



Earnings
Conference Call

2nd Quarter of 2019

August 6th, 2019



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BM&FBOVESPA
Financeiro **IFNC**

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Small Cap **SMLL**

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Ações com Tag Along
Diferenciado **ITAG**

Índice de
Ações com Governança
Corporativa Diferenciada **IGC**

- **Recurring Net Income reached BRL 125.2 million in 2Q19**, up 3.3% quarter-over-quarter and 12.2% year-over-year.
- **Recurring Return on Average Equity (ROAE) was 13.0% in 2Q19**, flat quarter-over-quarter and year-over-year.
- **The Expanded Credit Portfolio reached BRL 27.1 billion** at the end of June 2019, up 2.1% quarter-over-quarter and 6.9% year-over-year.
- **The Bank launched ABC LAB**, which is a work space apart of the headoffice. The spot is focused in building, analyzing and deploying high-added technology projects which shall bear innovation and digital transformation initiatives of Banco ABC Brasil.



Expanded Credit Portfolio

(BRL million)	Jun/19	Mar/19	Chg 3M	Jun/18	Var 12M	Dec/18	Chg 6M
Loans	13,633.3	13,064.9	4.4%	12,352.4	10.4%	12,978.9	5.0%
Large Corporate	4,339.2	3,992.4	8.7%	3,987.2	8.8%	4,216.1	2.9%
Corporate	8,904.6	8,725.0	2.1%	7,983.6	11.5%	8,403.4	6.0%
Middle	389.5	347.5	12.1%	381.6	2.1%	359.5	8.3%
Guarantees Issued	10,164.5	10,540.6	-3.6%	10,753.6	-5.5%	10,650.9	-4.6%
Large Corporate	8,865.9	9,171.9	-3.3%	9,352.8	-5.2%	9,336.5	-5.0%
Corporate	1,280.8	1,350.3	-5.2%	1,383.7	-7.4%	1,296.4	-1.2%
Middle	17.8	18.4	-2.9%	17.1	4.5%	17.9	-0.4%
Corporate Securities	3,266.8	2,897.7	12.7%	2,221.1	47.1%	2,610.5	25.1%
Large Corporate	1,467.1	1,310.0	12.0%	1,288.2	13.9%	1,198.0	22.5%
Corporate	1,799.7	1,587.6	13.4%	932.9	92.9%	1,412.5	27.4%
Middle	-	-	-	-	-	-	-
Expanded Credit Portfolio	27,064.7	26,503.1	2.1%	25,327.0	6.9%	26,240.3	3.1%
Large Corporate	14,672.2	14,474.3	1.4%	14,628.2	0.3%	14,750.6	-0.5%
Corporate	11,985.1	11,663.0	2.8%	10,300.2	16.4%	11,112.3	7.9%
Middle	407.3	365.8	11.3%	398.7	2.2%	377.4	7.9%



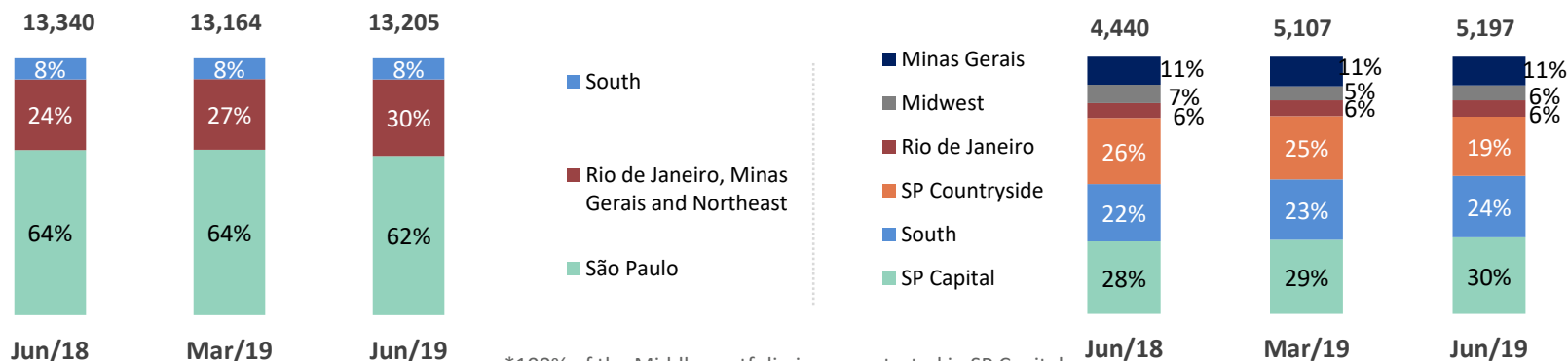
Large Corporate

Corporate

Middle

	Jun/18	Mar/19	Jun/19	Jun/18	Mar/19	Jun/19	Jun/18	Mar/19	Jun/19
Total Number of Clients	412	408	399	1,292	1,326	1,313	135	132	142
Clients with Credit Exposure	260	241	255	883	874	866	105	90	100
Average Ticket (BRL million)	51.3	54.6	51.8	10.6	11.5	11.8	3.8	4.1	4.1
Average Tenor (days)	357	290	303	381	425	439	294	295	384

Expanded Credit Portfolio* (BRL million)



*100% of the Middle portfolio is concentrated in SP Capital.

Large Corporate: Clients with annual revenues above BRL 2 billion. | **Corporate:** Clients with annual revenues between BRL 250 million and 2 billion.

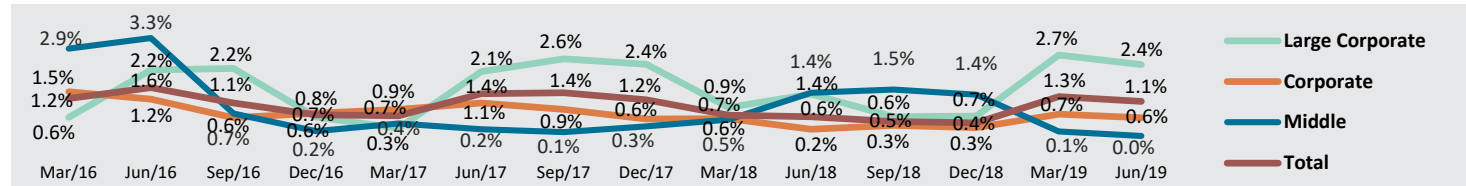
Middle: Clients with annual revenues between BRL 100 to BRL 250 million.



Credit Portfolio Quality

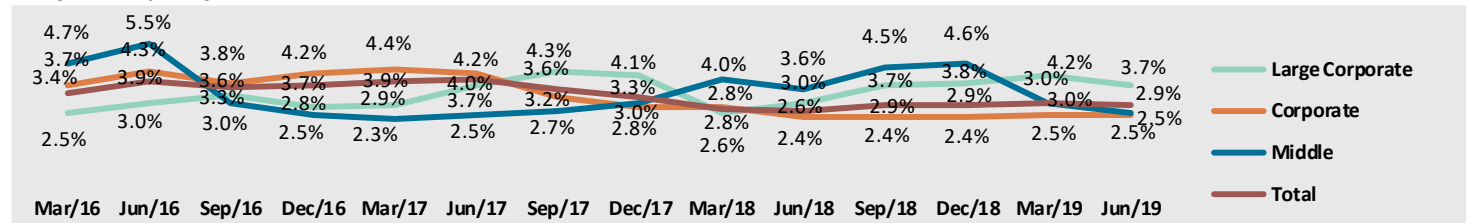
Loans overdue for more than 90 days (includes falling due and overdue installments)

% of loan portfolio

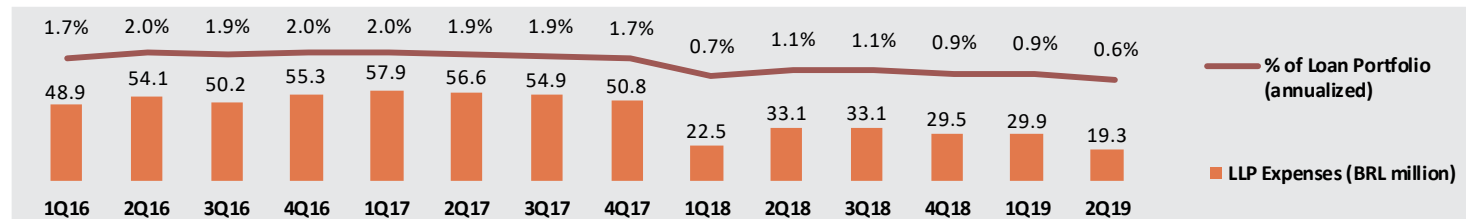


Loans Loss Reserve

% of loan portfolio

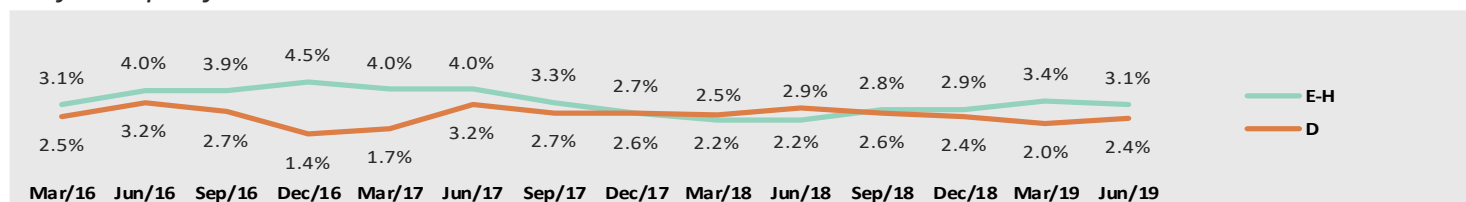


Loan Loss Provision Expenses (Loan Portfolio)



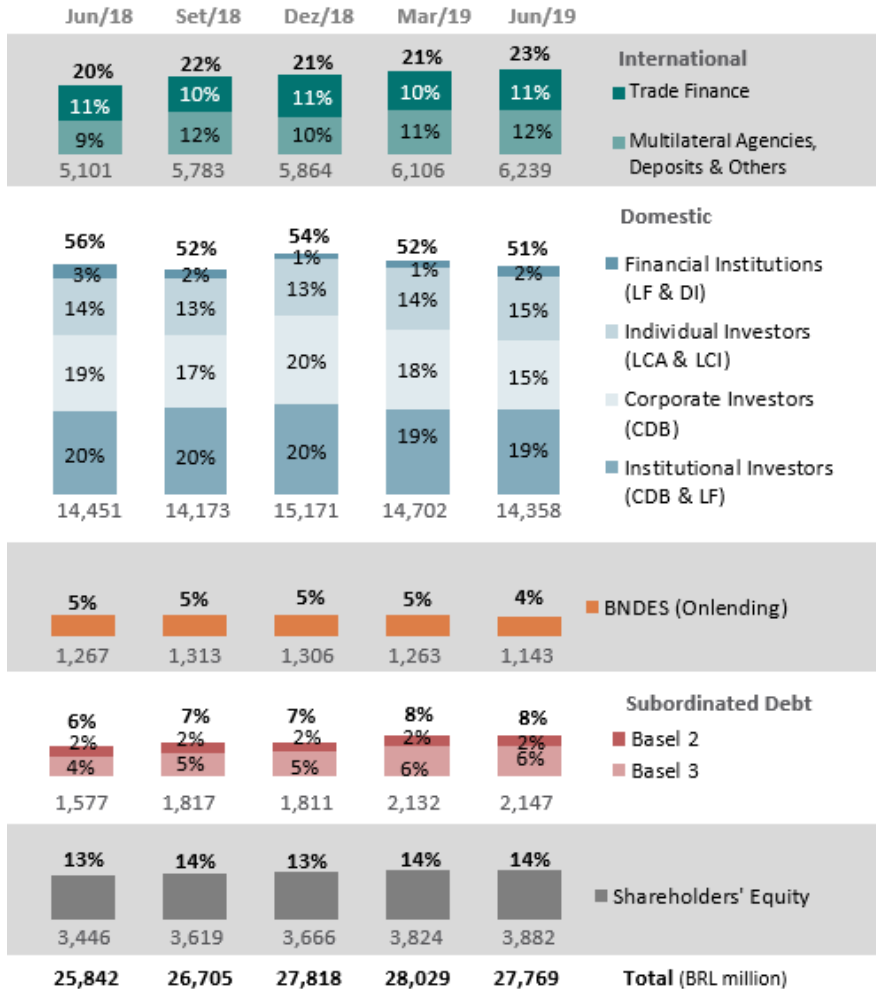
Loans rated D and E-H (Brazilian Central Bank Resolution No. 2682)

% of loan portfolio



Funding & Ratings

Diversified funding with access to local and international sources



Ratings

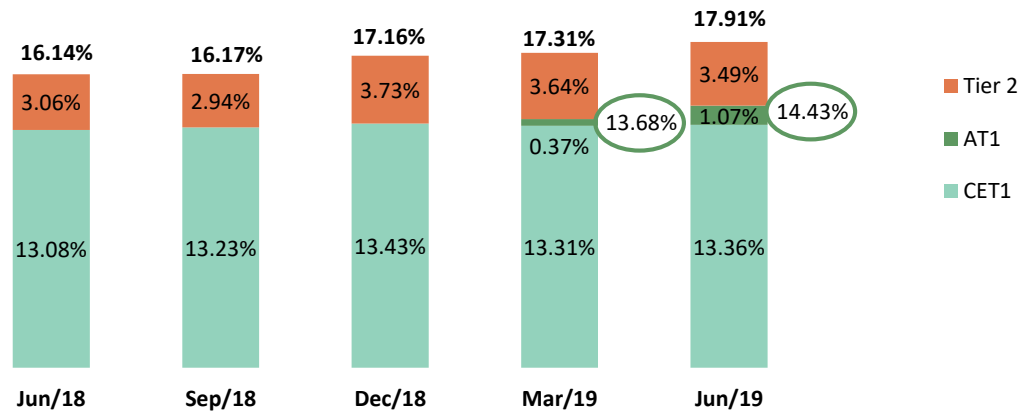
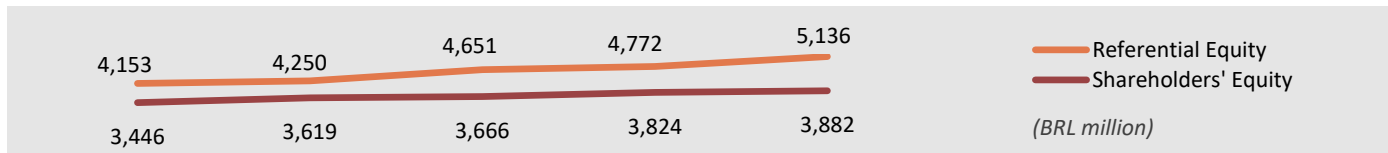
	ABC Brasil		Brazil
	Local	Global	Sovereign
Standard & Poor's	BrAAA	BB-	BB-
Fitch Ratings	AAA	BB	BB-
Moody's	Aa2.Br	Ba2	Ba2



BIS Ratio & Shareholders' Equity

Capital Adequacy (BRL million)	Jun/19	Mar/19	Chg 3M	Jun/18	Chg 12M
Reference Equity	5,136.5	4,772.2	7.6%	4,153.2	23.7%
Required Capital Base	2,294.0	2,204.9	4.0%	2,220.0	3.3%
Excess of equity in relation to limit	2,842.5	2,567.3	10.7%	1,933.3	47.0%

Basel Ratio	17.91%	17.31%	0.60	16.14%	1.77
Tier 1	14.43%	13.68%	0.75	13.08%	1.34
CET1	13.36%	13.31%	0.05	13.08%	0.27
AT1	1.07%	0.37%	0.70	0.00%	1.07
Tier 2	3.49%	3.64%	-0.15	3.06%	0.43

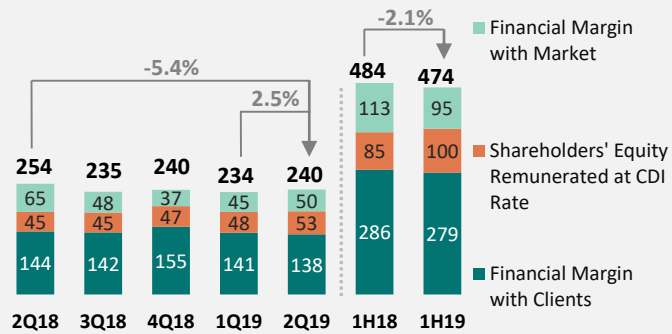


Net Interest Income

(BRL million)	2Q19	1Q19	2Q19x1Q19	2Q18	2Q19x2Q18	1H19	1H18	1H19x1H18
Net Interest Income	239.8	233.9	2.5%	253.6	-5.4%	473.8	483.8	-2.1%
Shareholders' Equity Remunerated at CDI Rate	52.7	47.8	10.2%	44.6	18.0%	100.4	85.3	17.8%
Financial Margin with Clients	137.6	141.1	-2.5%	144.3	-4.6%	278.8	285.8	-2.5%
Financial Margin with Market	49.6	45.0	10.0%	64.6	-23.3%	94.6	112.7	-16.1%
Loan Loss Provision (LLP)	(19.3)	(29.9)	-35.3%	(33.1)	-41.6%	(49.2)	(55.6)	-11.5%
Net Interest Income after LLP	220.5	204.1	8.1%	220.4	0.0%	424.6	428.2	-0.9%

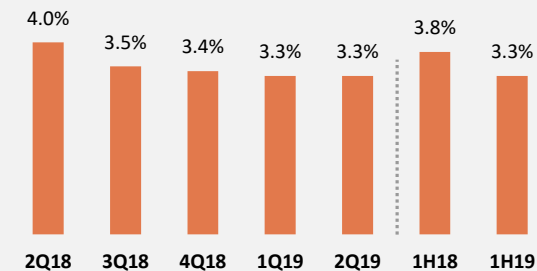
Net Interest Income

(BRL million)



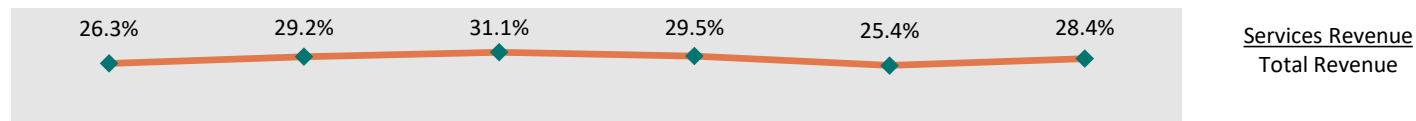
NIM

(% p.a.)



Service Revenues

Service Revenues (BRL million)	2Q19	1Q19	2Q19x1Q19	2Q18	2Q19x2Q18	1H19	1H18	1H19x1H18
Guarantees Issued	50.8	50.3	0.9%	56.9	-10.7%	101.1	112.0	-9.8%
Capital Markets and M&A Fees	29.4	16.0	83.8%	20.0	46.8%	45.4	33.5	35.6%
Commercial Banking Tariffs	7.2	8.2	-13.1%	11.0	-34.7%	15.4	18.3	-15.8%
Total	87.3	74.5	17.2%	87.9	-0.6%	161.9	163.8	-1.2%



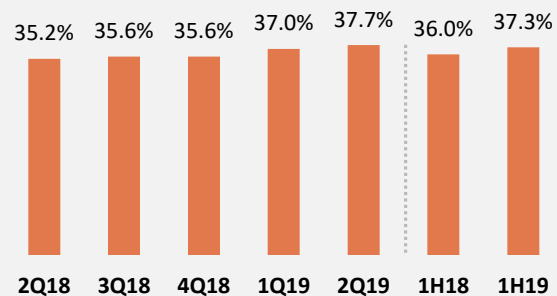
(BRL million)



Expenses and Efficiency Ratio

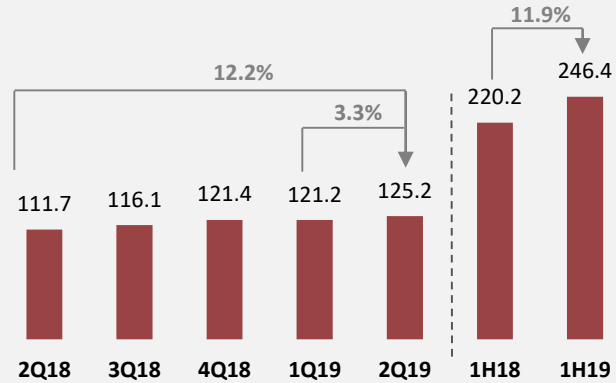
Expenses (BRL million)	2Q19	1Q19	2Q19x1Q19	2Q18	2Q19x2Q18	1H19	1H18	1H19x1H18
Personnel Expenses	(49.9)	(49.2)	1.5%	(47.7)	4.6%	(99.1)	(95.5)	3.8%
Other Administrative Expenses	(25.9)	(24.6)	5.5%	(23.3)	11.4%	(50.5)	(44.3)	14.1%
Subtotal	(75.9)	(73.8)	2.9%	(71.0)	6.8%	(149.6)	(139.8)	7.0%
Profit Sharing	(40.3)	(39.2)	2.8%	(39.2)	2.7%	(79.5)	(79.3)	0.2%
Total	(116.2)	(113.0)	2.8%	(110.3)	5.3%	(229.1)	(219.1)	4.6%

Recurring Efficiency Ratio (Expenses/Revenues)

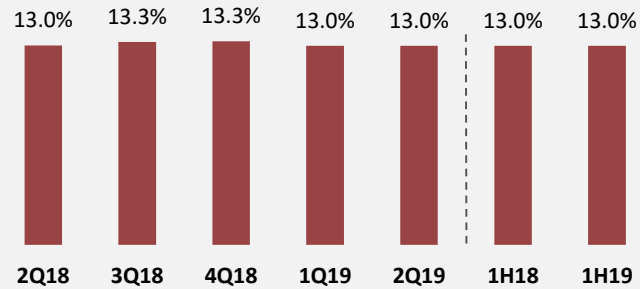


Profitability

Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)



Guidance Revision

2019

	Previous	Reviewed
Expanded Credit Portfolio*	11% to 15%	6% to 10%
Personnel & Other Administrative Expenses	4% to 6%	4% to 6%

*Includes Loans, Guarantees Issued and Corporate Securities.



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