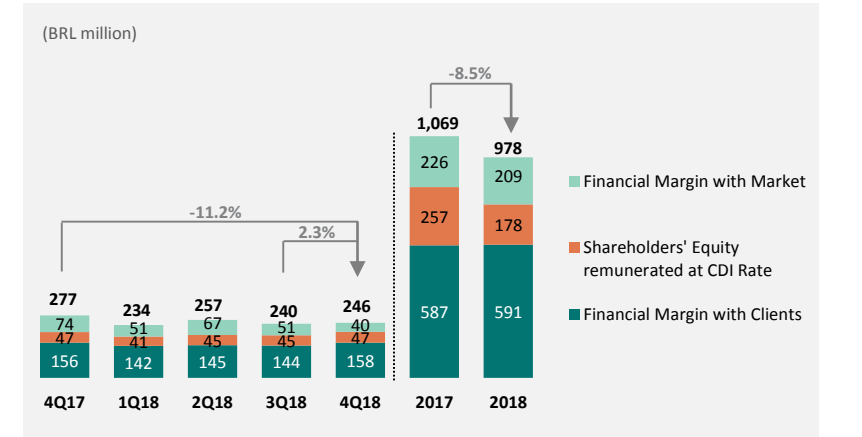
NIM & Efficiency

14



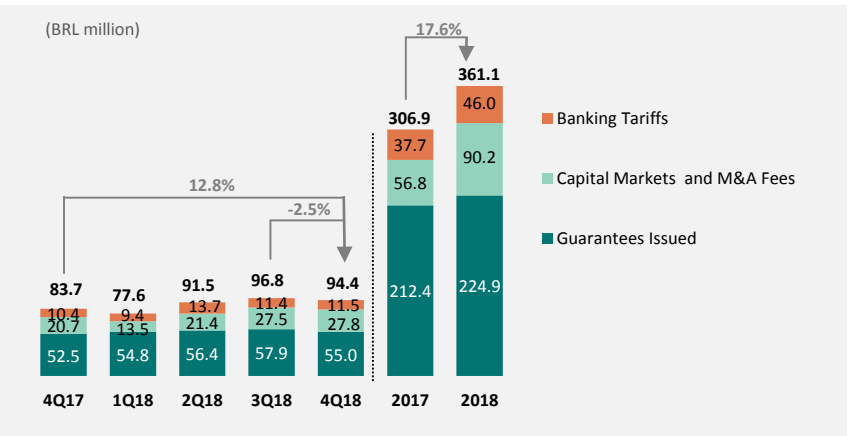
Net Interest Income

15



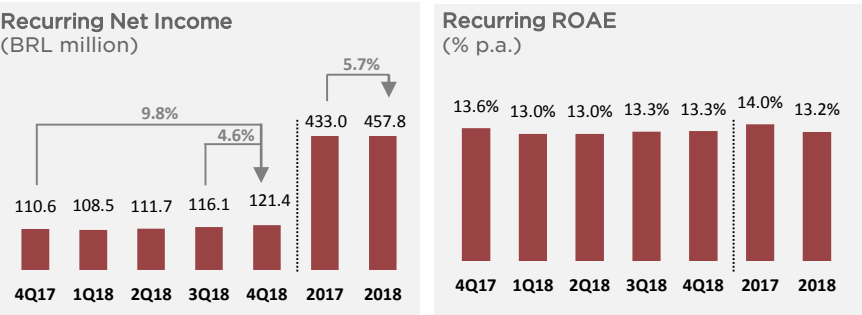
Service Revenues

16



Profitability

17



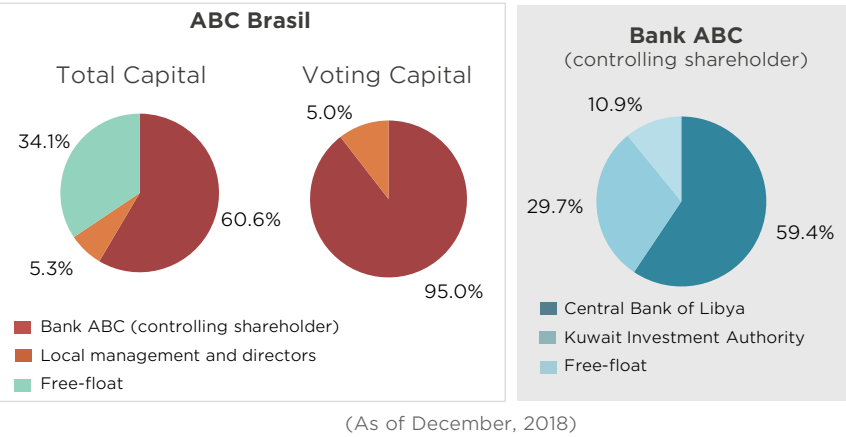
History in Brazil

01



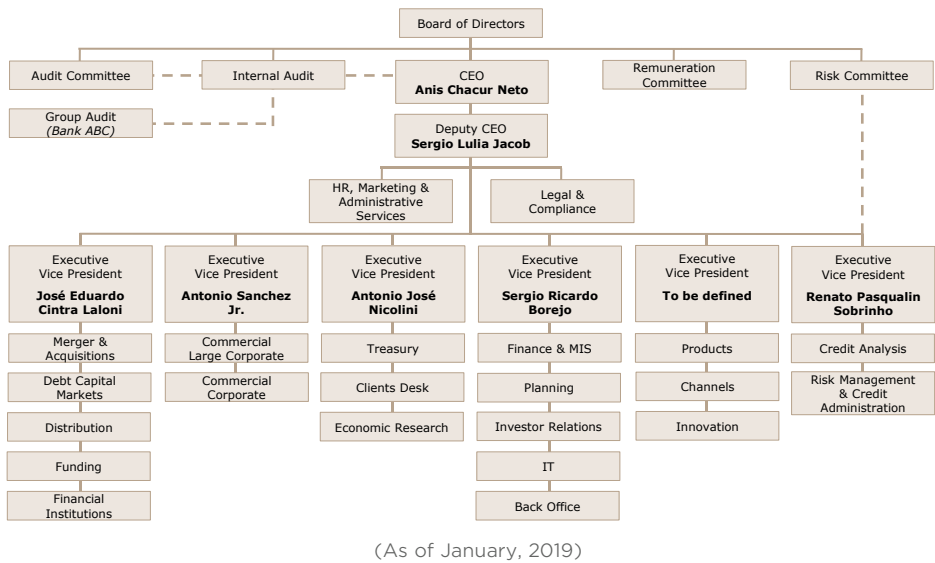
Ownership Structure

02



Corporate Structure

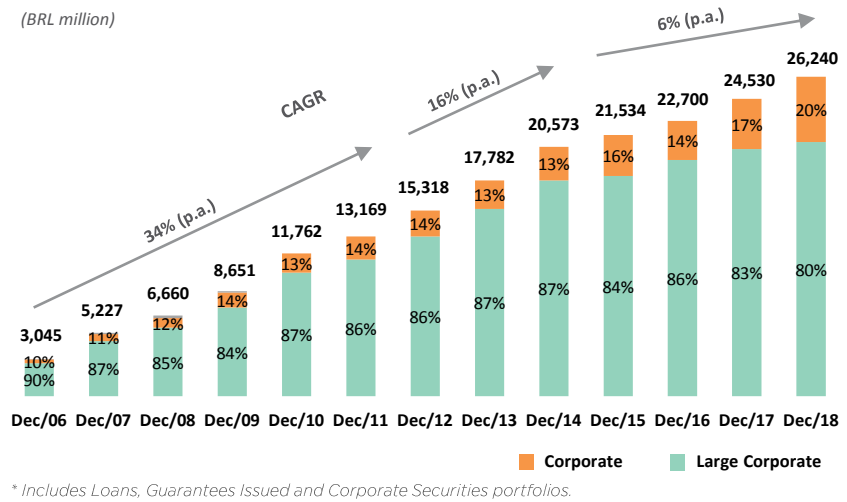
03



Focus on Wholesale Segment04

Banco ABC Brasil offers financial solutions to companies in the Corporate and Large Corporate segments.

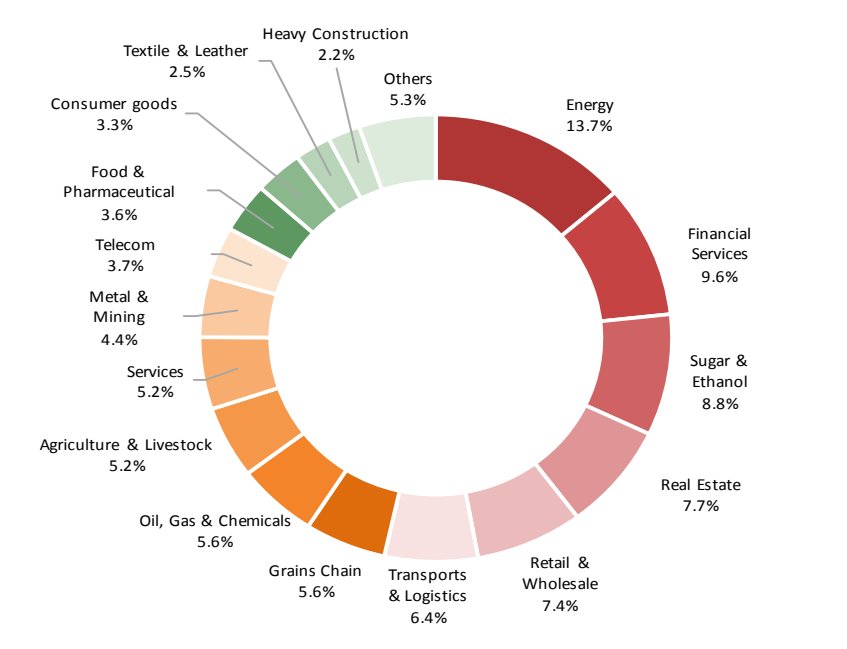
Expanded Credit Portfolio*



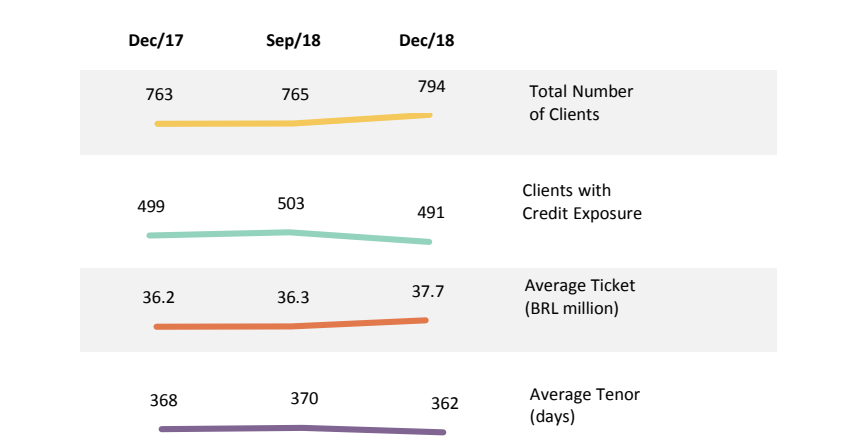
Expanded Credit Portfolio05

(BRL million)	Dec/18	Sep/18	Chg 3M	Dec/17	Var 12M
Loans	12,978.9	12,436.8	4.4%	12,095.1	7.3%
Large Corporate	8,417.5	8,074.8	4.2%	8,397.3	0.2%
Corporate	4,561.5	4,362.0	4.6%	3,697.9	23.4%
Guarantees Issued	10,650.9	10,718.3	-0.6%	10,049.1	6.0%
Large Corporate	10,105.4	10,202.5	-1.0%	9,676.9	4.4%
Corporate	545.4	515.8	5.7%	372.2	46.5%
Corporate Securities	2,610.1	2,167.9	20.4%	2,386.1	9.4%
Large Corporate	2,339.5	2,003.3	16.8%	2,307.3	1.4%
Corporate	270.6	164.6	64.4%	78.7	243.7%
Expanded Credit Portfolio	26,239.9	25,323.0	3.6%	24,530.3	7.0%
Large Corporate	20,862.4	20,280.6	2.9%	20,381.5	2.4%
Corporate	5,377.5	5,042.4	6.6%	4,148.8	29.6%

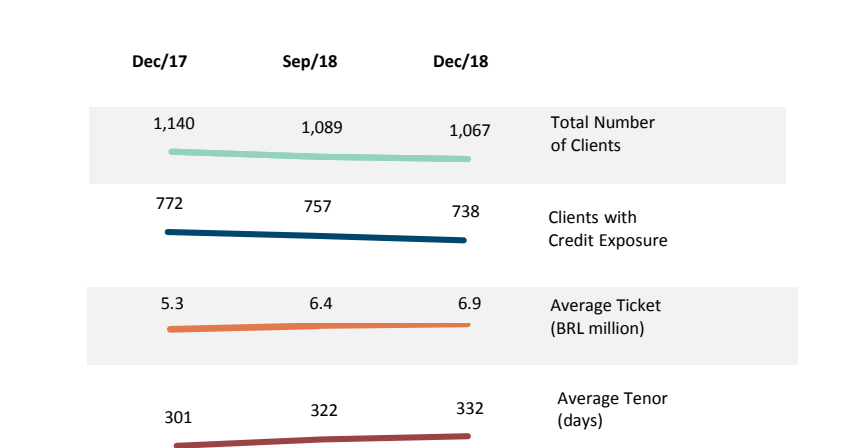
Sector Breakdown (Expanded Credit Portfolio)06



Large Corporate • Annual revenues above BRL 800 mm07



Corporate • Annual revenues between BRL 100 and 800 mm08



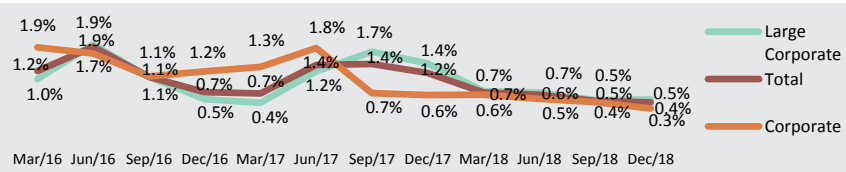
Geographical Footprint09



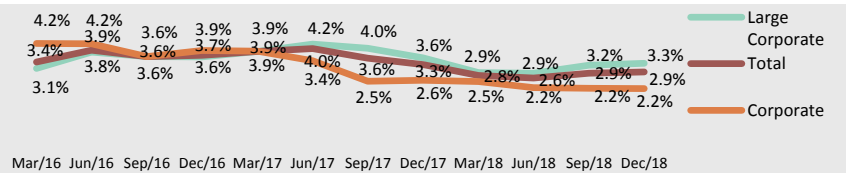
Footprint in 15 cities	Offices
São Paulo Capital	São Paulo
São Paulo Countryside	Campinas, Ribeirão Preto and Sorocaba
South	Curitiba, Londrina, Blumenau, Passo Fundo and Porto Alegre
Rio de Janeiro	Rio de Janeiro
Minas Gerais	Belo Horizonte and Uberlândia
Midwest	Goiania and Cuiabá
Northeast	Recife

Credit Portfolio Quality10

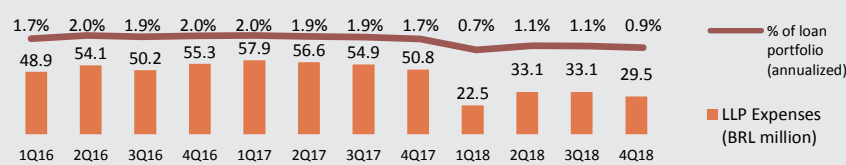
Loans overdue for more than 90 days (includes falling due and over due installments) % of loan portfolio



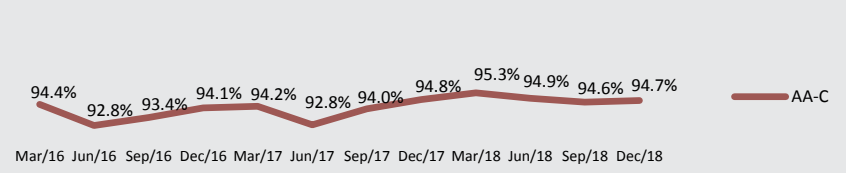
Loan Loss Reserve % of loan portfolio



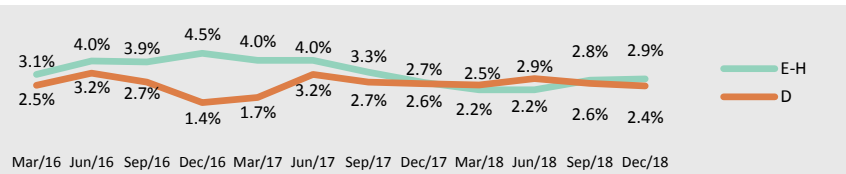
Loan Loss Provision Expenses (Loan Portfolio)



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' Equity11

