

Banco ABN AMRO S.A.

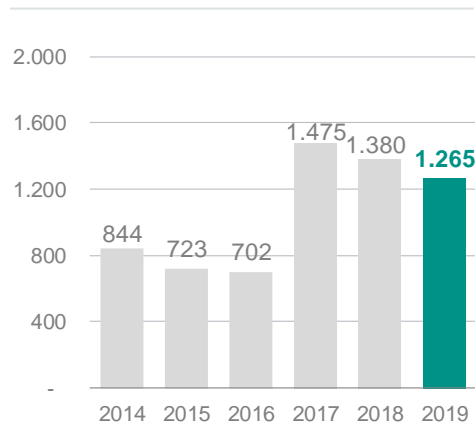
# Destques Financeiros

**São Paulo - Brasil**

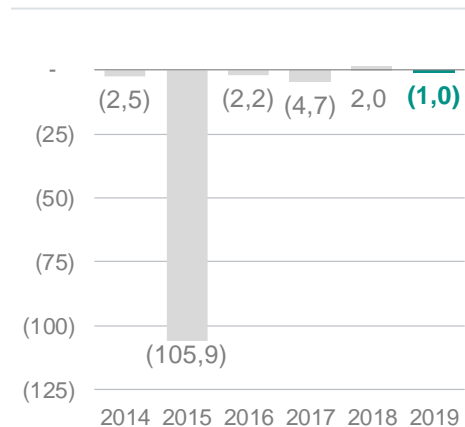
Dezembro 2019

# Resumo dos principais Indicadores Financeiros

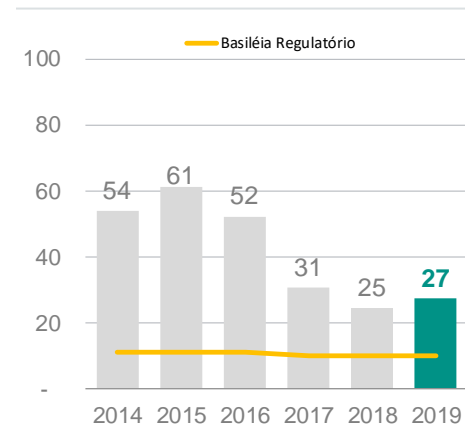
## Carteira de Crédito (R\$ milhões)



## Provisão (R\$ milhões)

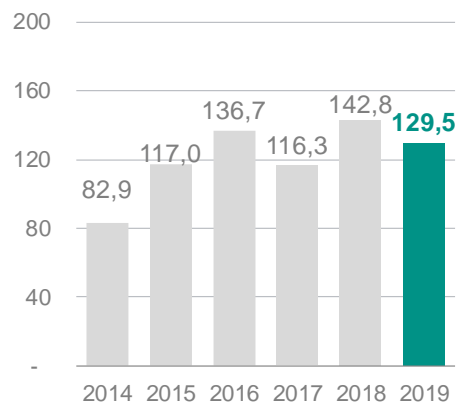


## Índice de Basileia (%)

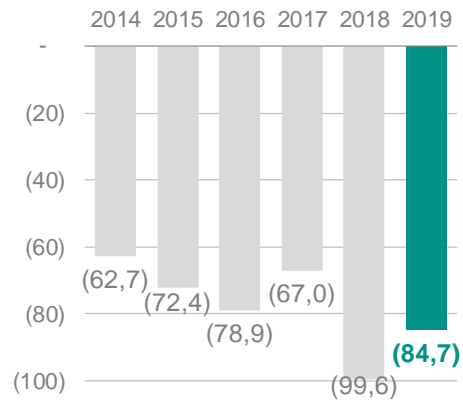


# Resumo dos principais Indicadores Financeiros

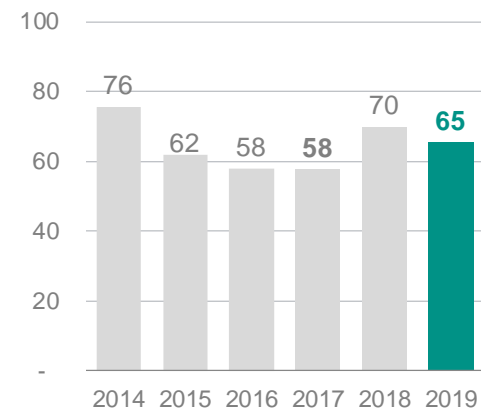
Receitas (R\$ milhões)



Despesas (R\$ milhões)

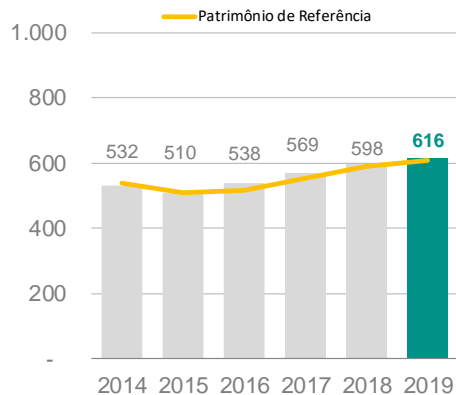


Índice de Eficiência (%)

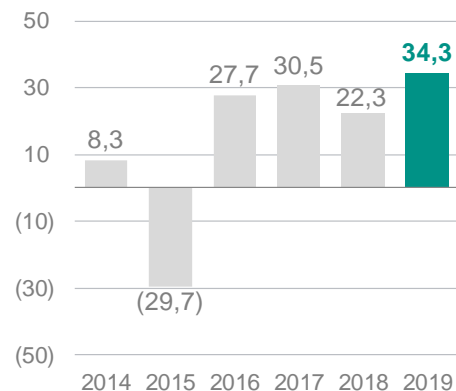


# Resumo dos principais Indicadores Financeiros

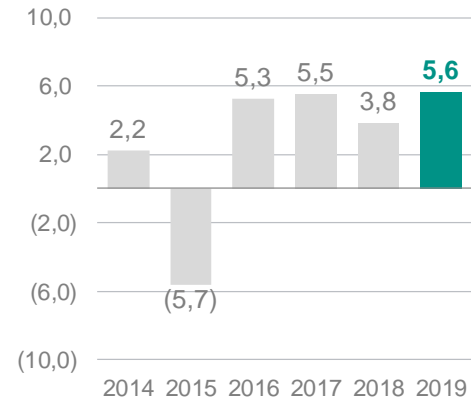
Patrimônio Líquido (R\$ milhões)



Lucro Líquido (R\$ milhões)

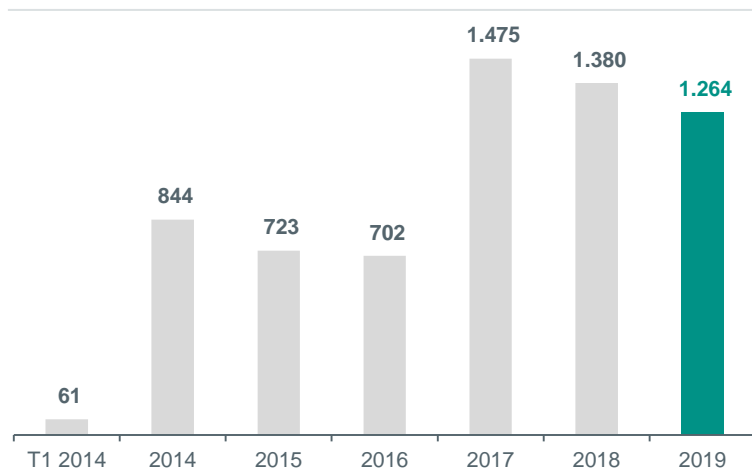


ROAE (Return on Average Equity) (%)



# Evolução da Carteira de Crédito Expandida

Carteira de Crédito (R\$ milhões)



- A Carteira de Crédito Expandida inclui Empréstimos e Garantias Prestadas (Fianças).

(R\$milhões)	Garantia / Produtos	Março/19	Junho/19	Setembro/19	Dezembro/19
Empréstimos	Volumes	516.599	470.618	462.733	442.516
	Garantias	130.740	134.559	81.284	112.784
Crédito Pessoal	Volumes	-	-	-	-
	Garantias	-	-	-	-
ACC/ACE	Volumes	326.820	188.112	358.980	273.647
	Garantias	-	-	-	-
Fianças	Volumes	374.391	266.531	328.781	548.518
	Garantias	42.119	67.995	104.387	103.940
<b>Total</b>	<b>Volumes</b>	<b>1.217.810</b>	<b>925.261</b>	<b>1.150.494</b>	<b>1.264.680</b>
	<b>Garantias</b>	<b>172.859</b>	<b>202.554</b>	<b>185.671</b>	<b>216.724</b>

Carteira de Crédito por setor (BACEN)

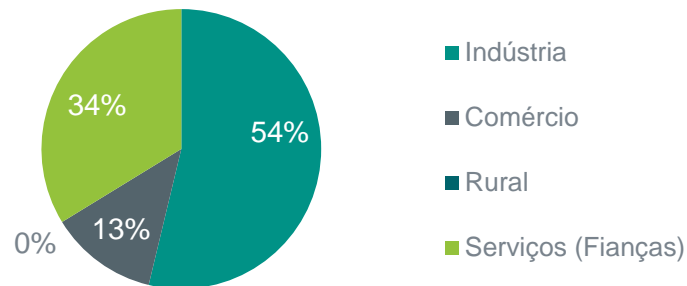
Setor	2014	2015	2016	2017	2018	2019
Indústria	382,545	305,637	391,314	827,771	907,505	679,806
Comércio	392,246	319,224	297,939	218,756	106,014	158,099
Serviços	69,287	97,761	-	-	-	-
Rural	-	-	13,033	-	-	-
<b>Total (on balance)</b>	<b>844,078</b>	<b>722,622</b>	<b>702,286</b>	<b>1,046,527</b>	<b>1,013,519</b>	<b>837,904</b>

Serviços (Fianças)				428,253	366,221	426,776
<b>Total (on e off balance)</b>	<b>844,078</b>	<b>722,622</b>	<b>702,286</b>	<b>1,474,780</b>	<b>1,379,739</b>	<b>1,264,680</b>

Concentração de Clientes

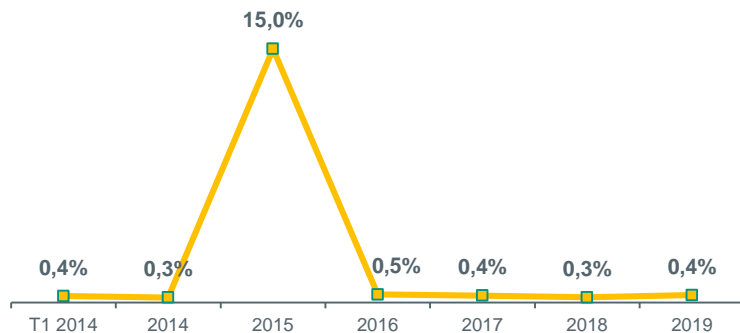
10 maiores clientes	73%	95%	87%	62%	65%	65%
100 maiores clientes	100%	100%	100%	100%	100%	100%

Concentração de Clientes (Dezembro'19)

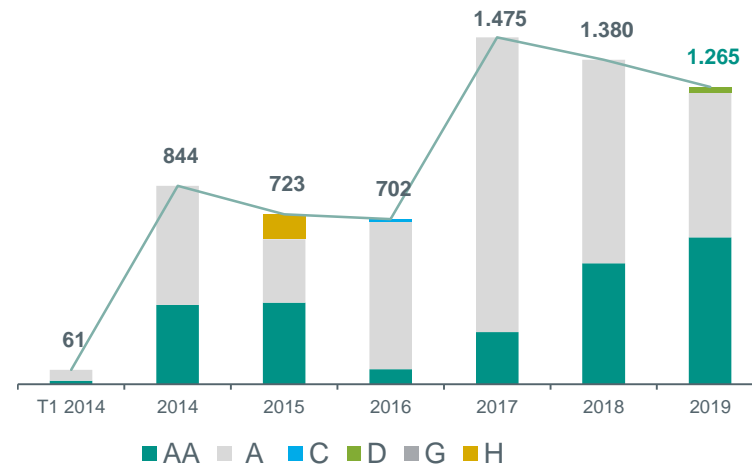


# Qualidade da Carteira de Crédito

Saldo de PDD (% da carteira de empréstimos)

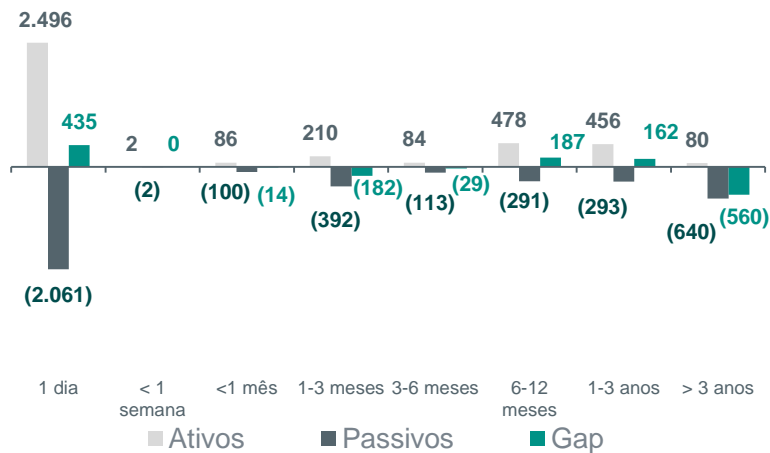


Carteira de Crédito por rating BACEN (R\$ milhões)

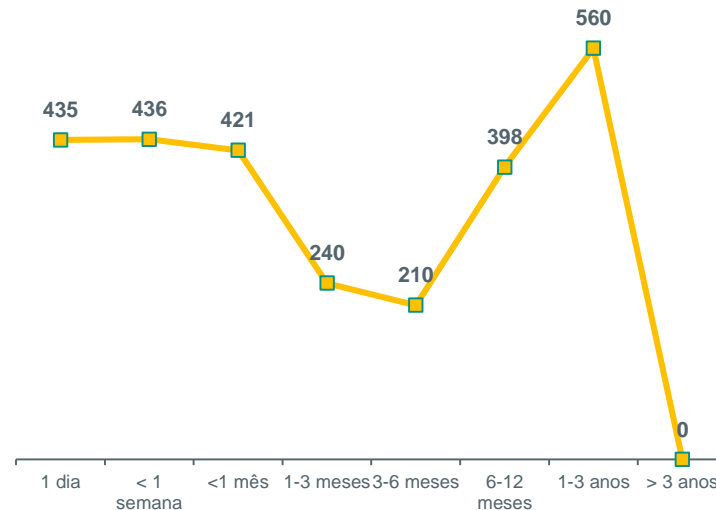


# Ativos e Passivos por vencimento

Ativos e Passivos por vencimento (R\$ milhões) – (Dezembro'19)

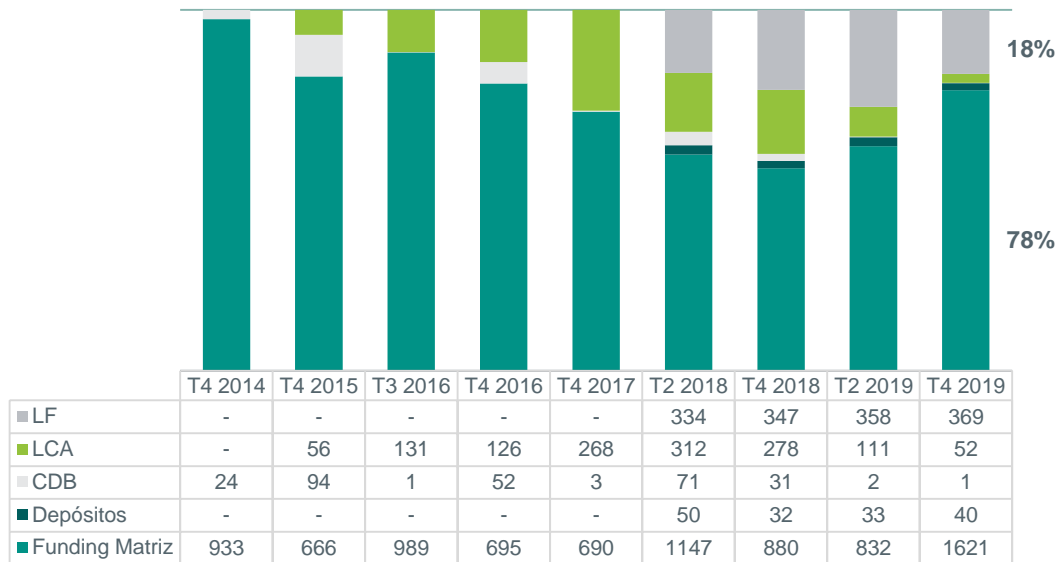


GAP acumulado (R\$ milhões)



# Captação

**Breakdown Captação** (R\$ milhões)





# Contato

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## Endereço

Rua Leopoldo Couto de Magalhães Jr., 700 - 4º andar  
04542-000 São Paulo-SP  
Brasil

## Telefone

+55 11 3073-7400

## Website

[www.abnamro.com.br](http://www.abnamro.com.br)



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