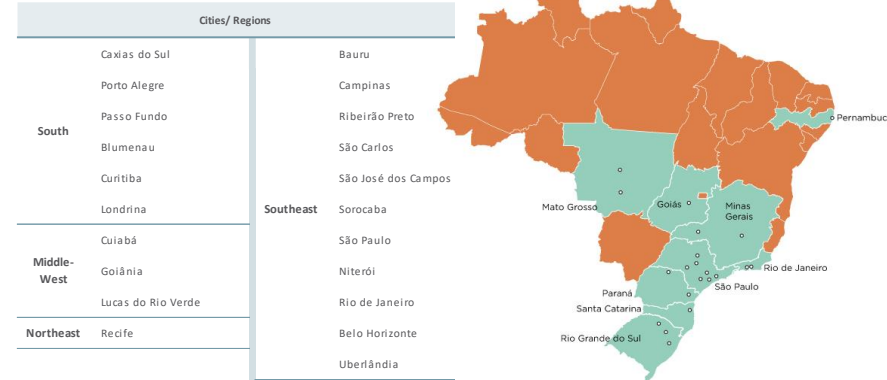




Geographical Footprint

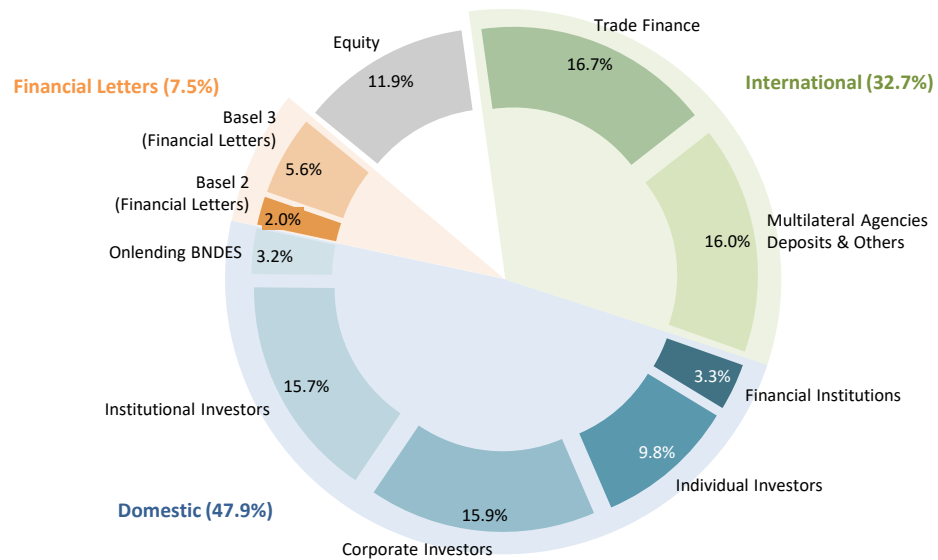
13

Commercial Footprint in 21 cities



Funding & Ratings

14

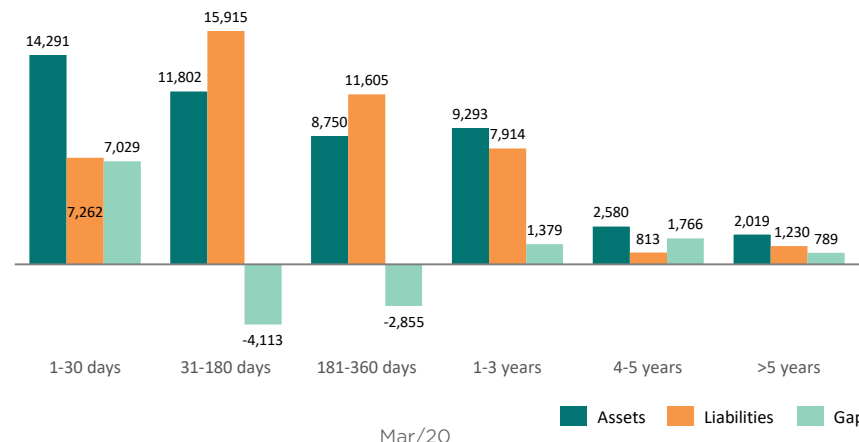
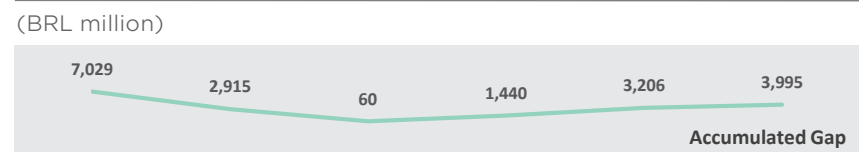


Ratings

	Local	Global	Sovereign
<b>S&amp;P Global</b>	BrAAA	BB-	BB-
<b>FitchRatings</b>	AAA	BB	BB-
<b>Moody's</b>	Aa2.Br	Ba2	Ba2

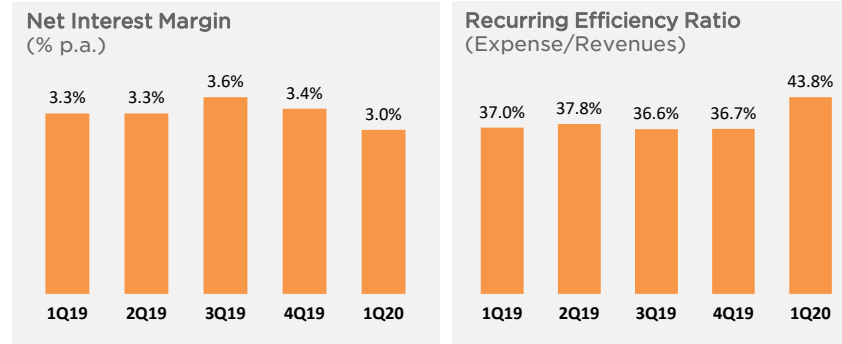
Assets & Liabilities

15



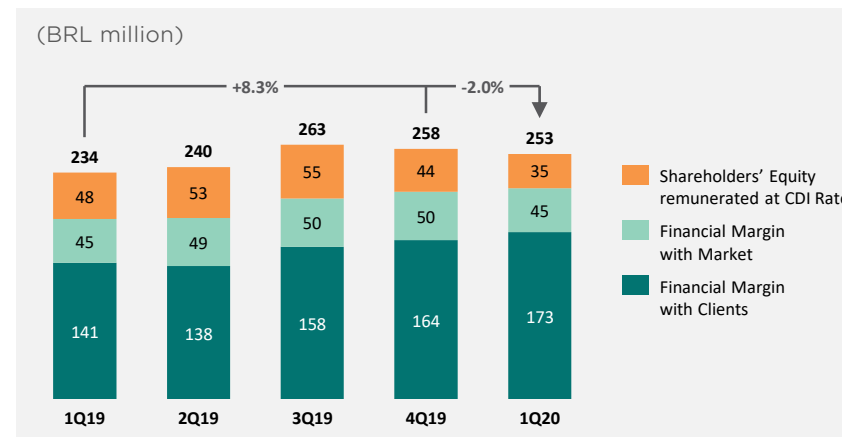
NIM & Efficiency

16



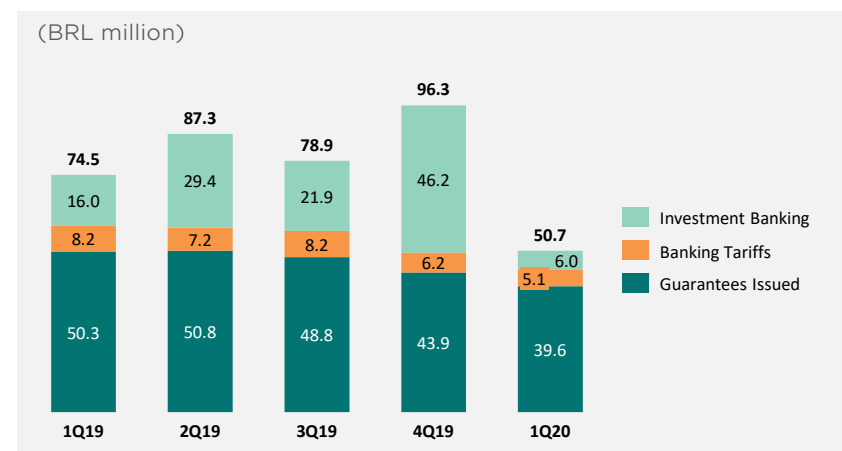
Net Interest Income

17



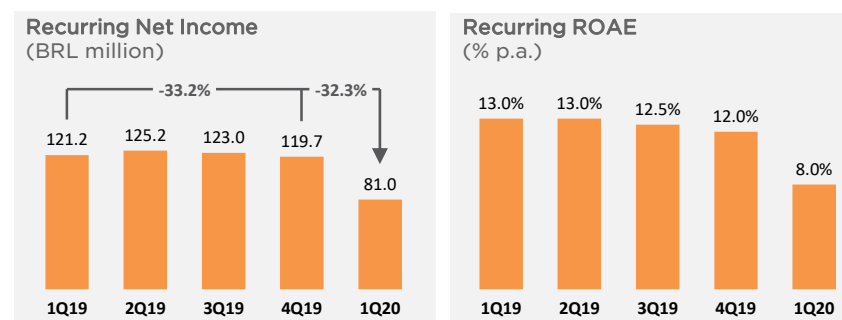
Service Revenues

18



Profitability

19



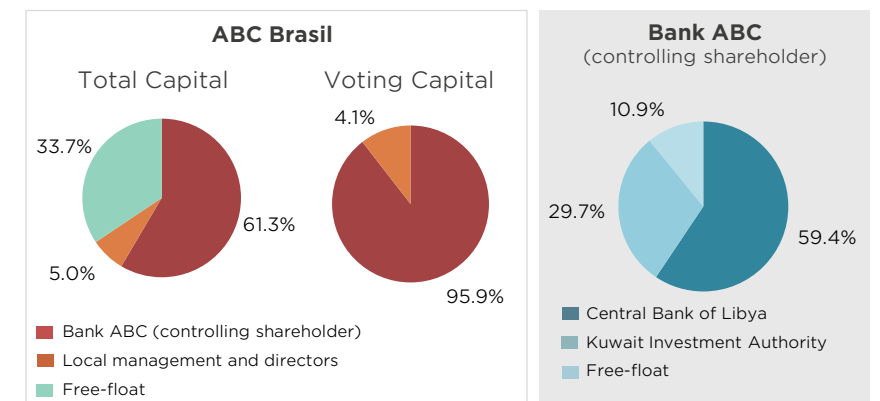
History in Brazil

01



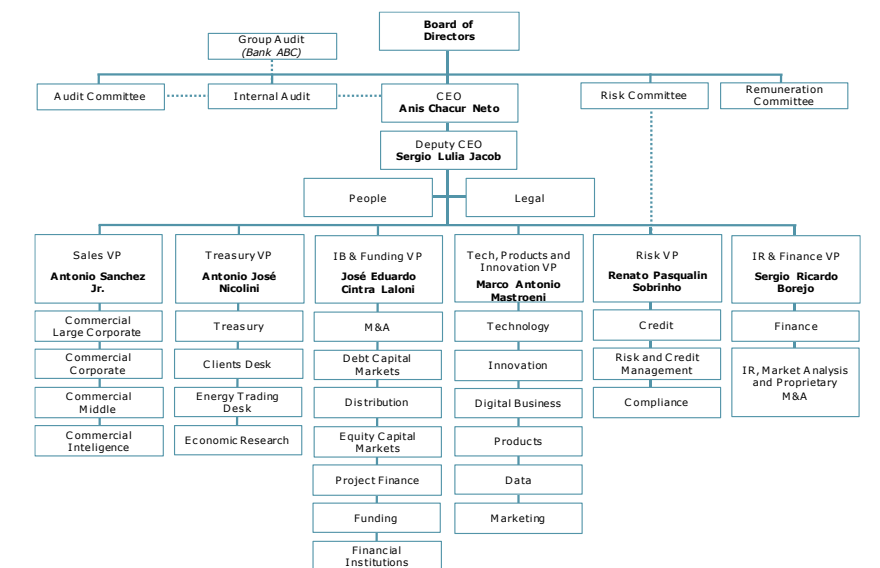
Ownership Structure

02



Corporate Structure

03

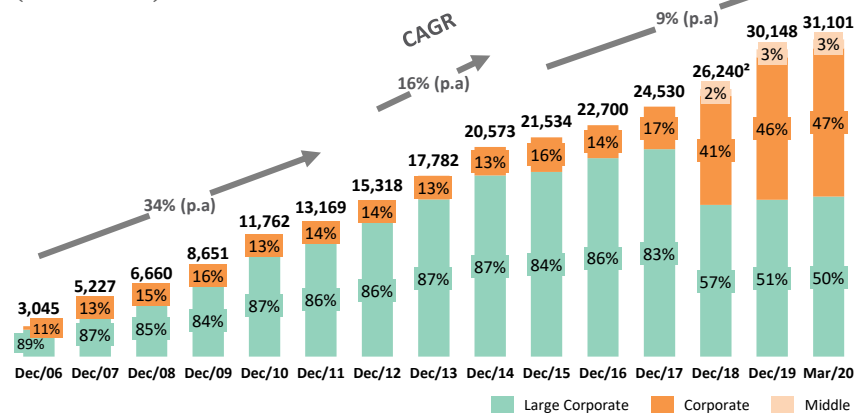


## Focus on the Wholesale Segment

04

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

Expanded Credit Portfolio<sup>1</sup>  
(BRL million)



<sup>1</sup>Includes Loans, Guarantees Issued and Corporate Securities portfolios.  
<sup>2</sup>New client segmentation starting in May, 2019. For comparison purposes, 2018 figures are also presented with the same breakdown.

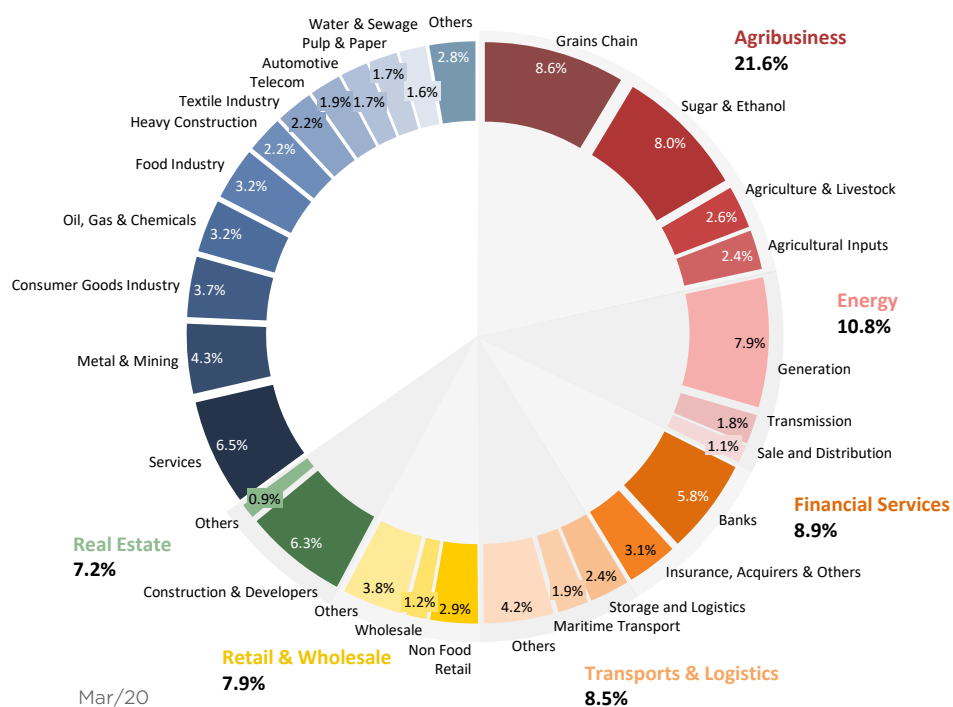
## Expanded Credit Portfolio

05

Expanded Credit Portfolio (BRL million)	Mar/20	% Total	Dec/19	% Total	Chg 3M	Mar/19	% Total	Chg 12M
<b>Loans</b>	<b>17,857</b>	<b>100%</b>	<b>17,199</b>	<b>100%</b>	<b>3.8%</b>	<b>13,065</b>	<b>100%</b>	<b>36.7%</b>
Large Corporate	5,450	30.5%	5,717	33.2%	-4.7%	4,113	31.5%	32.5%
Corporate	11,546	64.7%	10,728	62.4%	7.6%	8,289	63.4%	39.3%
Middle	859.9	4.8%	754.2	4.4%	14.0%	662.8	5.1%	29.7%
<b>Guarantees Issued</b>	<b>9,593</b>	<b>100%</b>	<b>9,256</b>	<b>100%</b>	<b>3.6%</b>	<b>10,541</b>	<b>100%</b>	<b>-9.0%</b>
Large Corporate	8,426	87.8%	7,919	85.6%	6.4%	9,267	87.9%	-9.1%
Corporate	1,146	11.9%	1,313	14.2%	-12.7%	1,248	11.8%	-8.2%
Middle	20.6	0.2%	23.8	0.3%	-13.4%	25.6	0.2%	-19.4%
<b>Corporate Securities</b>	<b>3,651</b>	<b>100%</b>	<b>3,692</b>	<b>100%</b>	<b>-1.1%</b>	<b>2,898</b>	<b>100%</b>	<b>26.0%</b>
Large Corporate	1,848	50.6%	1,793	48.6%	3.1%	1,310	45.2%	41.1%
Corporate	1,803	49.4%	1,892	51.2%	-4.7%	1,588	54.8%	13.6%
Middle	-	-	7.3	-	-	-	-	-
<b>Expanded Credit Portfolio</b>	<b>31,101</b>	<b>100%</b>	<b>30,148</b>	<b>100%</b>	<b>3.2%</b>	<b>26,503</b>	<b>100%</b>	<b>17.3%</b>
Large Corporate	15,725	50.6%	15,429	51.2%	1.9%	14,690	55.4%	7.0%
Corporate	14,495	46.6%	13,933	46.2%	4.0%	11,125	42.0%	30.3%
Middle	880.5	2.8%	785.4	2.6%	12.1%	688.4	2.6%	27.9%

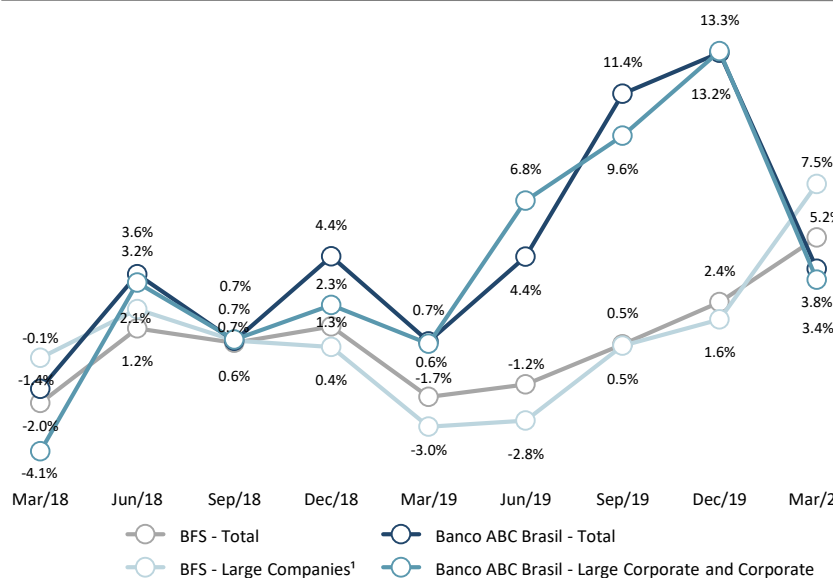
## Sector Breakdown (Expanded Credit Portfolio)

06



## Loan Portfolio Quarterly Variation

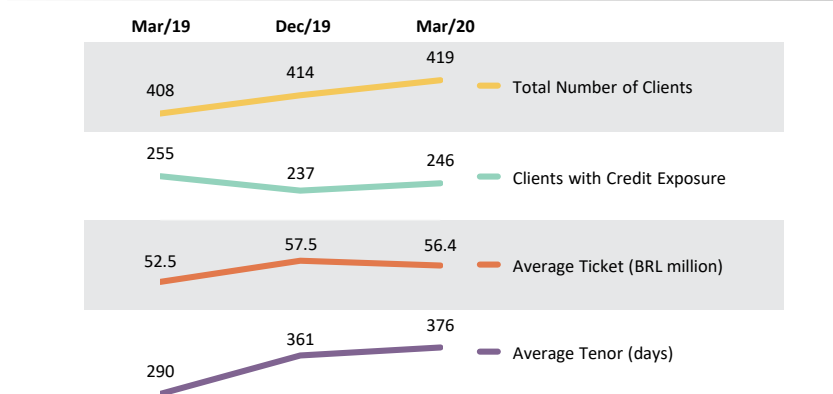
07



<sup>1</sup>Brazilian Financial System.  
<sup>2</sup>The criteria for classifying Large Companies is: Annual gross revenues over BRL 300 million or total assets over BRL 240 million.

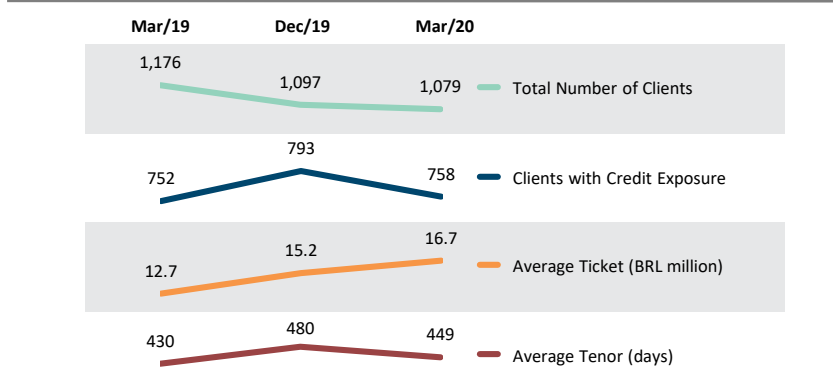
## Large Corporate • Annual Revenues above BRL 2 bn

08



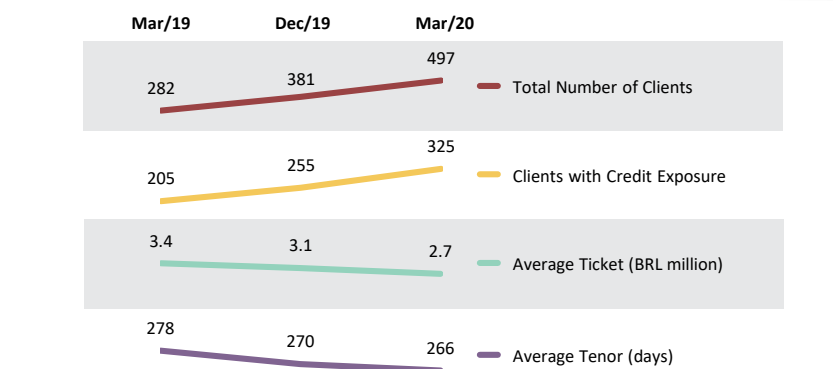
## Corporate • Annual Revenues between BRL 250 mn and 2 bn

09



## Middle • Annual Revenues between BRL 30 mn and 250 mn

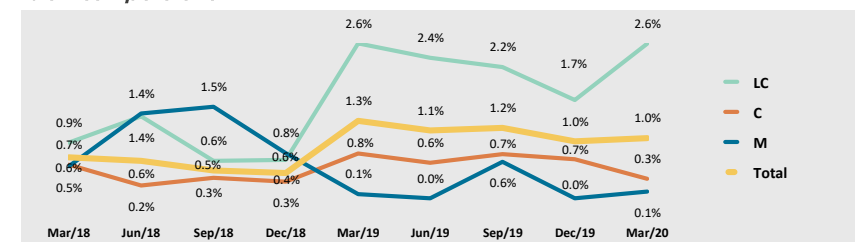
10



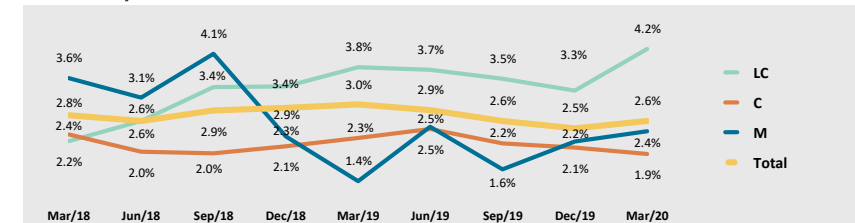
## Credit Portfolio Quality

11

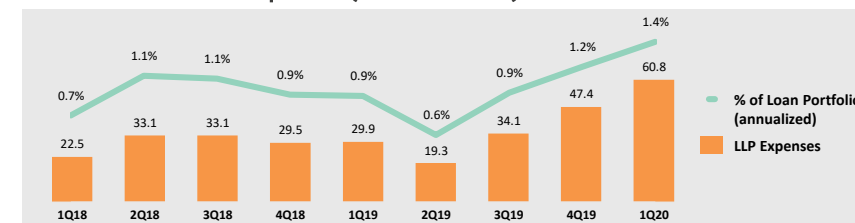
Loans overdue for more than 90 days (includes falling due and over due installments) % of loan portfolio



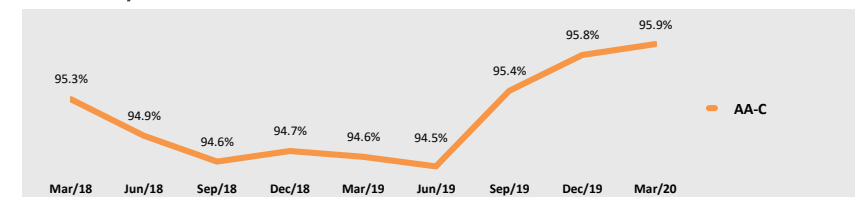
Loan Loss Reserve % of loan portfolio



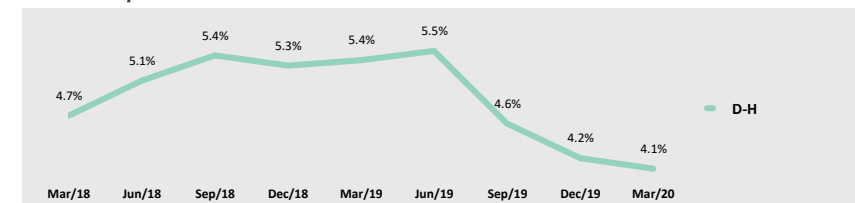
Loan Loss Provision Expenses (Loan Portfolio)



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



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



## BIS Ratio & Shareholders' Equity

12

