Quarterly Information - ITR

Banco ABC Brasil S.A.

September 30, 2018

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Company Information / Capital Composition

Number of shares (Units)	Current quarter 09/30/2018
Paid-up capital	
Common	106,634,935
Preferred	104,498,015
Total	**211,132,950**
Treasury stock	
Common	-
Preferred	2,467,199
Total	**2,467,199**

A free translation from Portuguese into English of the Quarterly Financial Information (ITR) prepared in Brazilian currency and in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Brazilian Central Bank and presented according with the standards issued by the Brazilian Securities Exchange Commission - CVM and Central Bank of Brazil

Individual financial statements / Balance sheet - Assets (In thousands of reais)

Code	Description	Current quarter 09/30/2018	Prior year 12/31/2017
1	**Total assets**	**31,326,598**	**28,760,537**
1.01	**Current assets**	**23,842,640**	**22,524,244**
1.01.01	**Cash and banks**	**26,844**	**18,176**
1.01.02	**Interbank short-term investments**	**6,304,218**	**6,762,989**
1.01.02.01	Money market investments	4,953,157	4,713,838
1.01.02.02	Interbank deposits	674,779	1,481,125
1.01.02.03	Foreign investments	676,282	568,026
1.01.03	**Marketable securities**	**5,614,047**	**5,776,149**
1.01.03.01	Own portfolio	4,599,777	5,193,047
1.01.03.02	Reserve requirements - Central Bank Deposits	1,706	-
1.01.03.03	Linked to repurchase agreements	19,981	90,742
1.01.03.04	Linked to guarantees given	367,943	264,903
1.01.03.05	Derivative financial instruments	624,640	227,457
1.01.04	**Interbank accounts**	**44,841**	**-**
1.01.04.01	Unsettled payments and receipts	44,841	-
1.01.06	**Loans**	**6,901,149**	**6,399,464**
1.01.06.01	Public sector	82,395	82,364
1.01.06.02	Private sector	6,938,027	6,525,513
1.01.06.04	Allowance for loan losses	(119,273)	(208,413)
1.01.08	**Other credits**	**4,654,784**	**3,212,440**
1.01.08.01	Foreign exchange portfolio	3,531,823	2,001,490
1.01.08.02	Income receivable	18,637	14,299
1.01.08.03	Trading and intermediation of securities	218,322	89,553
1.01.08.04	Credits on guarantees honored	613	613
1.01.08.05	Others	990,690	1,190,107
1.01.08.06	Allowance for losses on other credits	(105,301)	(83,622)
1.01.09	**Other assets**	**296,757**	**355,026**
1.01.09.01	Prepaid expenses	5,558	6,039
1.01.09.02	Other assets	291,199	348,987
1.02	**Non-current assets**	**7,233,471**	**5,990,881**
1.02.02	**Marketable securities**	**2,936,681**	**1,730,531**
1.02.02.01	Own portfolio	1,841,253	966,482
1.02.02.02	Linked to repurchase agreements	125,596	165,379
1.02.02.03	Linked to guarantees given	644,170	584,432
1.02.02.04	Derivative financial instruments	325,662	14,238
1.02.05	**Loans**	**4,146,984**	**4,072,074**
1.02.05.01	Public sector	29,981	-
1.02.05.02	Private sector	4,235,628	4,171,757
1.02.05.04	Allowance for losses on lending operations	(118,625)	(99,683)
1.02.07	**Other credits**	**146,993**	**186,616**
1.02.07.01	Foreign exchange portfolio	4,396	-
1.02.07.02	Income receivable	4,183	5,662
1.02.07.04	Sundry	151,482	184,164
1.02.07.05	Allowance for losses on other credits	(13,068)	(3,210)
1.02.08	**Other assets**	**2,813**	**1,660**
1.02.08.01	Prepaid expenses	2,813	1,660
1.03	**Permanent assets**	**250,487**	**245,412**
1.03.01	**Investments**	**202,229**	**196,837**
1.03.01.02	Investments in subsidiaries	201,615	196,223
1.03.01.04	Other investments	614	614
1.03.02	**Fixed assets**	**24,416**	**27,025**
1.03.02.01	Other fixed assets	53,679	52,076
1.03.02.02	Accumulated depreciation	(29,263)	(25,051)
1.03.04	**Intangible**	**23,842**	**21,550**
1.03.04.01	Intangible assets	55,551	48,416
1.03.04.02	Accumulated amortization	(31,709)	(26,866)

Individual financial statements / Balance sheet - Liabilities (In thousands of reais)

Code	Description	Current quarter 09/30/2018	Prior year 12/31/2017
2	**Total liabilities and equity**	**31,326,598**	**28,760,537**
2.01	**Current liabilities**	**20,416,043**	**19,085,375**
2.01.01	**Deposits**	**5,175,677**	**5,831,360**
2.01.01.01	Demand deposits	43,811	40,015
2.01.01.02	Interbank deposits	696,513	681,429
2.01.01.03	Time deposits	4,435,353	5,109,916
2.01.02	**Open market funding**	**400,065**	**1,432,166**
2.01.02.01	Own portfolio	145,881	259,112
2.01.02.02	Third party portifolio	-	700,084
2.01.02.03	Free movement	254,184	472,970
2.01.03	**Acceptance and issue of securities**	**5,151,176**	**4,407,245**
2.01.03.02	Securities issued abroad	5,111,410	4,397,501
2.01.03.03	Certificates of structured finance	39,766	9,744
2.01.04	**Interbank accounts**	**3,573**	**-**
2.01.04.01	Unsettled receipts and payments	3,573	-
2.01.05	**Interbranch accounts**	**77,027**	**28,447**
2.01.05.01	Third party funds in transit	77,027	28,447
2.01.06	**Borrowings**	**3,824,517**	**3,120,169**
2.01.06.02	Foreign borrowings	3,824,517	3,120,169
2.01.07	**Onlendings in Brazil**	**624,850**	**772,371**
2.01.07.01	BNDES	225,939	395,093
2.01.07.02	FINAME	141,785	172,095
2.01.07.03	Other agencies	257,126	205,183
2.01.08	**Foreign onlendings**	**1,302,888**	**1,227,969**
2.01.09	**Other liabilities**	**3,856,270**	**2,265,648**
2.01.09.01	Foreign exchange portfolio	2,940,899	1,585,177
2.01.09.02	Derivative financial instruments	552,207	183,696
2.01.09.03	Social and statutory	53,628	88,421
2.01.09.04	Taxes and social security	116,610	233,400
2.01.09.05	Trading and intermediation of securities	24,284	38,778
2.01.09.06	Tax collection	1,867	1,900
2.01.09.07	Subordinated debts	3,275	3,894
2.01.09.08	Sundry	163,500	130,382
2.02	**Non-current liabilities**	**7,260,629**	**6,358,195**
2.02.01	**Deposits**	**173,062**	**218,981**
2.02.01.01	Time deposits	173,062	218,981
2.02.03	**Acceptance and issue of securities**	**3,690,820**	**3,589,488**
2.02.03.01	Real estate, mortgage, credit and similar notes	3,679,654	3,589,488
2.02.03.03	Certificates of structured finance	11,166	-
2.02.06	**Borrowings**	**323,793**	**165,459**
2.02.06.01	Foreign borrowings	323,793	165,459
2.02.07	**Onlending in Brazil**	**688,046**	**818,963**
2.02.07.01	BNDES	314,650	426,931
2.02.07.02	FINAME	339,936	376,974
2.02.07.03	Other agencies	33,460	15,058
2.02.08	**Foreign onlendings**	**314,490**	**287,508**
2.02.09	**Other liabilities**	**2,070,418**	**1,277,796**
2.02.09.01	Foreign exchange portfolio	4,152	-
2.02.09.02	Derivative financial instruments	223,506	44,226
2.02.09.03	Social and statutory	315	315
2.02.09.04	Taxes and social security	5,946	40,116
2.02.09.05	Subordinated debts	1,551,347	1,172,239
2.02.09.06	Debts instruments elegible for capital	262,350	-
2.02.09.07	Sundry	22,802	20,900
2.03	**Deferred income**	**31,074**	**32,635**
2.05	**Equity**	**3,618,852**	**3,284,332**
2.05.01	**Capital**	**2,470,313**	**2,291,065**
2.05.01.01	Brazilian residents	384,999	380,980
2.05.01.02	Foreign residents	1,993,512	1,910,085
2.05.01.03	Capital Increase	91,802	-
2.05.02	**Capital reserve**	**33,819**	**35,196**
2.05.04	**Profit reserve**	**973,516**	**960,581**
2.05.04.01	**Legal**	**174,479**	**163,469**
2.05.04.02	**Statutory**	**833,907**	**833,907**
2.05.04.02.01	Equalization of dividends	778,907	778,907
2.05.04.02.02	Repurchase of own company shares	55,000	55,000
2.05.04.07	**Other income reserves**	**(34,870)**	**(36,795)**
2.05.04.07.01	Treasury stock	(34,870)	(36,795)
2.05.05	**Equity valuation adjustments**	**(22,470)**	**(2,510)**
2.05.06	**Retained profit**	**163,674**	**-**

See accompanying notes.

Individual financial statements / Income statement
(In thousands of reais)

Code	Description	YTD - Current quarter 07/01/2018 to 09/30/2018	YTD - current year 01/01/2018 to 09/30/2018	YTD - Prior quarter 07/01/2017 to 09/30/2017	YTD - prior year 01/01/2017 to 09/30/2017
3.01	**Income from financial intermediation**	**881,189**	**2,891,889**	**372,964**	**1,729,272**
3.01.01	Lending operations	375,331	1,316,973	257,648	981,151
3.01.02	Marketable securities operations	448,156	1,310,073	233,617	964,979
3.01.03	Gains (losses) on derivative financial instruments	51,523	83,328	(85,200)	(203,992)
3.01.04	Foreign exchange operations	6,179	181,515	(33,101)	(12,889)
3.01.05	Income from receivables acquired	-	-	-	23
3.02	**Financial intermediation expenses**	**(774,737)**	**(2,609,247)**	**(178,605)**	**(1,228,048)**
3.02.01	Funding expenses	(317,964)	(968,115)	(309,341)	(1,026,873)
3.02.02	Borrowings and onlendings	(423,644)	(1,552,402)	188,931	(28,077)
3.02.03	Allowance for loan losses	(31,898)	(86,192)	(55,008)	(169,355)
3.02.04	Allowance for loan losses- exchange rate variation on foreign exchange contracts	(1,231)	(2,528)	142	(73)
3.02.05	Income from receivables acquired	-	(10)	(3,329)	(3,670)
3.03	**Gross profit from financial intermediation**	**106,452**	**282,642**	**194,359**	**501,224**
3.04	**Other operating (expenses) / income**	**1,328**	**(12,334)**	**(12,163)**	**(30,682)**
3.04.01	Income from services rendered	95,998	265,085	71,181	223,209
3.04.02	Personnel expenses	(51,229)	(155,039)	(48,820)	(148,379)
3.04.03	Other administrative expenses	(29,665)	(84,919)	(25,633)	(78,012)
3.04.04	Taxes	(16,055)	(41,973)	(21,495)	(54,315)
3.04.05	Other operating income	5,569	12,834	10,915	25,111
3.04.06	Other operating expenses	(5,107)	(13,714)	(1,100)	(7,515)
3.04.07	Equity pickup from subsidiaries	1,817	5,392	2,789	9,219
3.05	**Operating income**	**107,780**	**270,308**	**182,196**	**470,542**
3.06	**Non-operating loss**	**(57)**	**(20,341)**	**(10,582)**	**(28,769)**
3.06.01	Income	4,315	21,525	9,784	13,887
3.06.02	Expenses	(4,372)	(41,866)	(20,366)	(42,656)
3.07	**Income before taxes and profit sharing**	**107,723**	**249,967**	**171,614**	**441,773**
3.08	**Provision for income and social contribution taxes**	**44,999**	**193,956**	**(35,010)**	**(41,591)**
3.08.01	Provision for income tax	64,708	25,778	39,932	19,198
3.08.02	Provision for social contribution tax	39,041	2,165	22,804	1,715
3.08.03	Deferred tax credits	(58,750)	166,013	(97,746)	(62,504)
3.10	**Profit sharing / statutory contributions**	**(36,610)**	**(107,610)**	**(32,470)**	**(92,054)**
3.13	**Net income for the period**	**116,112**	**336,313**	**104,134**	**308,128**
3.99	**Profit per share - (Reais)**	**0.55645**	**1.61173**	**0.53725**	**1.58971**

Individual financial statements / Statement of comprehensive income
(In thousands of reais)

Code	Description	YTD - Current quarter 07/01/2018 to 09/30/2018	YTD - current year 01/01/2018 to 09/30/2018	YTD - Prior quarter 07/01/2017 to 09/30/2017	YTD - prior year 01/01/2017 to 09/30/2017
4.01	Net income for the period	116,112	336,313	104,134	308,128
4.02	Other comprehensive income / (loss)	12,301	(19,960)	(4,381)	(1,670)
4.03	**Comprehensive income for the period**	**128,413**	**316,353**	**99,753**	**306,458**

Individual financial statements / Statement of cash flow - Indirect method (In thousands of reais)

	Description	YTD - Current quarter 01/01/2018 to 09/30/2018	YTD - Prior quarter 01/01/2017 to 09/30/2017
6.01	**Net cash from operating activities**	**1,169,092**	**(1,470,587)**
6.01.01	**Cash generated by operating activities**	**430,479**	**497,571**
6.01.01.01	Net income for the period	336,313	308,128
6.01.01.02	Depreciation and amortization	9,056	8,066
6.01.01.03	Equity pickup from subsidiaries	(5,392)	(9,219)
6.01.01.04	Adjustment to market value - securities	(19,960)	(1,670)
6.01.01.05	Provision for impairment of assets not for own use	16,465	5,743
6.01.01.06	Allowance for loan losses	88,720	169,428
6.01.01.07	Provision for contingent liabilities	(101)	(6,820)
6.01.01.08	Gain (loss) on disposal of assets not for own use	5,397	23,923
6.01.01.09	Gain (loss) on disposal of fixed assets and intangible	(19)	(8)
6.01.02	**Changes in assets and liabilities**	**738,613**	**(1,968,158)**
6.01.02.01	Interbank investments	1,438,018	(874,657)
6.01.02.02	Marketable securities and derivative financial instruments	(496,257)	(323,492)
6.01.02.03	Lending operations	(665,315)	(299,436)
6.01.02.04	Other credits and assets	(1,379,138)	(322,101)
6.01.02.05	Interbank accounts - assets / liabilities	(41,268)	(20,337)
6.01.02.06	Interbranch accounts	48,580	46,839
6.01.02.07	Other liabilities	1,835,554	(166,372)
6.01.02.08	Deferred income	(1,561)	(8,602)
6.02	**Net cash from investing activities**	**1,574**	**(256,230)**
6.02.02	Acquisition of fixed assets and intangible assets	(8,870)	(8,196)
6.02.03	Acquisition of assets not for own use	(63,229)	(288,726)
6.02.05	Disposal of fixed assets for own use and intangible assets	131	251
6.02.06	Disposal of assets not for own use	74,919	43,398
6.02.07	Allocations of reserves	(1,377)	(2,957)
6.03	**Net cash from financing activities**	**(182,751)**	**1,686,831**
6.03.01	Deposits	(701,602)	998,835
6.03.02	Open market funding	(1,032,101)	166,605
6.03.03	Borrowings and onlendings	686,145	(1,104,528)
6.03.04	Securities acceptance and issuance	845,263	1,594,200
6.03.05	Treasury shares	1,925	16,521
6.03.06	Capital increase	179,248	169,300
6.03.08	Interest on equity	(161,629)	(154,102)
6.05	**Increase (decrease) in cash and cash equivalents**	**987,915**	**(39,986)**
6.05.01	Cash and cash equivalents at beginning of the period	3,037,646	4,369,169
6.05.02	Cash and cash equivalents at end of the period	4,025,561	4,329,183

Individual financial statements / Statement of changes in equity - 01/01/2018 to 09/30/2018 (In thousands of reais)

Code	Description	Capital	Capital reserve	Revaluation reserve	Income reserve	Retained earnings / accumulated losses	Equity valuation adjustment	Total equity
5.01	Opening balance	2,291,065	35,196	-	960,581	-	(2,510)	3,284,332
5.03	Adjusted balance	2,291,065	35,196	-	960,581	-	(2,510)	3,284,332
5.04	Net income of the period	-	-	-	-	336,313	-	336,313
5.05	Allocations	-	-	-	-	(161,629)	-	(161,629)
5.05.02	Interest on equity	-	-	-	-	(161,629)	-	(161,629)
5.07	Equity valuation adjustments	-	-	-	-	-	(19,960)	(19,960)
5.07.01	Marketable securities adjustment	-	-	-	-	-	(19,960)	(19,960)
5.08	Capital Increase	179,248	-	-	-	-	-	179,248
5.09	Allocations of capital reserves	-	(1,377)	-	11,010	(11,010)	-	(1,377)
5.09.01	Allocations of reserves - Management remuneration	-	(1,377)	-	-	-	-	(1,377)
5.09.02	Constitution of legal reserve	-	-	-	11,010	(11,010)	-	-
5.10	Treasury shares	-	-	-	1,925	-	-	1,925
5.13	**Closing balance**	**2,470,313**	**33,819**	**-**	**973,516**	**163,674**	**(22,470)**	**3,618,852**

Individual financial statements / Statement of changes in equity - 01/01/2017 to 09/30/2017 (In thousands of reais)

Code	Description	Capital	Capital reserve	Revaluation reserve	Income reserve	Retained earnings / accumulated losses	Equity valuation adjustment	Total equity
5.01	Opening balance	2,121,765	32,422	-	738,789	-	242	2,893,218
5.03	Adjusted balance	2,121,765	32,422	-	738,789	-	242	2,893,218
5.04	Net income of the period	-	-	-	-	308,128	-	308,128
5.05	Allocations	-	-	-	-	(154,102)	-	(154,102)
5.05.02	Interest on equity	-	-	-	-	(154,102)	-	(154,102)
5.07	Equity valuation adjustments	-	-	-	-	-	(1,670)	(1,670)
5.07.01	Marketable securities adjustment	-	-	-	-	-	(1,670)	(1,670)
5.08	Capital Increase	169,300	-	-	-	-	-	169,300
5.09	Allocations of capital reserves	-	(2,957)	-	10,200	(10,200)	-	(2,957)
5.09.01	Allocations of reserves - Management remuneration	-	(2,957)	-	-	-	-	(2,957)
5.09.02	Constitution of legal reserve	-	-	-	10,200	(10,200)	-	-
5.10	Treasury shares	-	-	-	16,521	-	-	16,521
5.13	**Closing balance**	**2,291,065**	**29,465**	**-**	**765,510**	**143,826**	**(1,428)**	**3,228,438**

Individual financial statements / Statement of value added (In thousands of reais)

Code	Description	YTD - Current quarter 01/01/2018 to 09/30/2018	YTD - Prior quarter 01/01/2017 to 09/30/2017
7.01	**Revenues**	**3,081,088**	**1,808,164**
7.01.01	Financial intermediation	2,891,889	1,729,272
7.01.02	Income from services rendered	265,085	223,209
7.01.03	Allowance for loan losses	(88,720)	(169,428)
7.01.04	Other	12,834	25,111
7.02	**Financial intermediation expenses**	**(2,520,527)**	**(1,058,620)**
7.03	**Inputs acquired from third parties**	**(100,491)**	**(97,010)**
7.03.02	Services provided by third parties	(6,814)	(5,610)
7.03.04	**Others**	**(93,677)**	**(91,400)**
7.03.04.01	Data Processing and Telecom	(12,264)	(8,285)
7.03.04.02	Financial system services	(14,971)	(12,944)
7.03.04.03	Specialized technical services	(9,803)	(9,639)
7.03.04.04	Travel expenses	(5,469)	(4,612)
7.03.04.05	Promotions and Public Relations	(638)	(1,161)
7.03.04.06	Other Operating Expenses	(13,714)	(7,515)
7.03.04.07	Non-operating income	(20,341)	(28,769)
7.03.04.08	Other Administrative Expenses	(16,477)	(18,475)
7.04	**Gross value added**	**460,070**	**652,534**
7.05	**Allowances**	**(9,056)**	**(8,066)**
7.05.01	Depreciation, amortization and depletion	(9,056)	(8,066)
7.06	**Net produced value added**	**451,014**	**644,468**
7.07	**Value added received on transfer**	**5,392**	**9,219**
7.07.01	Equity pickup	5,392	9,219
7.08	**Total distributable value added**	**456,406**	**653,687**
7.09	**Value added distribution**	**456,406**	**653,687**
7.09.01	**Personnel**	**227,698**	**206,847**
7.09.01.01	Direct compensation	91,322	88,322
7.09.01.02	Benefits	18,887	17,159
7.09.01.03	Unemployment Compensation Fund (FGTS)	7,920	8,177
7.09.01.04	**Other**	**109,569**	**93,189**
7.09.01.04.01	Profit Sharing	107,610	92,054
7.09.01.04.02	Training	1,959	1,135
7.09.02	**Taxes, charges and contributions**	**(117,032)**	**129,492**
7.09.02.01	Federal	(131,389)	117,559
7.09.02.02	State	11	11
7.09.02.03	Municipal	14,346	11,922
7.09.03	**Third party capital remuneration**	**9,427**	**9,220**
7.09.03.01	Rents	9,427	9,220
7.09.04	**Own capital remuneration**	**336,313**	**308,128**
7.09.04.01	Interest on equity	161,629	154,102
7.09.04.03	Retained earnings	174,684	154,026

Performance on the quarter ended on September, 2018

We submit to your consideration the individual and consolidated accounting information of Banco ABC BRASIL S.A. for the quarter ended on September 30, 2018.

Banco ABC BRASIL S.A.

Banco ABC Brasil S.A. is a commercial bank specialized in lending and providing services for midsized to large companies. Nonetheless, it is one of the few Brazilian banks featuring international control and local autonomy.

The bank is managed by a highly qualified team of senior executives, who are also shareholders of the bank, holding vast experience in financial markets and having broad autonomy for decision taking, in addition to the capability to foresee and explore sectorial and cyclical opportunities in the Brazilian economy.

Banco ABC Brasil S.A. is present in Brazil since 1989, and from this date on has been building a solid Corporate Clients portfolio by offering wide high-value added financial products. Nevertheless, the Bank is recognized by its robust expertise on credit risk assessment and concession.

Banco ABC Brasil S.A. is listed in the Level 2 of Corporate Governance of São Paulo Stock Exchange (B3 S.A. - Brasil, Bolsa, Balcão).

Shareholding Structure

As of September 30, 2018 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC: 59.89%; Free-float: 33.35%; Management and Board members: 5.66%; and Stocks in Treasury: 1.10%.

Business Profitability

Banco ABC BRASIL S.A. reported net income of BRL 116.1 million in the third quarter of 2018 (BRL 104.1 million in the same period of 2017), reaching an annualized return on average equity of 13.3% pa in the period (13.3% pa in the third quarter of 2017).

The increase of the bank's net income in the period compared to the same period of the previous year is mainly due to the increase on income from financial intermediation and income from services rendered and the decrease on allowance to loan losses expenses, which were partially offset by higher expenses from financial intermediation.

Credit Portfolio

The credit portfolio (including guarantees issued) totaled R$ 23.2 billion as of the end of September, 2018 (R$ 20.9 billion as of the end of September, 2017). Regarding the credit portfolio quality, 94.6% of the loan transactions and 98.7% of the guarantees issued transactions were rated between AA and C at the end of September 2018, in accordance with Brazilian Central Bank Resolution No. 2682. Considering both portfolios, the ratio was 96.5%. The allowance for loan losses represented 2.86% of the loan portfolio as of the end of September, 2018 (3.56% as of the end of September, 2017).

IN CVM 381/03

In compliance with CVM Ruling No. 381 of January 14, 2003, which provides for the need to disclose, by audited entities, information on service performance by the Independent Auditor, Banco ABC BRASIL S.A., informs that independent audit services of the financial statements of the Bank and its controlled companies are provided by Ernst & Young Auditores Independentes S.S.

Non-audit services were also provided during the period, and the fees paid for these services accounted for less than 5% of the fees paid for external audit services over the same period.

The policy adopted meets the principles that preserve Auditor's independence, in accordance with criteria internationally accepted. These principles are as follows: 1) the auditor must not audit his/her own work; 2) the auditor must not perform managerial activities in his/her customer; 3) the auditor must not promote his/her customer's interests.

Securities Portfolio

At the end of the period, Banco ABC BRASIL S.A. has R$ 776.4 million in securities classified as "held to maturity", in accordance with Circular No. 3,068/01 of November 8, 2001 of the Central Bank of Brazil. The Bank has the financial capability and intention to hold these securities to maturity.

Arbitration Clause

Banco ABC BRASIL S.A. is subject to arbitration in the Market Arbitration Chamber, in accordance with the Arbitration Clause contained in its Articles of Association.

Risk Management

1) Corporate Risk

To Banco ABC Brasil the risk management is a process aimed at creating and preserving the institution's value, providing reasonable assurance that events that may affect the institution are identified and continuously managed according to its risk appetite. Therefore, to meet Resolutions Nos. 4,557/17 and 4,327/14 of the Central Bank of Brazil, the bank maintains specific structures to deal with risk management, capital management, and environmental and social responsibility, respectively. To meet the aforementioned resolutions and Circular No. 3,678/13 of the Central Bank of Brazil, the information related to the risk management process of Banco ABC Brasil is available in its website on internet, available through the following URL: www.abcbrasil.com.br > Investor Relations > IR Services > Risk Factors > Risk Management Structure > Banco ABC Brasil.

Corporate Risk Management is responsibility of all areas and employees. They must perform their activities and timely identify risks, failures and deficiencies and inform to areas better positioned to deal with them. Despite being responsibility of all areas and employees, it is managed in a centralized manner by Vice-Presidency of Credit and Risk Management.

The Bank's governance structure considers that the company must be managed with main focus on value creation for shareholders, without injuring the rights of interested parties and complying the laws that regulate the markets, according to accepted and recommended ethical standards. Such structure is based on the regulations of B3 S.A. - Brasil, Bolsa, Balcão, the Brazilian Securities and Exchange Commission (CVM) and the Central Bank of Brazil, counting on. It is based on bodies defined by the current regulation, such as the Board of Directors and Audit Committee, and supported by internal ones, such as the Board Risk Committee and the Executive Committee, as well as other operating committees, such as the Credit Committee, the Financial Committee and the Operational Risk and Compliance Committee.

The Board of Directors is responsible for defining the risk appetite of the institution, the approval of business strategies and the maintenance of high governance standards. It should ensure the effectiveness of the risk management framework, providing independence and resources for its proper functioning. Accordingly, it is supported by bodies and committees created for this purpose.

The Executive Committee is responsible for executing the definitions set by the Board of Directors and for managing the activities of the institution.

2) Operational risk

The Bank acknowledges that Operational Risk is a specific risk category and should be managed as such. It should cover the institution as a whole, involving all its employees, including third-party service providers and considering its processes, activities, systems, products and physical structure. Operating risk management also includes legal risks.

Operational risk management is organized in three defense lines: 1) managers of several areas; 2) Risk Management area and Operational Risk and Compliance Committee and 3) Internal Audit.

Management is based on ongoing identification, assessment, monitoring, control and mitigation of risks through specific tools. The effectiveness of actions is reinforced by timely communication to management, involvement of people, and the efforts to spread a risk management culture. The Operational Risk and Compliance Committee is the internal body that discusses operational risk, business continuity management, compliance, information security and internal control matters.

3) Market and liquidity risks

The market and liquidity risks are managed through internal information and tools operated by the Risk Management area, which centralizes the control activities, monitoring the portfolio exposures, as well as current and future acceptable liquidity levels.

Treasury executes the decisions taken by the Financial Committee and manages proprietary positions within the limits determined. It also manages the funding as well the inflow and outflow gap. The Financial Committee formally discusses such exposures in its weekly meetings and designs a strategy for the subsequent period.

The Risk Management area provides daily information to the Management, Treasury, and members of the Financial Committee. It also prepares periodic specific reports to the Board of Directors and the Audit Committee. Furthermore, it has to disclose the Bank's risk appetite to the areas involved in the liquidity and market risk management and in the design of new products or activities.

4) Credit risk

Credit risk management covers the bank's activities of authorization, execution, control and monitoring. This also includes not only individual outlook for economic groups, clients and operations, but also the aggregate risk factors of the portfolio, such as concentration in a sector, product or region.

The approval of client relationships and of the concession of credit lines is the responsibility of the Credit Committee, up to the limits under Administrative jurisdiction. Beyond that limit, the Board Risk Committee has exclusive rights of approval.

The process of management is dynamic and shared, notably in the areas of Credit Risk Analysis, Administration, and Management, which are parts of the structure of the Vice-Presidency of Credit and Risk Management. This seeks to assure that risks are within defined limits and that the coverage of required collaterals are at required levels, with the expected quality and accessible to the Bank in case of default.

The Credit Risk Management area is also responsible for monitoring the credit portfolio. This includes portfolios quality monitoring and execution of stress tests, as well as the development and performance of models for attributing counterparty and transaction risk classification. The area also monitors risk concentration and evaluates the impacts of adverse scenarios.

5) Environmental and Social Responsibility

The environmental and social responsibility policy defines the guidelines for the identification, assessment, monitoring, mitigation and control of environmental and social risks, in compliance with Resolution No. 4,327/14 of the Central Bank of Brazil.

The Bank has research tools, internal analysis processes and governance structure that allow the management of such risks. The Bank also applies environmental and social questionnaires to its clients, according to internal eligibility criteria.

6) Capital management

The Executive Committee conducts the capital management jointly with the Board of Directors, based on activities coordinated by the Financial Planning area, which is also responsible for structuring the annual strategic plan and monitoring the budget. The Risk Management and the Finance areas are fully integrated in the process. In compliance with Resolution No. 4,557/17 of the Central Bank of Brazil, the information relating to capital management Brasil is available in its website on internet, available through the following URL: www.abcbrasil.com.br > Investor Relations > IR Services > Risk Factors > Capital Management Structure - Banco ABC Brasil.

7) Compensation Committee

The Bank has a Compensation Committee established in the first General Shareholder's Meeting of 2012 that shall be responsible for (i) proposing to the Board of Directors the various forms of fixed and variable compensation, the benefits as well as the bespoke recruitment and severance programs; (ii) supervising the implementation and operation of the compensation policy for the institution's managers; (iii) reviewing on an annual basis the institution's management compensation policy and recommending to the Board of Directors any correction or improvement; (iv) proposing to the Board of Directors the sum of overall compensation for managers to be submitted to the General Shareholders Meeting in accordance with article 152 of Corporation Law; (v) assessing future internal or external scenarios and their possible impacts on management compensation; (vi) analyzing the institution's management compensation policy in relation to market practices in order to identify significant discrepancies in relation to similar companies and proposing adjustments when necessary; (vii) ensuring that the management compensation policy is always compatible with the risk management policy, with the institution's current and projected objectives and financial position as well the provisions of that resolution; and (viii) preparing on an annual basis in a ninety day period as from December 31, each year a document known as the Compensation Committee Report as provided in Resolution No. 3,921 of Brazil's National Monetary Council.

8) Compliance risk

Banco ABC Brazil through its Compliance department seeks to ensure the existence of corporate policies, processes, controls and continuous monitoring of meeting regulatory requirements of regulatory agencies and professional associations, as well as prevent and combat money laundering and terrorism financing. Acting on the orientation and awareness, aimed at curbing activities and conduct that could cause damage to the institution's image and use its best efforts in the dissemination and practices of Law No. 12,846 of Anti-Corruption an Bribery Law. Within the Compliance area have the security area information that is responsible for defining and implementing rules and policies to ensure the confidentiality, integrity and availability of information.

Sao Paulo, November 5, 2018.

The management

Notes to the financial statements

Based on National Monetary Council Resolution No. 3,853/10 and BACEN Circular Letter No. 3,447/10, Banco ABC Brasil S.A. decided to prepare its consolidated quarterly financial information in accordance with accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil.

Thus, we did not fill in the charts referring to standardized consolidated data since they only apply when preparing consolidated financial statements in accordance with the pronouncements issued by CPC approved by CVM and aligned with international standards issued by IASB.

We present below the consolidated balance sheet and the related consolidated income statement, explanatory notes, consolidated cash flows and consolidated statement of value added in accordance with accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil:

A free translation from Portuguese into English of the Quarterly Financial Information (ITR) prepared in Brazilian currency and in accordance with accounting practices adopted in Brazil applicable to institutions authorized by Brazilian Central Bank and presented in accordance with the standards issued to operate by Brazilian Securities Exchange Commission - CVM and Brazilian Central Bank

Banco ABC Brasil S.A.

Consolidated balance sheets
September 30, 2018 and December 31, 2017
(In thousands of reais)

Assets	Notes	Current quarter 09/30/2018	Prior year 12/31/2017
Current assets		**24,047,604**	**22,727,704**
Cash and banks	3	26,844	18,176
Interbank investments	4	**6,304,218**	**6,762,989**
Money market investments		4,953,157	4,713,838
Interbank deposits		674,779	1,481,125
Foreign investments		676,282	568,026
Marketable securities and derivative financial instruments		**5,818,237**	**5,977,356**
Own portfolio	5.a	4,803,967	5,394,254
Linked - Central Bank	5.a	1,706	-
Linked to guarantees given	5.a	367,943	264,903
Linked to repurchase agreement	5.a	19,981	90,742
Derivative financial instruments	5.b	624,640	227,457
Interbank accounts	6	**44,841**	**-**
Unsettled payments and receipts		44,841	-
Lending operations		**6,901,149**	**6,399,464**
Loans - public sector	7	82,395	82,364
Loans - private sector	7	6,938,027	6,525,513
Allowance for loan losses	8	(119,273)	(208,413)
Other credits		**4,655,558**	**3,214,693**
Credits on guarantees honored		613	613
Foreign exchange portfolio	9	3,531,823	2,001,490
Receivables		18,637	14,299
Trading and intermediation of securities	10.a	218,322	89,553
Sundry	10.b	991,464	1,192,360
Allowance for losses on other credits	8	(105,301)	(83,622)
Other assets		**296,757**	**355,026**
Prepaid expenses		5,558	6,039
Other assets		291,199	348,987
Noncurrent assets		**7,233,471**	**5,990,892**
Marketable securities and derivative financial instruments		**2,936,681**	**1,730,531**
Own portfolio	5.a	1,841,253	966,482
Linked to guarantees given	5.a	644,170	584,432
Linked to repurchase agreement	5.a	125,596	165,379
Derivative financial instruments	5.b	325,662	14,238
Lending operations		**4,146,984**	**4,072,074**
Loans - public sector	7	29,981	-
Loans - private sector	7	4,235,628	4,171,757
Allowance for loan losses	8	(118,625)	(99,683)
Other credits		**146,993**	**186,627**
Foreign exchange portfolio	9	4,396	-
Receivables		4,183	5,662
Sundry	10.b	151,482	184,175
Allowance for losses on other credits	8	(13,068)	(3,210)
Other assets		**2,813**	**1,660**
Prepaid expenses		2,813	1,660
Permanent assets		**48,872**	**49,189**
Investments		**614**	**614**
Other investments		614	614
Fixed assets	12	**24,416**	**27,025**
Other fixed assets		53,679	52,076
Accumulated depreciation		(29,263)	(25,051)
Intangible	12	**23,842**	**21,550**
Intangible assets		55,551	48,416
Accumulated amortization		(31,709)	(26,866)
Total assets		**31,329,947**	**28,767,785**

Liabilities	Notes	Current quarter 09/30/2018	Prior year 12/31/2017
Current liabilities		**20,419,393**	**19,092,623**
Deposits	13	**5,175,516**	**5,831,263**
Demand deposits		43,650	39,918
Interbank deposits		696,513	681,429
Time deposits		4,435,353	5,109,916
Money market funding	13	**400,065**	**1,432,166**
Own portifolio		145,881	259,112
Third party portifolio		-	700,084
Free Movement		254,184	472,970
Funds from acceptance and issue of securities	14	**5,151,176**	**4,407,245**
Real estate, mortgage, credit an similar notes		5,111,410	4,397,501
Certificates of structured finance		39,766	9,744
Interbank accounts		**3,573**	**-**
Obligations to participants settlement systems		3,573	-
Interbranch accounts		**77,027**	**28,447**
Third party funds in transit		77,027	28,447
Borrowings	15	**3,824,517**	**3,120,169**
Foreign borrowings		3,824,517	3,120,169
Onlendings in Brazil - government agencies	15	**624,850**	**772,371**
BNDES		225,939	395,093
FINAME		141,785	172,095
Other institutions		257,126	205,183
Transfers abroad	15	**1,302,888**	**1,227,969**
Liabilities due to transfers abroad		1,302,888	1,227,969
Derivative financial instruments	5.b	**552,207**	**183,696**
Derivative financial instruments		552,207	183,696
Other liabilities		**3,307,574**	**2,089,297**
Collection of taxes		1,867	1,900
Foreign exchange portfolio	9	2,940,899	1,585,177
Social and statutory		53,628	88,421
Taxes and social security	16.a	120,088	240,707
Trading and intermediation of securities		24,284	38,778
Subordinated debts	16.b	3,275	3,894
Sundry	16.c	163,533	130,420
Noncurrent liabilities		**7,260,628**	**6,358,195**
Deposits	13	**173,062**	**218,981**
Time deposits		173,062	218,981
Funds from acceptance and issue of securities	14	**3,690,820**	**3,589,488**
Real estate, mortgage, credit an similar notes		3,679,654	3,589,488
Certificates of structured finance		11,166	-
Borrowings	15	**323,793**	**165,459**
Foreign borrowings		323,793	165,459
Onlendings in Brazil - government agencies	15	**688,046**	**818,963**
BNDES		314,650	426,931
FINAME		339,936	376,974
Other institutions		33,460	15,058
Transfers abroad	15	**314,490**	**287,508**
Liabilities due to transfers abroad		314,490	287,508
Derivative financial instruments	5.b	**223,506**	**44,226**
Derivative financial instruments		223,506	44,226
Other liabilities		**1,846,911**	**1,233,570**
Foreign exchange portfolio	9	4,152	-
Social and statutory		315	315
Taxes and social security	16.a	5,946	40,116
Subordinated debts	16.b	1,551,347	1,172,239
Debts instruments elegible for capital		262,350	-
Sundry	16.c	22,801	20,900
Deferred income		**31,074**	**32,635**
Deferred income		31,074	32,635
Share holders' equity	26	**3,618,852**	**3,284,332**
Capital:		**2,470,313**	**2,291,065**
Brazilian residents		384,999	380,980
Foreign residents		1,993,512	1,910,085
Capital Increase		91,802	-
Capital reserve		33,819	35,196
Income reserves		1,008,386	997,376
Equity valuation adjustment		(22,470)	(2,510)
Treasury shares		(34,870)	(36,795)
Retained earnings		163,674	-
Total Liabilities		**31,329,947**	**28,767,785**

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated income statements
Quarters and periods ended September 30, 2018 and 2017
(In thousands of reais, except earnings per share)

	Notes	YTD - Current quarter 07/01/2018 to 09/30/2018	YTD - current year 01/01/2018 to 09/30/2018	YTD - Prior quarter 07/01/2017 to 09/30/2017	YTD - prior year 01/01/2017 to 09/30/2017
Income from financial intermediation		**884,388**	**2,901,344**	**377,874**	**1,745,457**
Lending operations		375,331	1,316,973	257,648	981,151
Gains (losses) on marketable securities		451,355	1,319,528	238,527	980,389
Gains (losses) on derivative financial instruments	5.b	51,523	83,328	(85,200)	(203,217)
Foreign exchange operations		6,179	181,515	(33,101)	(12,889)
Gain on financial assets sale or transfer		-	-	-	23
Expenses from financial intermediation		**(774,737)**	**(2,609,247)**	**(178,605)**	**(1,228,048)**
Funding expenses		(317,964)	(968,115)	(309,341)	(1,026,873)
Borrowings and onlendings		(423,644)	(1,552,402)	188,931	(28,077)
Allowance for loan losses	8	(31,898)	(86,192)	(55,008)	(169,355)
Allowance for loan losses - Exchange rate variation on credit assignment operations		(1,231)	(2,528)	142	(73)
Gains / (losses) on financial assets sale or transfer		-	(10)	(3,329)	(3,670)
Gross income from financial intermediation		**109,651**	**292,097**	**199,269**	**517,409**
Other operating income (expenses)		**(717)**	**(18,361)**	**(15,286)**	**(40,934)**
Income from services rendered	17	95,998	265,085	71,181	223,209
Personnel expenses		(51,229)	(155,039)	(48,820)	(148,379)
Other administrative expenses	18	(29,730)	(85,075)	(25,691)	(78,260)
Taxes		(16,218)	(42,452)	(21,771)	(55,100)
Other operating income	19	5,569	12,834	10,915	25,111
Other operating expenses	20	(5,107)	(13,714)	(1,100)	(7,515)
Operating income		**108,934**	**273,736**	**183,983**	**476,475**
Non-operating loss		**(57)**	**(20,341)**	**(10,582)**	**(28,769)**
Income before taxes and profit sharing		**108,877**	**253,395**	**173,401**	**447,706**
Income and social contribution taxes	21	**43,845**	**190,528**	**(36,797)**	**(47,524)**
Provision for income tax		63,974	23,608	38,800	15,461
Provision for social contribution tax		38,615	903	22,149	(457)
Deferred tax credits		(58,744)	166,017	(97,746)	(62,528)
Profit sharing		**(36,610)**	**(107,610)**	**(32,470)**	**(92,054)**
Net income for the period		**116,112**	**336,313**	**104,134**	**308,128**
Net earnings per outstanding share - in 2018 R$ - 208,665,751 shares (193,826,491 in 2017)		**0.55645**	**1.61173**	**0.53725**	**1.58971**

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated statements of changes in equity
Periods ended September 30, 2018 and 2017
(In thousands of reais)

	Share Capital			Income reserves						
	Capital	Capital increase	Capital reserve	Legal reserve	Dividends equalization	Share buyback	Equity valuation adjustment	Retained earnings	Treasury shares	Total
Balances at December 31, 2016	**2,121,765**	**-**	**32,422**	**142,532**	**587,307**	**55,000**	**242**	**-**	**(46,050)**	**2,893,218**
Adjustment to market value - securities	-	-	-	-	-	-	(1,670)	-	-	(1,670)
Acquisition / distribuition of treasury shares	-	-	-	-	-	-	-	-	16,521	16,521
Capital Increase	81,479	87,821	-	-	-	-	-	-	-	169,300
Net income for the period	-	-	-	-	-	-	-	308,128	-	308,128
Interest on equity	-	-	-	-	-	-	-	(154,102)	-	(154,102)
Constitution of legal reserve	-	-	-	10,200	-	-	-	(10,200)	-	-
Realization of reserves - Management remuneration	-	-	(2,957)	-	-	-	-	-	-	(2,957)
Balances at September 30, 2017	**2,203,244**	**87,821**	**29,465**	**152,732**	**587,307**	**55,000**	**(1,428)**	**143,826**	**(29,529)**	**3,228,438**
Balances at December 31, 2017	**2,291,065**	**-**	**35,196**	**163,469**	**778,907**	**55,000**	**(2,510)**	**-**	**(36,795)**	**3,284,332**
Adjustment to market value - securities	-	-	-	-	-	-	(19,960)	-	-	(19,960)
Acquisition / distribuition of treasury shares	-	-	-	-	-	-	-	-	1,925	1,925
Capital Increase	87,446	91,802	-	-	-	-	-	-	-	179,248
Net income for the period	-	-	-	-	-	-	-	336,313	-	336,313
Interest on equity	-	-	-	-	-	-	-	(161,629)	-	(161,629)
Constitution of legal reserve	-	-	-	11,010	-	-	-	(11,010)	-	-
Realization of reserves - Management remuneration	-	-	(1,377)	-	-	-	-	-	-	(1,377)
Balances at September 30, 2018	**2,378,511**	**91,802**	**33,819**	**174,479**	**778,907**	**55,000**	**(22,470)**	**163,674**	**(34,870)**	**3,618,852**

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated statements of cash flows - Indirect method
Periods ended September 30, 2018 and 2017
(In thousands of reais)

	Notes	YTD - Current quarter 01/01/2018 to 09/30/2018	YTD - Prior quarter 01/01/2017 to 09/30/2017
Operating activities			
Adjusted net income of the period		**435,871**	**506,790**
Net income of the period		336,313	308,128
Adjustment to net income:		**99,558**	**198,662**
Depreciation and amortization		9,056	8,066
Gain on disposal of assets not used in banking operations		5,397	23,923
Gain (loss) on disposal of fixed assets and intangible		(19)	(8)
Provision for impairment of assets not of own use		16,465	5,743
Allowance for loan losses		88,720	169,428
Provision for contingent liabilities and guarantees		(101)	(6,820)
Mark-to-market adjustments - marketable securities		(19,960)	(1,670)
Changes in assets and liabilities		**733,285**	**(1,977,491)**
Interbank investments		1,438,018	(874,657)
Marketable securities and derivative financial instruments		(499,240)	(331,423)
Lending operations		(665,315)	(299,436)
Other credits and other assets		(1,377,648)	(320,607)
Interbank accounts		(41,268)	(20,337)
Interbranch accounts		48,580	46,839
Other liabilities		1,831,719	(169,268)
Deferred income		(1,561)	(8,602)
Cash flow (used in) / provided by operating activities		**1,169,156**	**(1,470,701)**
Investments activities			
Acquisition of fixed assets and intangible		(8,870)	(8,196)
Acquisition of assets not used in banking operations		(63,229)	(288,726)
Disposal of fixed assets for own use and intangible assets		131	251
Disposal of assets on own use		74,919	43,398
Constituition of reserves of capital		(1,377)	(2,957)
Cash flow (used in) / provided by investment activities		**1,574**	**(256,230)**
Financing activities			
Deposits		(701,666)	998,949
Money market funding		(1,032,101)	166,605
Borrowings and onlendings		686,145	(1,104,528)
Acceptance and issuance of securities		845,263	1,594,200
Treasury shares		1,925	16,521
Capital increase		179,248	169,300
Interest on equity	26.b	(161,629)	(154,102)
Cash (used in) / provided by financing activities		**(182,815)**	**1,686,945**
Increase / (Decrease) of cash and cash equivalents		**987,915**	**(39,986)**
At beginning of the period		3,037,646	4,369,169
At end of the period		4,025,561	4,329,183
Change in cash and cash equivalents		**987,915**	**(39,986)**

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated statements of value added
Periods ended September 30, 2018 and 2017
(In thousands of reais)

	Notes	YTD - Current quarter 01/01/2018 to 09/30/2018	YTD - Prior quarter 01/01/2017 to 09/30/2017
Determination of Value Added			
Income		**3,090,543**	**1,824,349**
Income from financial intermediation		2,901,344	1,745,457
Income from services rendered	17	265,085	223,209
Set-up of allowance for loan losses		(88,720)	(169,428)
Other operating income	19	12,834	25,111
Expenses from financial intermediation		**(2,520,527)**	**(1,058,620)**
Assets acquired from third parties		**(100,647)**	**(97,258)**
Telecommunications and data processing	18	(12,264)	(8,285)
Services provided by third parties	18	(6,814)	(5,610)
Financial services	18	(14,989)	(12,992)
Specialized technical services	18	(9,873)	(9,695)
Travel expenses	18	(5,469)	(4,612)
Promotions and public relations	18	(638)	(1,161)
Other operating expenses	20	(13,714)	(7,515)
Non-operating loss		(20,341)	(28,769)
Other administrative expenses	18	(16,545)	(18,619)
Gross value added		**469,369**	**668,471**
Retained values		**(9,056)**	**(8,066)**
Depreciation and amortization	18	(9,056)	(8,066)
Net value added		**460,313**	**660,405**
Total value added to be distributed		**460,313**	**660,405**
Distribution of value added		**460,313**	**660,405**
Salaries and social charges		**227,698**	**206,847**
Direct compensation		91,322	88,322
Benefits		18,887	17,159
Social Charges - FGTS		7,920	8,177
Training		1,959	1,135
Profit sharing		107,610	92,054
Taxes, charges and compulsory contributions		**(113,125)**	**136,210**
Federal		(127,482)	124,277
State		11	11
Municipal		14,346	11,922
Compensation of third party capital		**9,427**	**9,220**
Rental	18	9,427	9,220
Compensation of shareholders		**336,313**	**308,128**
Interest on equity	26.b	161,629	154,102
Retained profit		174,684	154,026

See accompanying notes.

Banco ABC Brasil S.A.

Consolidated statements of comprehensive income
Periods ended September 30, 2018 and 2017
(In thousands of reais)

	YTD - Current quarter 07/01/2018 to 09/30/2018	YTD - current year 01/01/2018 to 09/30/2018	YTD - Prior quarter 07/01/2017 to 09/30/2017	YTD - prior year 01/01/2017 to 09/30/2017
Net income for the period	116,112	336,313	104,134	308,128
Other comprehensive income (loss)	12,301	(19,960)	(4,381)	(1,670)
Comprehensive income for the period	**128,413**	**316,353**	**99,753**	**306,458**

See accompanying notes.

Notes to quarterly information

1. Operations

The Bank is a publicly traded corporation and a subsidiary of the Arab Banking Corporation, based in Bahrain. In Brazil, the Bank is engaged in asset and liability operations inherent to multiple bank activities, being authorized to operate with commercial, foreign exchange, investment, credit and financing and housing financing portfolios.

The Bank's operations are conducted through branches in Brazil and abroad through an overseas branch located in Georgetown, Cayman Islands (Note 23).

2. Financial statements presentation, consolidation criteria and significant accounting practices

i) Financial statements presentation and consolidation criteria

The financial statements (individual and consolidated) were prepared in accordance with accounting practices adopted in Brazil, in light of accounting guidelines contained in Law No. 6,404/76 with amendments introduced by Law No. 11,638/07 and 11,941/09, and the standards and instructions of the Central Bank of Brazil (BACEN) and the Brazilian Securities and Exchange Commission (CVM). The consolidated financial statements include the financial statements of Banco ABC Brasil S.A. and those of the subsidiaries ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. and ABC Brasil Administração e Participações Ltda., for which the direct and indirect ownership interest as of September 30, 2018, is equivalent to approximately 100%.

The accounting practices adopted to record operations and assess the Bank's assets, including operations conducted by the overseas branch and its consolidated subsidiaries were consistently applied and investments, rights, obligations and P&L among consolidated companies were eliminated.

Notes to quarterly information

ii) Functional currency and presentation currency

The consolidated financial statements are presented in Brazilian Reais (R$), which is the functional and presentation currency of the Banco ABC Brasil S.A. and its subsidiaries, defined in accordance with Resolution No. 4,524/16 of the Central Bank of Brazil.

iii) Foreign currencies translation

The assets and liabilities of the subsidiaries are converted at the exchange rate of the Financial Statements date.

In accordance with the convergence process to international accounting standards, certain standards and interpretations were issued by Brazilian FASB (CPC), which will be applicable to financial institutions only when approved by BACEN. The accounting pronouncements already approved by BACEN are:

Resolution No. 3,566/08 - Impairment of assets;
Resolution No. 3,604/08 - Cash flow statement;
Resolution No. 3,750/09 - Related party disclosure;
Resolution No. 3,823/09 - Provisions, contingent liabilities and contingent assets;
Resolution No. 3,973/11 - Subsequent events;
Resolution No. 3,989/11 - Share-based payments;
Resolution No. 4,007/11 - Accounting policies, change in estimates and correction of errors;
Resolution No. 4,144/12 - Conceptual framework;
Resolution No. 4,424/15 - Employee benefits;
Resolution No. 4,524/16 - Effects of changes in exchange rates and translation of accounting statements;
Resolution No. 4,534/16 - Intangible assets; and
Resolution No. 4,535/16 - Fixed assets.

The preparation of the financial statements (individual and consolidated) in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, require that management use assumptions and professional judgment in determining amounts and in recording of accounting estimates, such as the allowance for loan losses, deferred income tax, provision for contingencies and valuation of derivative instruments receivable and payable. Settlement of these transactions involving these estimates may result in amounts different from those estimated, due to the uncertainties related to the determination process.

Notes to quarterly information

Significant accounting practices are summarized as follows:

a) Asset valuation criteria

Interbank investments, loans and other rights, except for marketable securities and derivative financial instruments, are stated at cost of acquisition, of investment or release, plus exchange rate variation, monetary restatement and contractual interest. Allowances are recognized for adjustment to realizable value when market value is lower.

Marketable securities and derivative financial instruments are classified in accordance with management's intention to hold them in the portfolio, or their availability for sale, and are recorded as follows:

Trading securities: are acquired for the purpose of being actively and frequently traded. They are adjusted to market value with the related gain or loss recognized directly in the statements of income for the period.

Held to maturity: marketable securities for which the Bank has the intent and ability to maintain in portfolio to maturity are stated at cost, plus earnings reflected in the statements of income for the period. Permanent losses are recognized in P&L for the period.

Available for sale: marketable securities which cannot be classified as either trading securities or as held to maturity are adjusted to market value. The difference between the amounts restated by the yield curve of the security and market value is recorded under a separate account in shareholders' equity, net of tax effects, and transferred to the statements of income for the period when effectively realized.

Derivative financial instruments: marked to market against P&L for the period.

Forward operations are recorded at final contracted value, less the difference between such value and cash value of the asset or right. This difference is recognized as income or expenses based on the agreement effective terms.

Option transactions are recorded at the value of premiums paid or received through effective exercise thereof reduction restated at market value. They are then written off as a decrease or increase in asset or right cost, for the effective exercise thereof, or as income or expenses if not exercised.

Futures transactions are recorded at daily adjustment values, allocated as income or expenses.

Swap operations are recorded at the value of the receivables-payables difference, which is allocated as income or expenses.

Operations with other derivative financial instruments are recorded based on the agreement characteristics.

Notes to quarterly information

The allowance for loan losses is recognized at an amount considered sufficient to cover potential losses on the Bank's loan portfolio, based on past experience, assessment of delinquent accounts and collateral risks, as well as specific terms and conditions of the operations, in conformity with BACEN Resolution No. 2,682/99.

The provision for guarantees provided is based on the assessment of the losses associated with the probability of future disbursements related to the guarantees, and specific characteristics of the operations performed according to the requirements of Central Bank of Brazil Resolution No. 4,512/16. It is recorded in an amount considered sufficient to cover probable losses during the entire term of the guarantee provided. The classification of operations are consistent with the requirements applied by Resolution No. 2,682/99 of the Central Bank of Brazil.

Investments in subsidiaries are stated by the equity method in proportion to the Bank's ownership interest; other investments are stated at cost of acquisition, less a reserve, where applicable, to cover permanent losses.

Assets and rights, classified under fixed assets in use are stated at cost of acquisition, less depreciation, where applicable, provided under the straight line method using rates that take the useful lives of the assets into consideration.

Intangible assets are stated at cost of acquisition, less amortization, where applicable, provided under the straight-line method over the estimated useful lives of the assets, as from the date these were made available for use.

b) Cash and cash equivalents

Cash and cash equivalents, as established in CMN Resolution No. 3,604/08 include cash, bank deposits, short-term highly liquid investments, with insignificant risks of changes in value, with maturity less or equal than 90 days.

c) Liability valuation criteria

Obligations, charges and measurable or known risks, including income taxes for the period are stated at the amounts updated through to the balance sheet date.

Foreign-currency obligations are translated into local currency at the exchange rate in force on the balance sheet date as disclosed by the Central Bank of Brazil. Liabilities subject to monetary restatement based on contractual clauses are stated at amounts updated through to the balance sheet date.

d) Hedge Accounting

Considering the exposure to currency risk and the conditions of loan market abroad through long-term subordinated debt instruments, the Bank has selected some derivative financial instruments to total hedge (fair value hedge) the principal amounts of loans taken out and related interest due. In order to equalize the effects of mark to market of the derivative financial instruments selected for hedge purposes to market, the principal hedged amount, plus interest due, is stated at fair value and also mark to market.

Notes to quarterly information

The variation in the fair value of hedge derivatives is recognized in the income statement. However, the variation in the fair value of the hedged item attributed to the hedged risk is accounted for as part of its book value, also recognized in the statement of income for the year. When a hedge instrument matures or is sold, cancelled or exercised, or when it does not meet hedge accounting requirements, the hedge strategy ends.

The objectives of this operation and the hedging strategy for such risks during the entire operation are duly documented, together with the assessment, both at the beginning of the hedge transaction and on an ongoing basis, confirming that derivative financial instruments of the hedging operations are highly effective in the offset of variations in the fair value (mark to market) of the hedged item. A hedge instrument is considered highly effective when the variation in the fair value or cash flow of the coverage risk during the hedging period reduces 80% to 125% of the risk variation.

The fair value of the derivative financial instruments used as hedge, as well as the market value of the loan subject to hedge, are disclosed in Notes 5.b, 15.b and 16.b respectively.

Other financial instruments and exposures of trading books and banking books do not follow a specific hedge accounting policy. Risks to which such portfolios are mitigated by diverse financial instruments (Note 5.b).

e) Classification of current and noncurrent/long-term assets and liabilities

Operating assets and liabilities with maturities or effective possibility of settlement up to one year from the balance sheet date are classified as current while those with maturity or effective possibility of settlement after this date are classified as noncurrent.

f) Recognition of revenues and expenses

Revenues and expenses, including income, charges, monetary or exchange variances of inflation indices or official exchange rates applicable to current and noncurrent / long-term assets and liabilities, are recognized on accrual basis. Income and expenses also include the effects of asset adjustments to market or realizable value. Interest on past-due loan installments outstanding for over 60 days is recognized only when the respective amount is received.

Deferred income and social contribution taxes on temporary differences arising from nontaxable or nondeductible income and expenses, the future additions or exclusions of which are authorized by tax legislation, are also determined on the accrual basis.

Notes to quarterly information

g) Contingent assets and contingent liabilities

The recognition, measurement and disclosure of contingent assets and liabilities, and legal liabilities take place according to the criteria described below:

- Contingent assets - are not recognized in the financial statements, except when there is evidence providing guarantee of their realization, on which further appeals can no longer be filed.

- Contingent liabilities - are recognized in the financial statements when, based on the opinion of legal advisors and the Bank's management, the risk of loss of a legal or administrative proceeding is regarded as probable, with a probable outflow of funds for settling the liabilities, and when the amounts involved may be measured with sufficient accuracy. Contingent liabilities classified by legal advisors as possible losses are only disclosed in notes, whereas those classified as remote losses do not require provision or disclosure.

h) Impairment of non-financial assets

An impairment loss is recognized if the book value of an asset, or its cash-generating unit, exceeds its recoverable amount. An impairment loss is recognized in profit or loss.

i) Income and Social Contribution Taxes

Provisions for income tax and social contribution, when due, are based on accounting profit, adjusted for additions and exclusions provided for in tax legislation. Deferred income tax and social contribution are calculated on the amount of temporary differences, whenever the realization of these amounts is deemed probable.

3. Cash and cash equivalents

Cash and cash equivalent components:

	Bank and Consolidated	
	September 2018	**December 2017**
Cash and banks	**26,844**	**18,176**
Interbank investments	**3,998,717**	**3,019,470**
Foreign investments	676,282	568,026
Other investments with maturity less than 90 days	3,322,435	2,451,444
Total cash and cash equivalents	**4,025,561**	**3,037,646**

Notes to quarterly information

4. Interbank investments

The balance of interbank investments is composed of money market investments backed by federal government bonds with maturities up to March 2019, in the amount of R$ 4,953,157 (R$ 4,713,838 at December 31, 2017), foreign currency overnight investments in the amount of R$ 676,282 (R$ 568,026 at December 31, 2017) and investments in interbank deposits maturing in August 2019, in the amount of R$ 674,779 (R$ 1,481,125 at December 31, 2017).

5. Marketable securities and derivative financial instruments

a) Marketable securities

The classification of marketable securities at September 30, 2018 and December 31, 2017 are as follows:

	September 2018				December 2017	
	Bank		Consolidated		Bank	Consolidated
	Cost	Market	Cost	Market	Market	Market
Trading securities						
Financial Treasury Bills - “LFT”	1,124,015	1,123,747	1,328,239	1,327,937	1,191,491	1,392,698
Eurobonds	13,197	11,290	13,197	11,290	32,221	32,221
National Treasury Notes - “NTN - B”	125,916	124,613	125,916	124,613	224,359	224,359
National treasury bills - “LTN”	1,237,510	1,243,211	1,237,510	1,243,211	1,509,079	1,509,079
Bank Deposit Certificate - “CDB”	5,018	5,017	5,018	5,017	-	-
Certificate of Real Estate Receivables - “CRI”	-	-	-	-	100,979	100,979
Debentures	48,628	47,876	48,628	47,876	285,689	285,689
Foreign government bonds	871,273	870,714	871,273	870,714	647,053	647,053
Subtotal - Trading securities	**3,425,557**	**3,426,468**	**3,629,781**	**3,630,658**	**3,990,871**	**4,192,078**
Securities available for sale (b)						
Financial Treasury Bills - “LFT”	145,804	145,785	145,804	145,785	-	-
Eurobonds	12,806	7,973	12,806	7,973	7,164	7,164
National Treasury Notes - “NTN - B”	65,459	64,837	65,459	64,837	21,375	21,375
National Treasury Notes - “NTN - A”	97,384	99,449	97,384	99,449	85,515	85,515
Debentures	989,579	955,943	989,579	955,943	786,293	786,293
Promissory Notes - “NP”	235,316	235,415	235,316	235,415	442,527	442,527
Rural Product bills - “CPR”	843,468	840,924	843,468	840,924	693,774	693,774
Foreign government bonds	985,071	983,719	985,071	983,719	697,658	697,658
Financial Bills - “LF”	26,280	26,275	26,280	26,275	-	-
Certificate of Agribusiness Receivables - “CRA”	37,216	37,208	37,216	37,208	37,422	37,422
Subtotal - Securities available for sale	**3,438,383**	**3,397,528**	**3,438,383**	**3,397,528**	**2,771,728**	**2,771,728**
Held to maturity (a)						
National Treasury Notes - “NTN - B”	65,761	65,761	65,761	65,761	-	-
National treasury bills - “LTN”	710,669	710,669	710,669	710,669	502,386	502,386
Subtotal - held to maturity	**776,430**	**776,430**	**776,430**	**776,430**	**502,386**	**502,386**
Total	**7,640,370**	**7,600,426**	**7,844,594**	**7,804,616**	**7,264,985**	**7,466,192**

(a) Securities classified as held to maturity are valued at amortized cost, If they were valued at market value, on September 30, 2018, would have positive adjustment of R$ 7,449 (positive adjustment of R$ 39,487 on December 31, 2017).

(b) The market value submitted is net of the allowance for losses of securities in the amount of R$ 74,374 on September 30, 2018 (R$ 113,418 on December 31, 2017).

Notes to quarterly information

On September 30, 2018, unrealized income on securities classified as available for sale totaled a loss of R$ 40,855 (loss of R$ 8,407 at December 31, 2017), which is recorded in equity under the account “Equity valuation adjustment” net of tax effects, amounting loss of R$ 22,470 (loss of R$ 4,624 at December 31, 2017).

As of September 30, 2018, the balance of securities with no quotes prices on activity market is R$ 3,059,404 (R$ 2,918,303 at December 31, 2017). The fair value measurements of unquoted securities are obtained through valuation techniques that include data for assets that are not based on observable market variables.

The Bank’s portfolio as of September 30, 2018 and December 31, 2017, classified by maturity or effective possibility of settlement, are as follows:

	Bank						
	September 2018						
	Up to 1 Month	1 to 3 months	3 to 6 months	6 to 12 Months	1 to 3 years	Over 3 years	Total
Trading securities							
Financial Treasury Bills - “LFT”	-	-	194,449	-	929,298	-	1,123,747
Eurobonds	-	-	-	-	-	11,290	11,290
National Treasury Notes - “NTN - B”	-	-	-	18,680	33,317	72,616	124,613
National Treasury Bills - “LTN”	850,365	-	344,490	48,348	8	-	1,243,211
Bank Deposit Certificate - “CDB”	-	-	-	-	5,017	-	5,017
Debentures	-	-	-	-	-	47,876	47,876
Foreign government bonds	870,714	-	-	-	-	-	870,714
Subtotal - Trading securities	**1,721,079**	**-**	**538,939**	**67,028**	**967,640**	**131,782**	**3,426,468**
Securities available for sale							
Financial Treasury Bills - “LFT”	-	-	-	-	-	145,785	145,785
Eurobonds	-	-	-	-	-	7,973	7,973
National Treasury Notes - “NTN - B”	-	-	-	8,521	-	56,316	64,837
National Treasury Notes - “NTN - A”	-	-	-	-	-	99,449	99,449
Debentures	60,776	21,982	-	30,271	114,692	728,222	955,943
Promissory Notes - “NP”	7,128	9,400	22,879	64,362	126,580	5,066	235,415
Rural product bills - “CPR”	24,676	16,008	48,791	177,386	472,978	101,085	840,924
Foreign government bonds	-	733,617	-	-	250,102	-	983,719
Financial Bills - “LF”	-	-	-	-	26,275	-	26,275
Certificate of Agribusiness Receivables - “CRA”	-	-	-	-	22,791	14,417	37,208
Subtotal - Securities available for sale	**92,580**	**781,007**	**71,670**	**280,540**	**1,013,418**	**1,158,313**	**3,397,528**
Held to maturiry							
National Treasury Notes - “NTN - B”	-	-	-	-	-	65,761	65,761
National Treasury Bills - “LTN”	-	-	337,142	-	337,213	36,314	710,669
Subtotal - Held to maturity	**-**	**-**	**337,142**	**-**	**337,213**	**102,075**	**776,430**
Total - September 2018	**1,813,659**	**781,007**	**947,751**	**347,568**	**2,318,271**	**1,392,170**	**7,600,426**
Total - December 2017	**18,285**	**163,551**	**75,302**	**3,107,248**	**2,876,254**	**1,024,345**	**7,264,985**

Notes to quarterly information

	Consolidated						
	September 2018						
	Up to 1 Month	1 to 3 months	3 to 6 months	6 to 12 Months	1 to 3 years	Over 3 years	Total
Trading securities							
Financial Treasury Bills - "LFT"	-	-	398,639	-	929,298	-	1,327,937
Eurobonds	-	-	-	-	-	11,290	11,290
National Treasury Notes - "NTN - B"	-	-	-	18,680	33,317	72,616	124,613
National Treasury Bills - "LTN"	850,365	-	344,490	48,348	8	-	1,243,211
Bank Deposit Certificate - "CDB"	-	-	-	-	5,017	-	5,017
Debentures	-	-	-	-	-	47,876	47,876
Foreign government bonds	870,714	-	-	-	-	-	870,714
Subtotal - Trading securities	**1,721,079**	**-**	**743,129**	**67,028**	**967,640**	**131,782**	**3,630,658**
Securities available for sale							
Financial Treasury Bills - "LFT"	-	-	-	-	-	145,785	145,785
Eurobonds	-	-	-	-	-	7,973	7,973
National Treasury Notes - "NTN - B"	-	-	-	8,521	-	56,316	64,837
National Treasury Notes - "NTN - A"	-	-	-	-	-	99,449	99,449
Debentures	60,776	21,982	-	30,271	114,692	728,222	955,943
Promissory Notes - "NP"	7,128	9,400	22,879	64,362	126,580	5,066	235,415
Rural product bills - "CPR"	24,676	16,008	48,791	177,386	472,978	101,085	840,924
Foreign government bonds	-	733,617	-	-	250,102	-	983,719
Financial Bills - "LF"	-	-	-	-	26,275	-	26,275
Certificate of Agribusiness Receivables - "CRA"	-	-	-	-	22,791	14,417	37,208
Subtotal - Securities available for sale	**92,580**	**781,007**	**71,670**	**280,540**	**1,013,418**	**1,158,313**	**3,397,528**
Held to maturiry							
National Treasury Notes - "NTN - B"	-	-	-	-	-	65,761	65,761
National Treasury Bills - "LTN"	-	-	337,142	-	337,213	36,314	710,669
Subtotal - Held to maturity	**-**	**-**	**337,142**	**-**	**337,213**	**102,075**	**776,430**
Total - September 2018	**1,813,659**	**781,007**	**1,151,941**	**347,568**	**2,318,271**	**1,392,170**	**7,804,616**
Total - December 2017	**18,285**	**163,551**	**75,302**	**3,107,248**	**3,077,461**	**1,024,345**	**7,466,192**

The Bank has securities linked to security of its operations as follows:

		Bank and Consolidated	
		Market Value	
		September 2018	December 2017
Operation type	**Linked securities**		
Derivatives - B3 S,A - Brasil, Bolsa, Balcão e CBLC	NTN / CDB	104,465	133,592
Exchange - B3 S,A - Brasil, Bolsa, Balcão	LTN	148,054	132,649
Agribusiness credit bills funding	Rural Product Bills / Debentures	755,468	583,094
Onlendings - Circular No. 3,844	LFT	4,126	-
Total		**1,012,113**	**849,335**

b) Derivative financial instruments

The Bank operates in the derivatives market to hedge against market price variances and to reduce currency and exchange rate risks of its assets and liabilities and cash flows contracted under compatible terms, rates and amounts.

Derivatives are used as a risk transfer tool aimed to cover Banking Book and Trading Book portfolio positions. In addition, highly liquid derivatives traded on stock exchanges are used, within strict limits and with regular review, in order to manage Trading Book portfolio exposures.

Notes to quarterly information

In order to manage risks arising therefrom, internal limits for global exposure and by portfolio have been set, which are monitored on a daily basis. Considering the likelihood of existing limits that have been exceeded due to not anticipated issues, management has defined internal policies that require that realigning conditions be immediately defined. These risks are monitored by an independent function from the operating functions and are reported to management on a daily basis.

Risk exposure is based on the Value at Risk (VaR) calculation over a time horizon of one year through historical simulation with a confidence level of 99% and retention periods from one-day to trading portifolio and twenty-one days for non trading portifolio. Besides the exposure controls and VaR, the Bank also conducts tests of sensitivity analysis to assess the impact of changes in interest rates on the portfolio.

Derivatives operations have a counterparty credit limit set according to the customer's profile and are reviewed periodically by credit committees with participation from senior management. The operations are under of the B3 S.A - Brasil, Bolsa, Balcão and the Chicago Stock Exchange.

The market values of these derivative financial instruments are determined based on quotations disclosed by specialized stock exchanges and, in certain cases, when there is no liquidity or market quotation, estimates of present values and other pricing techniques are used.

The bases adopted for determining market prices are as follows:

- Futures: stock exchange quotations;
- Options: determined based on the criteria set forth in the contracts, calculated according to known models used by the market;
- Swaps: cash flows for each contract are discounted to present value, in accordance with the respective interest rate curves, obtained based on B3 S.A - Brasil, Bolsa, Balcão prices adjusted to the credit risk of the counterparties; and
- Forward: the future value of the transaction discounted to present value as rates obtained at B3 S.A - Brasil, Bolsa, Balcão grants or reference stock exchange market adjusted to the credit risk of the counterparties.

Notes to quarterly information

Differentials and adjustments to derivative financial instruments are recorded in the respective balance sheet accounts, and matched against the result of operations. They are adjusted to market value and the notional value of financial instruments is recorded in off balance accounts, as follows:

	September 2018				December 2017	
	Bank and Consolidated				Bank and Consolidated	
	Notional value	Cost - (receivable / payable)	Marked to market adjustment	Market Value	Notional Value	Market value
Future contracts	**6,984,649**	**-**	**-**	**-**	**12,048,014**	**-**
Purchase commitments	**1,885,005**	**-**	**-**	**-**	**2,776,628**	**-**
Interbank market	1,319,454	-	-	-	2,164,392	-
Foreign currency	565,551	-	-	-	603,710	-
Others	-	-	-	-	8,526	-
Sales commitments	**5,099,644**	**-**	**-**	**-**	**9,271,386**	**-**
Interbank market	4,570,142	-	-	-	8,806,355	-
Foreign currency	528,312	-	-	-	465,031	-
Others	1,190	-	-	-	-	-
Asset position	**14,937,174**	**940,932**	**(49,104)**	**891,828**	**8,494,881**	**238,172**
Swap contracts	**2,633,462**	**100,321**	**15,188**	**115,509**	**2,196,200**	**29,140**
Interbank market	501,515	8,030	8,701	16,731	682,796	18,322
Foreign currency	584,822	89,733	7,046	96,779	290,375	8,620
Fixed rates	1,546,815	2,540	(546)	1,994	1,223,029	2,198
Others	310	18	(13)	5	-	-
Options contracts	**6,633,929**	**723,330**	**(78,396)**	**644,934**	**3,603,272**	**179,738**
Purchase commitments	**3,352,799**	**482,713**	**36,069**	**518,782**	**1,785,553**	**36,363**
Foreign currency	3,352,799	482,713	36,069	518,782	1,784,439	36,320
Others financial assets	-	-	-	-	1,114	43
Sale commitment	**3,281,130**	**240,617**	**(114,465)**	**126,152**	**1,817,719**	**143,375**
Foreign currency	3,116,303	236,933	(112,640)	124,293	1,804,036	143,186
Others financial assets	164,827	3,684	(1,825)	1,859	13,683	189
Other financial instruments	**5,669,783**	**117,281**	**14,104**	**131,385**	**2,695,409**	**29,294**
Foreign currency	1,360,765	99,055	9,003	108,058	1,390,546	19,036
Others financial assets	4,309,018	18,226	5,101	23,327	1,304,863	10,258

Notes to quarterly information

	September 2018				December 2017	
	Bank and Consolidated				Bank and Consolidated	
	Notional value	Cost - (receivable / payable)	Marked to market adjustment	Market Value	Notional Value	Market value
Liability position	**9,677,594**	**(629,226)**	**(146,487)**	**(775,713)**	**6,075,509**	**(205,033)**
Swap contracts	**1,693,627**	**(127,057)**	**(10,354)**	**(137,411)**	**1,265,852**	**(31,375)**
Interbank market	233,317	(11,182)	(2,848)	(14,030)	404,173	(15,689)
Foreign currency	932,732	(108,928)	(5,607)	(114,535)	440,678	(9,030)
Fixed rates	513,293	(5,162)	(1,513)	(6,675)	404,788	(5,497)
Others	14,285	(1,785)	(386)	(2,171)	16,213	(1,159)
Options contracts	**6,676,413**	**(440,234)**	**(135,422)**	**(575,656)**	**3,740,555**	**(154,229)**
Purchase commitments	**3,541,750**	**(323,345)**	**(139,112)**	**(462,457)**	**1,895,740**	**(29,792)**
Foreign currency	3,477,968	(317,643)	(132,670)	(450,313)	1,886,910	(28,698)
Others financial assets	63,782	(5,702)	(6,442)	(12,144)	8,830	(1,094)
Sales commitments	**3,134,663**	**(116,889)**	**3,690**	**(113,199)**	**1,844,815**	**(124,437)**
Foreign currency	3,108,111	(114,708)	3,009	(111,699)	1,840,300	(124,254)
Others financial assets	26,552	(2,181)	681	(1,500)	4,515	(183)
Other financial instruments	**1,307,554**	**(61,935)**	**(711)**	**(62,646)**	**1,069,102**	**(19,429)**
Foreign currency	937,473	(46,901)	5,497	(41,404)	834,796	(15,656)
Others financial assets	370,081	(15,034)	(6,208)	(21,242)	234,306	(3,773)

Notes to quarterly information

To mitigate the risks of the operation to capture the subordinated debt of US$ 69,3 million (US$ 69,3 million on December 31, 2017) (Note 16.b), and Foreign Onlendings in the amount US$ 44,4 million (US$ 64,1 at December 31, 2017) (Note 15.b), the management decided to designate financial instruments shown below to hedge a portion of the principal amount and value of the a portion contractual interest.

		Bank and consolidated		
		September 2018		
Derivatives used as fair value hedge	Notional value	Curve Yield	Market value	MTM
Hedge instruments				
Swap contracts	**398,188**	**54,788**	**58,474**	**3,686**
Subordinate loans	**238,163**	**38,218**	**40,785**	**2,567**
Foreign currency - US dollar - Assets position (1)	238,163	38,218	40,785	2,567
Liabilities due to transfers abroad	**160,025**	**16,570**	**17,689**	**1,119**
Foreign currency - US dollar - Assets position (1)	160,025	16,570	17,689	1,119
Subject to hedge	**468,065**	**(468,065)**	**(471,751)**	**(3,686)**
Subordinate loan (Note 16.b)	287,819	(287,819)	(290,386)	(2,567)
Liabilities due to transfers abroad (Note 15.b)	180,246	(180,246)	(181,365)	(1,119)

(1) Amounts updated through the balance sheet date.

		Bank and consolidated		
		December 2017		
Derivatives used as fair value hedge	Notional value	Curve Yield	Market value	MTM
Hedge instruments				
Swap contracts	**463,305**	**(24,967)**	**(19,366)**	**5,601**
Subordinate loans	**238,163**	**(10,940)**	**(8,248)**	**2,692**
Foreign currency - US dollar - Liabilities position (1)	238,163	(10,940)	(8,248)	2,692
Liabilities due to transfers abroad	**225,142**	**(14,027)**	**(11,118)**	**2,909**
Foreign currency - US dollar - Assets position (1)	106,508	3,288	3,523	235
Foreign currency - US dollar - Liabilities position (1)	118,634	(17,315)	(14,641)	2,674
Subject to hedge	**446,154**	**(446,154)**	**(451,755)**	**(5,601)**
Subordinate loan (Note 16.b)	233,147	(233,147)	(235,839)	(2,692)
Liabilities due to transfers abroad (Note 15.b)	213,007	(213,007)	(215,916)	(2,909)

(1) Amounts updated through the balance sheet date.

Considering that cash flow (principal and interests) of the hedged item (subordinated debt and Foreign Onlendings) and cash flows of designated swaps are identical, effectiveness expected from the time such hedge instruments were designated and during the transaction is in conformity with the provisions set forth by the Central Bank of Brazil.

Notes to quarterly information

Derivative financial instruments by maturity as of September 30, 2018 and December 31, 2017 are as follows:

	September 2018							December 2017
	Bank and Consolidated							Bank and Consolidated
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total	Total
Off Balance								
Futures contracts	1,815,938	707,124	2,434,619	532,388	1,209,849	284,731	6,984,649	12,048,014
Option contracts	185,854	1,110,648	423,833	6,984,664	4,605,343	-	13,310,342	7,343,827
Swap contracts	586,849	767,891	917,424	870,176	1,368,618	214,318	4,725,276	3,925,356
Other financial instruments	673,480	1,986,035	1,462,444	1,393,523	1,461,855	-	6,977,337	3,764,511
Total - September 2018	**3,262,121**	**4,571,698**	**5,238,320**	**9,780,751**	**8,645,665**	**499,049**	**31,997,604**	**-**
Total - December 2017	**4,878,350**	**4,437,286**	**3,111,126**	**10,854,260**	**3,455,568**	**345,118**	**-**	**27,081,708**
Asset position								
Option contracts	7,817	18,097	14,832	414,858	189,330	-	644,934	179,738
Swap contracts	12,877	18,307	16,348	3,844	117,267	5,340	173,983	32,663
Other financial instruments	27,834	33,501	35,472	20,853	13,725	-	131,385	29,294
Total - September 2018	**48,528**	**69,905**	**66,652**	**439,555**	**320,322**	**5,340**	**950,302**	**-**
Total - December 2017	**9,879**	**12,311**	**8,143**	**197,124**	**11,968**	**2,270**	**-**	**241,695**
Liability position								
Option contracts	(11,853)	(16,138)	(12,566)	(354,674)	(180,425)	-	(575,656)	(154,229)
Swap contracts	(10,586)	(12,661)	(42,985)	(32,561)	(35,176)	(3,442)	(137,411)	(54,264)
Other financial instruments	(22,932)	(14,021)	(14,746)	(6,484)	(4,463)	-	(62,646)	(19,429)
Total - September 2018	**(45,371)**	**(42,820)**	**(70,297)**	**(393,719)**	**(220,064)**	**(3,442)**	**(775,713)**	**-**
Total - December 2017	**(5,136)**	**(4,943)**	**(9,593)**	**(164,024)**	**(27,460)**	**(16,766)**	**-**	**(227,922)**

The unquoted derivative financial instruments where the pricing process is substantially based on the use of judgment and estimates have the amounts recorded in the Assets of R$ 950,302 (R$ 56,454 at December 31, 2017) and in the Liabilities of R$ 775,713 (R$ 72,420 at December 31, 2017).

Gains (losses) on derivative financial instruments for the period ended at September 30, 2018 and 2017 are as follows:

	September 2018			September 2017
	Bank and Consolidated			Bank and Consolidated
	Gains	Losses	Net	Net
Swaps	477,293	(459,000)	18,293	(7,188)
Futures	706,405	(697,943)	8,462	(80,110)
Options	206,011	(202,741)	3,270	5,154
Forwards	219,201	(197,703)	21,498	(3,056)
Total	**1,608,910**	**(1,557,387)**	**51,523**	**(85,200)**

Notes to quarterly information

Risk sensitivity analysis in financial instrument operations

In accordance with CVM Rule No. 475/08, the Bank discloses a sensitivity analysis to all types of market risk stemming from financial instruments considered significant by management, The table below sets out the most probable scenario in management's assessment and two additional scenarios, The probable scenario considers contractual prices and, where applicable, indicators from various external sources or pricing models adopted to calculate the fair value of financial instruments at the balance sheet date, Scenario II considers a 25% deterioration in risk variables in view of the nature of financial instrument risk, Scenario III considers a 50% deterioration in the same variables.

	Exposure		
	Probable Scenario	**Scenario II**	**Scenario III**
i) Interest rate			
Net exposure to fixed interest rates (RWAjur1)	14,935	20,773	26,611
Net exposure of currency coupons (RWAjur2)	59,610	65,690	71,770
Net exposure of index coupons (RWAjur3)	11,435	11,973	12,511
Total interest rate exposure (Note 27)	**85,980**	**98,436**	**110,892**
ii) Foreign exchange rate			
Total exposure purchased at exchange rates	**14,416**	**21,341**	**28,266**
iii) Index, shares and commodities			
Total exposure to index, shares and commodities	**42,206**	**42,333**	**42,460**

i) *Interest rates:*

According to criteria established by the Central Bank of Brazil through Resolution No. 4,557/17 and Circular No. 3,354/07 financial instruments classified under trading books represent exposure that would have an impact on the organization's income by mark to market or when realized or settled, Financial instruments indexed to interest rates pose potential risk from market fluctuations, These risks are managed through a methodology set out by the Central Bank of Brazil and the result of this analysis is considered when determining the minimum capital base required of financial institutions.

In order to comply with CVM Rule No. 475/08, regarding risk sensitivity, it was utilized, in the scenario analysis required in this regulation, the amount of the minimum capital requirement for interest rate exposure as of September 30, 2018.

Notes to quarterly information

ii) Foreign exchange rate:

Net exposure to exchange rates is regulated by the Central Bank of Brazil through Resolution No. 4,193/13, Resolution No. 3,488/07 and Circular No. 3,641/13, These procedures set the maximum level of exposure at 30% of capital base.

The risk exposure calculation criteria as set out by the Central Bank of Brazil and in accordance with CVM Rule No. 475/08 were taken into account in the scenario analysis of net exposure on September 30, 2018.

iii) Banking Book:

These refer to operations that are not classified in the trading book, resulting from Bank business lines and their possible hedge instruments, Measurement and valuation of interest rate risk of banking book operations are regulated by the Central Bank of Brazil through Circular No. 3,365/07 that sets criteria and assumptions to gauge the degree of risk including stress tests whose results could indicate how much regulatory capital is required to cover such risks, Results of these procedures have no relevance on accounting practices regarding the recording and valuation of banking book operations are reported to the Central Bank of Brazil and at September 30, 2018 an exposure of R$ 52,835 was stated, which also takes into account interest rate risk of the aforementioned banking book in alternative scenarios according to methodologies set out by the regulatory body.

In order to carry out a risk sensitivity analysis, foreign exchange mismatch risk in the banking book is considered in the foreign exchange rate position as set out in item II.

6. Interbank accounts

The breakdown of interbank accounts represents the amount of R$ 44,841 as of September 30, 2018, represented by Others - Payments and receivables to be settle (this item did not have a balance as of December 31, 2017).

Notes to quarterly information

7. Lending operations, guarantees and responsibilities

Loans, other credits, guarantees and responsibilities are as follows:

Loans portfolio by modality:

	Bank and Consolidated	
	September 2018	**December 2017**
Loans		
Loans	5,471,450	4,940,043
Financing	4,718,811	4,369,981
Financing - Rural and agribusiness	1,095,770	1,469,610
Subtotal - Loans	**11,286,031**	**10,779,634**
Others receivables		
Advances on export contracts and interest (a)	597,709	408,386
Notes and loans receivable	552,444	906,499
Others	613	613
Subtotal - Others receivables	**1,150,766**	**1,315,498**
Subtotal - Loans and Others receivables	**12,436,797**	**12,095,132**
Subtotal - Financial guarantees and responsibilities (b)	**10,718,256**	**10,049,073**
Total	**23,155,053**	**22,144,205**

(a) The balance comprises advance of R$ 584,868 (R$ 399,791 as of December 31, 2017), demonstrated reducing Other liabilities (Note 9) plus R$ 12,841 (R$ 8,595 as of December 31, 2017) of income receivable related to such advances presented in Other credits (Note 9).

(b) The guarantees provided on behalf of clients are subject to charges and counter-guarantees by its beneficiaries. On September 30, 2018, the balance of provisions for guarantees and responsibilities is R$ 53,452 (R$ 47,125 at December 31, 2017) - Note 16.c.

Loans portfolio by sector activity:

	Bank and Consolidated					
	September 2018			**December 2017**		
	Loans	**Guarantees and responsibilities**	**Total**	**Loans**	**Guarantees and responsibilities**	**Total**
Private Sector						
Financial intermediaries	91,300	1,965,448	2,056,748	144,801	2,175,111	2,319,912
Industry	4,282,978	1,689,535	5,972,513	4,361,218	1,875,387	6,236,605
Commercial	2,442,731	1,010,885	3,453,616	2,257,914	1,014,203	3,272,117
Services	5,262,820	4,748,509	10,011,329	5,062,166	4,103,696	9,165,862
Individuals	244,592	97,212	341,804	186,669	73,946	260,615
Subtotal - Private sector	**12,324,421**	**9,511,589**	**21,836,010**	**12,012,768**	**9,242,343**	**21,255,111**
Public Sector	**112,376**	**1,206,667**	**1,319,043**	**82,364**	**806,730**	**889,094**
Total	**12,436,797**	**10,718,256**	**23,155,053**	**12,095,132**	**10,049,073**	**22,144,205**

Notes to quarterly information

Loans, guarantees and responsibilities, by maturity, are as follows:

	Bank and consolidated							
	September 2018							
	Maturities							
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Overdue after 15 days	Total
Loans	893,864	1,322,757	1,933,527	2,843,007	3,530,961	734,648	27,267	11,286,031
Other credits	339,722	234,336	323,992	178,774	24,934	19,353	29,655	1,150,766
Subtotal - Loans and other credits	**1,233,586**	**1,557,093**	**2,257,519**	**3,021,781**	**3,555,895**	**754,001**	**56,922**	**12,436,797**
Guarantees and responsibilities	**460,678**	**1,548,458**	**1,671,694**	**3,640,368**	**3,386,137**	**10,921**	**-**	**10,718,256**
Total - September 2018	**1,694,264**	**3,105,551**	**3,929,213**	**6,662,149**	**6,942,032**	**764,922**	**56,922**	**23,155,053**
Total - December 2017	**1,786,490**	**2,935,103**	**3,683,163**	**5,465,917**	**7,228,300**	**911,749**	**133,483**	**22,144,205**

According to CMN Resolution No. 3,533/08 and Resolution No. 3,895/10, the credit assignments with substantial retention of risks and benefits are replaced its results recognized by the remaining term of operations. The financial assets objects of sales remain recorded as loans and the amount received as obligations for sales or transfer of financial assets. The assignments are as described below:

(i) With substantial transfer of risks and benefits

During the quarter ended September 30, 2018, in the Bank and consolidated, do not were performed credit assignment operations without coobrigation (R$ 201,407 in the quarter ended December 31, 2017). There are no effects on September 30, 2018 (R$ 3,103 of loss in the quarter ended September 30, 2017).

Credit risk concentrate on are as follows:

	Bank and Consolidated			
	September 2018		December 2017	
	Balance	% of portfolio (1)	Balance	% of portfolio(1)
Main debtor	538,684	2.33	711,445	3.21
10 main debtors	4,324,119	18.67	3,869,454	17.47
20 main debtors	6,103,065	26.36	5,818,131	26.27

(1) Total portfolio taking the balances of guarantees and responsibilities into consideration.

Notes to quarterly information

8. Allowance for loan and other credit losses

The portfolio of loans and other assets, and the allowance for loan and other credit losses, as of September 30, 2018 and December 31, 2017, are as follows:

		Bank and Consolidated			
		September 2018			
		Total operations			Allowance
Risk rating	Minimum Level of allowance	Normal course	Past due	Total	Res. 2682
AA	-	761,003	-	761,003	-
A	0.5%	4,236,376	-	4,236,376	21,182
B	1.0%	5,207,252	16	5,207,268	52,073
C	3.0%	1,554,105	1,510	1,555,615	46,668
D	10.0%	320,571	2,620	323,191	32,319
E	30.0%	233,742	21,750	255,492	76,648
F	50.0%	16,262	523	16,785	8,393
G	70.0%	31,084	9,195	40,279	28,196
H	100.0%	19,480	21,308	40,788	40,788
Additional provision (*)		-	-	-	50,000
Total		**12,379,875**	**56,922**	**12,436,797**	**356,267**

(*) Refers to additional provision to the minimum required by Resolution No. 2,682/99, considering the economic scenario and uncertainties related to it.

		Bank and Consolidated			
		December 2017			
		Total operations			Allowance
Risk rating	Minimum Level of allowance	Normal course	Past due	Total	Res. 2682
AA	-	768,592	-	768,592	-
A	0.5%	4,863,175	-	4,863,175	24,316
B	1.0%	4,604,174	157	4,604,331	46,043
C	3.0%	1,210,704	14,104	1,224,808	36,744
D	10.0%	310,510	2,259	312,769	31,277
E	30.0%	128,725	2,569	131,294	39,388
F	50.0%	27,645	283	27,928	13,964
G	70.0%	25,291	4,839	30,130	21,091
H	100.0%	22,833	109,272	132,105	132,105
Additional provision (*)		-	-	-	50,000
Total		**11,961,649**	**133,483**	**12,095,132**	**394,928**

(*) Refers to additional provision to the minimum required by Resolution No. 2,682/99, considering the economic scenario and uncertainties related to it.

Notes to quarterly information

Changes in the allowance for loan and other credit losses for the quarters ended September 30, 2018 and 2017 are as follows:

	Bank and Consolidated			
	September 2018			September 2017
	Loans	Other Credits	Total	Total
Balances at the beginning of the quarter	214,280	112,671	326,951	473,990
Set up / (Reversal)	26,632	5,266	31,898	55,008
Exchange rate variation	1,130	-	1,130	(77)
Classified as future year P&L	-	434	434	118
Loans written off as losses	(4,144)	(2)	(4,146)	(15,541)
Write-off of credit assignment	-	-	-	(99,247)
Balances at the end of the quarter	**237,898**	**118,369**	**356,267**	**414,251**

At September 30, 2018, balance of renegotiated loans amount is R$ 388,696 (R$ 312,270 at December 31, 2017), being total loan transactions renegotiated over the quarter ended September 30, 2018 amounted to R$ 87,780 (R$ 71,953 in the quarter ended September 30, 2017).

The amount of loans recovered for the quarter ended September 30, 2018, previously offset against the provision, is R$ 1,266 (R$ 2,818 on September 30, 2017).

9. Foreign exchange portfolio

The balance of the foreign exchange portfolio is as under:

	Bank and Consolidated	
	September 2018	December 2017
Other credits		
Foreign exchange purchased to be settled - CCL	1,930,640	1,278,797
Allowance for Exchange variation of CCL	(2,843)	(319)
Rights on foreign Exchange sale	1,620,883	745,530
Advances received	(25,458)	(31,267)
Income receivable from advances on exchange (Note 7)	12,841	8,595
Expenses of appropriation of granted progress (ACC)	156	154
Total	**3,536,219**	**2,001,490**
Other liabilities		
Foreign exchange sold	1,855,108	778,310
Foreign exchange purchase liabilities	1,674,811	1,206,658
Advances on foreign exchange contracts (Note 7)	(584,868)	(399,791)
Total	**2,945,051**	**1,585,177**

Notes to quarterly information

10. Other credits

a) Trading account is substantially represented by receivables from the settlement of operations with financial assets recorded on stock exchanges.

b) The breakdown of other sundry credits are as follows:

	Bank		Consolidated	
	September 2018	**December 2017**	**September 2018**	**December 2017**
Tax credits (Note 21)	529,175	361,795	529,188	361,805
Debtors for the purchase of assets and assets	10,267	14,661	10,267	14,661
Guarantee deposit debtors	16,651	14,582	16,651	14,582
Taxes and contributions to be offset	34,175	77,987	34,936	80,239
Securities and loans receivable	546,569	901,339	546,569	901,339
Other	5,335	3,907	5,335	3,909
Total	**1,142,172**	**1,374,271**	**1,142,946**	**1,376,535**

11. Investments

	ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A.		ABC Brasil Administração e Participações Ltda.			
	September 2018	**December 2017**	**September 2018**	**December 2017**	**September 2018**	**September 2017**
Capital	88,516	88,516	55,632	55,632		
Equity	98,606	96,258	103,009	99,965		
Net income for the quarter	2,349	5,092	3,043	6,394		
Number of common shares owned	24,980,054	24,980,054	-	-		
Number of preferred shares owned	24,980,055	24,980,055	-	-		
Number of fund shares owned	-	-	55,631,814	55,631,814		
Ownership interest (%)	100.00	100.00	99.99	99.99		
Book value	98,606	96,258	103,009	99,965	**201,615**	**193,956**
Equity pickup	2,349	5,092	3,043	6,394	**5,392**	**9,219**

12. Fixed deferred and intangible assets

Fixed assets are depreciated using the straight line method at the following annual rates: installations, furniture, communication and security systems - 10%; such rates represent fairly the economic useful life of assets.

Intangible assets correspond to acquisition and development of computer software and operating systems, amortized under the straight-line method at annual rate of 20%.

Notes to quarterly information

13. Deposits and open market funding

The interbank deposits, time deposits and open market funding are carried out at normal market rates, with maturities as follows:

	Bank							Consolidated	
	September 2018						December 2017	September 2018	December 2017
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 Years	Over 3 years	Total	Total	Total	Total
Demand deposits	43,811	-	-	-	-	43,811	40,015	43,650	39,918
Interbank deposits	-	26,580	669,933	-	-	696,513	681,429	696,513	681,429
Time deposits	-	1,811,669	2,623,684	173,062	-	4,608,415	5,328,897	4,608,415	5,328,897
Open market funding	-	273,684	126,381	-	-	400,065	1,432,166	400,065	1,432,166
Total - September 2018	**43,811**	**2,111,933**	**3,419,998**	**173,062**	**-**	**5,748,804**	**-**	**5,748,643**	**-**
Total - December 2017	**40,015**	**3,052,827**	**4,170,684**	**218,635**	**346**	**-**	**7,482,507**	**-**	**7,482,410**

14. Acceptance and issuance of securities

Funds from acceptances and issue of securities are traded at market interest rates and mature as follows:

	Bank and Consolidated					
	September 2018					December 2017
	Up to 3 months	3 to 12 months	1 to 3 years	Up to 3 years	Total	Total
Real estate credit bills	423,061	383,742	204,148	-	1,010,951	874,666
Agribusiness credit bills	582,422	958,974	977,528	33,083	2,552,007	2,768,581
Financial bills	675,870	2,087,341	2,400,773	64,122	5,228,106	4,343,742
Certificates of structured finance	11,959	27,807	11,166	-	50,932	9,744
Total - September 2018	**1,693,312**	**3,457,864**	**3,593,615**	**97,205**	**8,841,996**	**-**
Total - December 2017	**1,050,042**	**3,357,203**	**3,553,302**	**36,186**	**-**	**7,996,733**

Notes to quarterly information

15. Borrowings and onlendings

a) Borrowings and onlendings by maturity are as follows:

	Bank and Consolidated					
	September 2018					December 2017
	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	Total	Total
Borrowings						
Foreign	996,302	2,828,215	323,305	488	4,148,310	3,285,628
Onlendings - Domestic						
BNDES	75,613	150,326	132,505	182,145	540,589	822,024
FINAME	40,068	101,717	202,041	137,895	481,721	549,069
Other institutions	24,009	233,117	33,460	-	290,586	220,241
Onlendings - Foreign	729,945	572,943	200,577	113,913	1,617,378	1,515,477
Total - September 2018	**1,865,937**	**3,886,318**	**891,888**	**434,441**	**7,078,584**	**-**
Total - December 2017	**1,733,894**	**3,386,615**	**842,831**	**429,099**	**-**	**6,392,439**

Foreign borrowings represent funds obtained on the international market for use in commercial foreign exchange operations related to import and export financing as well as onlendings and financing in foreign currencies.

These liabilities are subject to exchange rate variance as well as interest rates on the international market and are restated by exchange rate variation plus financial charges incurred through to the balance sheet date.

Domestic onlending liabilities are represented by funds and special programs managed by government institutions which are passed onto final borrowers and are adjusted based on official indices and financial charges up to the balance sheet date.

Foreign onlending are represented mainly by funds raised by the Bank with multilateral agencies (IFC - International Finance Corporation, IDB - Inter-American Development Bank, IIC - Inter-American Investment Corporation and PROPARCO - Societe de Promotion et de Participation pour la Cooperation Economique SA), which are passed onto final borrowers and are adjusted by the exchange rate variation and financial charges incurred through to the balance sheet date.

Notes to quarterly information

b) The compositions of the balance of foreign onlendings as of September 30, 2018 and December 31, 2017 are composed as follows:

	Bank and Consolidated	
	September 2018	**December 2017**
Borrowings and onlendings		
Foreign Onlendings subject to "Hedge accounting"		
Principal amount US$ 16,7 million (US$ 33,3 million on December 31, 2017)	66,722	110,247
Principal amount US$ 27,7 million (US$ 30,8 million on December 31, 2017)	110,860	101,766
Accrued interest	2,665	994
Subtotal	**180,247**	**213,007**
Adjustment to market value ("Hedge Accounting") - Notes 2.II.d and 5.b	1,119	2,909
Total	**181,366**	**215,916**
Other foreign onlendings	1,436,012	1,299,561
Total	**1,617,378**	**1,515,477**

Foreign onlendings, subject to hedge accounting of US$ 16,7 million (US$ 33,3 million in December 31, 2017) maturing in November 2018 and annual interest rate of 2.9%, paid on an semiannual basis and US$ 27,7 million (US$ 30,8 million in December 31, 2017) maturing in November 2022 and annual interest rate of 4.6%, paid on an semiannual basis.

16. Other liabilities

a) Tax and social security balances are as follows:

	Bank		Consolidated	
	September 2018	**December 2017**	**September 2018**	**December 2017**
Provision for income and social contribution taxes on income	-	121,436	3,432	128,686
Taxes and contributions payable	42,775	52,517	42,821	52,574
Provision for deferred income and social contribution taxes (Note 21)	79,781	99,563	79,781	99,563
Total	**122,556**	**273,516**	**126,034**	**280,823**

Notes to quarterly information

b) Subordinated debts:

The composition of the balance of subordinated debt at September 30, 2018 and December 31, 2017 are composed as follows:

	Bank and Consolidated	
	September 2018	**December 2017**
Subordinated debts subject to "Hedge accounting"		
Subordinated Notes US$ 69,3 million (US$ 69,3 million on December 31, 2017)	289,550	234,728
Subtotal	**289,550**	**234,728**
Outras dívidas subordinadas		
Financial Bills	999,783	706,088
Subordinated Notes US$ 63,3 million (US$ 68,5 million on December 31, 2017)	265,289	235,317
Subtotal	**1,265,072**	**941,405**
Total Subordinated debts	**1,554,622**	**1,176,133**

The composition of the balance of subordinated debt from subordinated notes issued abroad, at September 30, 2018 and December 31, 2017, are composed as follows:

	Bank and Consolidated	
	September 2018	**December 2017**
Subordinated debts subject to "Hedge accounting"		
Subordinated Notes		
Principal amount US$ 49,3 million (US$ 49,3 million on December 31, 2017)	197,304	163,012
Principal amount US$ 20,0 million (US$ 20,0 million on December 31, 2017)	80,078	66,160
Accrued interest	10,437	3,975
Subtotal	**287,819**	**233,147**
Deferred fund-raising expenses	(343)	(498)
Deferred hedge accounting P&L	(493)	(613)
Adjustment to market value ("Hedge Accounting") - Notes 2.II.d and 5.b	2,567	2,692
Total	**289,550**	**234,728**

	Bank and Consolidated	
	September 2018	**December 2017**
Others Subordinated debts		
Subordinated Notes US$ 63,3 million (US$ 68,5 million on December 31, 2017)	253,283	226,760
Goodwill	2,565	4,507
Deferred fund-raising expenses	(89)	(153)
Accrued interest	9,530	4,203
Total	**265,289**	**235,317**

Notes to quarterly information

The funds raised abroad of US$ 300,0 million, with the principal amount of US$ 49,3 million on September 30, 2018 (US$ 49,3 in December 31, 2017) subject to hedged accounting structure, with maturing in April 2020 and annual interest rate of 7.9%, paid on a semiannual basis. On October 9, 2012, the Bank raised funds through the issuance of additional Subordinated Notes abroad in the amount of US$ 100,0 million, in the principal amount US$ 83,3 million on September 30, 2018 (US$ 88,5 in December 31, 2017), with US$ 20,0 million (US$ 20,0 in December 31, 2017) subject to hedged accounting structure with same maturity and interest rates.

On the quarter ended September 30, 2018, the Bank made a partial repurchase of the subordinated notes issued on October 9, 2012, in the amount of US$ 2,680. The total amount paid under the offer for the notes accepted for repurchase was US$ 2,795.

Goodwill and discount for raising these funds, and direct expenses, are deferred throughout the maturities of the respective notes.

The balance of R$ 999,783, related to capital through the issuance of financial bills with subordination clause, with maturity until April 2028.

Debts instruments eligible for capital

The balance of R$ 262,350 classified as debt instruments eligible for capital, have maturity until August 2028 and awaiting approval by the Central Bank to pass to compose level II Reference Equity - PR.

c) The balance of other sundry liabilities are as follows:

	Bank		Consolidated	
	September 2018	**December 2017**	**September 2018**	**December 2017**
Allowance for payments to be settled	74,068	78,407	74,100	78,445
Sundry domestic creditors	6,675	542	6,675	542
Provision for contingent liabilities (Note 25)	25,107	25,208	25,107	25,208
Provision for financial guarantees provided (Note 7)	53,452	47,125	53,452	47,125
Purchase of bonds payable	27,000	-	27,000	-
Total	**186,302**	**151,282**	**186,334**	**151,320**

Notes to quarterly information

The financial guarantees provided are subject to charges and counter-guarantees and recorded in off balance accounts, As of September 30, 2018 and December 31, 2017, the balances of the financial guarantees provided composed as follows:

	Bank e Consolidated			
	September 2018		December 2017	
Type of guarantee	Amount	Provision	Amount	Provision
Guarantees given to customers	10,597,209	52,809	10,023,767	46,852
Import credit facilities	121,047	643	25,306	273
Total	**10,718,256**	**53,452**	**10,049,073**	**47,125**

The balances of the provided guarantees and responsabilities are shown as follows:

	Bank and consolidated			
	September 2018		December 2017	
Risk rating	Amount	Provision	Amount	Provision
AA	6,499,960	-	6,212,844	-
A	1,829,858	9,149	1,564,455	7,822
B	1,929,064	19,291	1,825,305	18,253
C	317,739	9,532	337,100	10,113
D	135,052	13,505	109,369	10,937
E	6,583	1,975	-	-
Total	**10,718,256**	**53,452**	**10,049,073**	**47,125**

17. Income from services rendered

Income from services rendered for the quarters ended on September 30, 2018 and 2017 are composed as follows:

	Bank and Consolidated	
	September 2018	September 2017
Income from guarantees given	57,091	51,791
Fees related to credit operations	4,273	3,371
Collection fees	4,274	3,986
Bank fees	2,212	2,778
Income from commissioning and security placement	27,505	8,993
Income from other services	643	262
Total	**95,998**	**71,181**

Notes to quarterly information

18. Other administrative expenses

Other administrative expenses, in the quarters ended on September 30, 2018 and 2017, are composed as follows:

	Bank		Consolidated	
	September 2018	September 2017	September 2018	September 2017
Third party services	2,495	1,983	2,495	1,983
Financial system services	5,350	4,219	5,356	4,233
Rentals	3,236	3,070	3,236	3,070
Specialist technical services	3,044	2,625	3,067	2,646
Data processing	3,590	2,595	3,590	2,595
Communication	989	970	989	970
Travel expenses	1,734	1,220	1,734	1,220
Depreciation and amortization	3,069	2,798	3,069	2,798
Promotions and public relations	231	251	231	251
Publications	164	14	194	33
Philanthropic contributions	40	14	40	14
Transportation	454	481	454	481
Asset maintenance and conservation	487	468	487	468
Water, electricity and gas	246	180	246	180
Materials	119	120	119	120
Insurance	150	125	150	125
Advertising and publicity	1,263	785	1,263	785
Condominium	697	682	697	682
Legal fees	322	533	322	533
Others	1,985	2,500	1,991	2,504
Total	**29,665**	**25,633**	**29,730**	**25,691**

19. Other operating income

Breakdown of other operating income, in the quarters ended on September 30, 2018 and 2017 are as follows:

	Bank and Consolidated	
	September 2018	September 2017
Financial guarantees provided of reversal	-	817
Interest and monetary correction of assets	2,854	377
Reversal of provision	640	1,046
Recovery of charges and expenses	354	294
Others revenues	1,721	1,489
Others recoveries without credit characteristics	-	6,892
Total	**5,569**	**10,915**

20. Other operating expenses

Breakdown of other operating expenses for the quarters ended on September 30, 2018 and 2017 are as follows:

	Bank and Consolidated	
	September 2018	September 2017
Financial guarantees provided of constituition	2,411	-
Commissioning linked to operations	351	242
Discounts granted	1,153	845
Other expenses	1,192	13
Total	**5,107**	**1,100**

Notes to quarterly information

21. Income and social contribution taxes

The nature and origin of deferred tax assets deferred tax liabilities, as well as the changes occurred in the quarter are stated as follows:

	December 2017	Additions	Write-offs	September 2018
Deferred tax assets				
Temporary differences:				
Allowance for loan losses and others	191,953	130,281	(134,194)	188,040
Provision for financial guarantees provided	29,831	14,792	-	44,623
Provision for assets on own use - BNDU	13,674	7,409	-	21,083
Adjustment to market value - securities and derivatives	20,991	148,369	(16,937)	152,423
Unrealized gains (losses) on futures market	19,917	1,629	(19,099)	2,447
Tax loss - negative social contribution base	-	56,326	(6,721)	49,605
Others	65,264	14,611	(30,451)	49,424
Adjustment to market value - available for sale securities	20,165	16,986	(15,621)	21,530
Total	**361,795**	**390,403**	**(223,023)**	**529,175**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(79,810)	(57,548)	67,886	(69,472)
Unrealized gains (losses) on futures market	(1,350)	(6,171)	552	(6,969)
Adjustment to market value - available for sale securities	(16,380)	(2,221)	15,456	(3,145)
Adjustment resulting from the transition tax regime	(293)	-	98	(195)
Others	(1,730)	-	1,730	-
Total	**(99,563)**	**(65,940)**	**85,722**	**(79,781)**
Net balance	**262,232**	**324,463**	**(137,301)**	**449,394**

The consolidated financial statements include, further to the amounts presented in the table above, adjustment to market value of securities available for sale and financial instruments derivatives in amount of R$ 13 at September 30, 2018 (R$ 10 on December 31, 2017) in deferred tax assets.

The net balance of deferred tax assets and tax liabilities, are stated as follows:

	Bank		Consolidated	
	September 2018	December 2017	September 2018	December 2017
Other credits - Sundry - Tax credits (Note 10.b)	529,175	361,795	529,188	361,805
Other liabilities - Provision for deferred taxes and contributions (Note 16.a)	(79,781)	(99,563)	(79,781)	(99,563)
Total	**449,394**	**262,232**	**449,407**	**262,242**

Notes to quarterly information

The realization of deferred tax credits and deferred tax liabilities at September 30, 2018 based on the history of profitability and estimated realization is stated as follows:

Year	Bank			Consolidated
	Assets	Liabilities	Net	Net
2018	352,890	(72,273)	280,617	280,617
2019	72,238	(2,974)	69,264	69,277
2020	52,339	(1,449)	50,890	50,890
2021	18,592	(400)	18,192	18,192
2022	12,224	(881)	11,343	11,343
2023	2,731	(137)	2,594	2,594
Above 5 years	18,161	(1,667)	16,494	16,494
Total	**529,175**	**(79,781)**	**449,394**	**449,407**
Present value - Selic	**498,712**	**(77,408)**	**421,304**	**421,317**

For income tax, the rate used is 15% plus an additional 10% of annual taxable income exceeding R$ 240 thousand and a 20% contribution to financial companies.

Expenses with income and social contribution taxes for the quarters ended on September 30, 2018 and 2017 are calculated as follows:

	Bank		Consolidated	
	September 2018	September 2017	September 2018	September 2017
Income before taxation less profit sharing	71,113	139,144	72,267	140,931
Total income and social contributions taxes	32,001	62,615	33,167	64,413
Net income from write-offs and write-ups of deferred liabilities net of tax credits	29,076	(18,216)	29,082	(17,867)
Nontaxable revenues / expenses net of nondeductible expenses	(36,127)	8,600	(36,944)	7,345
Equity pick up in subsidiaries	(817)	(1,255)	-	-
Interest on equity capital	(24,132)	(22,852)	(24,132)	(22,852)
Other amounts	(15,924)	(12,097)	(15,936)	(12,109)
Total income and social contribution taxes - Current	**(15,923)**	**16,795**	**(14,763)**	**18,930**
Deferred taxes and contributions				
Tax liabilities set up in period	(79,072)	20,178	(79,072)	20,178
Tax liabilities realized in the period	(8,754)	(99,709)	(8,754)	(100,057)
Tax credits set up in the period	18,934	(5,291)	18,928	(5,291)
Tax credits realized in the period	39,816	103,037	39,816	103,037
Total deferred taxes and contributions	**(29,076)**	**18,215**	**(29,082)**	**17,867**
Total income and social contribution taxes	**(44,999)**	**35,010**	**(43,845)**	**36,797**

Notes to quarterly information

22. Related parties

a) Subsidiaries and related companies

The amounts below refer to the Bank's transactions with subsidiaries and related companies, These operations were carried out under normal market conditions and rates of the dates of the respective transactions, For the quarter ended on September 30, 2018, transactions between related parties are as follows:

		September 2018		
Transactions / Related parties	**Maturity**	**Remuneration**	**Assets / (Liabilities)**	**Income / (Expenses)**
Demand deposits				
ABC Brasil Adm, e Participações Ltda. (3)	No maturity	Without remuneration	(53)	-
ABC Brasil DTVM S.A. (3)	No maturity	Without remuneration	(108)	-
Marsau Comercial Exportadora e Importadora Ltda. (4)	No maturity	Without remuneration	(33)	-
Time deposits and Fund from acceptance and issue of securities				
Marsau Comercial Exportadora e Importadora Ltda. (4)	10/29/2018	2.2% y.y	(157)	-
Marsau Uruguay Holdings Sociedad Anonima (1)	10/19/2018	2.2% y.y	(302)	-
Management (4)	(a)	(a)	(39,125)	(2,355)
Borrowings				
Arab Banking Corporation (B.S.C) (2)	02/27/2018	3.16% y.y	(140,137)	(394)

(1) Direct controlling shareholder, (2) Indirect controlling shareholder, (3) Subsidiary, (4) Related party.

(a) CDB - Rate of 98.00% up to 102.50% of CDI - Lowest starting date: 08/28/2017. Largest date of maturity: 09/15/2020.
LCA / LCI - Rate of 89.00% up to 100.00% of CDI - Lowest starting date: 01/05/2016, Largest date of maturity: 09/10/2020.
LCA - Fixed interest rate of 8.35% up to 10.12% - Lowest starting date: 05/18/2018, Largest date of maturity: 01/06/2023.
LCA - Fixed interest rate of 3.40% up to 7.00% + IPCA - Lowest starting date: 09/25/2015, Largest date of maturity: 07/12/2021.

b) Fees of key members of management

In compliance with Resolution CMN No. 3,921/10, Banco ABC Brasil has implemented a Management Remuneration Policy applicable to the members of the Board of Directors, to the Executive Committee and to the Officers with no specific title (employees).

In brief, the policy has as main objectives: (i) complying with the regulations of the National Monetary Council and the Central Bank of Brazil (BACEN), which establish special rules for financial institutions such as Banco ABC; (ii) fixing the remuneration of those considered Managers of Banco ABC in compliance with the regulations referred to in item (i) above and, in particular, of those assuming this position according to the Bank's governance; (iii) aligning the remuneration of the Managers of Banco ABC with the Bank's risk management policy; (iv) avoiding behaviors that would raise risk exposure above the levels considered prudent in the short, medium and long-term strategies adopted by Banco ABC; and (v) creating a tool for attracting and retaining talents in key positions at Banco ABC.

Notes to quarterly information

The remuneration defined in the policy takes into account: (i) current and potential risks faced by Banco ABC; (ii) the overall results of Banco ABC, in particular recurring income (net book profit for the period adjusted for unrealized income and ignoring the effects of non-recurring events which are within the control of Banco ABC); (iii) Banco ABC's capacity for generating cash flow; (iv) the economic environment in which Banco ABC operates, and its trends; (v) long-term sustainable financial bases and adjustments to future payments as a result of the risks assumed, changes in the cost of capital and liquidity forecasts; (vi) the individual performance of the Managers based on the target agreement celebrated by each Officer, as provided for in the profit sharing agreement filed at the headquarters of Banco ABC; (vii) the performance of the business unit; and (viii) the relationship between the individual performance of the Managers, the performance of the business unit, the performance of Banco ABC as a whole and the risks assumed.

Variable remuneration shall be calculated as follows:

I - To Officers without specific designation:

a) Up to 50% (fifty percent) of the amount determined in variable remuneration is immediately paid in cash on payment of profit sharing; and

b) A minimum of 50% (fifty percent) of the amount determined for variable remuneration shall be deferred and paid in preferred shares of the Bank observing that the number of shares to be allocated to the managers will be determined by dividing the amount corresponding to deferred variable remuneration, net of withholding tax, by the unit share price, calculated by the average closing price of the preferred shares issued by Banco ABC Brasil, at the trading sessions of B3 S.A. - Brasil, Bolsa, Balcão on June (for the payment of variable remuneration for the first half) and December (for payment of the variable remuneration for the second half of the year), as applicable, except in cases where there are closed periods in those months, at which time the average will be calculated using the subsequent trading sessions.

II - To the members of the Executive Committee:

a) 100% (one hundred percent) of the amount fixed for variable remuneration shall be paid in shares;

b) 60% (sixty percent) of the variable remuneration shall be subject to sale restriction (lock up) for 6 months; and

c) 40% of the variable remuneration shall be paid on a deferred basis, as provided for by Resolution CMN No. 3,921/10.

The delivery of shares relating to deferred variable remuneration allocated to managers shall only take place if, in the applicable period of deferment there is no (i) significant reduction in recurring profit realized, or (ii) losses posted by the institution or business unit, or (iii) evidence of errors in accounting and / or management practices that affect the income calculated in the variable remuneration rights acquisition period.

Notes to quarterly information

The total compensation of key members of management for the quarters ended September 30, 2018 and 2017 are composed as follows:

	September 2018	September 2017
Fixed remuneration	5,839	5,407
Variable remuneration	3,511	6,923
Total short-term benefits	**9,350**	**12,330**
Share-based compensation	17,853	11,807
Total long-term benefits	**17,853**	**11,807**
Total	**27,203**	**24,137**

c) Summary of changes in the compensation plan:

To meet the resolution of compensation plan of the Bank was authorized by CVM to privately transfer shares of its own shares held in treasury for its executives.

In according to the compensation plan actions cited in Note 22.b, shares were granted to executives eligible for settlement at the end of the vesting period as shown below:

	2018	2017
At the beginning of the quarter / year	**4,238,975**	**3,917,518**
Set up	1,950,624	1,597,122
Shares granted	(1,499,110)	(1,846,368)
At end of the quarter / year	**4,690,489**	**3,668,272**

23. Overseas branch

The transactions with third parties carried out by the overseas branch as of September 30, 2018 and December 31, 2017 are as follows:

	September 2018	December 2017
Assets		
Cash and banks	5,998	6,252
Interbank investments	298,971	398,687
Marketable securities and derivative financial instruments	78,618	68,642
Lending operations - Net	2,082,737	1,752,736
Other receivables, amounts and assets	358,158	15,640
Total	**2,824,482**	**2,241,957**
Liabilities		
Demand deposits	48	240
Time deposits	178,049	104,754
Foreign borrowings	3,630,532	2,970,210
Derivative financial instruments	24,741	219
Other liabilities	317,629	47,589
Total	**4,150,999**	**3,123,012**

The balances of assets, liabilities and results are converted according to Note 2) iii.

The effects of exchange rate variations resulting from the translation transactions of foreign currency of assets and liabilities were recognized in income statement for the quarter in the amount of R$ 59,460 (R$ 19,613 on December 31, 2017), according the Brazilian Central Bank resolution No. 4,524/16.

Notes to quarterly information

24. Profit sharing

An allowance for profit sharing was established based on the Variable Compensation Program set up by Banco ABC Brasil S,A, and its employees, that takes into consideration activities developed by the Bank in various areas, the degree of responsibility, the degree of influence on earnings, as well as qualitative and quantitative targets set with individual Bank employees.

25. Contingent assets and liabilities

The Bank and its subsidiaries are involved in judicial and administrative proceedings of tax, labor and civil nature, both as plaintiff or claimer, Note 2.II.g) explains the criteria for recognizing and measuring these suits and proceedings.

a) Fiscal contingents

The bank is responsible for actions and processes whose losses are being considered with possible prognoses by our directors in the amount of R$ 399,832 and have not been provisioned, See below the main lawsuits whose probability of unfavorable outcome was assessed as possible:

Corporate Income Tax (IRPJ) and Social Contribution Tax (CSLL) related to non-taxation of retained earnings of a foreign subsidiary

In 2001, the Bank filed a petition for writ of mandamus seeking a preliminary injunction that ensured the right not to add to its P&L figures, for the purposes of determination of IRPJ and CSLL, retained earnings that were never actually made available by ABC Brasil Banking Ltd, upon the divestiture of interest in that company. Currently the decision at first and second jurisdiction level is favorable. Total contingency corresponds to R$ 10,728.

Fine - Service Tax ("ISS") - 2008 a 2011

This is an administrative proceeding in which the Bank discusses the release of 50% of fine, the assessment notices issued by the municipality of São Paulo, referring to the service tax on guarantees of income on the period from 2008 to 2011. The fine was launched on values whose enforceability was suspended as linked to the injunction where challenging the levy of this tax. The amount involved is R$ 14,131.

Social Security's Charges ("INSS")

The Bank is currently a defendant in a lawsuit related to payment of pension charges, mainly on profit sharing related to 2006 to 2014 exercises, amounting to R$ 279,315.

Unauthorized payment - COFINS

Refers to payment of COFINS without fines, as established in article 63 of Law No. 9,430/96. Awaiting appeal decision. Amount demanded totals R$ 3,728.

Notes to quarterly information

Income Tax (IRPJ) and Social Contribution Tax (CSLL) related to the deduction of income for the period of 2010 on loans operations

Collection of income tax and social contribution related deduction of losses on loans operations in result of 2010. The Bank has estimated the losses as effective, however, the Receita Federal considers that occurred anticipation of the deduction period provided for in Law 9,430/96. The value of the requirement amounts to R$ 5,420.

IRPJ - Deductibility PLR of the Board on the period from 2010 to 2014

It is collection of income tax of PLR on the deductibility paid to the board of directors for the period of 2010 to 2014. Awaiting judgment of the cases in the administrative sphere. The amount of requirement amounts to R$ 81,911.

PIS - ABC Brasil Distribuidora de Títulos e Valores Mobiliários S,A,

This is a action filed by the Federal Government in the face of a final decision that recognized the claim of the Distribuidora to non-payment of the PIS contribution from July 1997 to December 1999 pursuant to EC 17/1997. The estimated amount of the contingency corresponds to R$ 1,890.

b) Labor

On September 30, 2018, labor lawsuits in progress classified by our legal counsel as probable loss totaled R$ 10,562 (Note 25.d). The labor lawsuits classified as possible loss totaled R$ 13,437 and were not provisioned.

c) Civil

On September 30, 2018, civil claims in progress classified by our legal counsel as probable loss totaled R$ 1,596 (Note 25.d). The civil lawsuits classified as possible loss totaled R$ 2,697 and were not provisioned.

d) Changes in provisions

	Bank and Consolidated				
	Tax	**Labor**		**Civil**	
At the beginning of the quarter	13,324	11,202		1,221	
Set up / (Reversal)	(375)	435		375	
Write-off	-	(1,075)		-	
At end of the quarter	**12,949**	**10,562**	**(b)**	**1,596**	**(a)**

(a) Note 25.c and (b) Note 25.b

Notes to quarterly information

26. Equity

a) Capital

On September 30, 2018 capital comprises 211,132,950 registered and uncertified shares (196,554,847 on December, 31 2017), without par value, of which 106,634,935 common shares (99,152,654 on December 31, 2017) and 104,498,015 preferred shares (97,402,193 on December 31, 2017).

b) Dividends and interest on equity capital

As established in the Bank's articles of incorporation, shareholders are entitled to an annual dividend of not less than 25% of net income adjusted as provided for in applicable law. Such dividend can alternatively, be distributed in the form of interest on equity.

For the quarters ended September 30, 2018 and 2017, were made provisions regarding the distribution of interest on shareholders equity, calculated according with established by Law 9,249/95, as follows:

	2018	
Period	**Interest on equity**	**Reduction in expenses with income and social contributions taxes**
09/30/2018 - Provision	53,627	24,132
06/27/2018 - Deliberate value	108,002	48,601
Total	**161,629**	**72,733**

	2017	
Period	**Interest on equity**	**Reduction in expenses with income and social contributions taxes**
09/30/2017 - Provision	50,783	22,852
06/27/2017 - Deliberate value	103,319	46,494
Total	**154,102**	**69,346**

Interest on equity is calculated on net equity accounts and limited to the long-term interest rate, conditioned to the existence of profit calculated before deduction or retained subscription earnings and income reserves in amount equal or two times higher its amount.

c) Capital increase

On March 9, 2018 was deliberate by the Board of Directors a capital increase of R$ 87,446, corresponding to the issuance of 7,014,397 new shares, being 3,596,542 new common shares and 3,417,855 new preferred shares through the use of interest on shareholders' equity or cash payment, approved by the Central Bank of Brazil on March 20, 2018.

On June 26, 2018, the Board of Directors approved the proposal for distribution of interest over the own capital on the gross value of R$ 108,002, that represents a gross value of R$ 0.540 per ordinary and preferential shares.

On September 6, 2018 was deliberate by the Board of Directors a capital increase of R$ 91,802, corresponding to the issuance of 7,563,706 new shares, being 3,885,739 new common shares and 3,677,967 new preferred shares through the use of interest on shareholders' equity or cash payment, approved by the Central Bank of Brazil on October 8, 2018.

Notes to quarterly information

d) Destination of earnings

i) Income reserve - Dividend equalization

At the Annual and Special Shareholders' Meetings held on April 30, 2008, the shareholders approved the creation of the account Income Reserve for Dividend Equalization, to which the retained earnings account balance is allocated, limited to 80% of capital, the latter of which is set up to maintain the shareholder payment flow.

ii) Income reserve - Repurchase of shares

The reserve for repurchase of shares is set up to support the possible opening, after approval by the Board of Directors, of the program for repurchase of the Institution's shares, should market conditions indicate such possibility.

e) Treasury shares

During the quarter endend on September 30, 2018, based on authorization of the Board of Directors to acquire shares of Company for holding in treasury 401,400 preferred shares were repurchased.

On September 30, 2018 the total value of treasury shares repurchased is R$ 34,870 equivalent to 2,467,199 preferred shares (R$ 36,795 equivalent to 3,169,156 preferred shares on December 31, 2017), The average cost per share repurchased treasury is R$ 14,13.

Changes in treasury shares:

	September 2018	December 2017
At the beginning of the quarter / year	3,564,909	4,381,824
Shares acquired	401,400	633,700
Shares granted (Note 22.c)	(1,499,110)	(1,846,368)
At the end of the quarter / year	**2,467,199**	**3,169,156**

f) Earnings per share

Earnings per share is calculated by dividing the profit attributable to shareholders of the Company by the number of shares outstanding during as of September 30, 2018, excluding shares purchased by the Company and held as treasury shares.

Notes to quarterly information

27. Operational limits - The Basel Accord

The Central Bank of Brazil, through Resolution No. 4,192/13 and 4,278/13, instituted the determination of the reference equity on a consolidated basis for the financial conglomerate and by Resolution No. 4,193/13 instituted calculating the minimum equity required for reference the Risk Weighted Assets (RWA), both with effect from October 2013. The capital adequacy ratio for September 30, 2018 calculated based on the prudential conglomerate is 16.17% (16.31% at December 31, 2017). The table below shows the calculation of the minimum equity required for the reference risk weighted assets (RWA) which was 8.63% on January 01, 2018 (9.25% at December 31, 2017).

	September 2018	December 2017
Credit risk	1,985,146	1,911,558
Interest Rate	85,980	71,328
Commodities	42,191	4,110
Shares	15	344
Operating risk	139,469	117,782
Exchange risk	14,416	54,014
Required capital base (PRE)	**2,267,217**	**2,159,136**
Reference equity (PR)	**4,249,725**	**3,807,057**
Excess of equity in relation to limit	**1,982,508**	**1,647,921**

28. Other information

Offset and settlement of liabilities agreement - the Bank has an agreement on the offset and settlement of liabilities under the Brazilian National Financial System, in accordance with CMN Resolution No. 3,263/05, resulting in added guarantees of settlement of their assets with financial institutions that are party to the agreement. The Bank mitigated the amount of R$ 202,711 per compensation mitigation services as of September 30, 2018 (The Bank does not have compensation mitigation services as of December 31, 2017).

Notes to quarterly information

29. Reconciliation of Equity and Net Income under BRGAAP and IFRS

We present below the major adjustments identified between the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil ("BRGAAP") and the International Financial Reporting Standards IFRS for the quarters ended September 30, 2018 and 2017.

		September 2018	September 2017
Equity under BRGAAP		**3,618,852**	**3,228,438**
Allowance for losses on loans and advances to clients	(a)	42,470	83,523
Guarantees and responsibilities		16,679	15,362
Others		17,597	10,156
Equity under IFRS		**3,695,598**	**3,337,479**
Net income under BRGAAP		**336,313**	**308,128**
Allowance for losses on loans and advances to clients	(a)	(1,130)	(5,697)
Guarantees and responsibilities		3,778	1,634
Others		(3,070)	2,221
Net income under IFRS		**335,891**	**306,286**

a) Allowance for losses on loans and advances to clients

In the adoption of IFRS 9, there was a change in the calculation model of incurred loss (IAS 39) to expected loss, considering forward-looking information, On BRGAAP, the concept of expected loss is used, pursuant to BACEN Resolution No. 2,682/99.

A free translation from Portuguese into English of Independent Auditor's Review Report on Quarterly Information (ITR) prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil

Review report of independent auditor's

The Shareholders, Board of Directors and Officers
Banco ABC Brasil S.A.

Introduction

We have reviewed the individual and consolidated interim financial statements of Banco ABC Brasil S.A. (Company) contained in the Quarterly Information Form (ITR) for the quarter ended September 30, 2018, which comprise the balance sheet as at September 30, 2018, and the related statements of income and comprehensive income for the three-month and nine-month period, changes in equity and cash flows for the nine month period then ended including notes to interim financial statements.

Management is responsible for the preparation of the interim financial statements in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, as well as for the fair presentation of this information in accordance with specific rules issued by the Brazilian Securities and Exchange Commission (CVM) applicable to preparation of Quarterly Information. Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of review

We conducted our review in accordance with the Brazilian and International Standards on Review Engagements (NBC TR 2410 - Review of Interim financial statements Performed by the Independent Auditor of the Entity, and ISRE 2410 - Review of Interim Financial Statements Performed by the Independent Auditor of the Entity, respectively). A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Therefore, we do not express an audit opinion.

Conclusion

Based on our review, we are not aware of any fact that would lead us to believe that the individual and consolidated interim financial statements included in the quarterly information form (ITR) referred to above were not prepared, in all material respects, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil and stated in accordance with the standards established by the Brazilian Securities and Exchange Commission (CVM) applicable to the preparation of quarterly information (ITR).

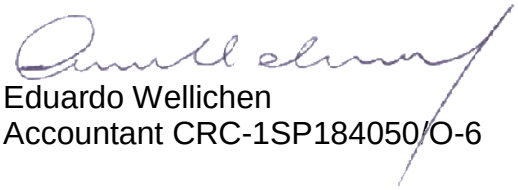
Other matters

Interim statements of value added

We also reviewed the individual and consolidated statements of value added (SVA) for the nine month period ended September 30, 2018, prepared under the responsibility of the Company's management, whose presentation of interim information is required in accordance with standards established by the Brazilian Securities and Exchange Commission (CVM) and applicable to Quarterly Information (ITR). These statements have been subject to the same review procedures described above and, based on our review we are not aware of any fact that would lead us to believe that these statements were not prepared, in all material respects, consistent with overall individual and consolidated interim financial statements.

Sao Paulo, November 5, 2018.

ERNST & YOUNG
Auditores Independentes S.S.
CRC-2SP034519/O-6



Eduardo Wellichen
Accountant CRC-1SP184050/O-6

Reports and Representations / Executive Board Representation on the Financial Statements

Abiding by CVM Rule No. 480, dated December 7, 2009, the undersigned parties, Executive Board members of Banco ABC Brasil S.A. listed at Corporate Governance Level 2 (Code ABCB4), REPRESENT hereby that they:

Reviewed, discussed and agreed with the financial statements for the period ended September 30, 2018.

Sao Paulo, November 5, 2018.

Anis Chacur Neto
Director President

Sérgio Ricardo Borejo
Director Vice President - Administrative and Director Investor Relations Officer

Leila Maria de Carvalho Rocha
Director

Reports and Representations / Executive Board Representation on the Independent Auditor's Report

Abiding by CVM Rule No. 480, dated December 7, 2009, the undersigned parties, Executive Board members of Banco ABC Brasil S.A. listed at Corporate Governance Level 2 (Code ABCB4), REPRESENT hereby that they:

Reviewed, discussed and agreed with the opinion expressed in the independent auditor's report of Ernst & Young Auditores Independentes S.S. on the Bank's financial statements for the period ended September 30, 2018.

Sao Paulo, November 5, 2018.

Anis Chacur Neto
Director President

Sérgio Ricardo Borejo
Director Vice President - Administrative and Director Investor Relations Officer

Leila Maria de Carvalho Rocha
Director