

# Investor Presentation

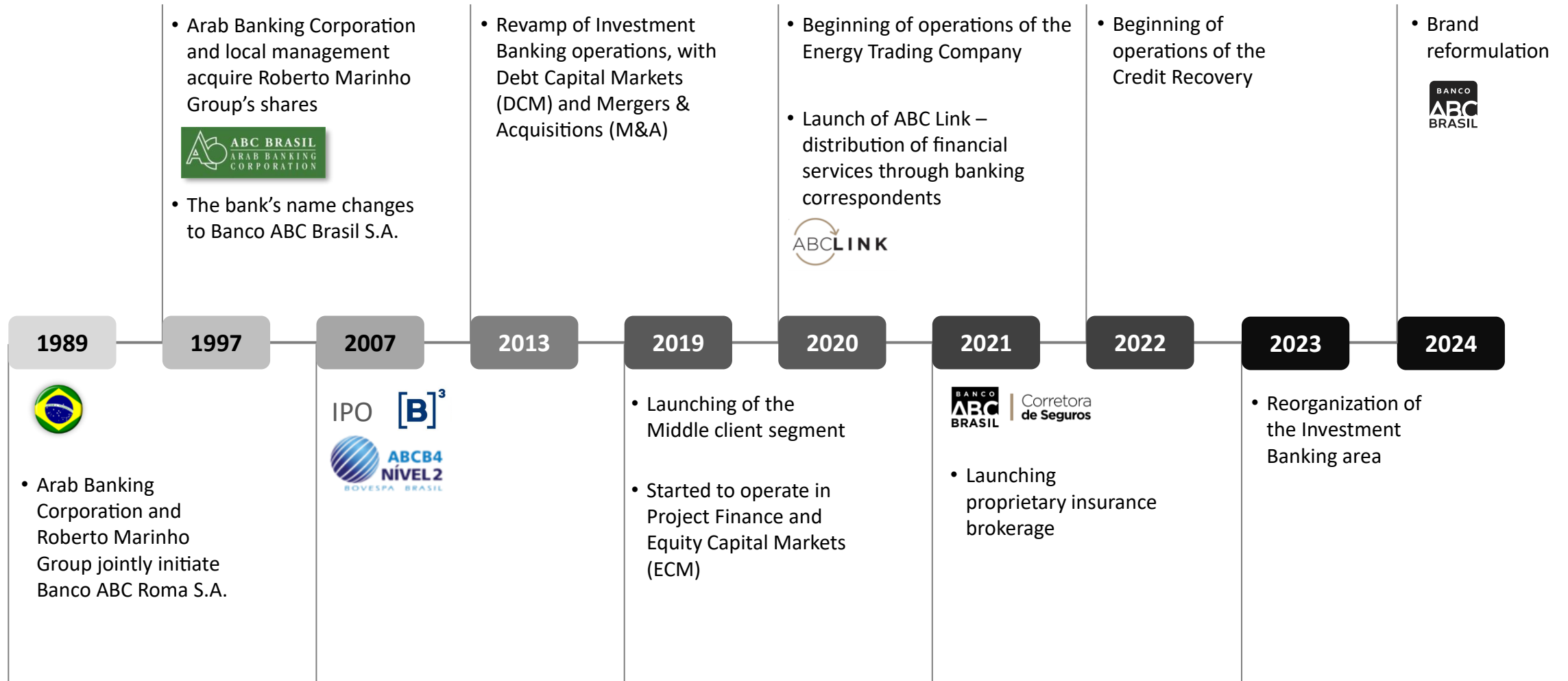
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November 2024

# Strategy and Business Segments

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# History in Brazil



## Shareholders' Remuneration

- Profitable franchise
- Attractive dividend yield
- History of consistent and growing dividend payments

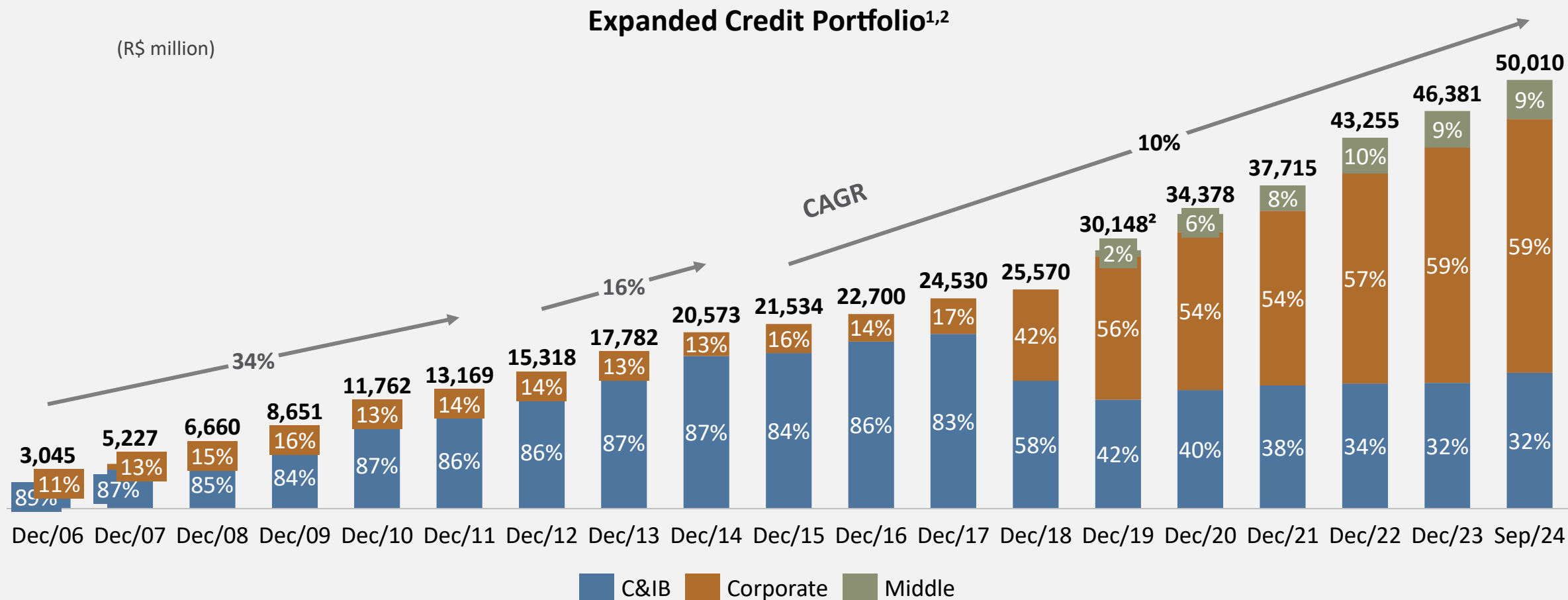
## Reinvestment to support existing operations

- Earnings power to sustain credit portfolio growth
- Reduction in Client Acquisition Cost (CAC) and Cost to Serve (CTS)
- Build scalability

## Investment in new initiatives to accelerate growth

- Expansion in initiatives with “right-to-win”
- Diversify revenue streams
- Unlock “hidden values”
- Capture optionalities

ABC Brasil offers financial solutions to companies in the **C&IB**, **Corporate** and **Middle** segments



Notes:

- 1 Includes Loans, Guarantees Issued and Corporate Securities portfolios
- 2 New client segmentation starting in January 2021. For comparison purposes, 2019 figures are also presented with the same breakdown

## Clients

- Scale number of clients and transaction volume, through a segmented offer
- Serve all our clients' stakeholders (suppliers, employees and clients)

## Products

- Expand the product portfolio
- Reduce the dependency on specific business lines
- Leverage on the existing infrastructure, diluting the cost to acquire and serve clients

## Channels

- Develop new distribution channels
- Use third party channels to distribute our services and products
- Distribute third-party services and products through our channels

**Risk Exposure  
Dilution**

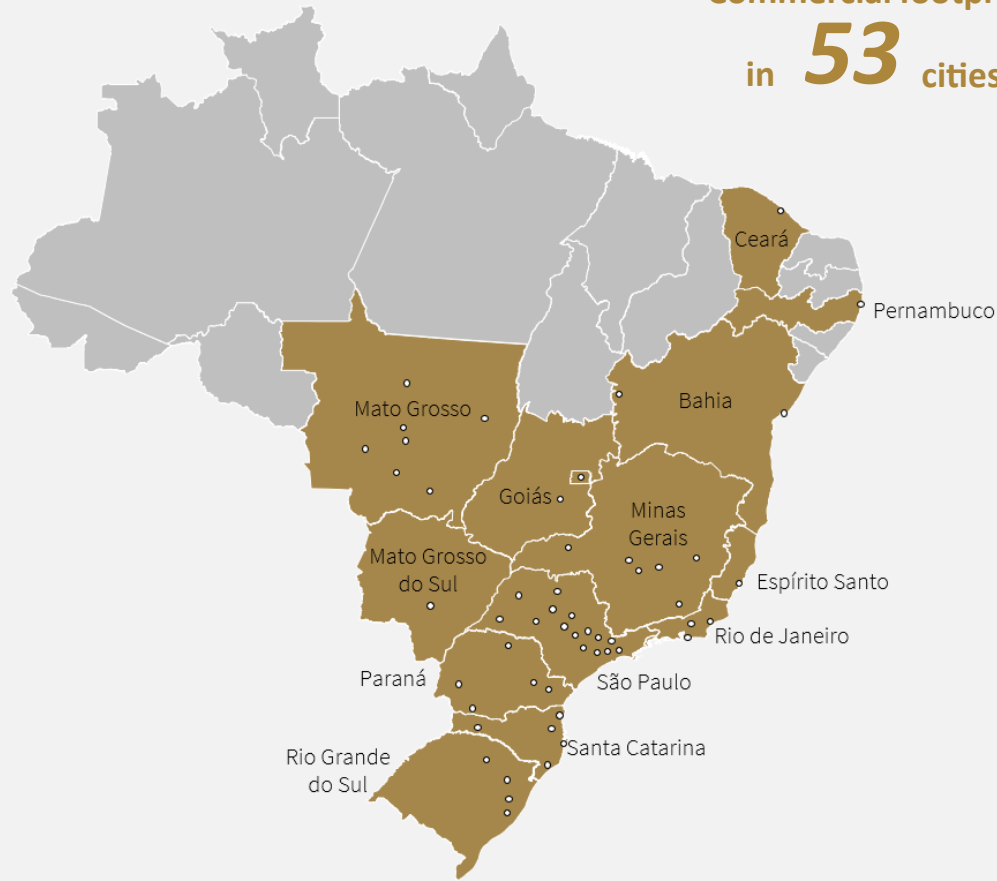
**Capture Synergies  
among Operations**

**Expand  
Structural  
ROAE**

**Lower Volatility  
Over the Cycles**

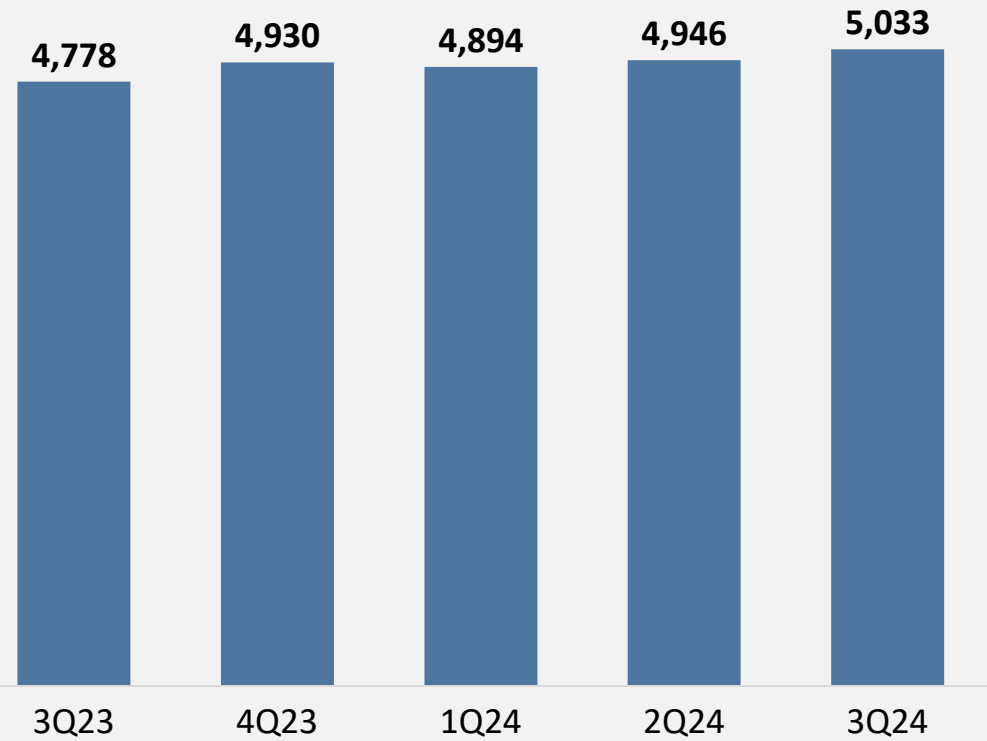
## Geographical Footprint

Commercial footprint  
in **53** cities



## Client Base

**+255** Clients  
in 12 months **+5.3%**



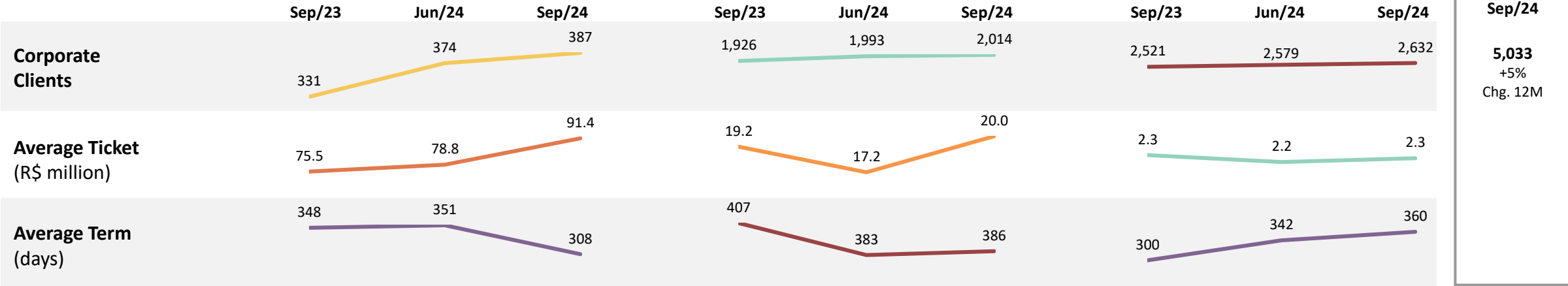


## C&IB<sup>1</sup>

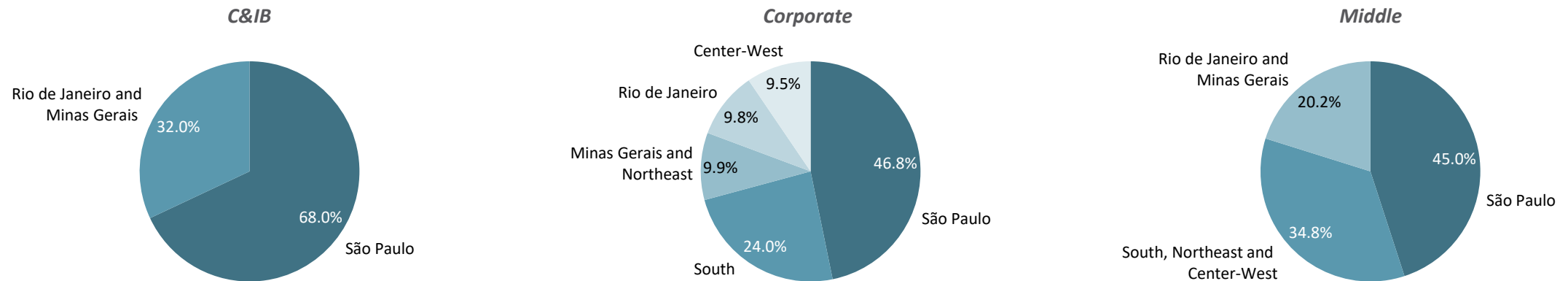
## Corporate<sup>2</sup>

## Middle<sup>3</sup>

## Total



## Geographical Breakdown of the Expanded Credit Portfolio per Segment



Notes:

- 1 C&IB: Clients with annual sales above R\$4 bn (may include companies within the Infrastructure, Energy and Private Equity segments, with annual sales below R\$4 bn).
- 2 Corporate: Clients with annual sales between R\$300 mm and R\$4 bn.
- 3 Middle: Clients with annual sales between R\$30 mm and R\$300 mm.



# Expanded Credit Portfolio

Expanded Credit Portfolio (R\$ million)	Sep/24	% Total	Jun/24	% Total	Chg 3M	Sep/23	% Total	Chg 12M
<b>Loans</b>	<b>22,984</b>	<b>100%</b>	<b>23,235</b>	<b>100%</b>	<b>-1.1%</b>	<b>24,109</b>	<b>100%</b>	<b>-4.7%</b>
C&IB	4,256	18.5%	4,506	19.4%	-5.5%	3,834	15.9%	11.0%
Corporate	14,767	64.3%	14,829	63.8%	-0.4%	16,275	67.5%	-9.3%
Middle	3,961	17.2%	3,900	16.8%	1.6%	4,000	16.6%	-1.0%
<b>Corporate Securities</b>	<b>14,563</b>	<b>100%</b>	<b>13,215</b>	<b>100%</b>	<b>10.2%</b>	<b>8,425</b>	<b>100%</b>	<b>72.9%</b>
C&IB	3,968	27.2%	3,934	29.8%	0.9%	2,350	27.9%	68.8%
Corporate	10,004	68.7%	8,852	67.0%	13.0%	5,970	70.9%	67.6%
Middle	592	4.1%	428	3.2%	38.1%	105	1.2%	464.6%
<b>"Cash" Portfolio<sup>1</sup></b>	<b>37,547</b>	<b>100%</b>	<b>36,449</b>	<b>100%</b>	<b>3.0%</b>	<b>32,534</b>	<b>100%</b>	<b>15.4%</b>
C&IB	8,224	21.9%	8,440	23.2%	-2.6%	6,184	19.0%	33.0%
Corporate	24,771	66.0%	23,681	65.0%	4.6%	22,245	68.4%	11.4%
Middle	4,552	12.1%	4,328	11.9%	5.2%	4,105	12.6%	10.9%
<b>Guarantees Issued</b>	<b>12,463</b>	<b>100%</b>	<b>11,835</b>	<b>100%</b>	<b>5.3%</b>	<b>11,159</b>	<b>100%</b>	<b>11.7%</b>
C&IB	7,627	61.2%	7,865	66.5%	-3.0%	7,566	67.8%	0.8%
Corporate	4,799	38.5%	3,946	33.3%	21.6%	3,556	31.9%	35.0%
Middle	37	0.3%	24	0.2%	55.6%	37	0.3%	1.3%
<b>Expanded Credit Portfolio</b>	<b>50,010</b>	<b>100%</b>	<b>48,284</b>	<b>100%</b>	<b>3.6%</b>	<b>43,693</b>	<b>100%</b>	<b>14.5%</b>
C&IB	15,851	31.7%	16,305	33.8%	-2.8%	13,750	31.5%	15.3%
Corporate	29,570	59.1%	27,627	57.2%	7.0%	25,801	59.1%	14.6%
Middle	4,590	9.2%	4,352	9.0%	5.5%	4,142	9.5%	10.8%

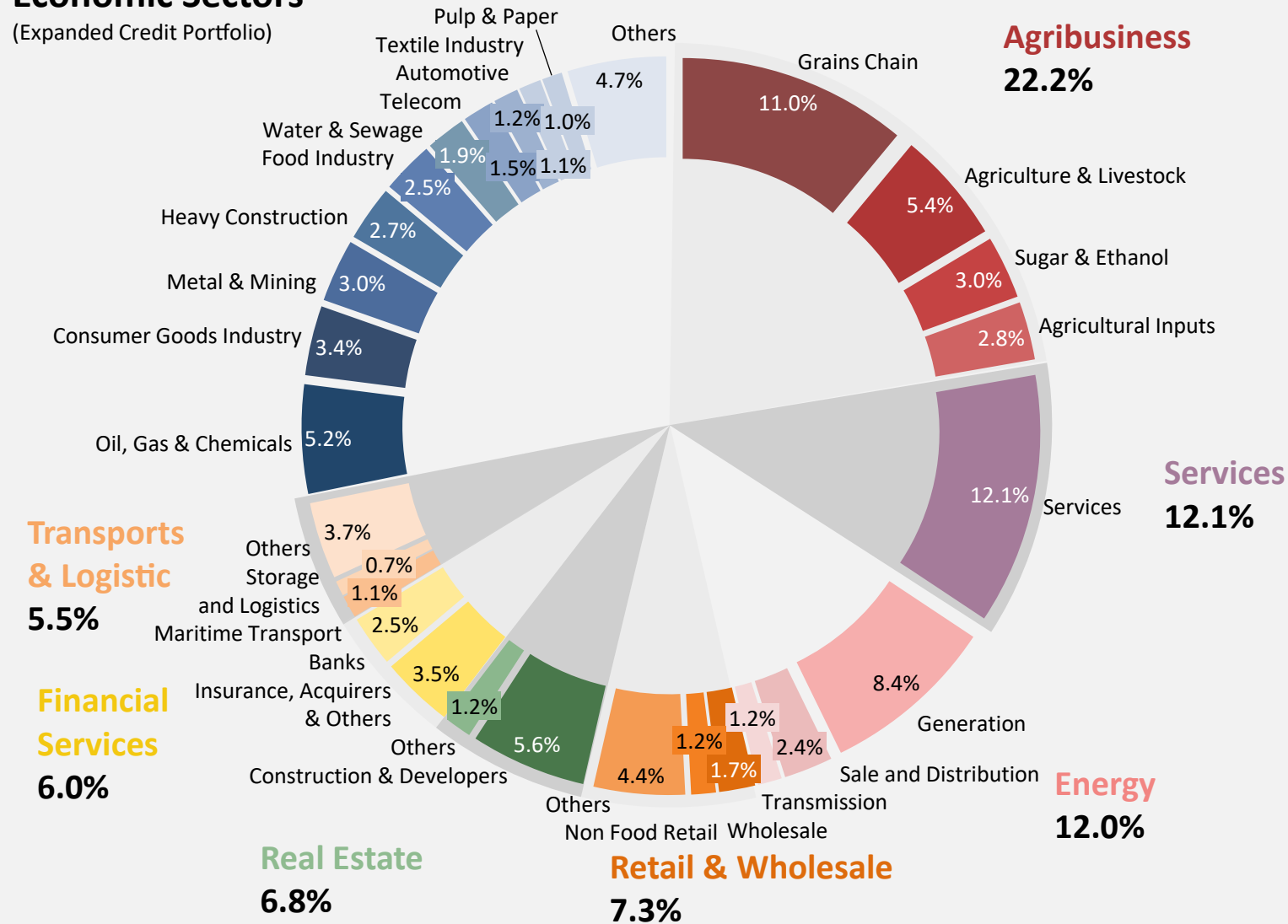
Note:

1 Includes Loans and Corporate Securities portfolios.

# Economic Sectors & Collaterals

## Economic Sectors

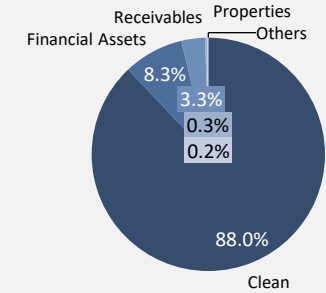
(Expanded Credit Portfolio)



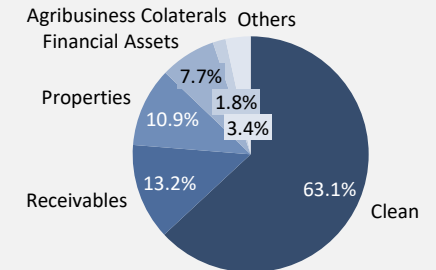
## Collaterals

(Expanded Credit Portfolio)

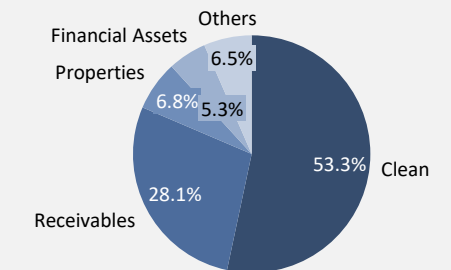
**C&IB**  
Collateralized Portfolio:  
**12.0%**



**Corporate**  
Collateralized Portfolio:  
**36.9%**

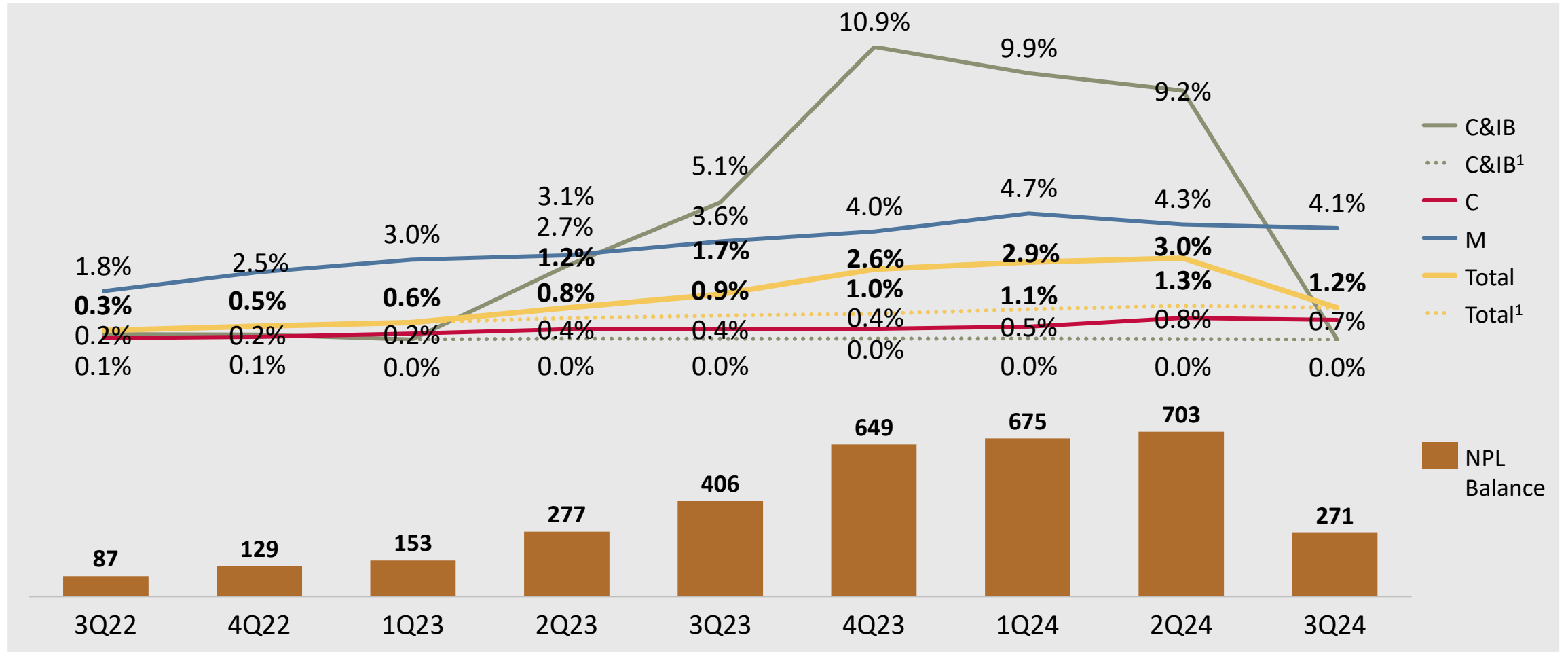


**Middle**  
Collateralized Portfolio:  
**46.7%**



## Loans Overdue for More Than 90 Days (includes falling due and overdue installments)

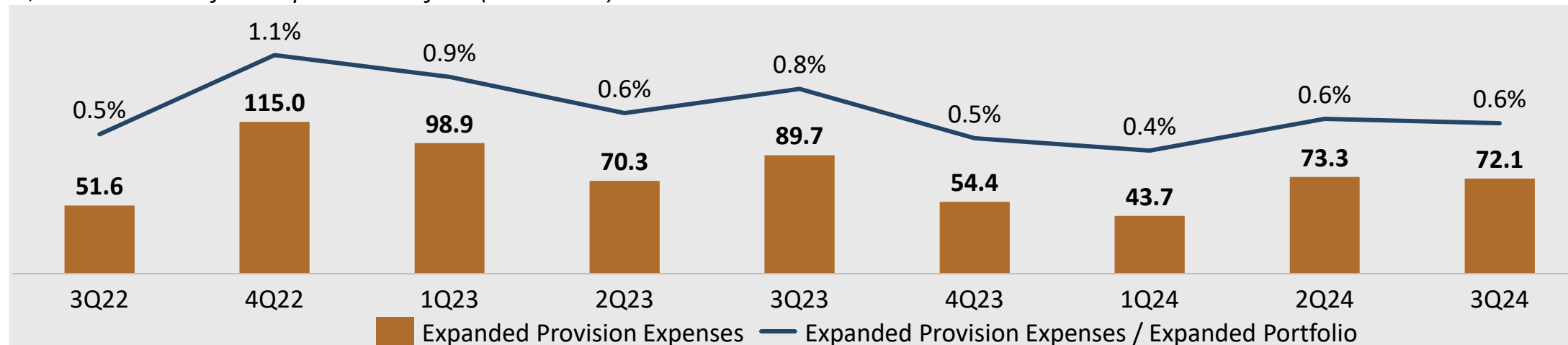
R\$ million and % of loan portfolio



Note:  
 1 Excluding the effect of an isolated case in the C&IB segment which had its Chapter 11 restructuring finalized in 3Q24.

## Expanded Provision Expenses

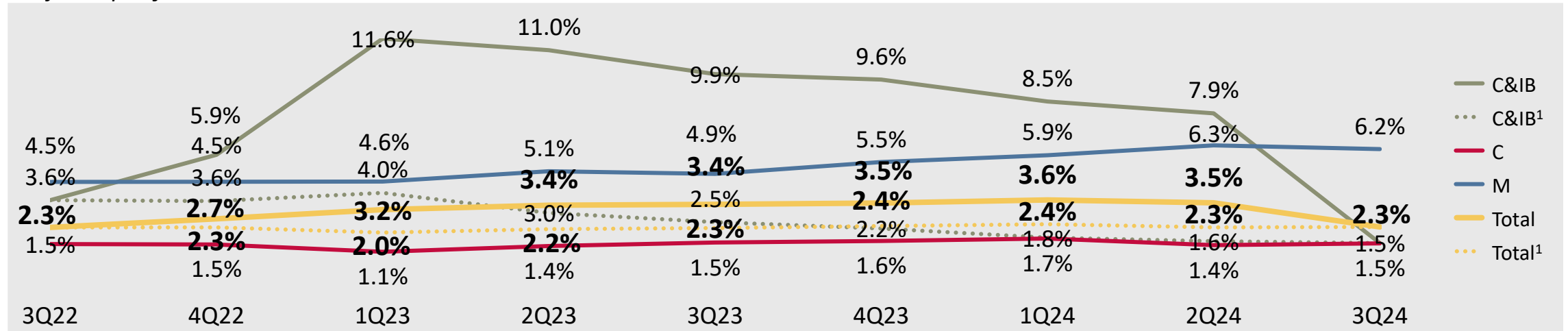
R\$ million and % of the Expanded Portfolio (annualized)



Provision Expenses (R\$ million)	3Q24	2Q24	3Q24x2Q24	3Q23	3Q24x3Q23	9M24	9M23	9M24x9M23
Loan Loss Provision (LLP) <sup>1</sup>	(80.1)	(20.0)	300.1%	(68.3)	17.3%	(143.2)	(241.9)	-40.8%
Provision for the Devaluation of Securities (PDS)	4.9	(54.3)	-109.1%	(24.6)	-120.1%	(53.5)	(39.4)	35.8%
Credit Recoveries	7.0	2.3	202.0%	5.5	27.3%	16.0	18.5	-13.5%
<b>Provision Expenses</b>	<b>(68.1)</b>	<b>(71.9)</b>	<b>-5.3%</b>	<b>(87.3)</b>	<b>-22.0%</b>	<b>(180.7)</b>	<b>(262.9)</b>	<b>-31.2%</b>
Provision for Guarantees Issued (PGI)	(2.9)	(0.3)	728.6%	(0.9)	208.3%	(5.4)	6.8	-179.0%
Provision for Assets not for Own Use (BNDU)	(1.1)	(1.0)	4.6%	(1.5)	-27.2%	(3.0)	(3.0)	1.0%
<b>Expanded Provision Expenses</b>	<b>(72.1)</b>	<b>(73.3)</b>	<b>-1.7%</b>	<b>(89.7)</b>	<b>-19.7%</b>	<b>(189.1)</b>	<b>(259.0)</b>	<b>-27.0%</b>
Expanded Credit Portfolio	50,010.4	48,284.3	3.6%	43,693.1	14.5%	50,010.4	43,693.1	14.5%
<b>Expanded Provision / Expanded Portfolio (Annualized)</b>	<b>0.6%</b>	<b>0.6%</b>	<b>(3) bps</b>	<b>0.8%</b>	<b>(25) bps</b>	<b>0.5%</b>	<b>0.8%</b>	<b>(29) bps</b>

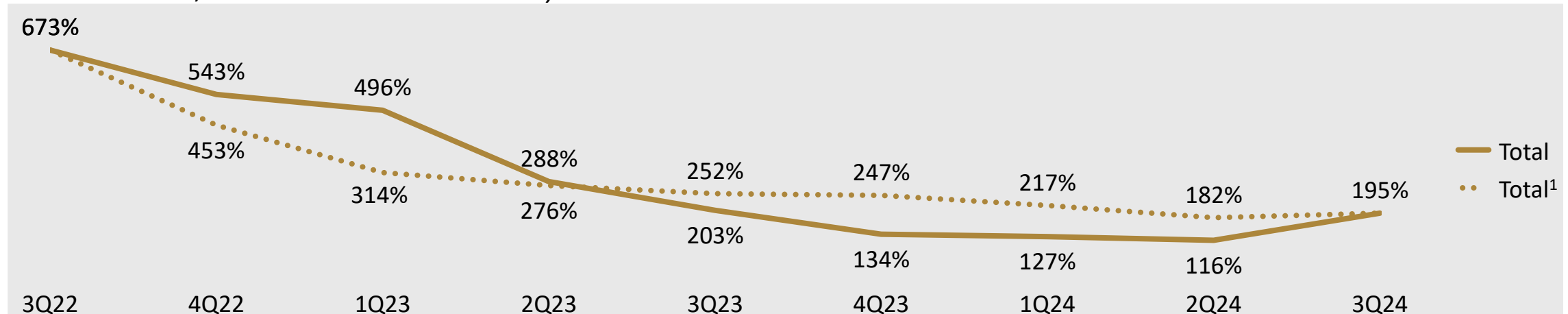
## Loans Loss Reserve

% of loan portfolio



## Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days

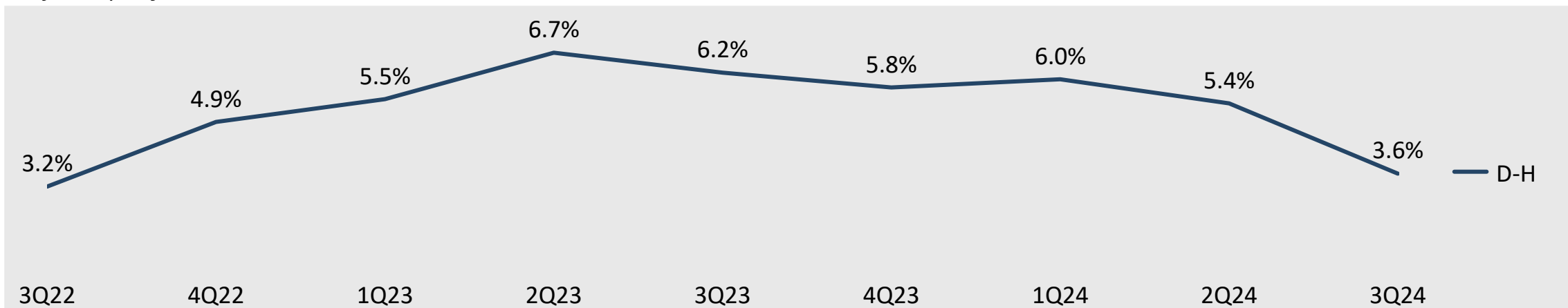


Note:

<sup>1</sup> Excluding the effect of an isolated case in the C&IB segment which had its Chapter 11 restructuring finalized in 3Q24.

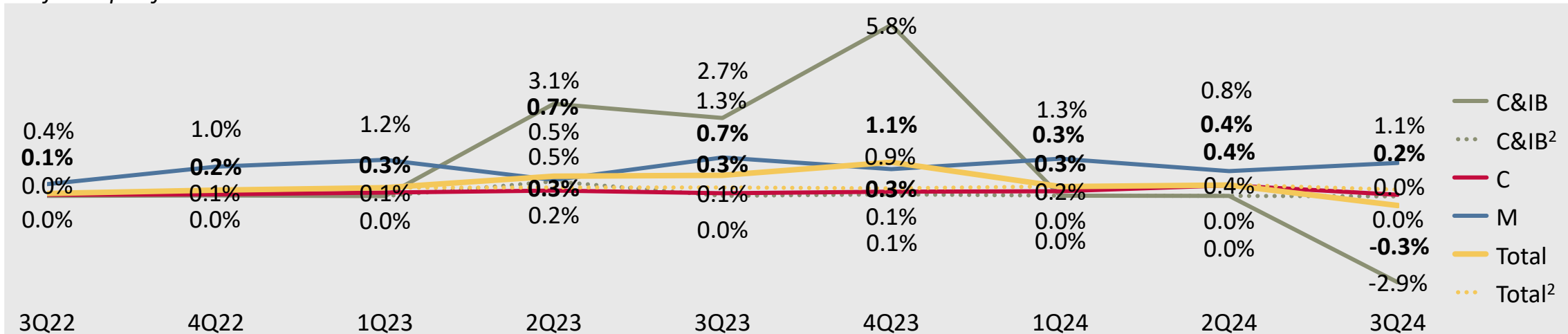
## Loans Rated D-H (Brazilian Central Bank Resolution No. 2682)

% of loan portfolio



## NPL Formation<sup>1</sup> (loans overdue for more than 90 days)

% of loan portfolio



Notes:

1 Defined as the loan portfolio that becomes overdue for more than 90 days during the quarter, added to write-offs.

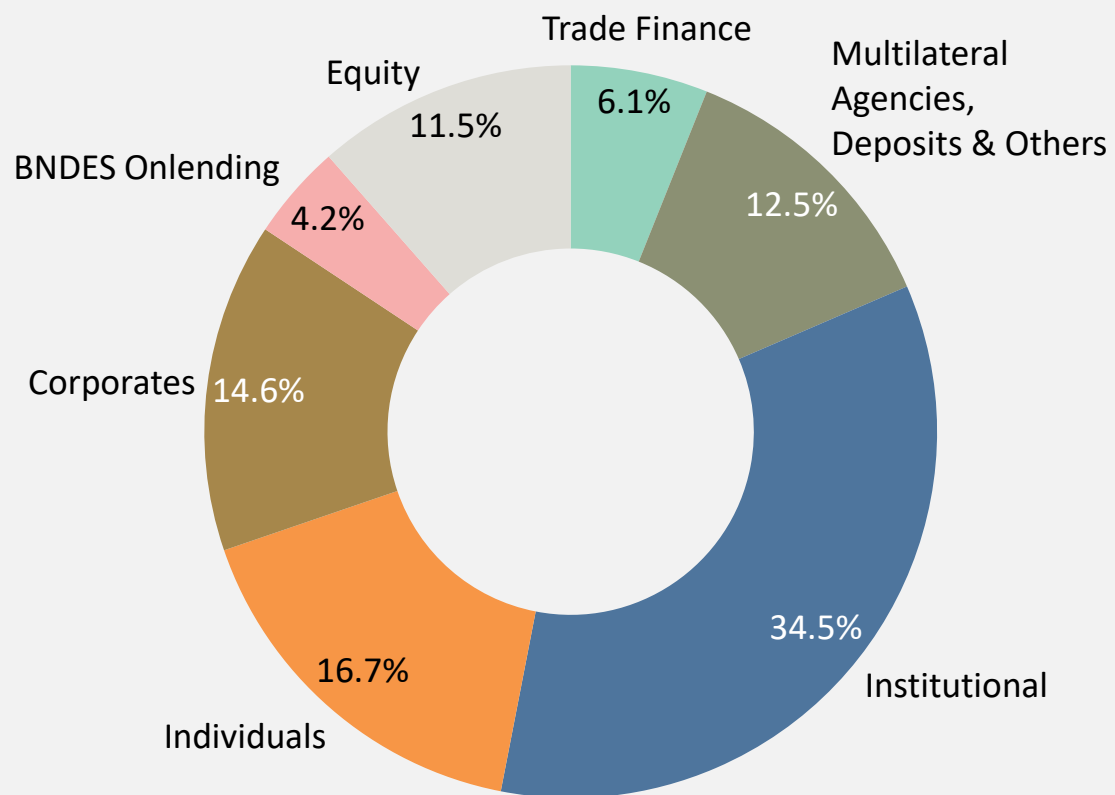
2 Excluding the effect of an isolated case in the C&IB segment which had its Chapter 11 restructuring finalized in 3Q24.

# Funding and Capital Base

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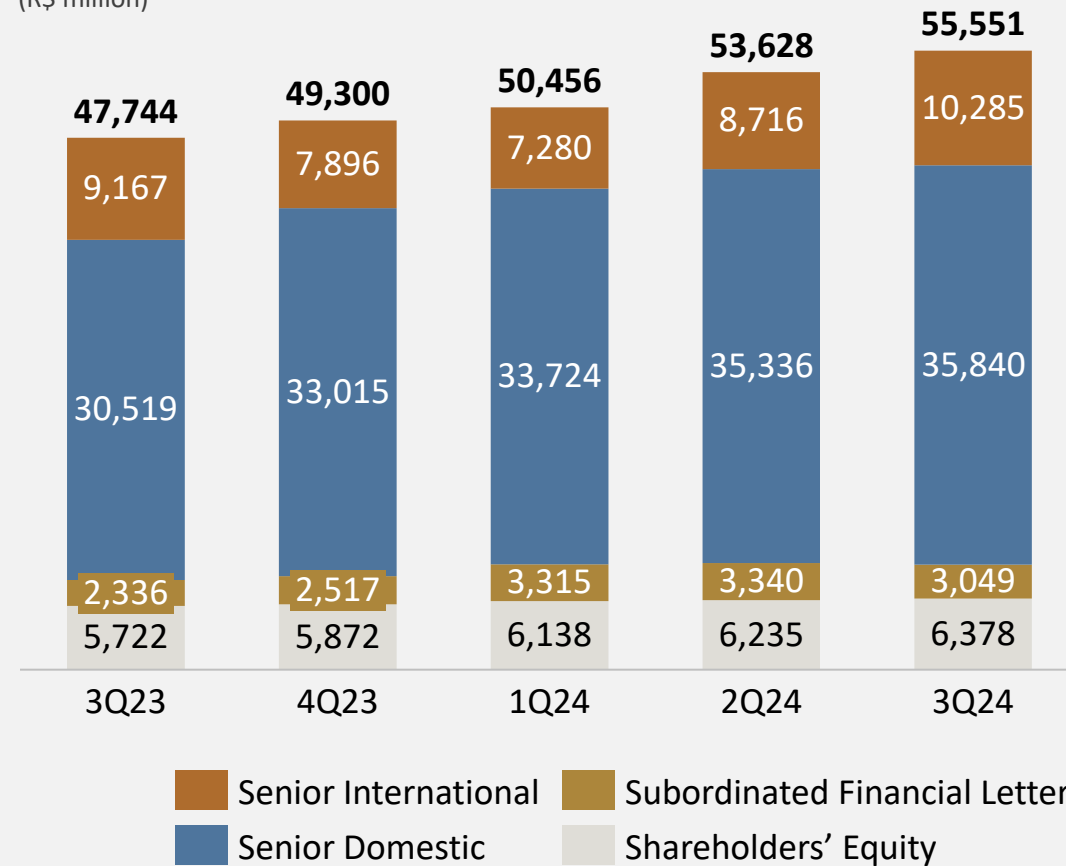


## Funding 3Q24





## Funding Evolution

(R\$ million)

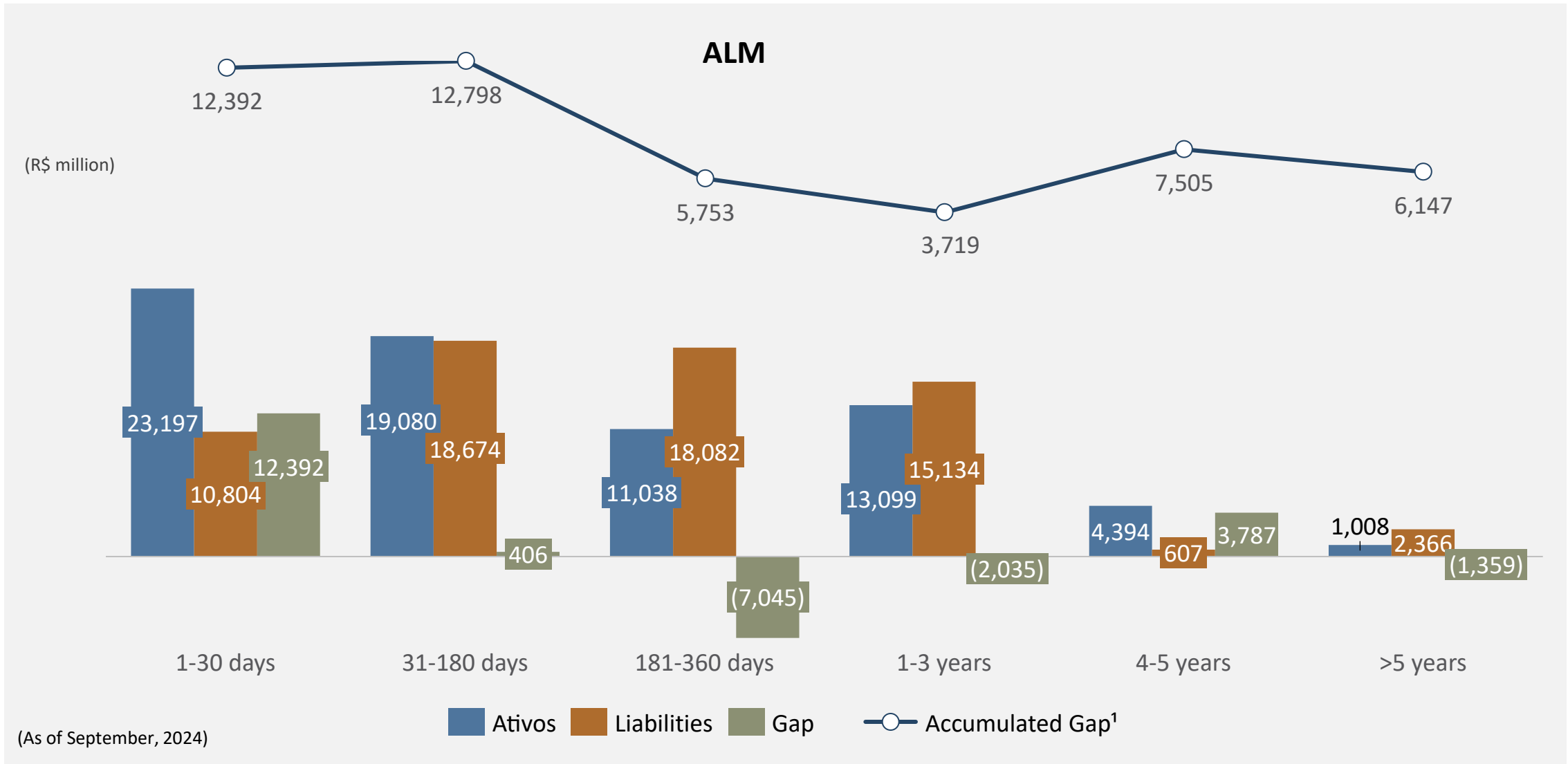


Funding (R\$ million)	Sep/24	% of Total	Jun/24	% of Total	Sep/23	% of Total
Demand Deposits	532	1.0%	551	1.0%	503	1.1%
Time Deposits	10,635	19.1%	10,675	19.9%	7,705	16.1%
LCA, LCI & COE <sup>1</sup>	5,642	10.2%	5,010	9.3%	6,654	13.9%
Financial Bills	16,542	29.8%	16,577	30.9%	12,740	26.7%
Subordinated Local Notes (Letras Financeiras)	2,005	3.6%	2,286	4.3%	1,821	3.8%
Interbank Deposits	152	0.3%	337	0.6%	235	0.5%
Borrowing and Onlending Obligations Abroad	10,285	18.5%	8,716	16.3%	9,167	19.2%
Borrowing and Onlending Obligations	2,336	4.2%	2,185	4.1%	2,683	5.6%
Perpetual Sub. Financial Notes	1,043	1.9%	1,054	2.0%	515	1.1%
<b>Subtotal (Funding with Third Parties)</b>	<b>49,173</b>	<b>88.5%</b>	<b>47,393</b>	<b>88.4%</b>	<b>42,022</b>	<b>88.0%</b>
Shareholders' Equity	6,378	11.5%	6,235	11.6%	5,722	12.0%
<b>Total</b>	<b>55,551</b>	<b>100.0%</b>	<b>53,628</b>	<b>100.0%</b>	<b>47,744</b>	<b>100.0%</b>

<sup>1</sup> LCA: Agriculture Credit Bills / LCI: Real State Credit Bills / COE: Structured Transactions Certificate

			
<u>Ratings</u>	Local	Global	Sovereign
<b>S&amp;P Global</b>	brAAA	BB	BB
<b>FitchRatings</b>	AAA(bra)	BB	BB
<b>MOODY'S</b>	AAA.Br	Ba1	Ba1

# Assets & Liabilities by Maturity

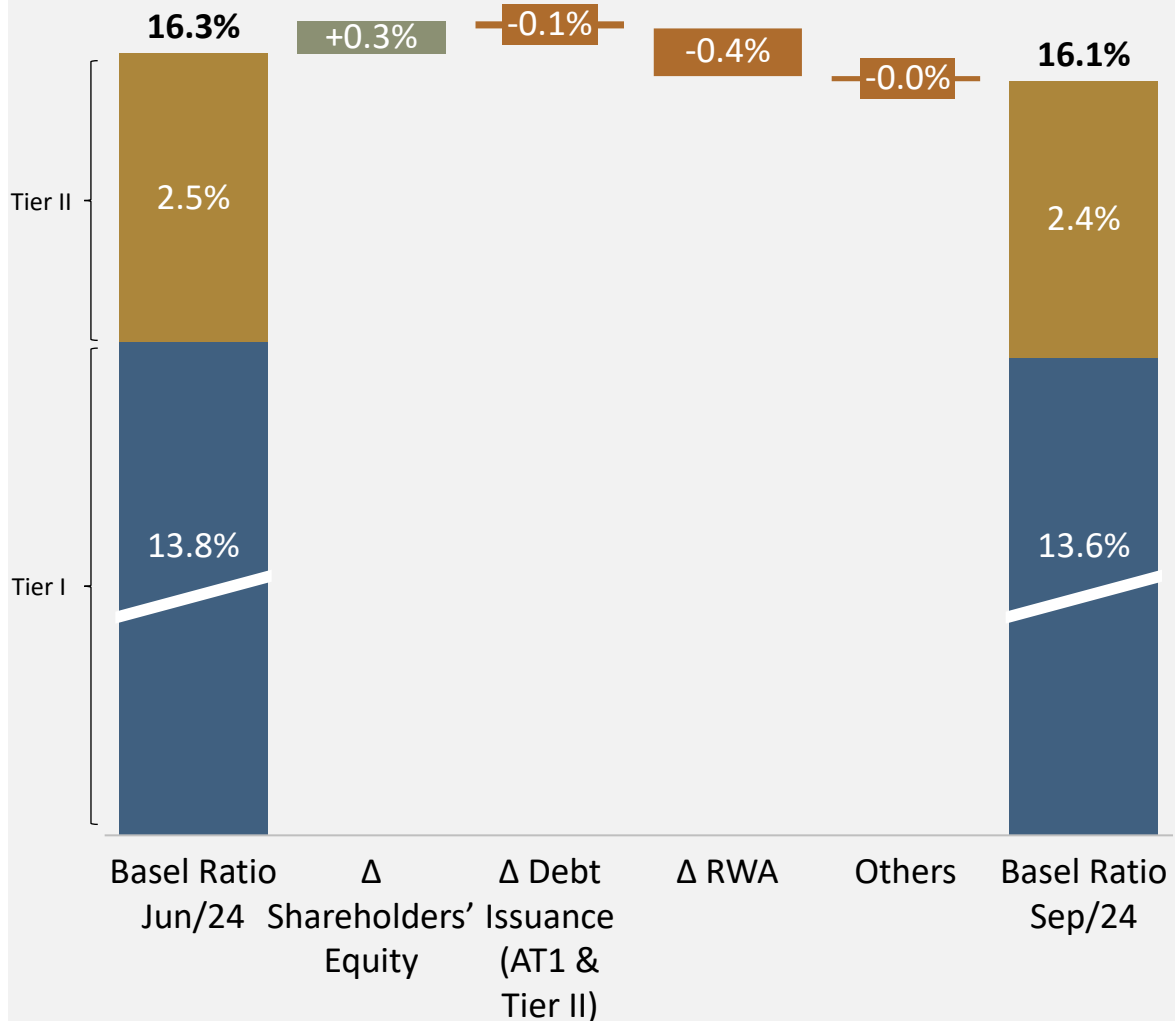


Note:

1 Assuming Federal Government Securities liquid within 1-30 days, based on market prices, as they can be converted into cash through repurchase agreements or sold in the secondary market.

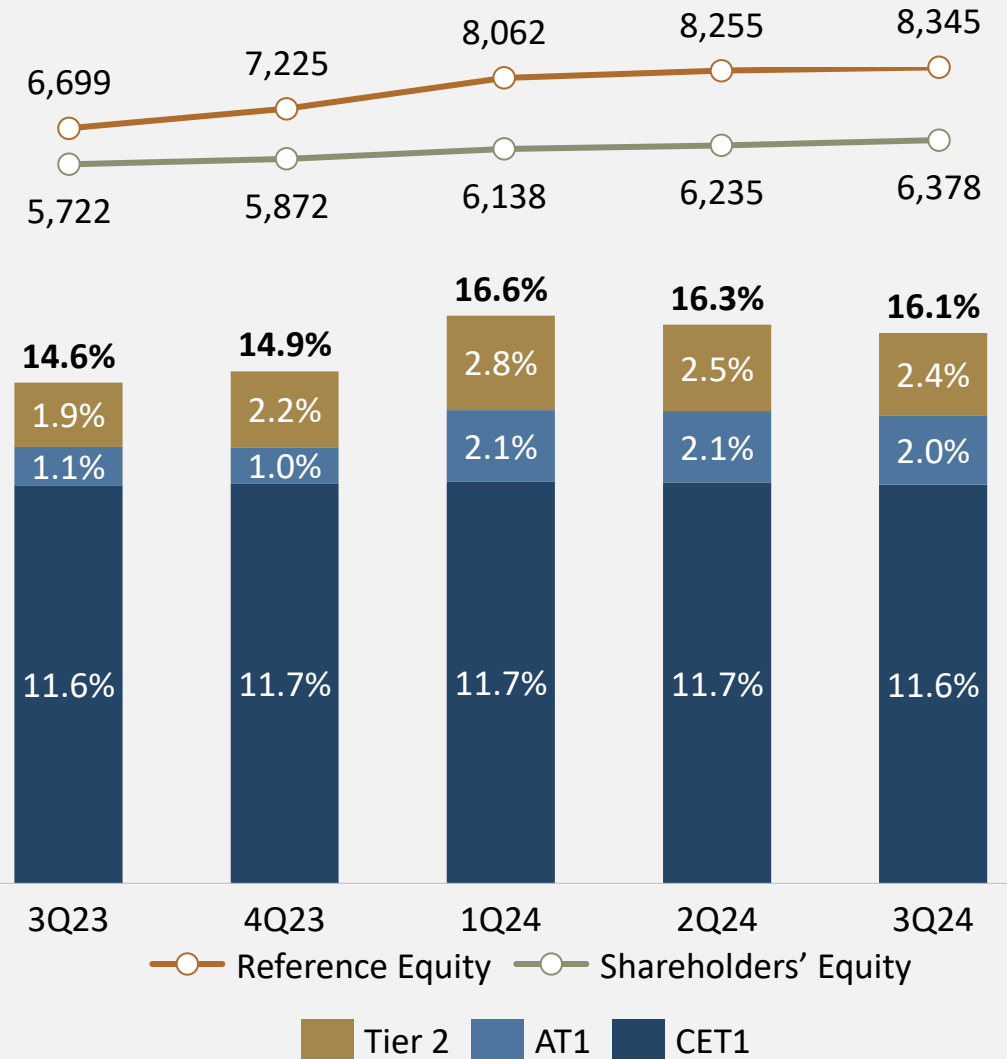
# Basel Ratio & Shareholders' Equity

### Basel Ratio 2Q24 vs. 3Q24



(R\$ million)

### Basel Ratio



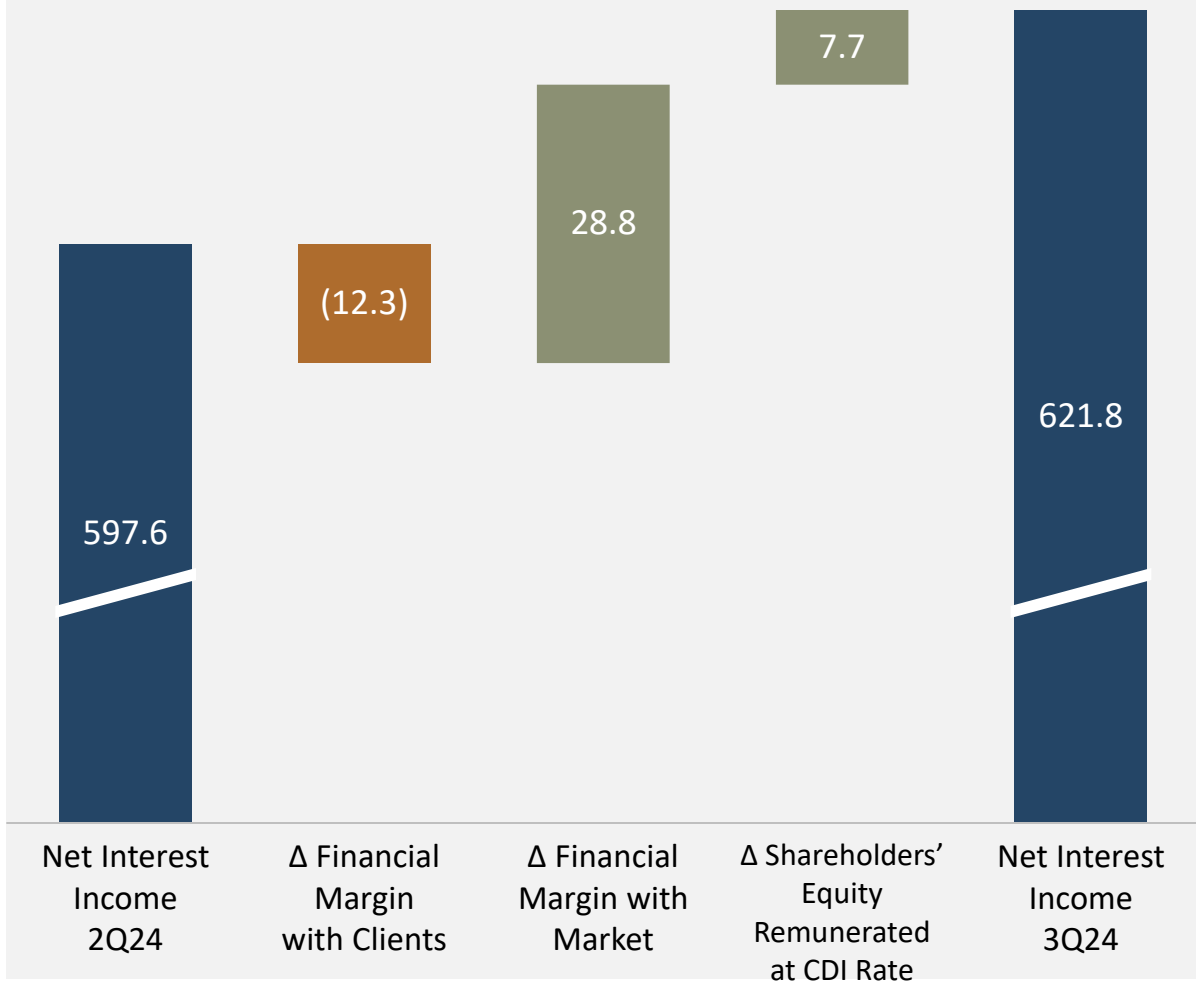
# Financial Highlights

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# Net Interest Income

## Net Interest Income 2Q24 vs. 3Q24

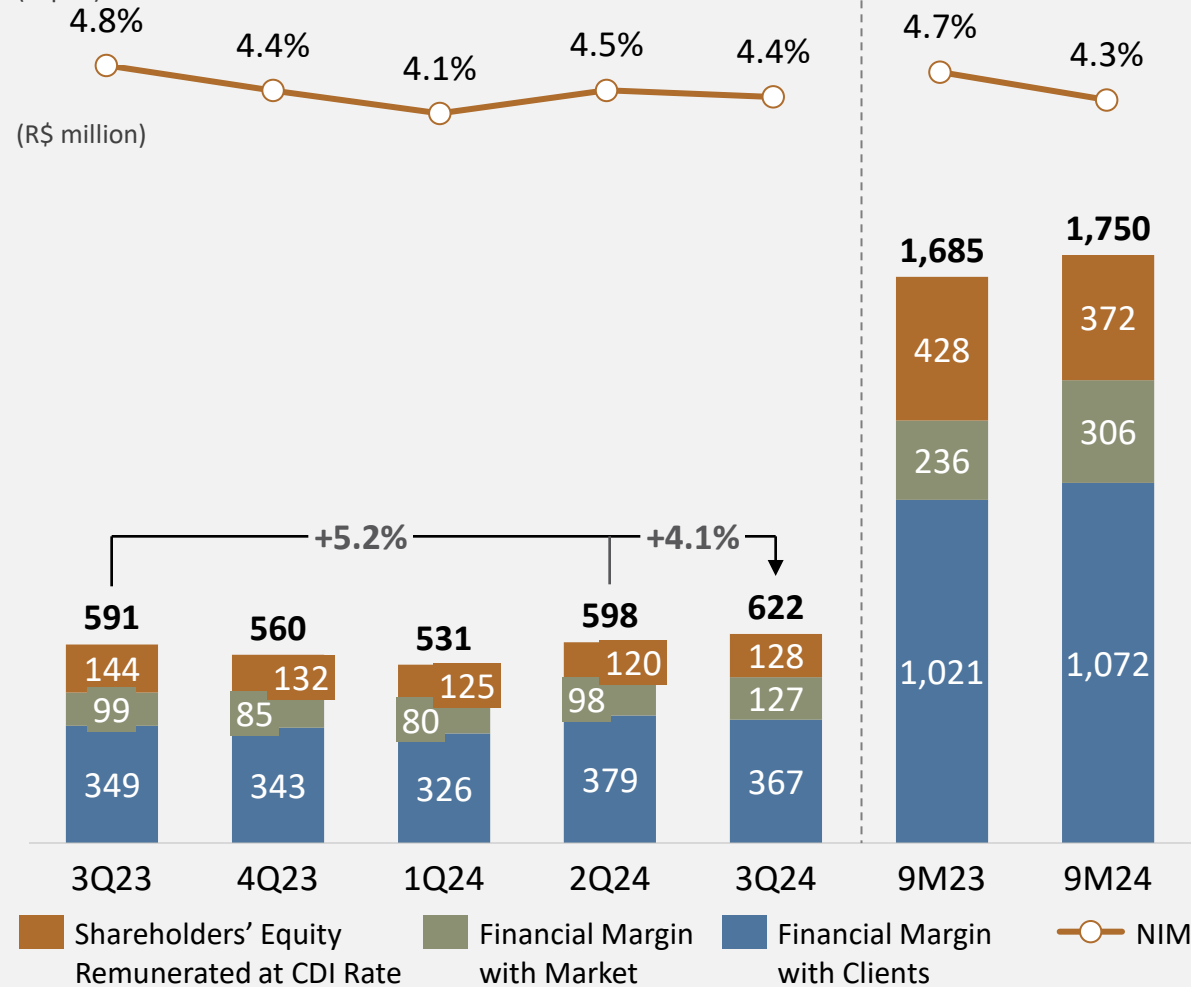
(R\$ million)

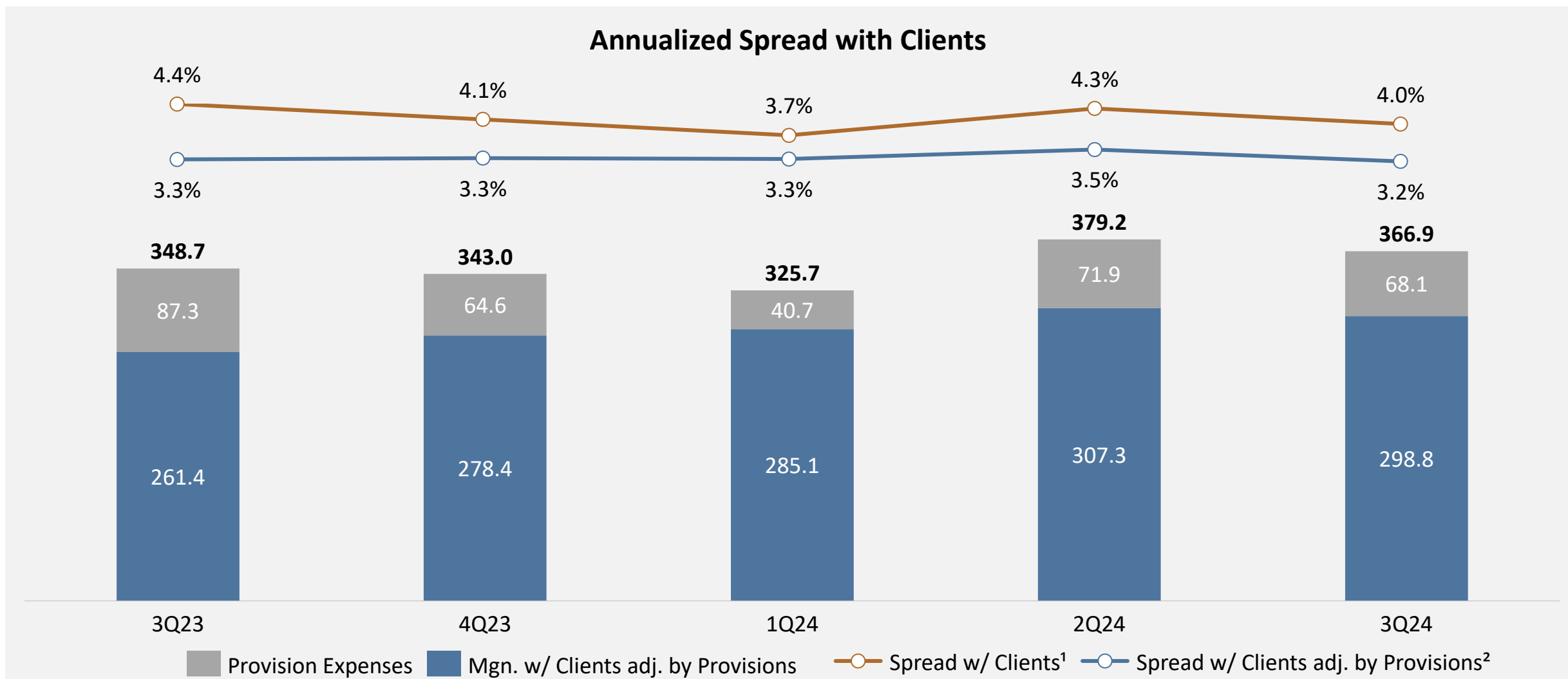


## Net Interest Income & NIM

(% p.a.)

(R\$ million)



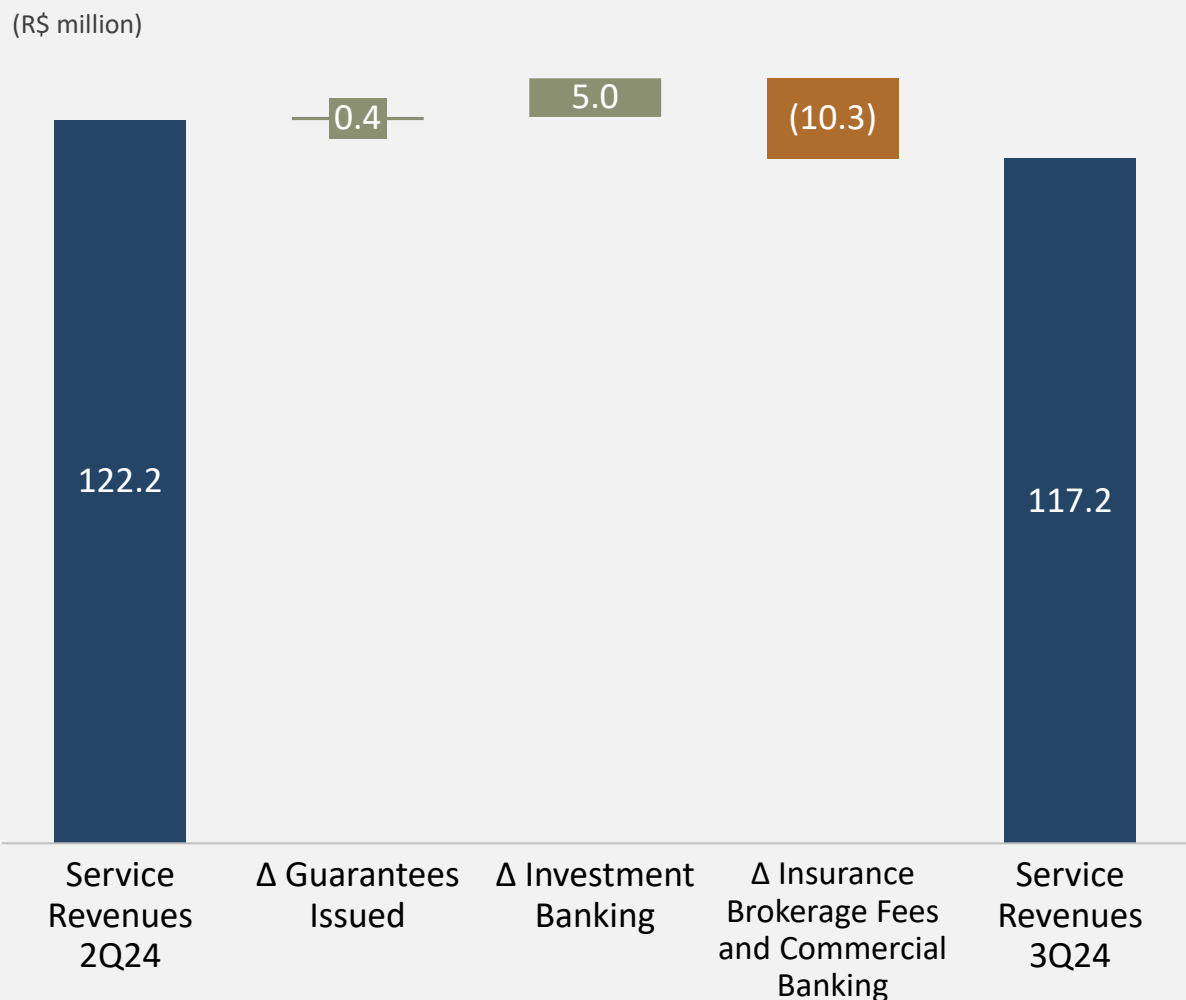


Notes:

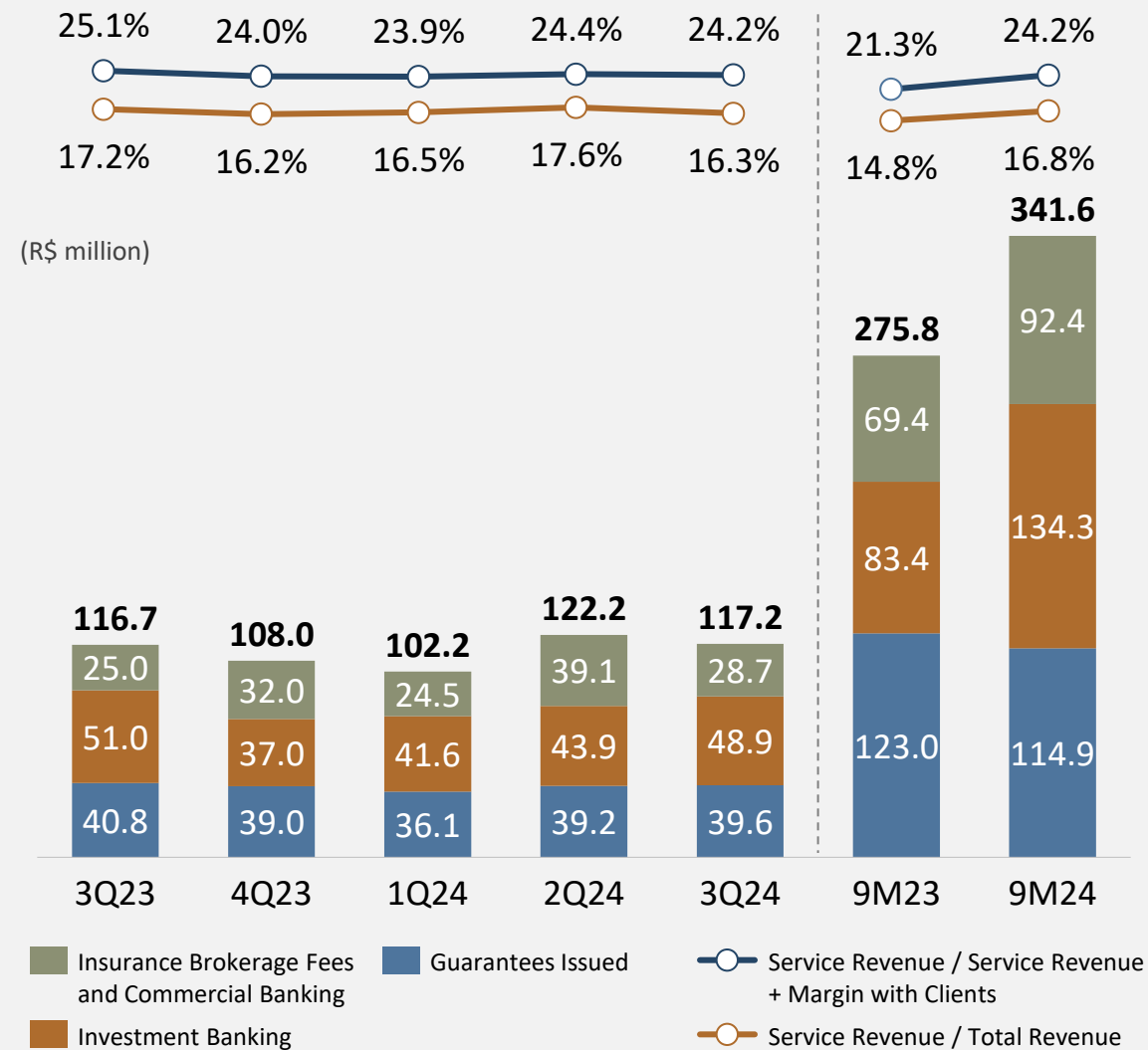
- 1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.
- 2 Spread with Clients adjusted by Provisions includes Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries.



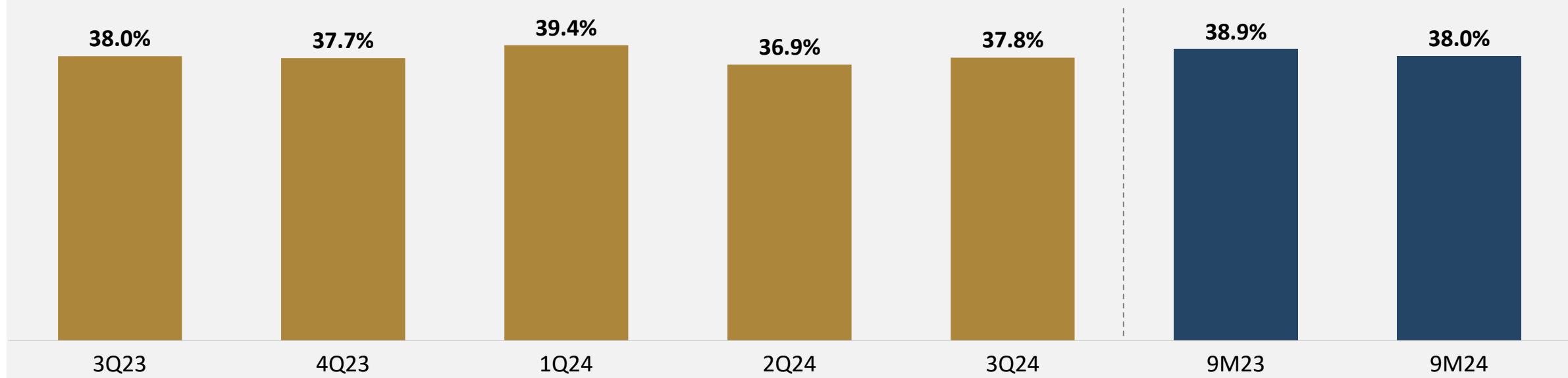
## Service Revenues 2Q24 vs. 3Q24



## Service Revenues



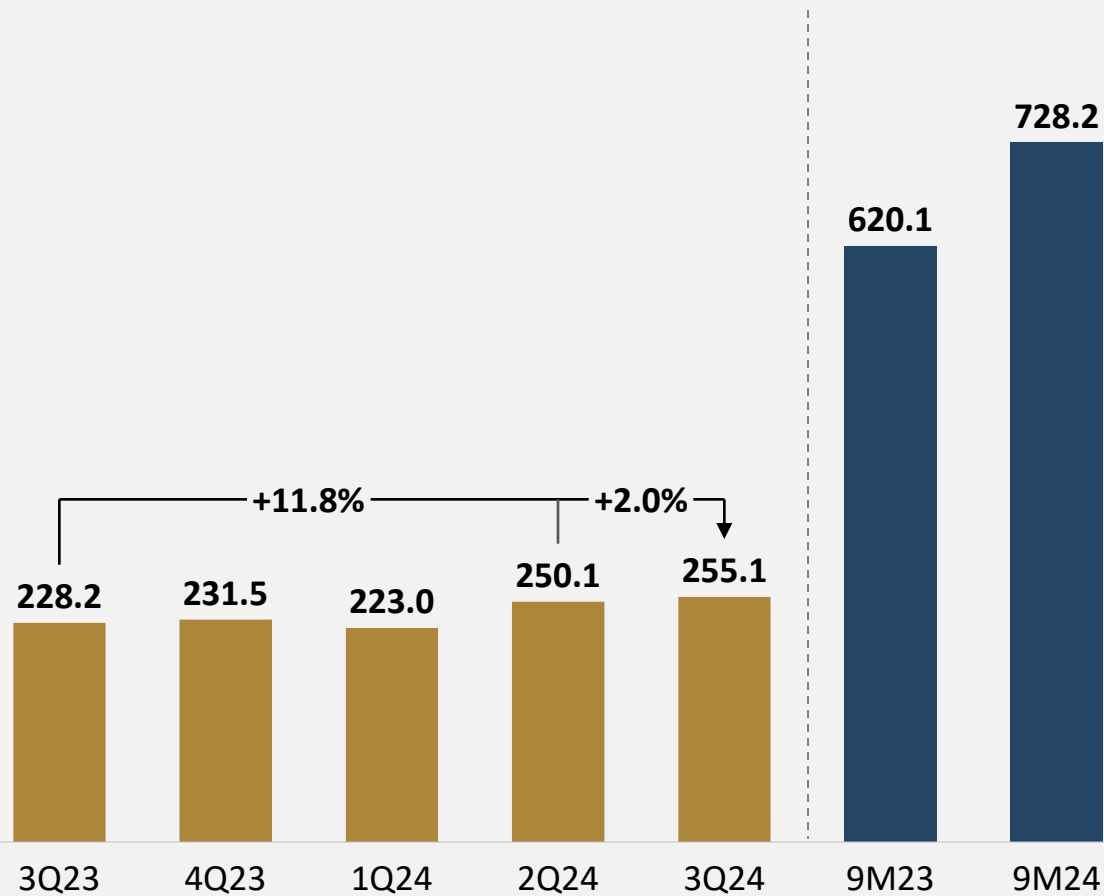
**Efficiency Ratio** (Expenses/Revenues)



Expenses (R\$ million)	3Q24	2Q24	3Q24x2Q24	3Q23	3Q24x3Q23	9M24	9M23	9M24x9M23
Personnel Expenses	(127.2)	(124.3)	2.3%	(111.9)	13.7%	(368.9)	(330.3)	11.7%
Other Administrative Expenses	(71.6)	(65.7)	9.0%	(63.5)	12.8%	(198.6)	(180.7)	9.9%
<b>Subtotal</b>	<b>(198.8)</b>	<b>(190.0)</b>	<b>4.6%</b>	<b>(175.3)</b>	<b>13.4%</b>	<b>(567.6)</b>	<b>(511.0)</b>	<b>11.1%</b>
Profit Sharing	(72.4)	(66.5)	8.7%	(84.3)	-14.2%	(203.7)	(213.9)	-4.8%
<b>Total</b>	<b>(271.1)</b>	<b>(256.5)</b>	<b>5.7%</b>	<b>(259.6)</b>	<b>4.4%</b>	<b>(771.3)</b>	<b>(724.8)</b>	<b>6.4%</b>
<b>Employees</b>	<b>1,293</b>	<b>1,294</b>	<b>-0.1%</b>	<b>1,228</b>	<b>5.3%</b>	<b>1,293</b>	<b>1,228</b>	<b>5.3%</b>

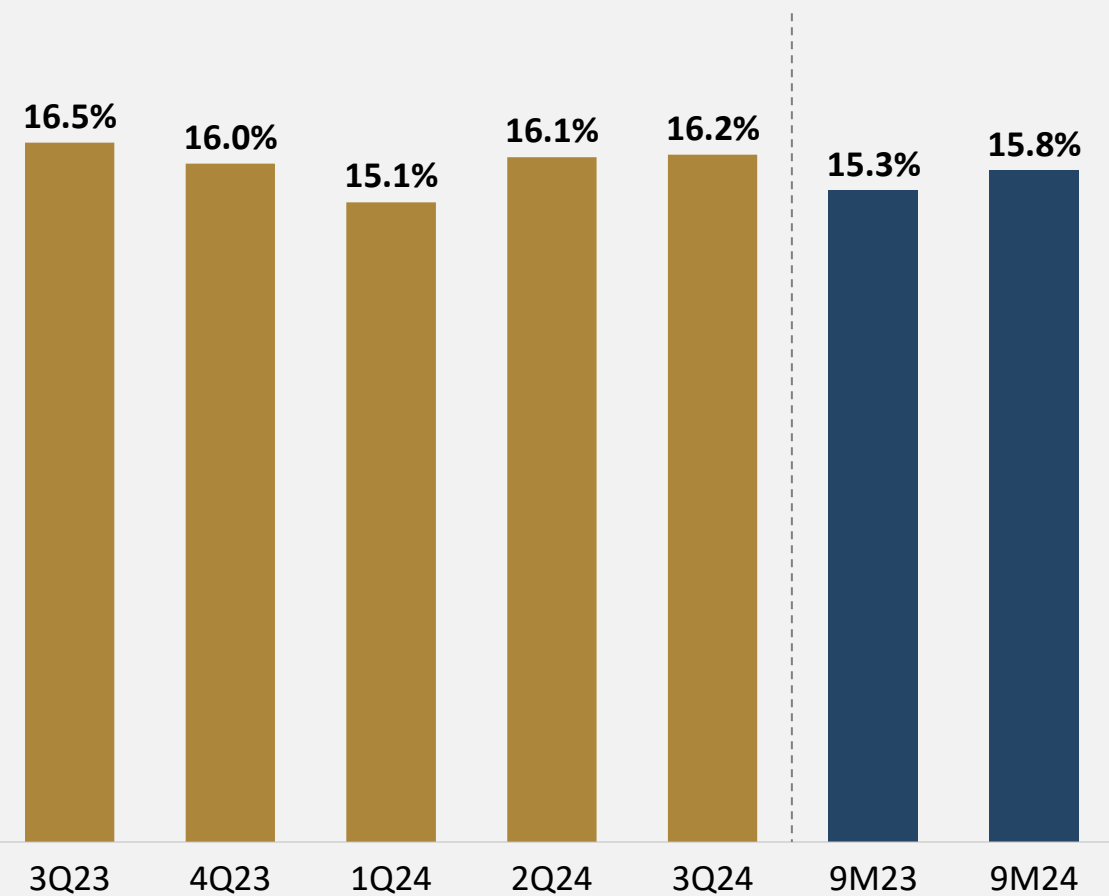
## Recurring Net Income

(R\$ million)



## Recurring ROAE

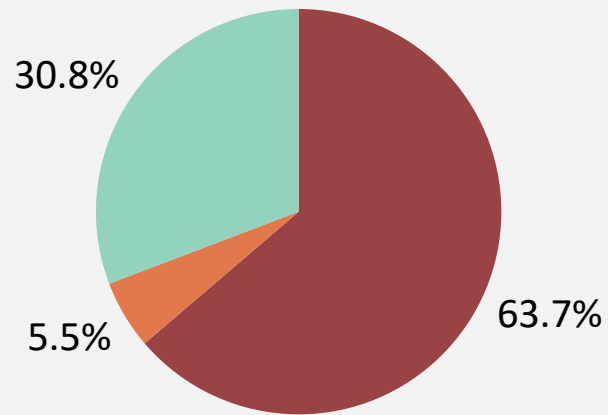
(p.a.)



# Ownership and Organizational Breakdown

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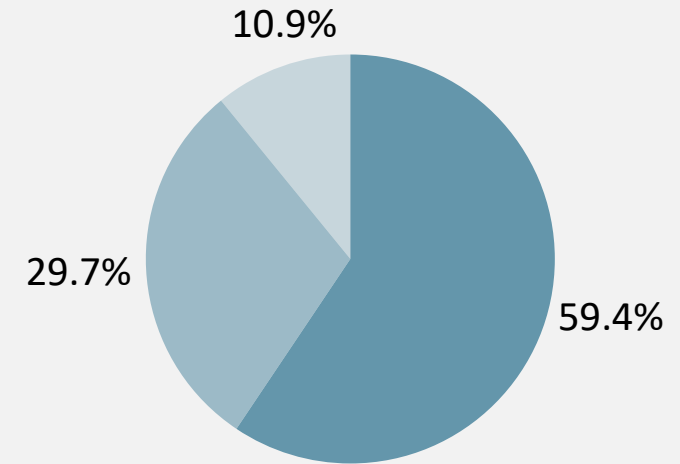
### ABC Brasil<sup>1</sup>



- Bank ABC
- Management<sup>2</sup>
- Free-float

Set/24

### Bank ABC (Controlling Shareholder)

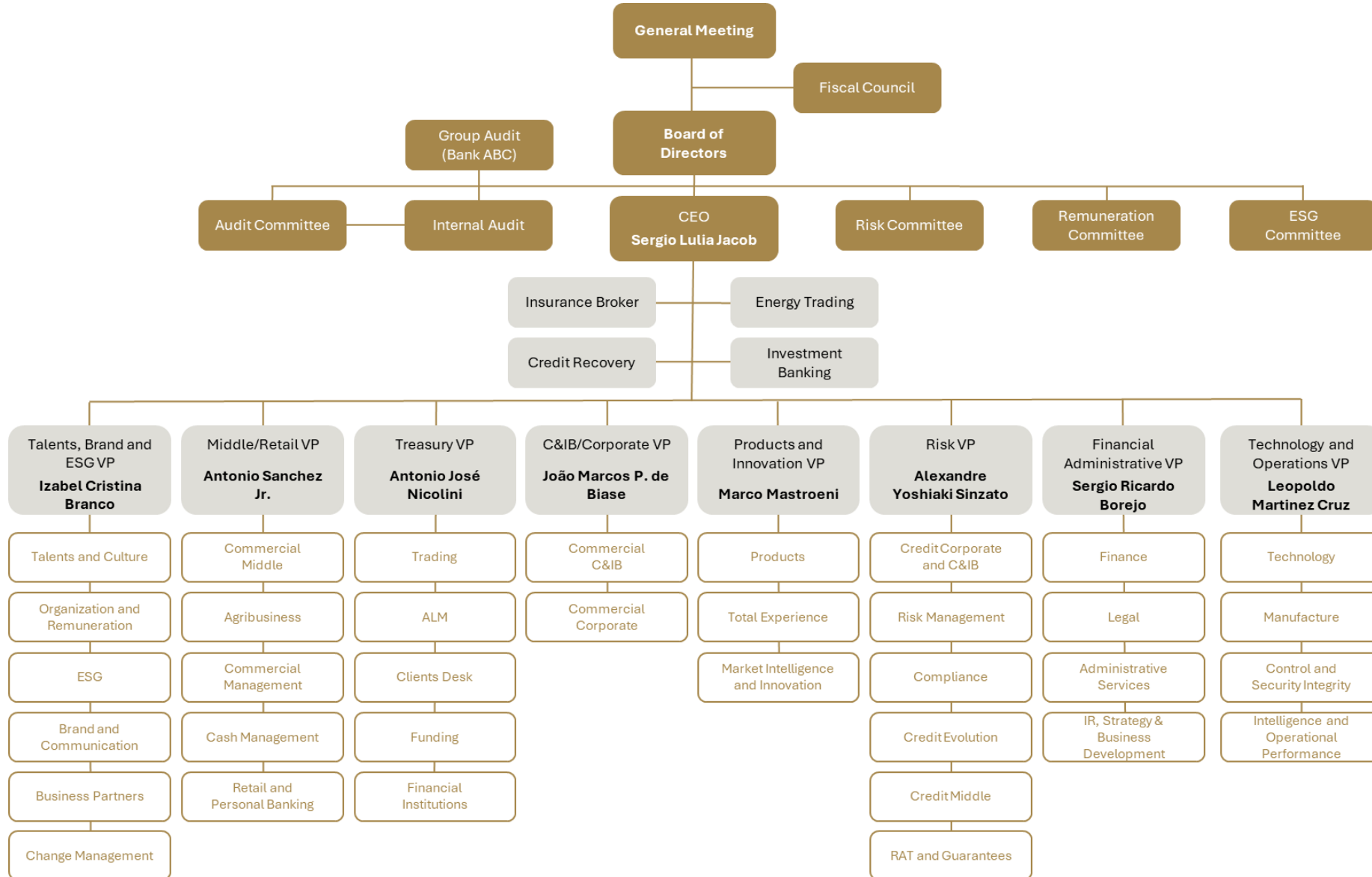


- Central Bank of Libya
- Kuwait Investment Authority
- Mercado (free-float)

Jun/24

Notes:  
1 Ex-Treasury  
2 Management includes Company Executives, members of the Board and related persons to Banco ABC Brasil and affiliates companies.

# Corporate Structure





Listed at B3  
since 2007

- ~30% free float;
- Active research coverage by sell-side analysts and credit rating agencies, with full disclosure.



Local management *Partnership*, supplemented by long-term alignment

- Senior management with approximately 5.5%<sup>1</sup> of the total capital of ABC Brasil, through long term incentive plans;
- Employees with a relevant part of their remuneration linked to performance goals, and relevant portion paid in ABC Brasil's shares.



Admitted at B3's Level 2 of Corporate Governance  
since IPO

- Minority shareholders with the right to appoint independent board members;
- All related-party transactions subject to CVM and B3 regulatory rules, including mandatory disclosure in the financial statements.

Included in the following B3's  
indexes:

<b>IBRA B3</b>	<b>SMLL B3</b>
<b>IDIV B3</b>	<b>IGC B3</b>
<b>ITAG B3</b>	<b>IGCT B3</b>

Note:

1 As of September 30, 2024





- Release of the third ABC Brasil's **Sustainability Report**, relying on independent external assurance, providing transparency and accessibility;
- **ESG Committee**, reporting directly to the Board of Directors, and to the **ESG Commission**, with members of the Executive Board as sponsors;
- Mapping of the ESG maturity level of ABC Brasil's ESG suppliers.

- Credit lines with multilateral agencies directly related to ESG issues;



- Approval of the first **Sustainable Finance Framework (SFF)**, which presents the characteristics and guidelines for issuing Sustainable Bonds;
- Issuance of more than R\$350 million **Social Financial Letters**.

## Climate Change



Signatory Investor

- First-time assessment of **financed emissions**, that is, emissions resulting from financing activities.

## Awards

- Best ESG program, in the **Financials Banks – Small Cap** segment from **Institutional Investor** in 2023;
- Social Impact Award – recognition as one of the companies that most supported individual units of the **Institute for Social Opportunity (IOS)**.

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