

The background of the slide is a photograph of a modern city skyline, featuring several tall buildings with curved facades. The entire image is overlaid with a semi-transparent blue filter. The text 'Q3 2019 Investor Highlights' is centered on the left side of the image.

Q3 2019 Investor Highlights



In YTD Sep 2019, Bank ABC financial performance shows underlying growth despite challenging market conditions

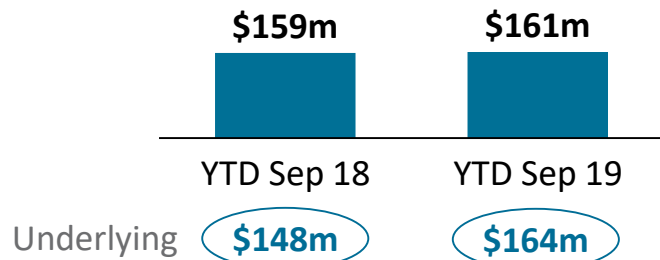
- / Headline Net profit was \$161m for YTD Sep 2019, compared to \$159m for the same period last year
- / However, after adjusting for one-off items and FX Net Profit improved by 11% YoY on underlying basis
- / Headline Operating Income grew 7% but after normalization and other adjustments showed 4% growth on underlying basis
- / Lower impairment charges reflecting conservative underwriting and proactive credit management
- / RoE at 5.5% in YTD Sep 2019, stable compared to the same period last year



Balance sheet remains strong, resilient and well diversified

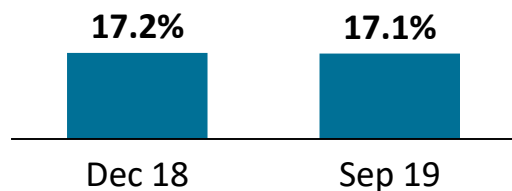
- / Strong Capital Ratios (Tier 1 ratio: 17.1%, Total CAR: 18.1%)
- / Robust Liquidity ratios with LCR and NSFR exceeding 100% with comfortable buffer
- / Assets stood at \$29.1bn, compared to \$29.5bn at 2018 year end while Loans & Advances grew from \$14.8b to \$15.2bn
- / Deposits at \$20.1bn, compared to \$20.7bn at year-end 2018
- / NPL ratios improved compared to 2018 year-end levels
- / Fitch reaffirmed Bank ABC's "BBB-" credit rating and "Stable" outlook

Net Profit, \$m



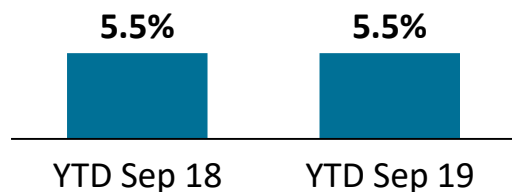
- / Headline Net Profit slightly improved compared to same period last year (+1%)
- / After adjusting for FX and one-off items, underlying Net Profit grew by 11% (see page 5)

T1 Capital Ratio, %



- / Capital base remains stable with room for growth
- / CET 1 Ratio (16.7%) comprises the majority of Bank ABC's Tier 1 Capital Ratio

RoE*, %

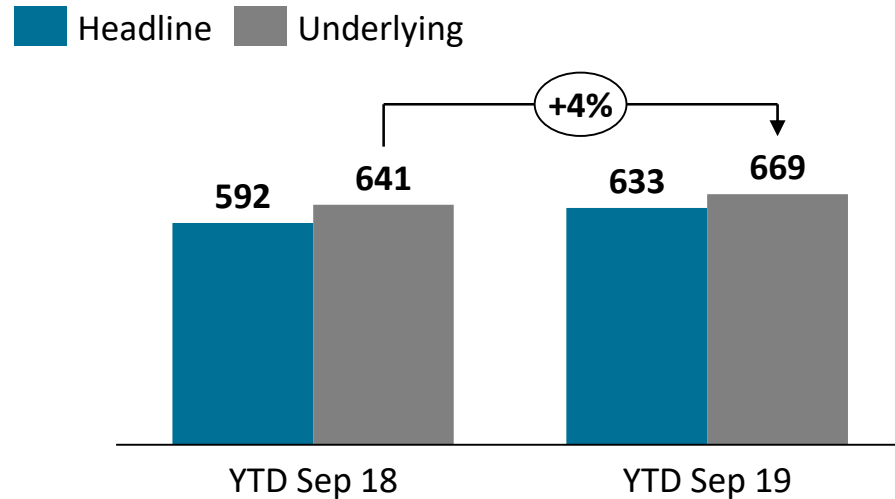


- / Income is broad based and diversified across various business units supporting a stable RoE

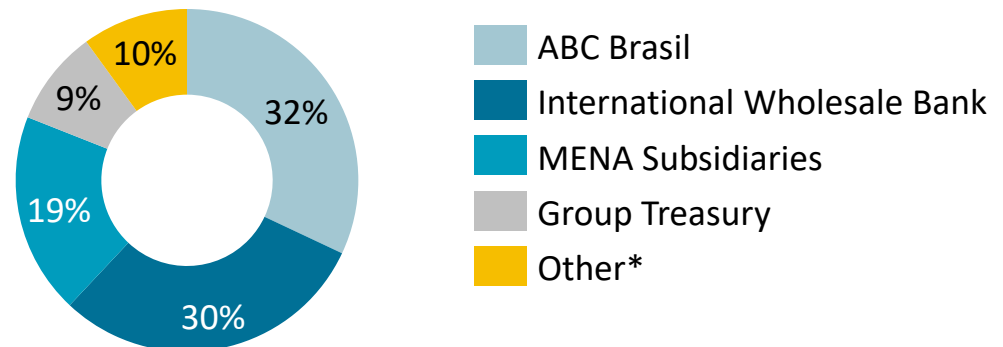
Overview

- On a headline basis total operating income (TOI) grew by 7% to \$633m, YTD Sep 2019 compared to \$592m for the same period last year
- After normalizing and adjusting for one-off items and FX impact, the underlying TOI growth still show 4% demonstrating traction in the strategy despite volatile market conditions during the period (see page 5)
- Net Interest Income represents 67% of TOI, 1% growth compared to the same period last year
- Income is broad based and diversified across various business units

Total Operating Income (TOI), \$m



TOI by Business (YTD Sep 19), %

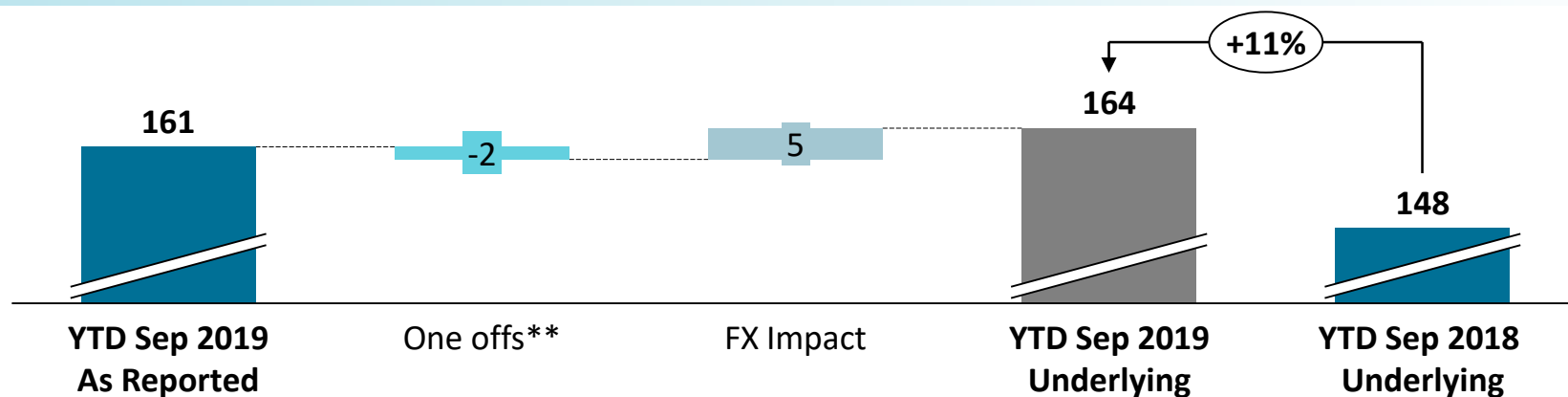


* Other includes activities of Arab Financial Services.

Normalization of Income and Net Profit

	YTD September 2018		YTD September 2019	
	TOI	Tax	TOI	Tax
As Reported	\$592m	+\$19m	\$633m	-\$9m
Currency Hedge*	+\$60m	-\$60m	+\$21m	-\$21m
Normalized	\$652m	-\$41m	\$654m	-\$30m
One-offs**	-\$11m	-	-\$2m	-
FX Constant Currency	-	-	+\$17m	-
Underlying	\$641m	-\$41m	\$669m	-\$30m

Net Profit



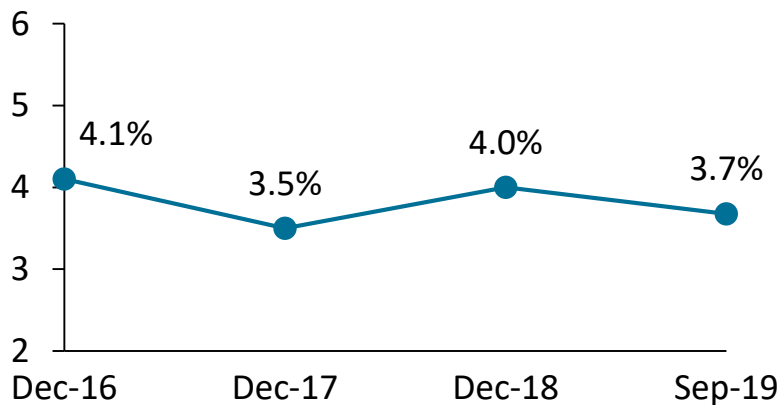
* Regular hedging transactions to cover open USD position in Banco ABC Brasil Cayman branch that creates a corresponding tax adjustment.

**One off non-BAU capital gains and timing differences on hedging positions

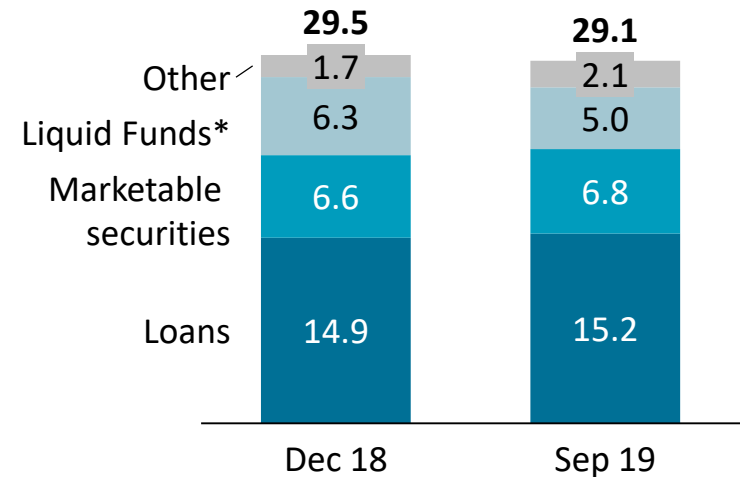
Overview

- ✓ Total assets stood at \$29.1bn at the end of September 2019, compared to \$29.5bn at 2018 year-end
- ✓ NPL ratio improved compared year-end levels, and normalizes to 2.8%, when long-standing legacy fully provided loans are adjusted for
- ✓ Marketable securities grew to \$6.8bn at the end of September 2019 (+2%)
- ✓ Loans grew from \$14.8bn to \$15.2bn, reflecting our continuing emphasis on prudent use of balance sheet
- ✓ More than half the Assets are maturing within 1-year
- ✓ Strong liquid funds position with liquidity ratios (LCR/NSFR) on a Basel III basis exceeding 100%

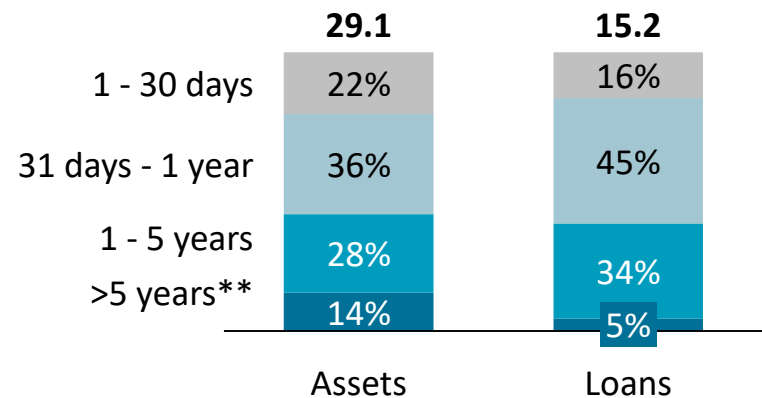
NPL Ratio, %



Assets by Instrument, \$bn



Assets by Maturity (Sep 19), \$bn

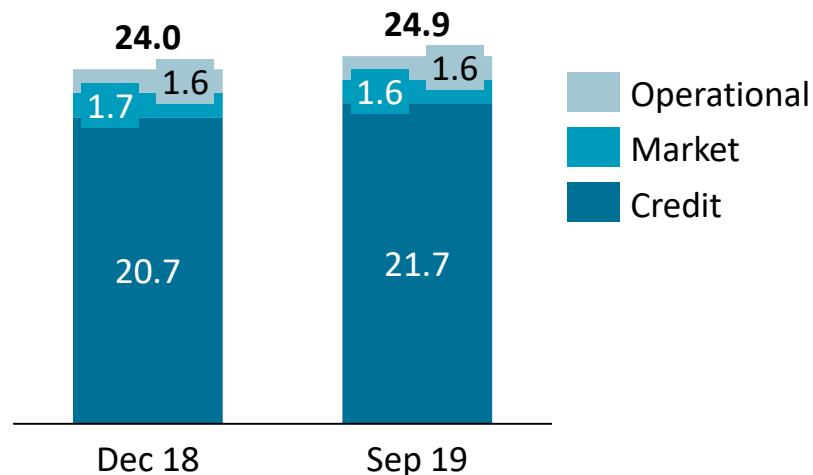


* Liquid funds includes placements with banks & other financial institutions and securities bought under repurchase agreements. ** >5 years includes undated

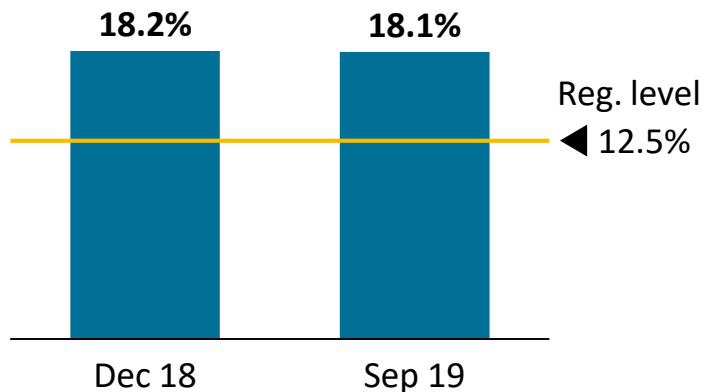
Overview

- / Bank ABC's capital base remains very strong, with a capital adequacy ratio of 18.1% as at 30 September 2019
- / CET 1 Ratio (16.7%) comprises the majority of Bank ABC's Tier 1 Capital Ratio (17.1%)
- / RWA stood at \$24.9bn as at 30 September 2019, compared to \$24.0bn at the 2018 year end (+4%)

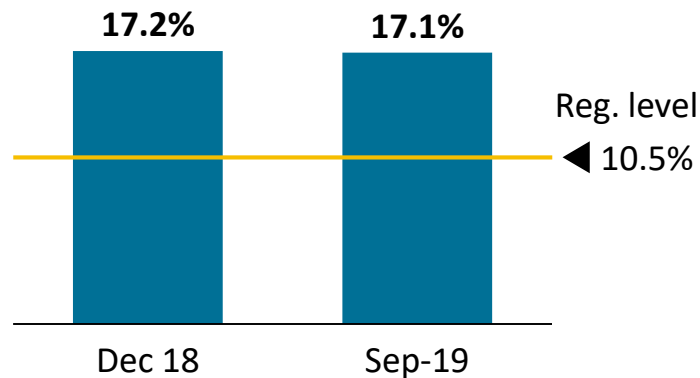
RWA by Type of Risk, \$bn



Capital Adequacy Ratio, %



Tier 1 Ratio, %





Despite challenging market conditions, Bank ABC financial performance continues to show underlying growth



Balance sheet remains strong, resilient and well diversified



Our transformation strategy is progressing, positioning ABC for future growth & returns



Appendix 2: Last 4 Years Performance

Profit or Loss

US\$ millions	2015	2016	2017	2018
Interest Income	502	538	556	559
Non-Interest Income	299	278	317	309
Total Operating Income (TOI)*	801	816	873	868
Total Operating Expenses	-421	-436	-462	-474
Operating Profit	380	380	411	394
Provisions	-70	-92	-96	-79
Profit before Taxes & M.I.	310	288	315	315
Taxes*	-73	-54	-62	-67
M.I.	-57	-51	-60	-46
Net Profit	180	183	193	202

Balance Sheet

US\$ millions	2015	2016	2017	2018
Liquid Funds**	6,762	7,517	6,079	6,266
Marketable Securities	6,069	6,346	6,650	6,638
Loans & Advances	13,958	14,683	15,329	14,884
Other	1,406	1,595	1,441	1,761
Total Assets	28,195	30,141	29,499	29,549
Customer Deposits	13,425	14,307	16,782	16,464
Bank Deposits	5,029	5,870	3,408	4,207
Borrowing	3,943	4,269	2,148	2,012
Other	1,690	1,435	2,749	2,550
Total Liabilities	24,087	25,881	25,087	25,233
Shareholders' Equity	3,773	3,826	3,930	3,862
Non-Controlling Interest	335	434	482	454
Total Equity	4,108	4,260	4,412	4,316
Total Liabilities & Equity	28,195	30,141	29,499	29,549

Key Metrics

Normalized Cost to Income, %	53%	53%	53%	55%
Tier 1 Ratio, %	17.3%	17.5%	17.7%	17.2%
CET 1, %	17.1%	17.3%	17.5%	17.0%
RoE,%	4.8%	4.8%	5.0%	5.2%

* TOI and taxes includes normalization of BRL currency overhedge. Headline TOI 2015 \$729m, 2016 \$865m, 2017 \$869m and 2018 \$817m. ** Liquid funds includes placements with banks & other financial institutions and securities bought under repurchase agreements.

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