



Investor Presentation

May, 2019



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Strategy and business segments

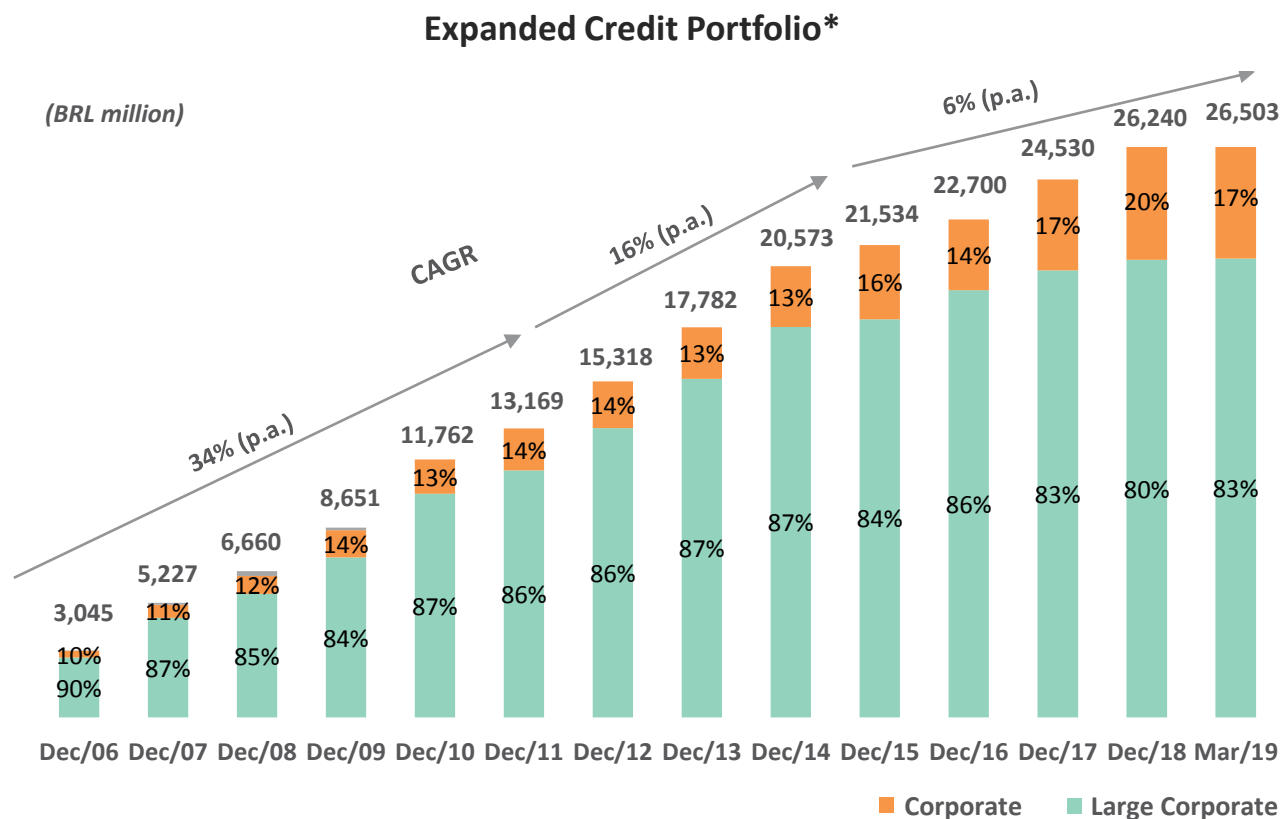
Funding and capital base

Financial highlights

Ownership structure



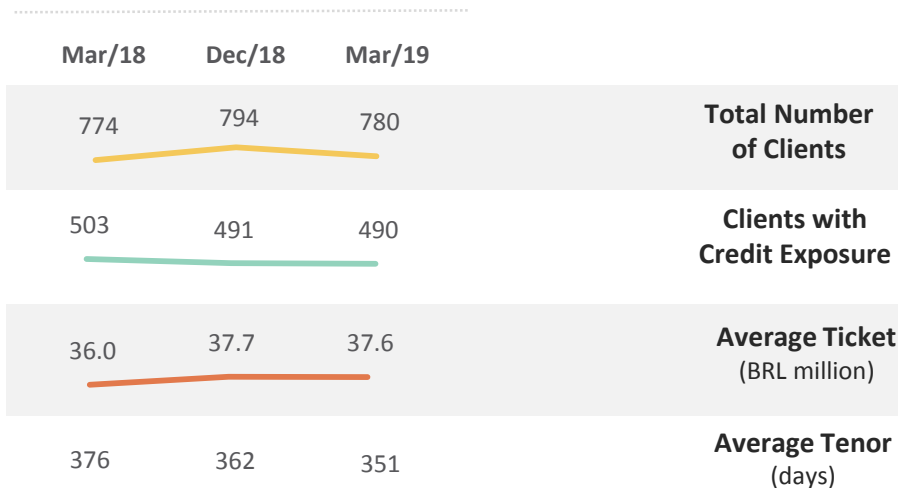
Banco ABC Brasil offers financial solutions to companies in the **Corporate** and **Large Corporate** segments.



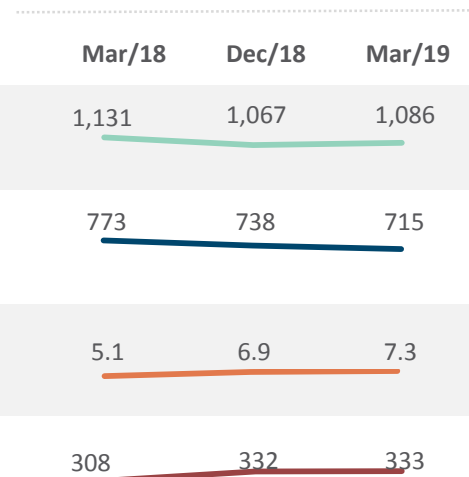
* Includes Loans, Guarantees Issued and Corporate Securities portfolios



Large Corporate

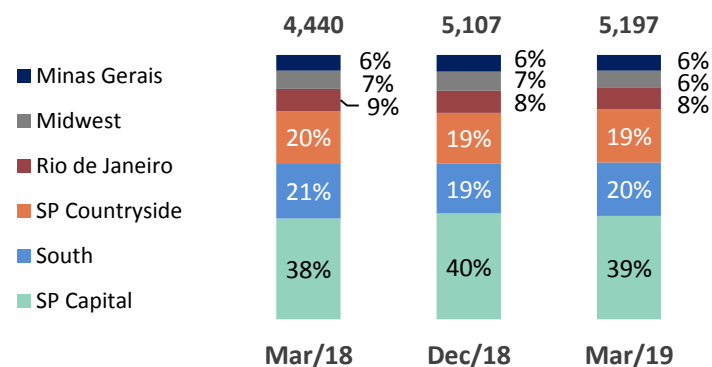
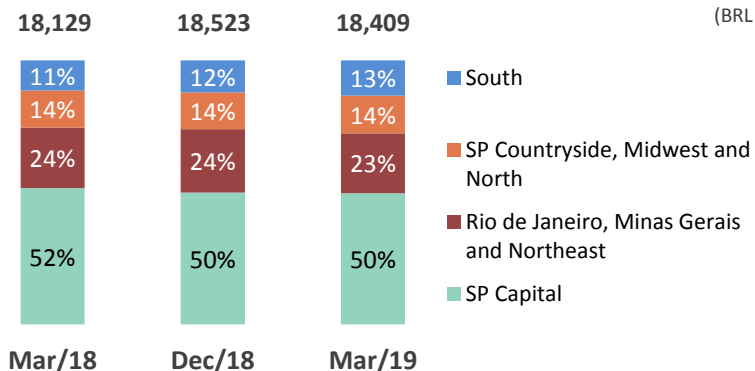


Corporate



Credit Portfolio

Loans and Guarantees Issued
(BRL million)



Large Corporate: Clients with annual revenues above BRL 800 million. | **Corporate:** Clients with annual revenues between BRL 100 and 800 million.



Strategy and business segments

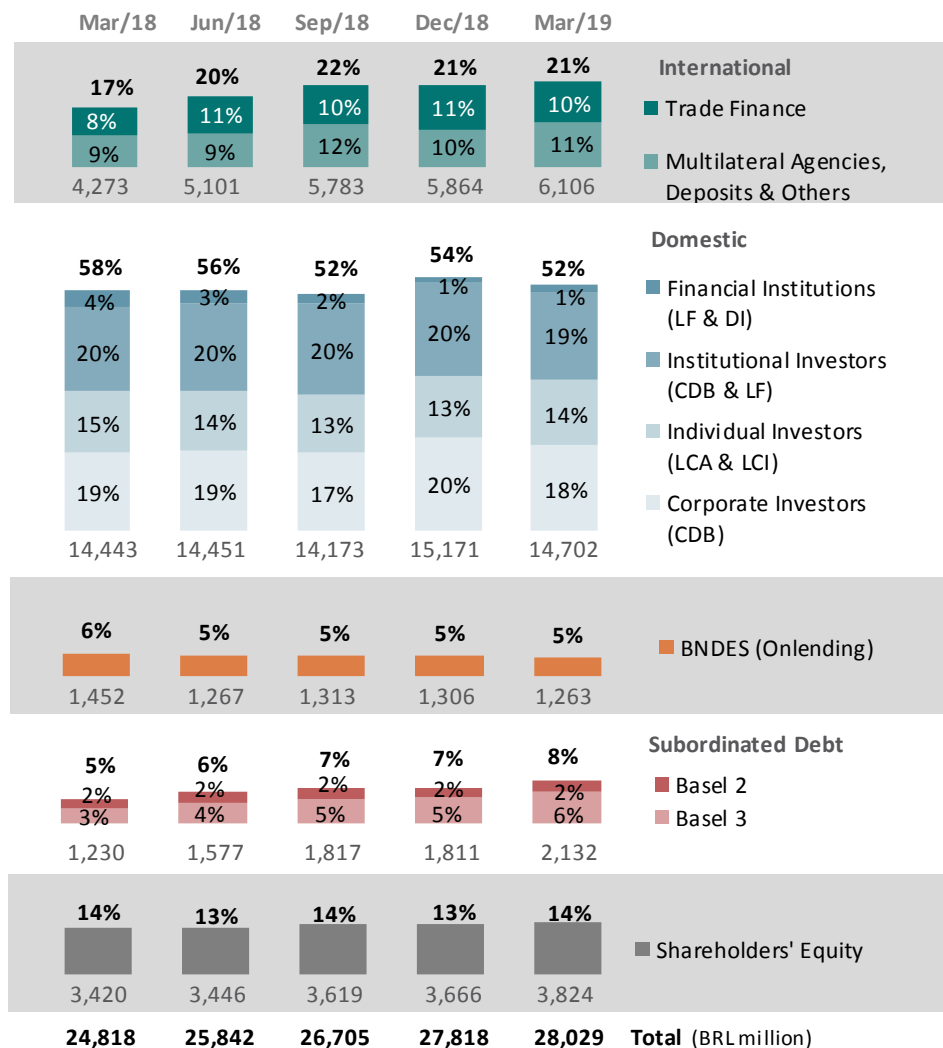
Funding and capital base

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Diversified funding with access to local and international sources

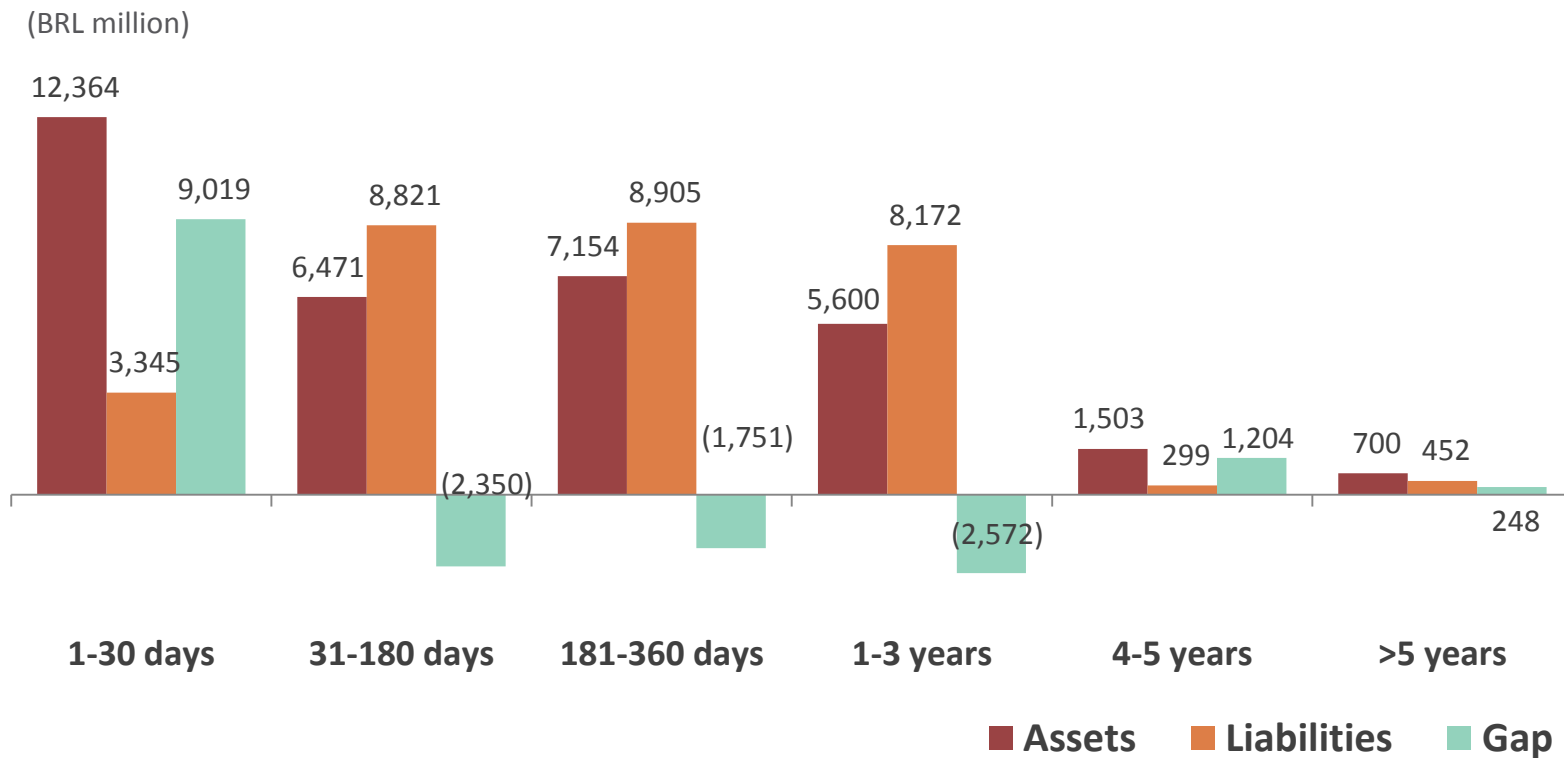
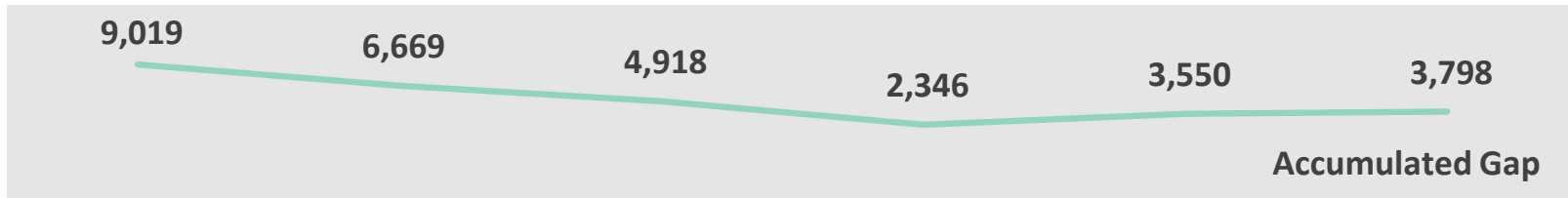


Ratings

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



Assets & Liabilities by Maturity

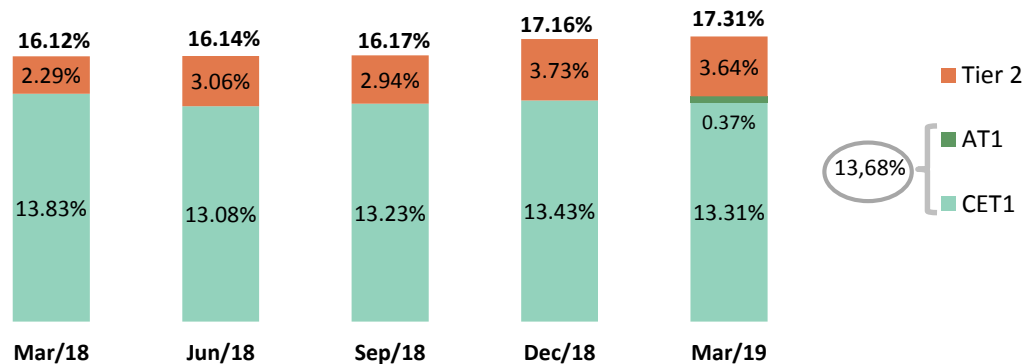
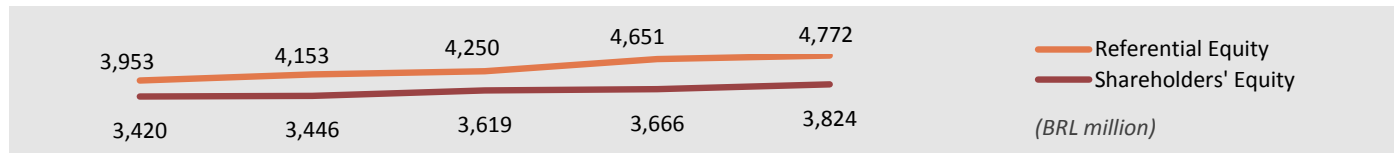


(As of March, 2019)



Basel Ratio & Shareholders' Equity

Capital Adequacy (BRL million)	Mar/19	Dec/18	Chg 3M	Mar/18	Var 12M
Reference Equity	4,772.2	4,651.3	2.6%	3,952.8	20.7%
Required Capital Base	2,204.9	2,337.2	-5.7%	2,115.4	4.2%
Excess of equity in relation to limit	2,567.3	2,314.1	10.9%	1,837.4	39.7%
Basel Ratio	17.31%	17.16%	0.15	16.12%	1.19
Tier 1	13.68%	13.43%	0.25	13.83%	-0.15
CET1	13.31%	13.43%	-0.12	13.83%	-0.52
AT1	0.37%	0.00%	0.37	0.00%	0.37
Tier 2	3.64%	3.73%	-0.09	2.29%	1.35





Strategy and business segments

Funding and capital base

Financial highlights

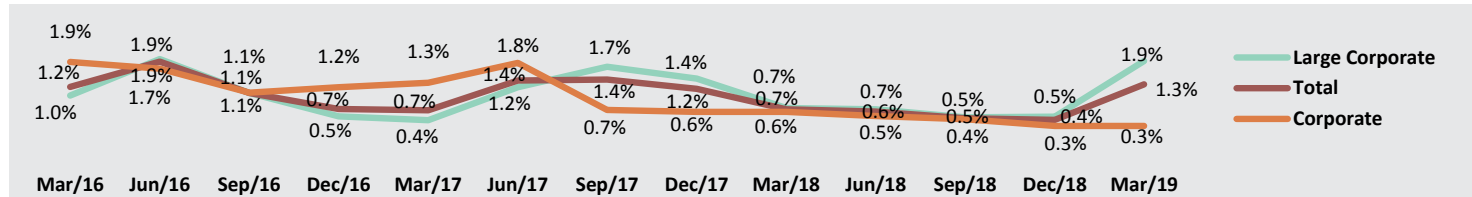
Ownership structure



Credit Portfolio Quality

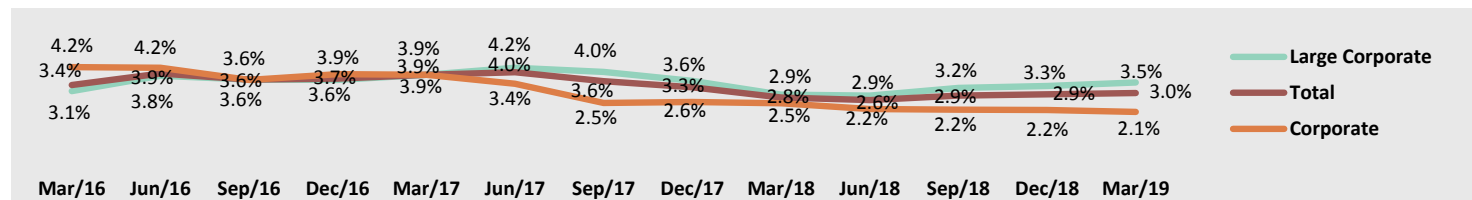
Loans overdue for more than 90 days (includes falling due and overdue installments)

% of loan portfolio

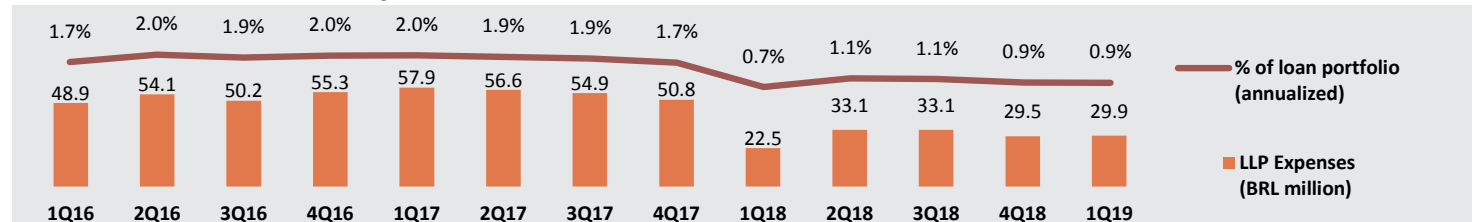


Loans Loss Reserve

% of loan portfolio

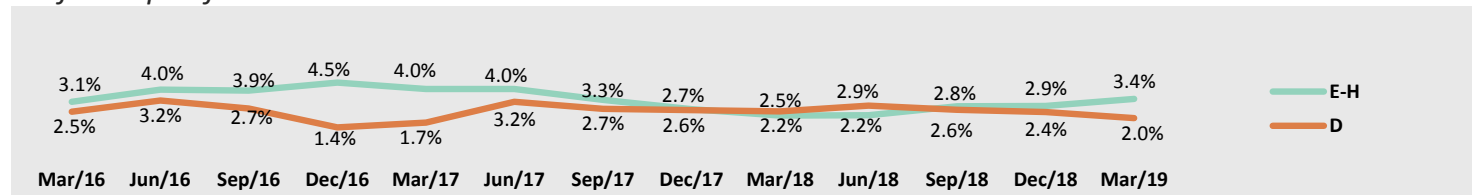


Loan Loss Provision Expenses (Loan Portfolio)



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

% of loan portfolio

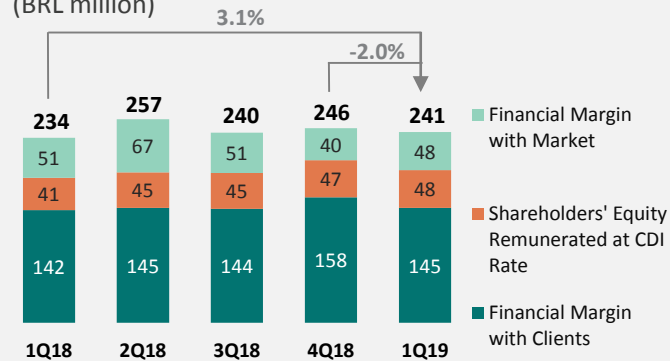


Net Interest Income

(BRL million)	1Q19	4Q18	1Q19x4Q18	1Q18	1Q19x1Q18
Net Interest Income	240.7	245.6	-2.0%	233.5	3.1%
Shareholders' Equity Remunerated at CDI Rate	47.8	47.2	1.1%	40.7	17.5%
Financial Margin with Clients	144.9	158.2	-8.4%	142.3	1.8%
Financial Margin with Market	48.0	40.2	19.5%	50.5	-5.0%
Loan Loss Provision (LLP)	(29.9)	(29.5)	1.3%	(22.5)	33.0%
Net Interest Income after LLP	210.9	216.2	-2.5%	211.1	-0.1%

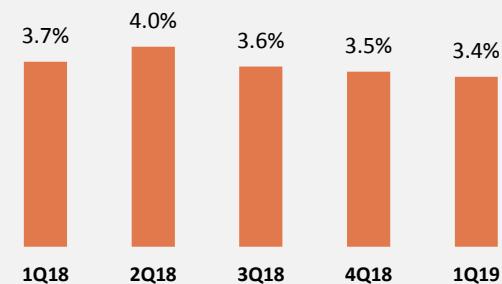
Net Interest Income

(BRL million)



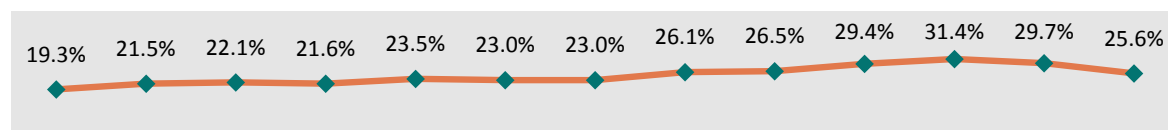
NIM

(% p.a.)

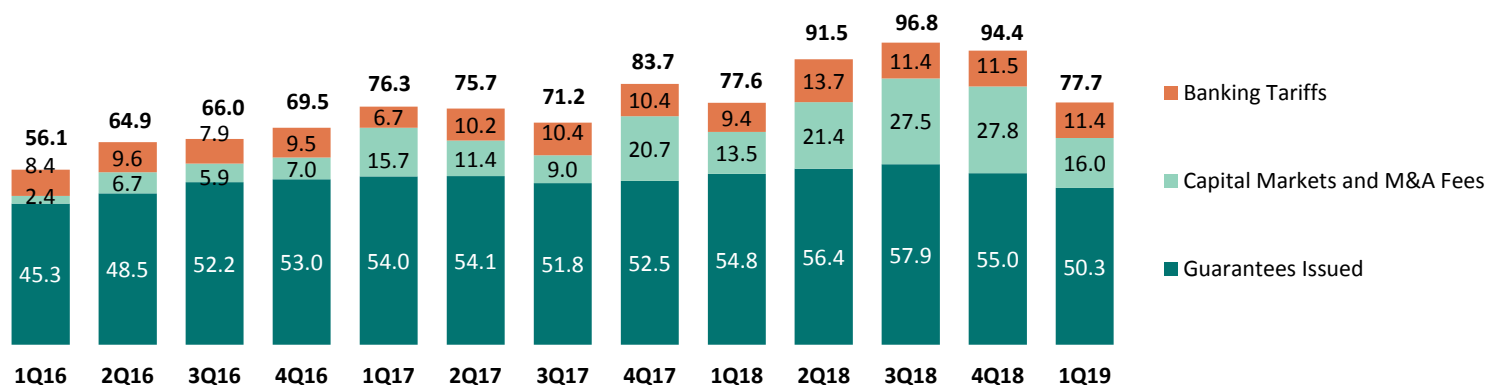


Service Revenues

Service Fees (BRL million)	1Q19	4Q18	1Q19x4Q18	1Q18	1Q19x1Q18
Guarantees Issued	50.3	55.0	-8.6%	54.8	-8.2%
Capital Markets and M&A Fees	16.0	27.8	-42.5%	13.5	18.8%
Commercial Banking Tariffs	11.4	11.5	-0.9%	9.4	21.8%
Total	77.7	94.4	-17.6%	77.6	0.1%



(BRL million)



Services Revenue
Total Revenue

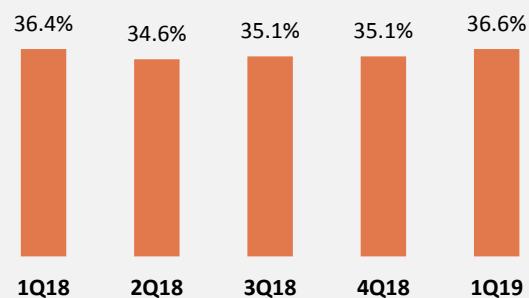
Banking Tariffs
Capital Markets and M&A Fees
Guarantees Issued



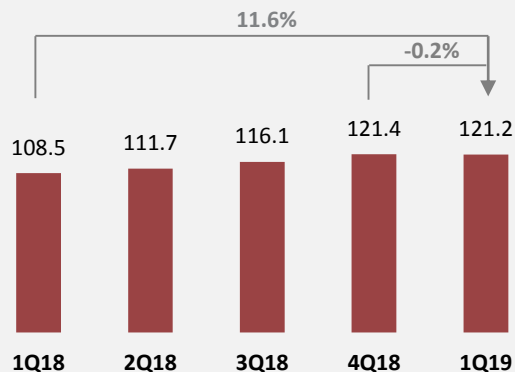
Expenses and Efficiency Ratio

Expenses (BRL million)	1Q19	4Q18	1Q19x4Q18	1Q18	1Q19x1Q18
Personnel Expenses (adjusted)	(49.2)	(51.2)	-4.0%	(47.8)	3.0%
Other Administrative	(32.0)	(28.9)	10.7%	(26.1)	22.8%
Subtotal	(81.2)	(80.1)	1.3%	(73.8)	10.0%
Profit Sharing	(39.2)	(40.1)	-2.2%	(40.1)	-2.2%
Total	(120.4)	(120.2)	0.1%	(113.9)	5.7%

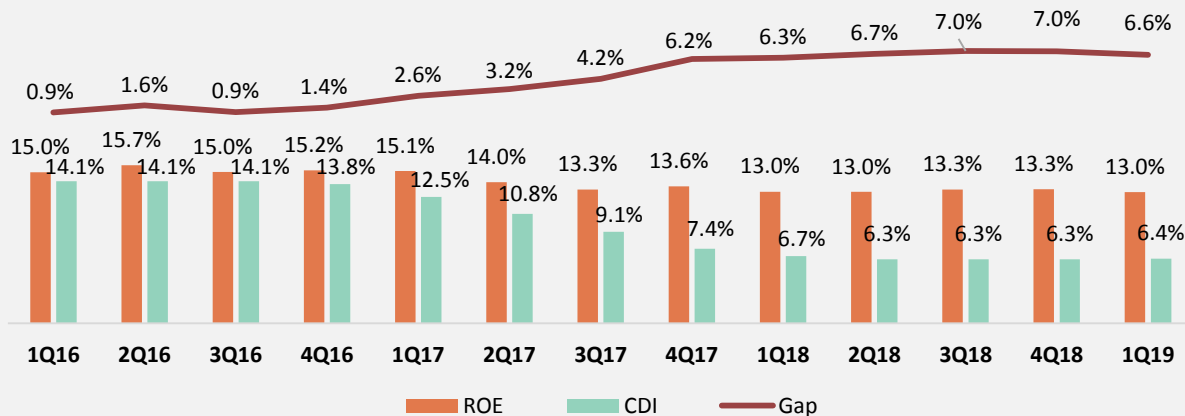
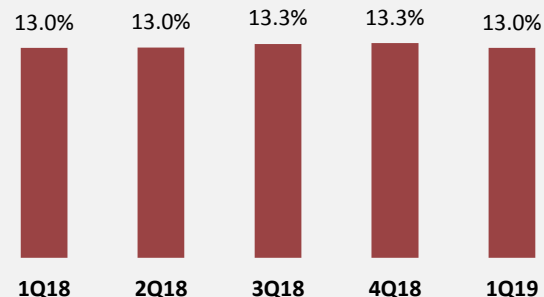
Recurring Efficiency Ratio (Expenses/Revenues)



Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)





Strategy and business segments

Funding and capital base

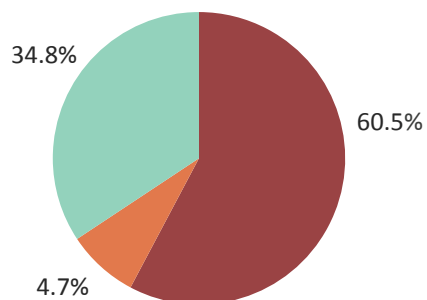
Financial highlights

Ownership structure

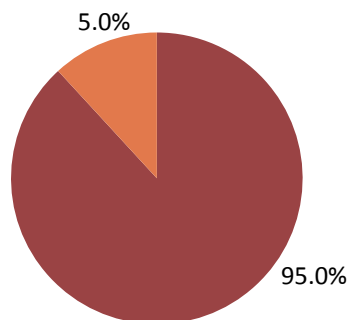


ABC Brasil

Total Capital



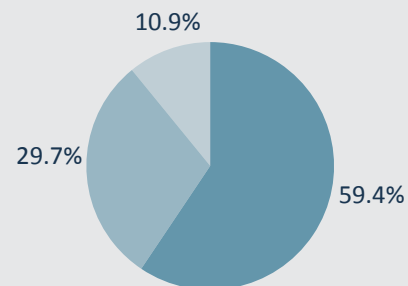
Voting Capital



- Bank ABC
- Local Management and Directors
- Free-float

(As of March, 2019)

Bank ABC (Controlling Shareholder)



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

International bank headquartered in Bahrain

- Total Assets: US\$ 29.5 billion
- Shareholders' Equity: US\$ 4.3 billion
- BIS Ratio: 18.2%
- Tier 1 Capital: 17.2%

(As of Dec, 2018)



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Appendix

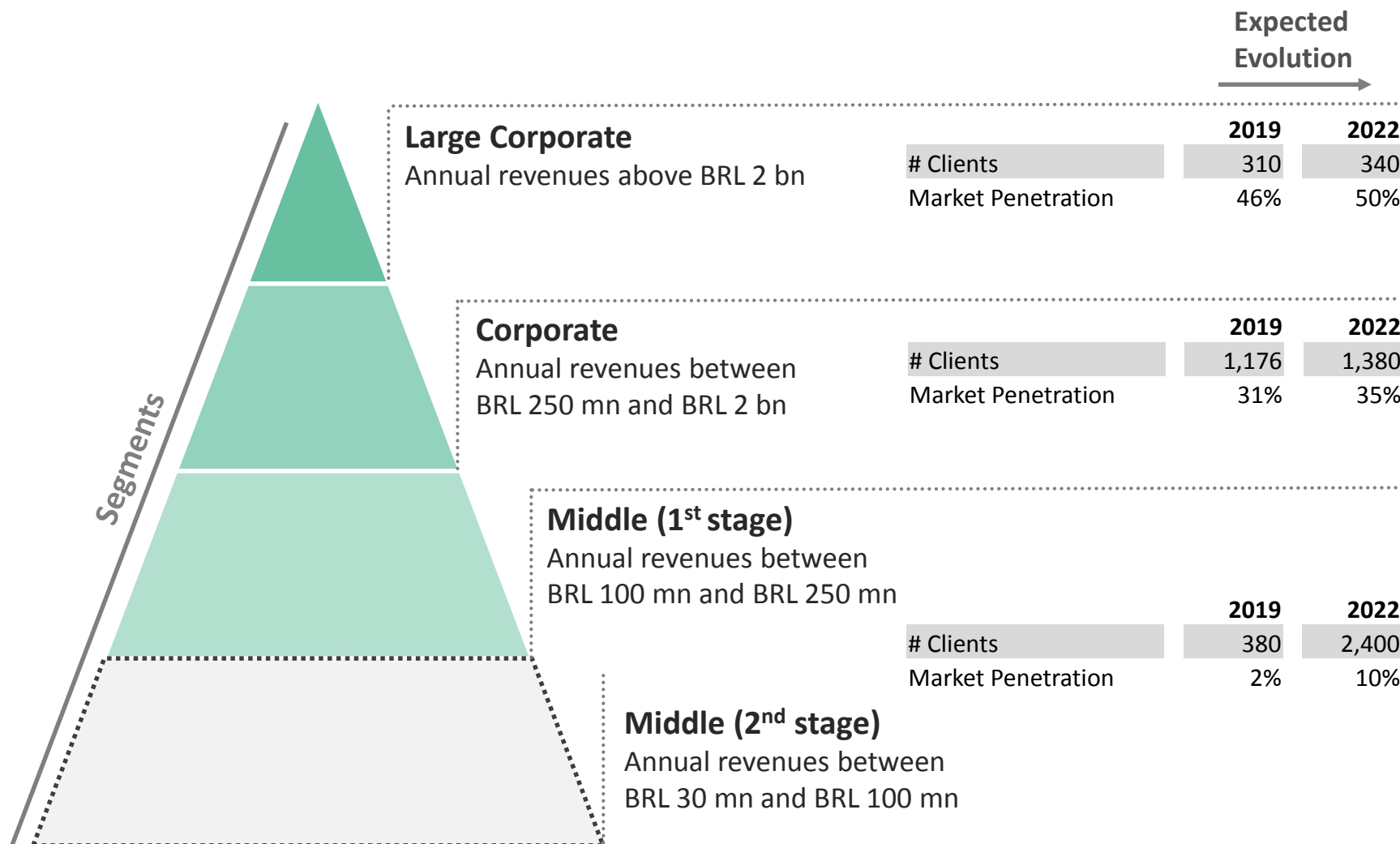


Expanded Credit Portfolio

(BRL million)	Mar/19	Dec/18	Chg 3M	Mar/18	Var 12M
Loans	13,064.9	12,978.9	0.7%	11,925.6	9.6%
Large Corporate	8,375.5	8,417.5	-0.5%	7,917.4	5.8%
Corporate	4,689.4	4,561.5	2.8%	4,008.2	17.0%
Guarantees Issued	10,540.6	10,650.9	-1.0%	10,643.5	-1.0%
Large Corporate	10,033.3	10,105.4	-0.7%	10,211.6	-1.7%
Corporate	507.3	545.4	-7.0%	431.9	17.5%
Corporate Securities	2,897.7	2,610.1	11.0%	2,285.8	26.8%
Large Corporate	2,516.9	2,339.5	7.6%	2,213.2	13.7%
Corporate	380.7	270.6	40.7%	72.6	424.2%
Expanded Credit Portfolio	26,503.1	26,239.9	1.0%	24,854.9	6.6%
Large Corporate	20,925.7	20,862.4	0.3%	20,342.2	2.9%
Corporate	5,577.5	5,377.5	3.7%	4,512.7	23.6%



New Segmentation of Clients



New Segmentation of Clients | Expanded Credit Portfolio

(BRL million)	Mar/19	Dec/18	Chg 3M	Mar/18	Var 12M
Loans	13,064.9	12,978.9	0.7%	11,925.6	9.6%
Large Corporate	4,112.8	4,301.0	-4.4%	4,110.0	0.1%
Corporate	8,638.8	8,352.5	3.4%	7,487.0	15.4%
Middle	313.2	325.5	-3.8%	328.5	-4.7%
Guarantees Issued	10,540.6	10,650.9	-1.0%	10,643.5	-1.0%
Large Corporate	9,163.5	9,319.5	-1.7%	9,289.9	-1.4%
Corporate	1,359.5	1,314.2	3.4%	1,338.8	1.5%
Middle	17.6	17.2	2.6%	14.8	19.1%
Corporate Securities	2,897.7	2,610.1	11.0%	2,285.8	26.8%
Large Corporate	1,310.0	1,197.8	9.4%	1,441.7	-9.1%
Corporate	1,587.6	1,412.3	12.4%	844.1	88.1%
Middle	0.0	0.0	-	0.0	-
Expanded Credit Portfolio	26,503.1	26,239.9	1.0%	24,854.9	6.6%
Large Corporate	14,586.3	14,818.3	-1.6%	14,841.6	-1.7%
Corporate	11,586.0	11,079.0	4.6%	9,670.0	19.8%
Middle	330.8	342.6	-3.4%	343.3	-3.6%



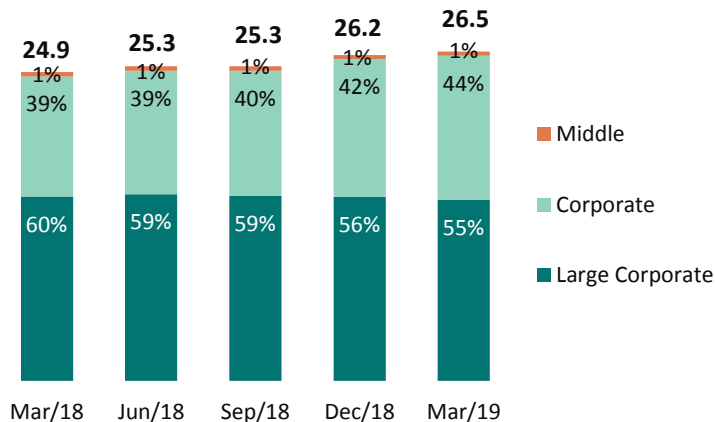
New Segmentation of Clients | Key Indicators

Key Indicators considering the new segmentation (Mar/19)

Segments	Loan Portfolio (BRL mn)	Loan Loss Reserve (BRL mn)	Loan Loss Reserve (% of portfolio)	NPL>90 (BRL mn)	NPL>90 (% of portfolio)	# Clients	Avg. Ticket (BRL mn)
Large Corporate	4,112.8	205.2	4.7%	133.0	3.2%	260	51.1
Corporate	8,638.8	179.4	1.8%	38.2	0.4%	860	11.6
Middle	313.2	6.6	1.8%	0.0	0.0%	85	3.9
Total	13,064.9	391.3	3.0%	171.2	1.3%	1,205	19.6

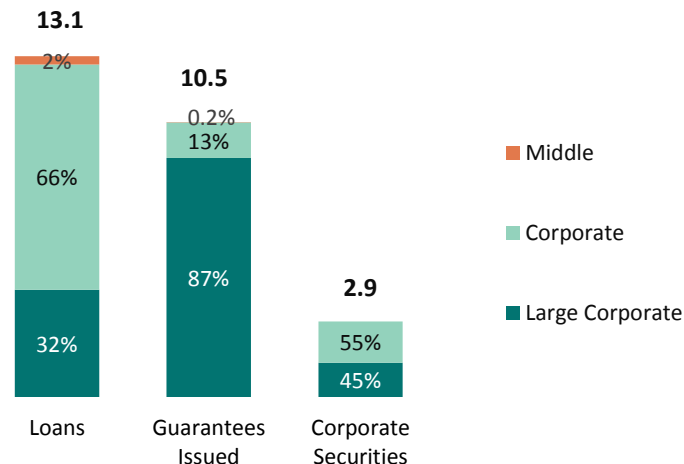
Evolution and breakdown of the Credit Portfolio per segment

Expanded Credit Portfolio (BRL billion)



Breakdown of the Credit Portfolio per product (Mar/19)

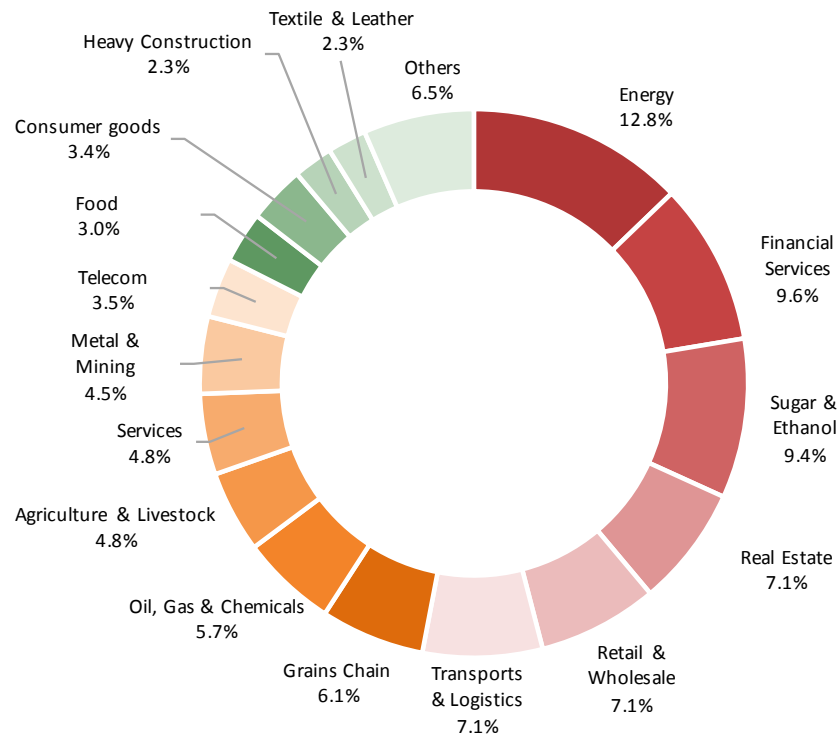
Loan Portfolio (2,682) (BRL billion)



Economic Sectors & Collaterals

Economic Sectors

(Expanded Credit Portfolio)



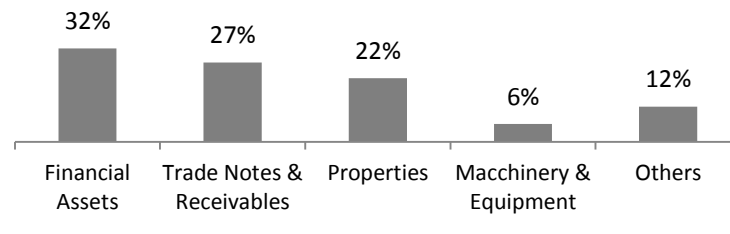
(As of March, 2019)

Collaterals

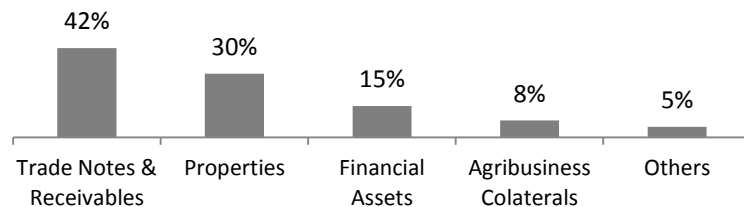
(Expanded Credit Portfolio)

Collaterals			
	Large Corporate	Corporate	Total
Clean	75%	49%	69%
Real	25%	51%	31%

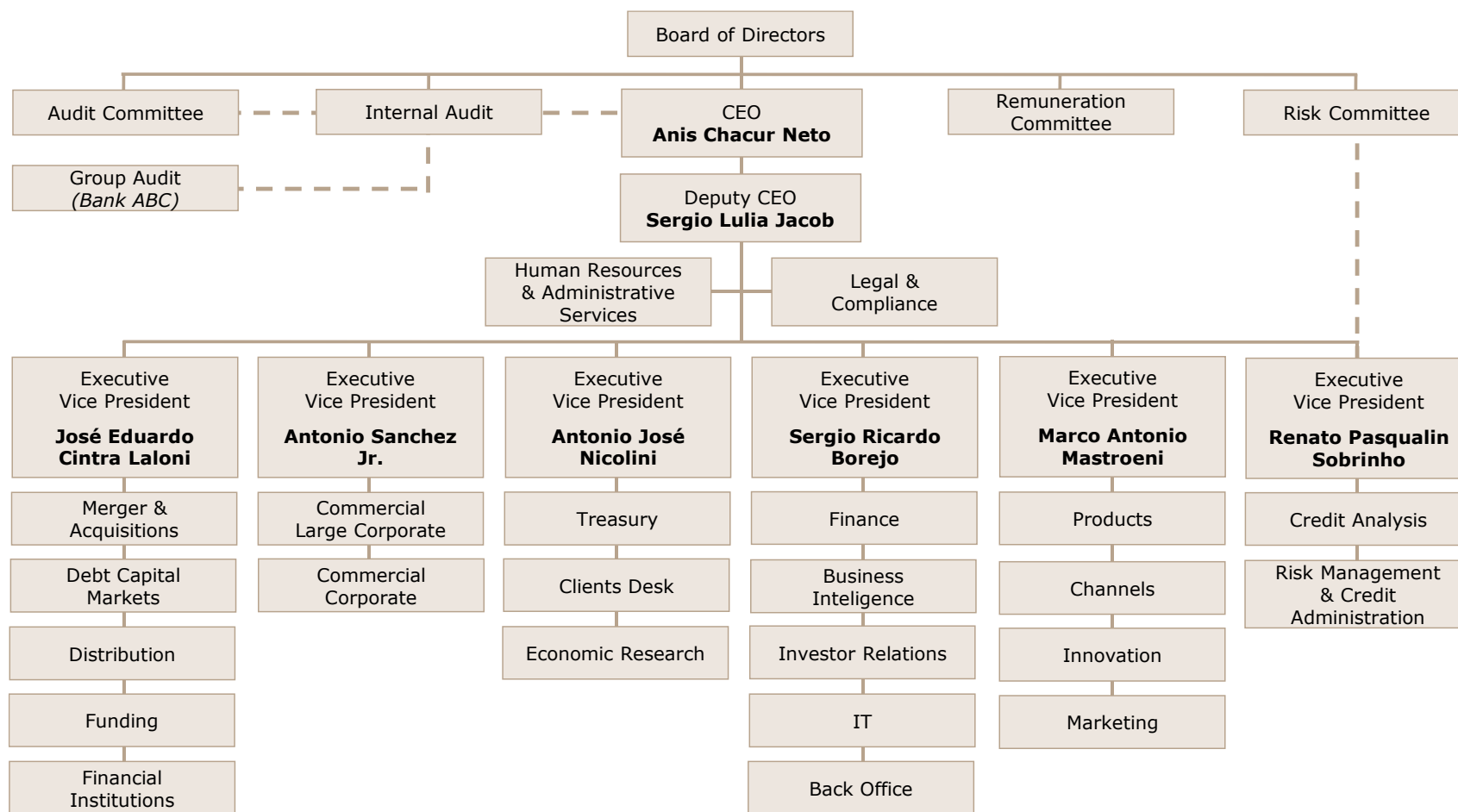
Large Corporate



Corporate



Corporate Structure



(As of January, 2019)



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

Vernom Handley *(British)*

Arab Banking Corporation Executive

Paul Henry Jennings *(British)*

Arab Banking Corporation Executive

Brendon Hopkins *(British)*

Arab Banking Corporation Executive

Ricardo Alves Lima *(Brazilian)*

Independent Member

(As of December, 2018)



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.

1989

1997

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

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



2007

2019





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