



Investor Presentation

November
2020



Índice
BM&FBOVESPA
Financeiro **IFNC**

Índice
Small Cap **SMLL**

Índice de
Ações com Tag Along
Diferenciado **ITAG**

Índice de
Ações com Governança
Corporativa Diferenciada **IGC**



Strategy and business segments

Funding and capital base

Financial highlights

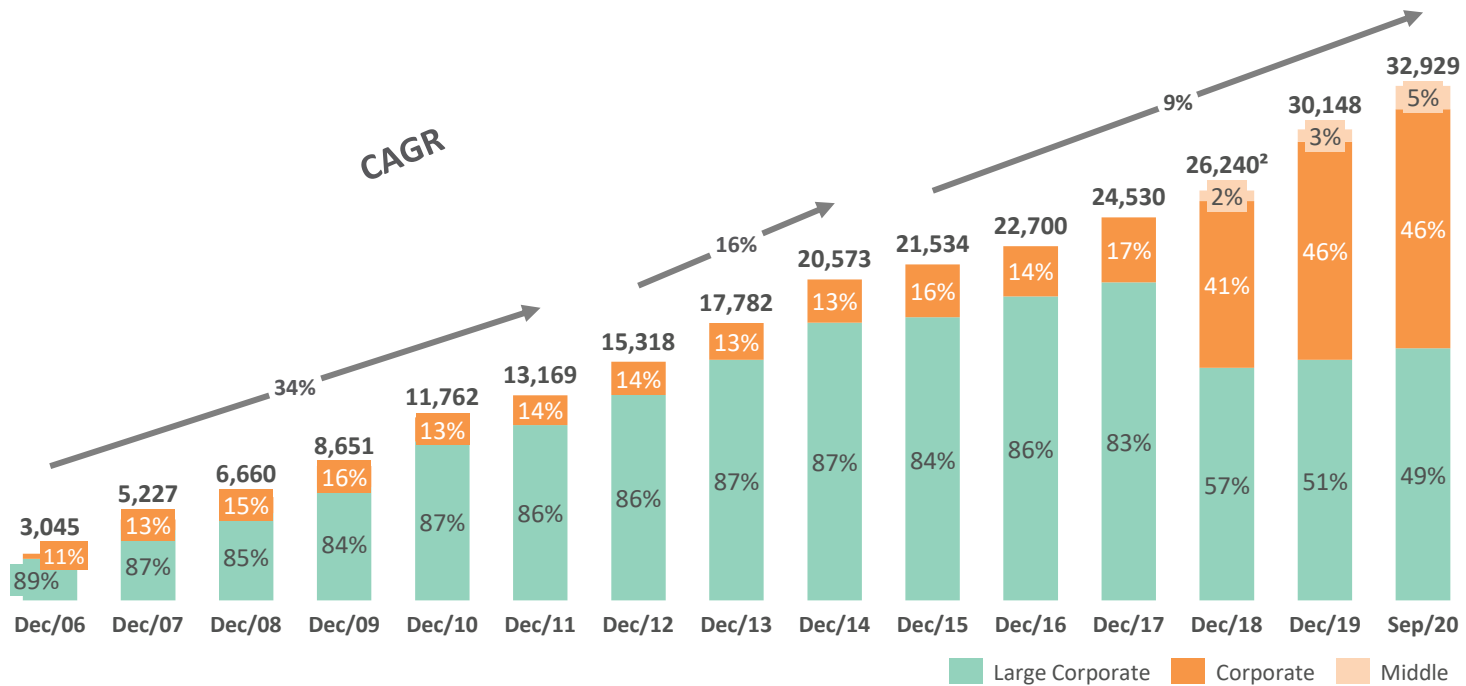
Ownership structure



Focus on Companies

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

Expanded Credit Portfolio¹



¹Includes Loans, Guarantees Issued and Corporate Securities portfolios

²New client segmentation starting in May, 2019. For comparison purposes, 2018 figures are also presented with the same breakdown.



Large Corporate

Corporate

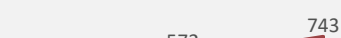
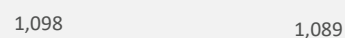
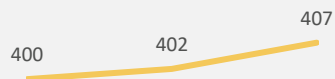
Middle

Sep/19 Jun/20 Sep/20

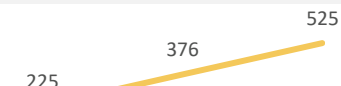
Sep/19 Jun/20 Sep/20

Sep/19 Jun/20 Sep/20

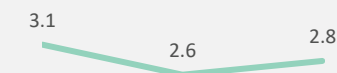
Total Number of Clients



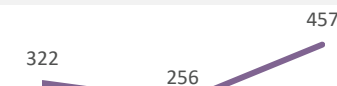
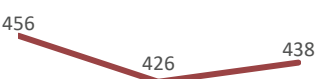
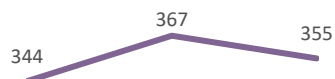
Clients with Credit Exposure



Average Ticket (BRL million)



Average Tenor (days)

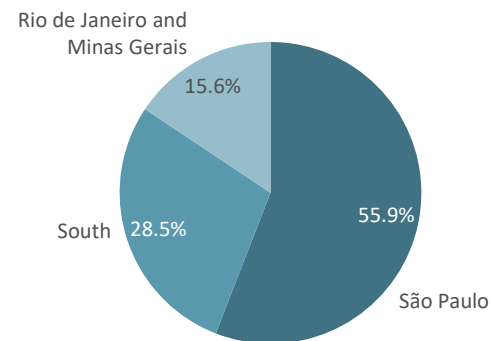
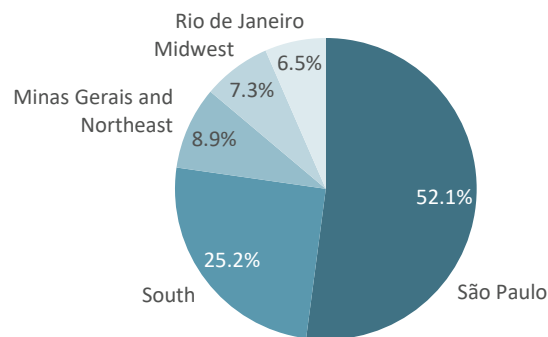
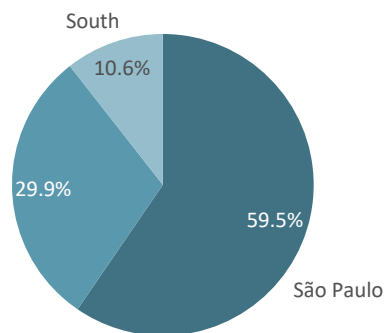


Geographical Breakdown of the Expanded Credit Portfolio per Segment

Large Corporate

Corporate

Middle



Large Corporate: Clients with annual revenues above BRL 2 bn. | **Corporate:** Clients with annual revenues between BRL 250 mm and BRL 2 bn.

Middle: Clients with annual revenues between BRL 30 mm and BRL 250 mm.





Strategy and business segments

Funding and capital base

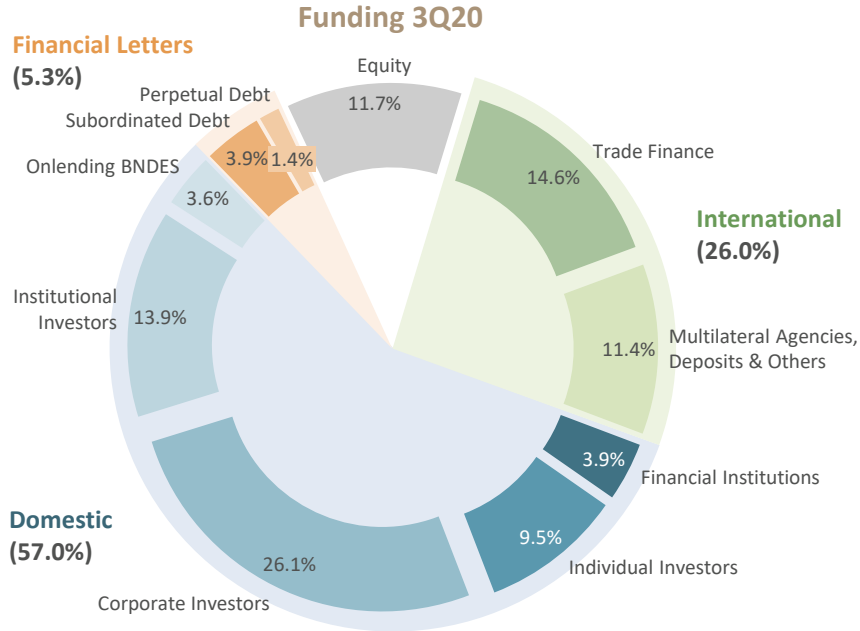
Financial highlights

Ownership structure

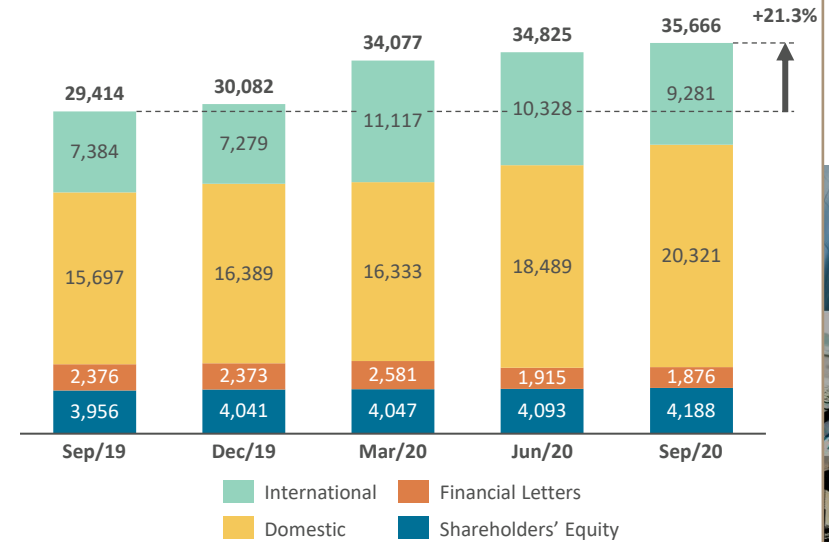


Funding & Ratings

Diversified funding with access to local and international sources



Funding Evolution



Funding (BRL million)	Sep/20	% of Total	Jun/20	% of Total	Sep/19	% of Total
Demand Deposits	396.7	1.1	317.9	0.9	241.8	0.8
Time Deposits	8,747.6	24.5	6,628.4	19.0	4,187.7	14.2
LCA, LCI & COE ¹	3,376.1	9.5	3,282.7	9.4	4,125.0	14.0
Financial Bills	5,860.6	16.4	6,744.6	19.4	5,555.0	18.9
Subordinated Local Notes (Letras Financeiras)	1,385.7	3.9	1,402.2	4.0	1,355.3	4.6
Interbank Deposits	655.6	1.8	379.4	1.1	320.3	1.1
Borrowing and Onlending Obligations Abroad	9,281.2	26.0	10,327.6	29.7	7,384.1	25.1
Borrowing and Onlending Obligations	1,284.6	3.6	1,135.9	3.3	1,246.0	4.2
Subordinated Debt ²	0.0	0.0	0.0	0.0	548.1	1.9
Perpetual Sub. Financial Notes	490.6	1.4	512.9	1.5	494.4	1.7
Subtotal (Funding with Third Parties)	31,478.6	88.3	30,731.6	88.2	25,457.8	86.5
Shareholders' Equity	4,187.6	11.7	4,093.3	11.8	3,956.3	13.5
Total	35,666.2	100.0	34,824.9	100.0	29,414.1	100.0

Ratings

	Local	Global	Sovereign
S&P Global	BrAAA	BB-	BB-
Fitch Ratings	AAA	BB	BB-
MOODY'S	Aa2.Br	Ba2	Ba2

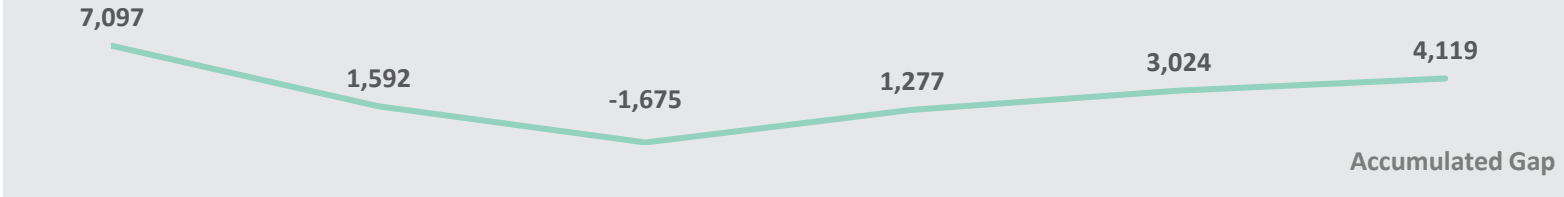


¹ LCA: Agriculture Credit Bills / LCI: Real Estate Credit Bills / COE: Structured Transactions Certificate.

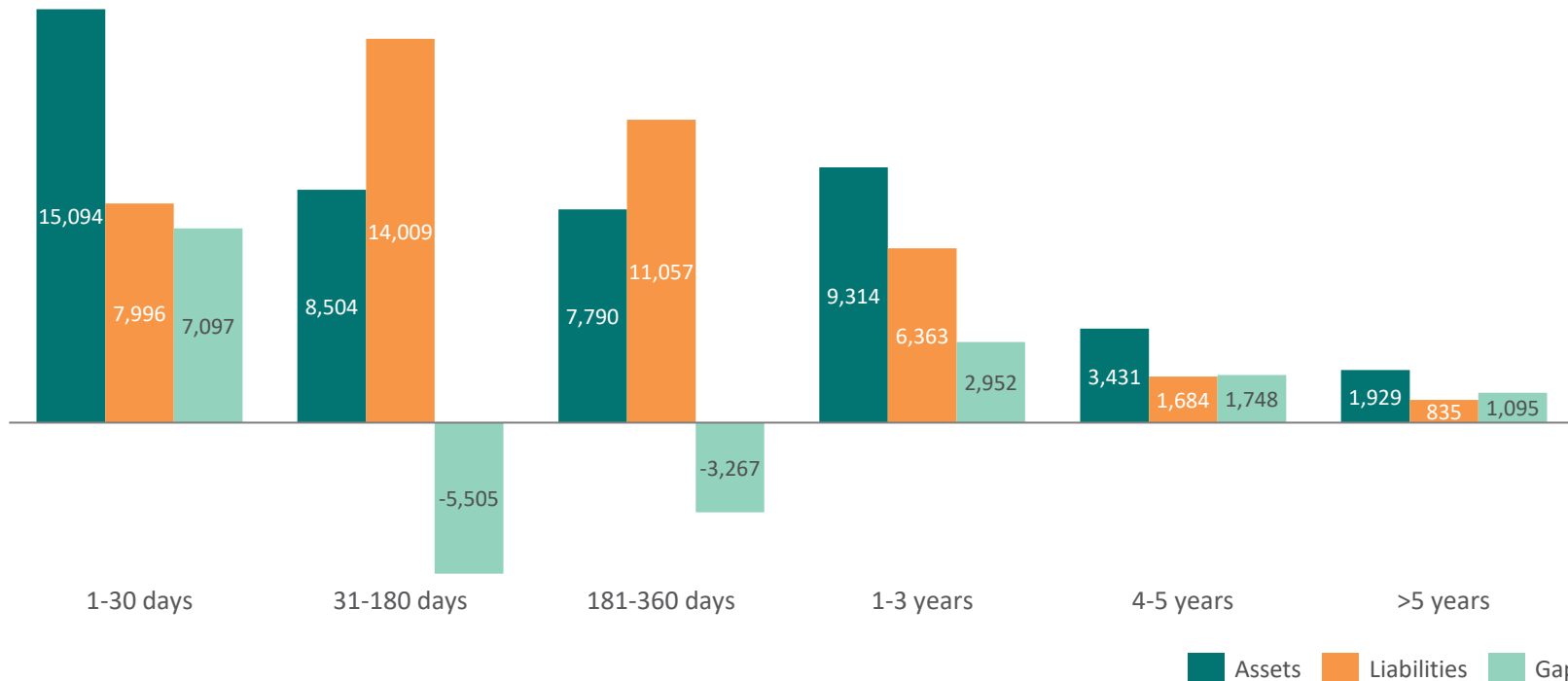
² Subordinated Debt matured in April 2020, totaling US\$126.3 mm.

Assets & Liabilities by Maturity

(BRL million)



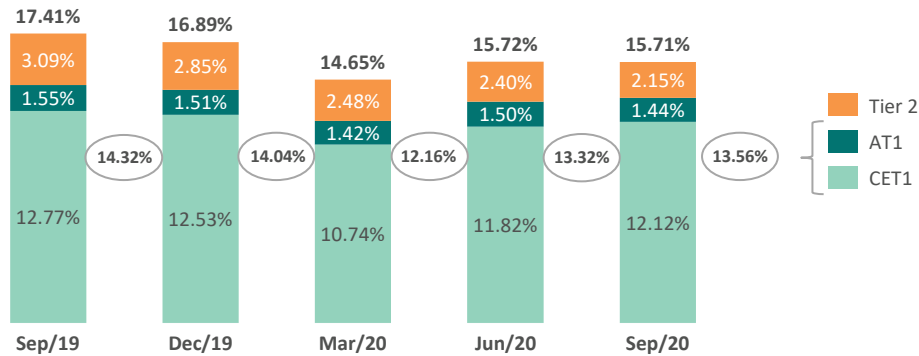
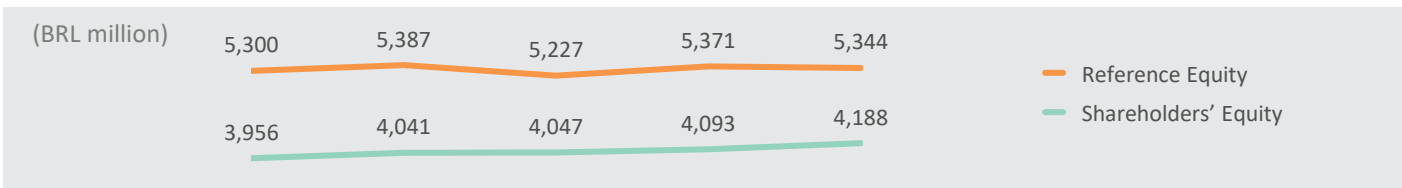
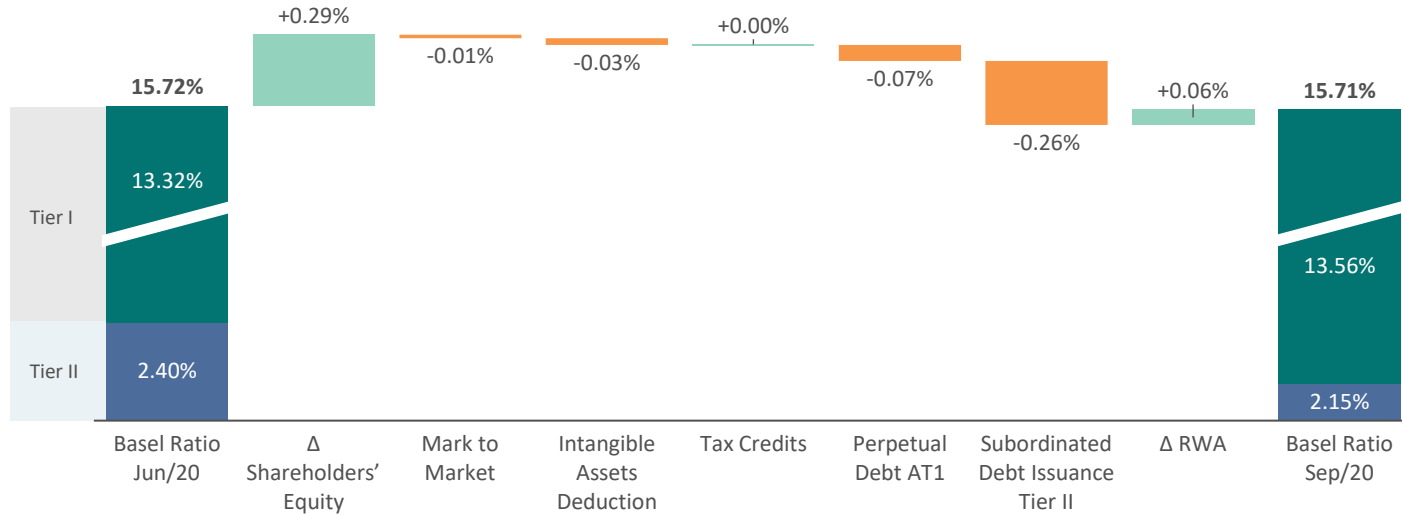
(BRL million)



(As of September, 2020)

Assets Liabilities Gap

Basel Ratio & Shareholders' Equity





Strategy and business segments

Funding and capital base

Financial highlights

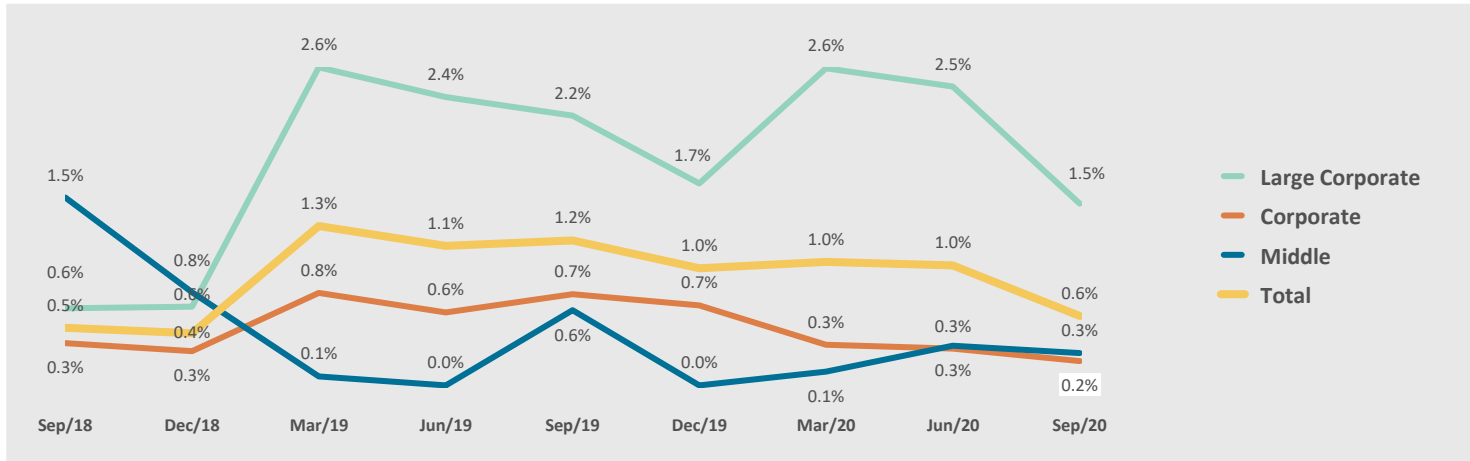
Ownership structure



Credit Portfolio Quality

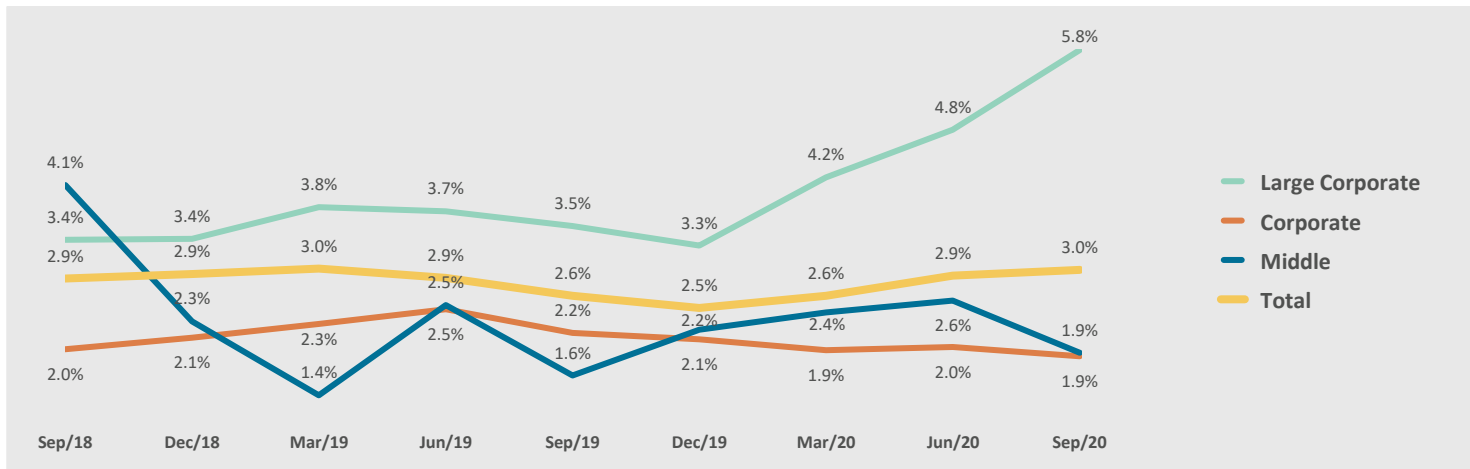
Loans overdue for more than 90 days (includes falling due and overdue installments)

% of loan portfolio



Loans Loss Reserve

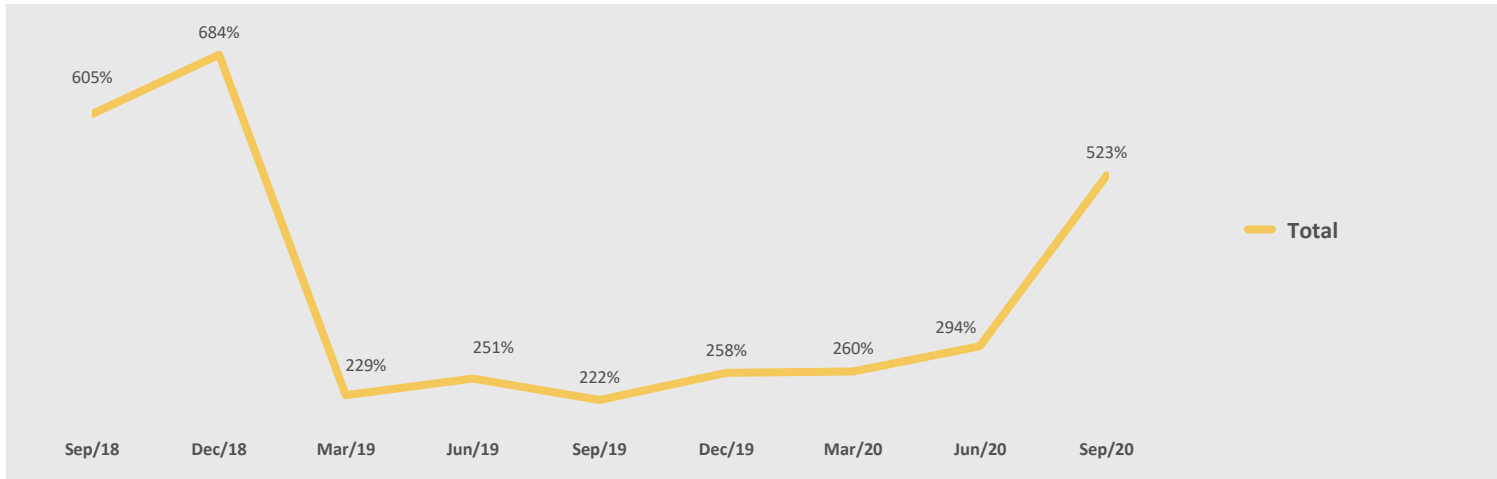
% of loan portfolio



Credit Portfolio Quality

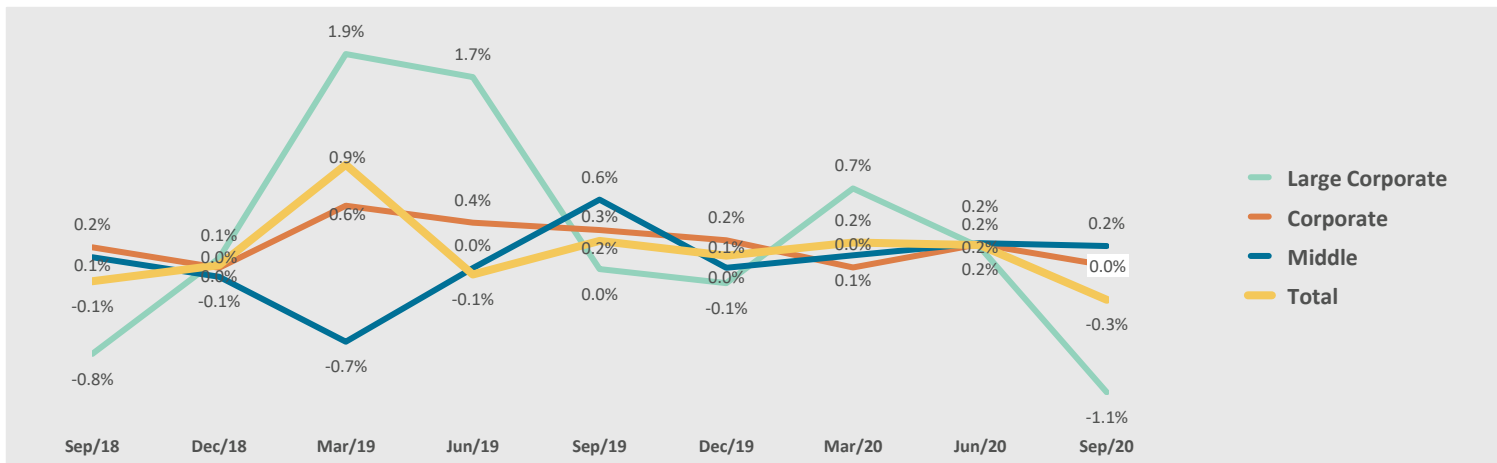
Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days



NPL Creation¹ (loans overdue for more than 90 days)

% of loan portfolio

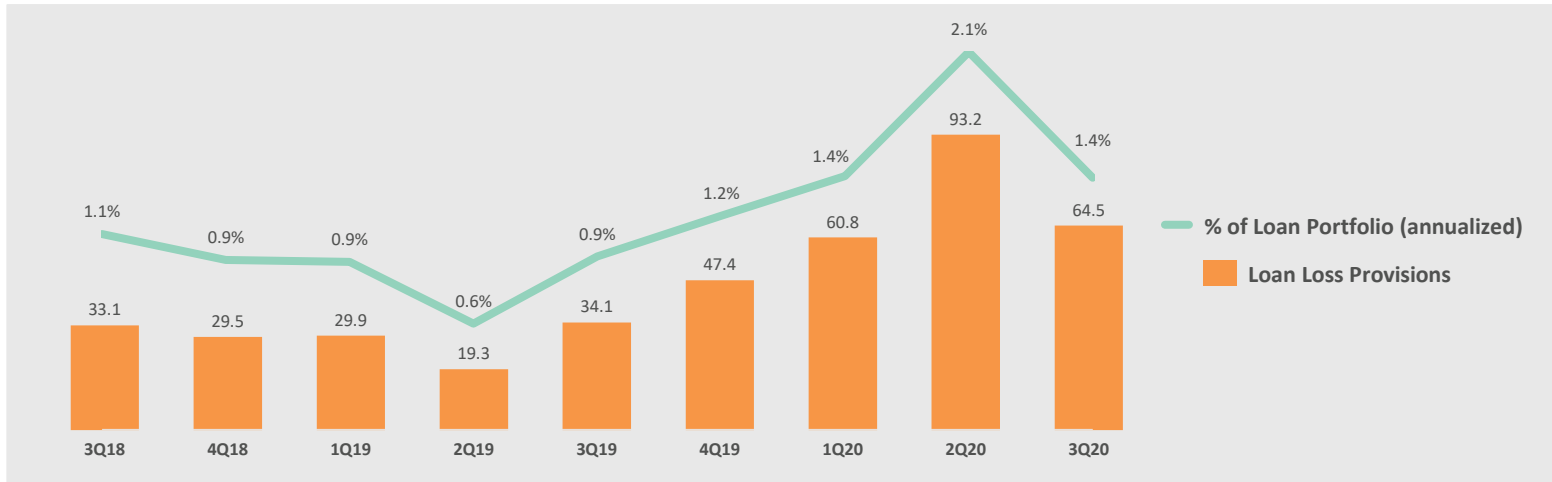


¹Defined as the loan book that becomes overdue above 90 days during the quarter, added to write-offs.



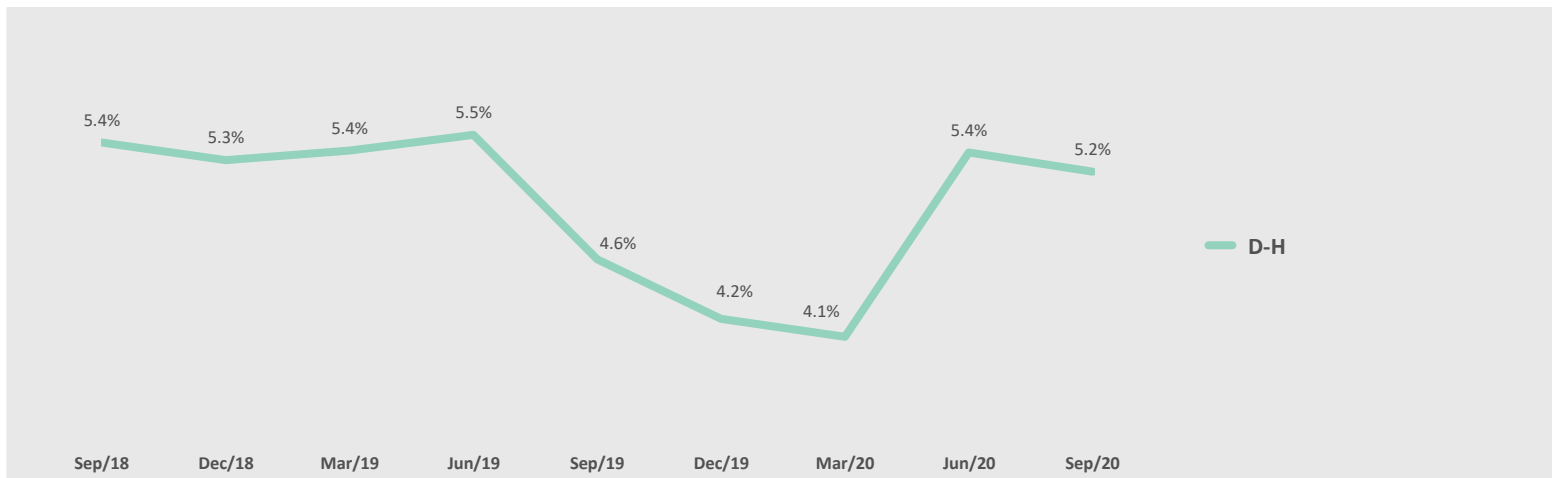
Credit Portfolio Quality

Loan Loss Provision Expenses (loan portfolio)



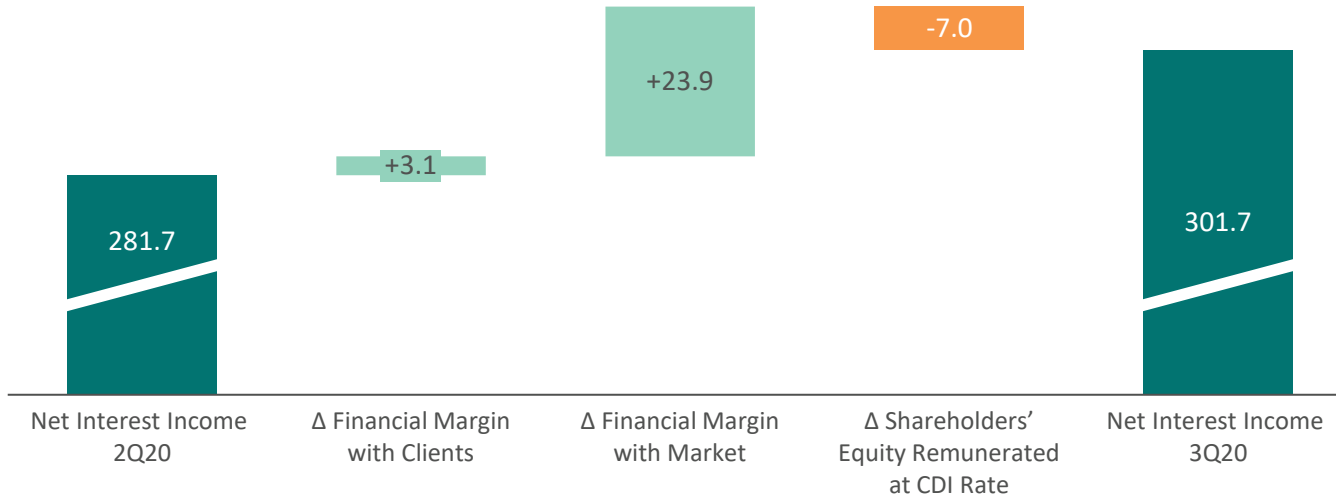
Loans rated D-H (Brazilian Central Bank Resolution No. 2682)

% of loan portfolio

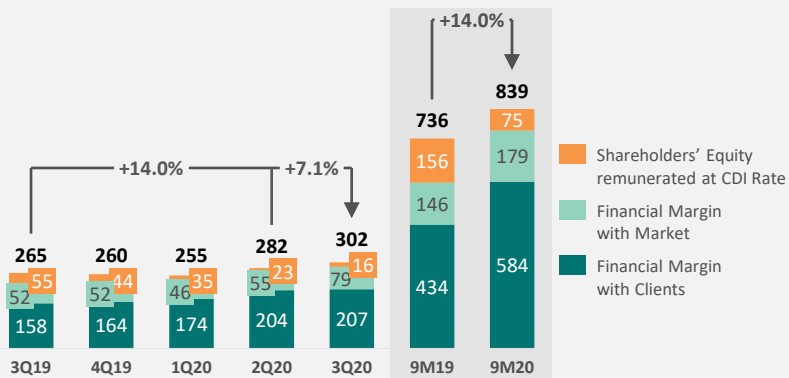


Net Interest Income

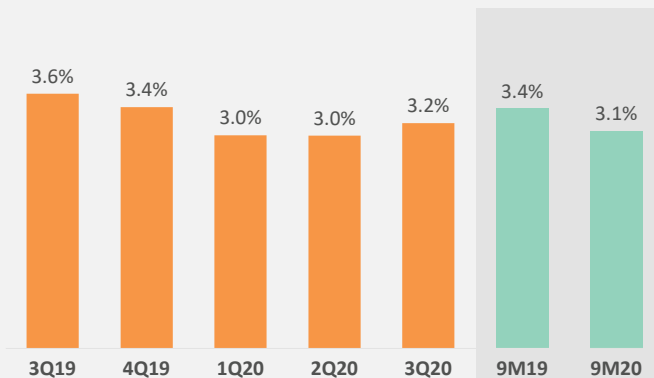
(BRL million)



Net Interest Income (BRL million)

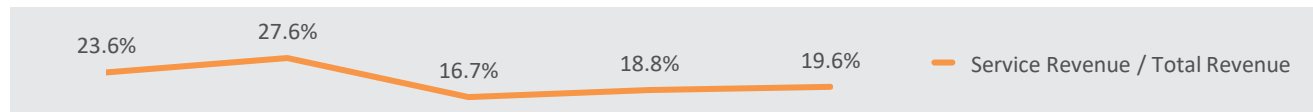
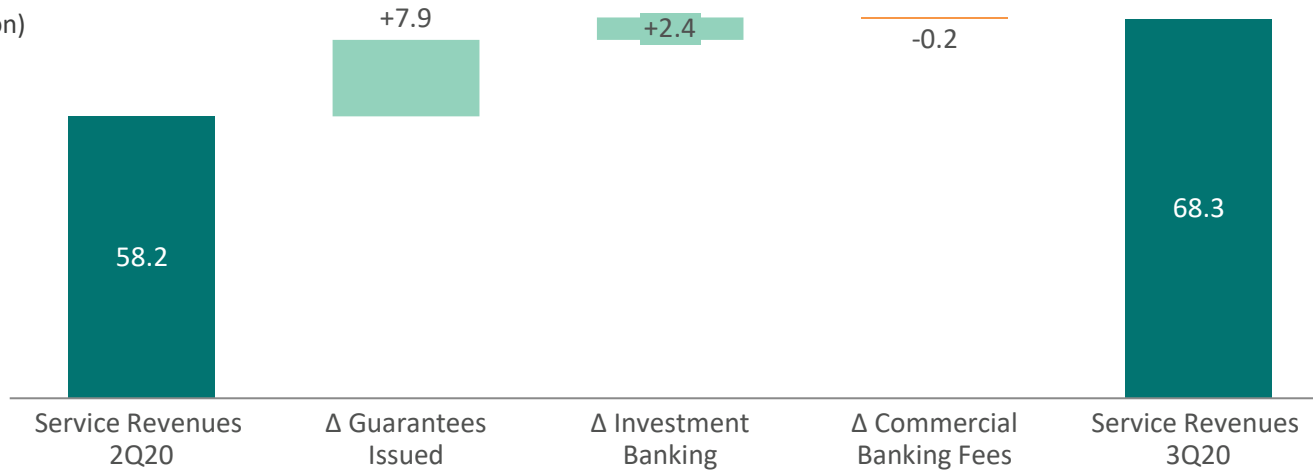


NIM (% p.a.)

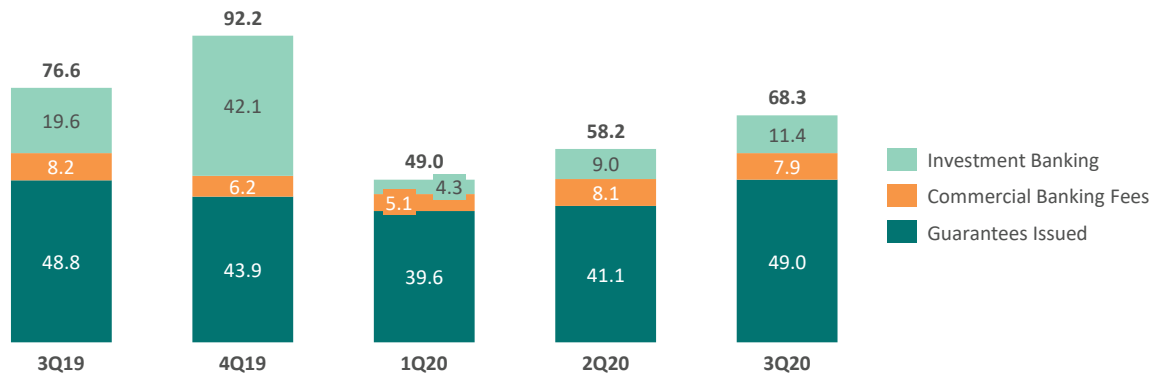


Service Revenues

(BRL million)



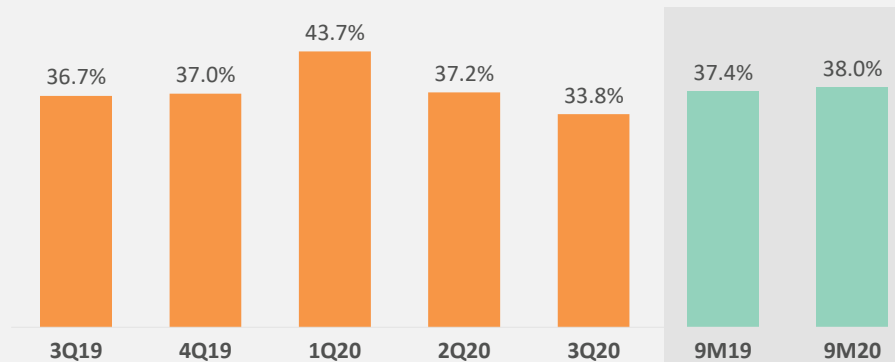
(BRL million)



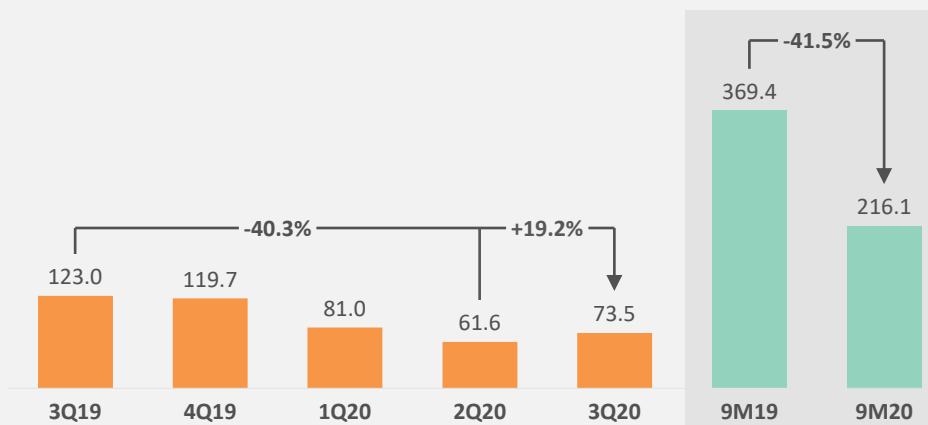
Expenses and Efficiency Ratio

Expenses (BRL million)	3Q20	2Q20	3Q20x2Q20	3Q19	3Q20x3Q19	9M20	9M19	9M20x9M19
Personnel Expenses	(59.2)	(57.5)	2.9%	(49.2)	20.3%	(174.4)	(148.3)	17.5%
Other Administrative Expenses	(28.6)	(27.7)	3.5%	(26.8)	6.7%	(86.6)	(77.4)	11.9%
Subtotal	(87.8)	(85.2)	3.1%	(76.1)	15.5%	(261.0)	(225.7)	15.6%
Profit Sharing	(30.1)	(30.3)	-0.6%	(42.3)	-28.9%	(100.4)	(121.8)	-17.6%
Total	(117.9)	(115.5)	2.1%	(118.4)	-0.4%	(361.4)	(347.5)	4.0%

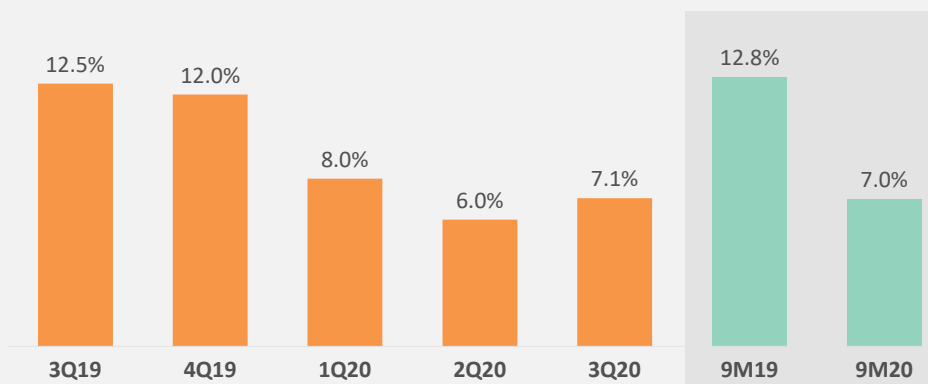
Recurring Efficiency Ratio (Expenses/Revenues)



Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)





Strategy and business segments

Funding and capital base

Financial highlights



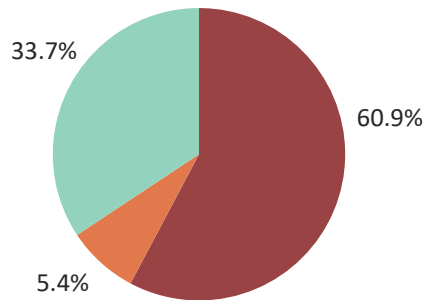
Ownership structure



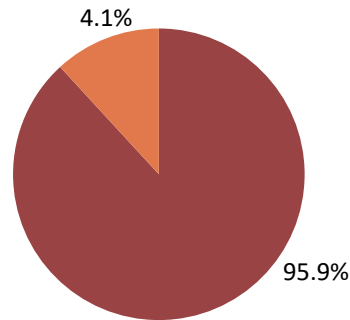
Ownership Structure

ABC Brasil

Total Capital¹



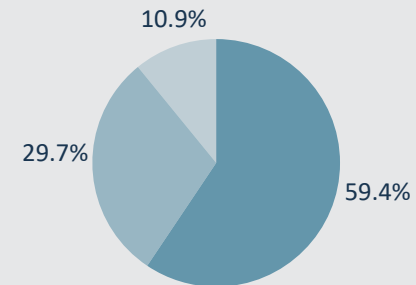
Voting Capital



- Bank ABC
- Management²
- Free-float

(As of November, 2020)

Bank ABC (Controlling Shareholder)



- Central Bank of Libya
- Kuwait Investment Authority
- Free-float

International bank headquartered in Bahrain

- Total Assets: US\$ 29.6 billion
- Shareholders' Equity: US\$ 4.0 billion
- BIS Ratio: 17.3%
- Tier 1 Capital: 16.3%
- CET1: 16.0%

(As of June, 2020)

¹Ex-Treasury

²Management includes Company Executives, members of the Board and related persons



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Appendix



Expanded Credit Portfolio

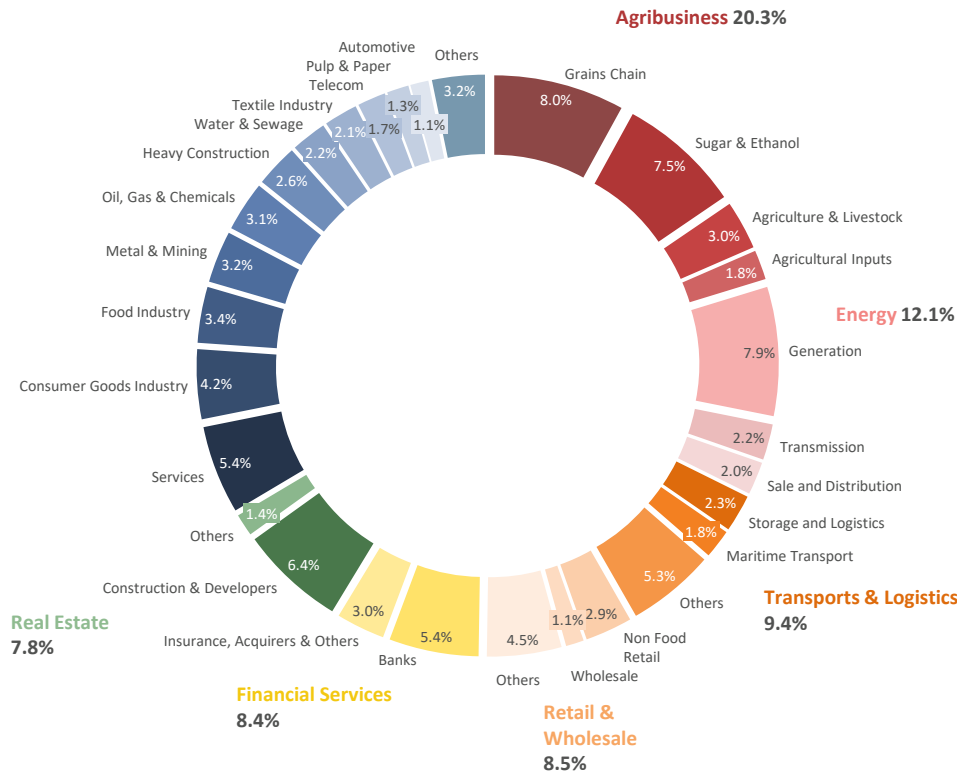
Expanded Credit Portfolio (BRL million)	Sep/20	% Total	Jun/20	% Total	Chg 3M	Sep/19	% Total	Chg 12M
Loans	19,231	100%	18,219	100%	5.6%	15,192	100%	26.6%
Large Corporate	5,413	28.1%	5,785	31.8%	-6.4%	4,640	30.5%	16.7%
Corporate	12,369	64.3%	11,502	63.1%	7.5%	9,878	65.0%	25.2%
Middle	1,449.6	7.5%	932.1	5.1%	55.5%	674.6	4.4%	114.9%
Guarantees Issued	10,030	100%	10,015	100%	0.2%	9,689	100%	3.5%
Large Corporate	8,700	86.7%	8,855	88.4%	-1.8%	8,584	88.6%	1.3%
Corporate	1,301	13.0%	1,126	11.2%	15.6%	1,080	11.1%	20.5%
Middle	29.1	0.3%	33.7	0.3%	-13.5%	25.1	0.3%	15.9%
Corporate Securities	3,667	100%	3,831	100%	-4.3%	3,354	100%	9.3%
Large Corporate	2,056	56.1%	2,131	55.6%	-3.5%	1,649	49.2%	24.7%
Corporate	1,611	43.9%	1,700	44.4%	-5.3%	1,705	50.8%	-5.5%
Middle	0.0	0.0	0.0	0.0	-	0	0.0	-
Expanded Credit Portfolio	32,929	100%	32,065	100%	2.7%	28,236	100%	16.6%
Large Corporate	16,169	49.1%	16,771	52.3%	-3.6%	14,873	52.7%	8.7%
Corporate	15,281	46.4%	14,328	44.7%	6.7%	12,663	44.8%	20.7%
Middle	1,478.7	4.5%	965.8	3.0%	53.1%	699.7	2.5%	111.3%



Economic Sectors & Collaterals

Economic Sectors

(Expanded Credit Portfolio)

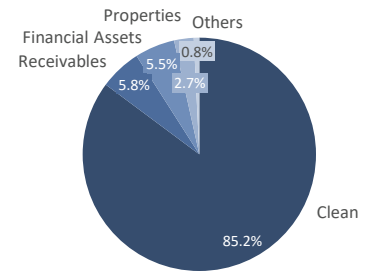


(As of September, 2020)

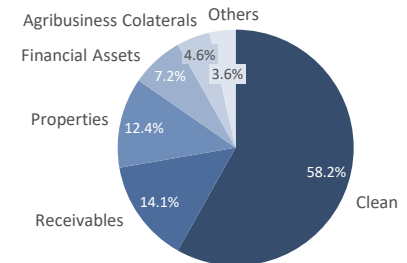
Collaterals

(Expanded Credit Portfolio)

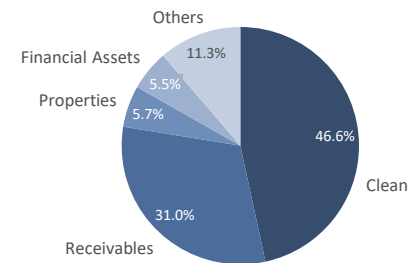
Large Corporate
Collateralized Portfolio: 14.8%



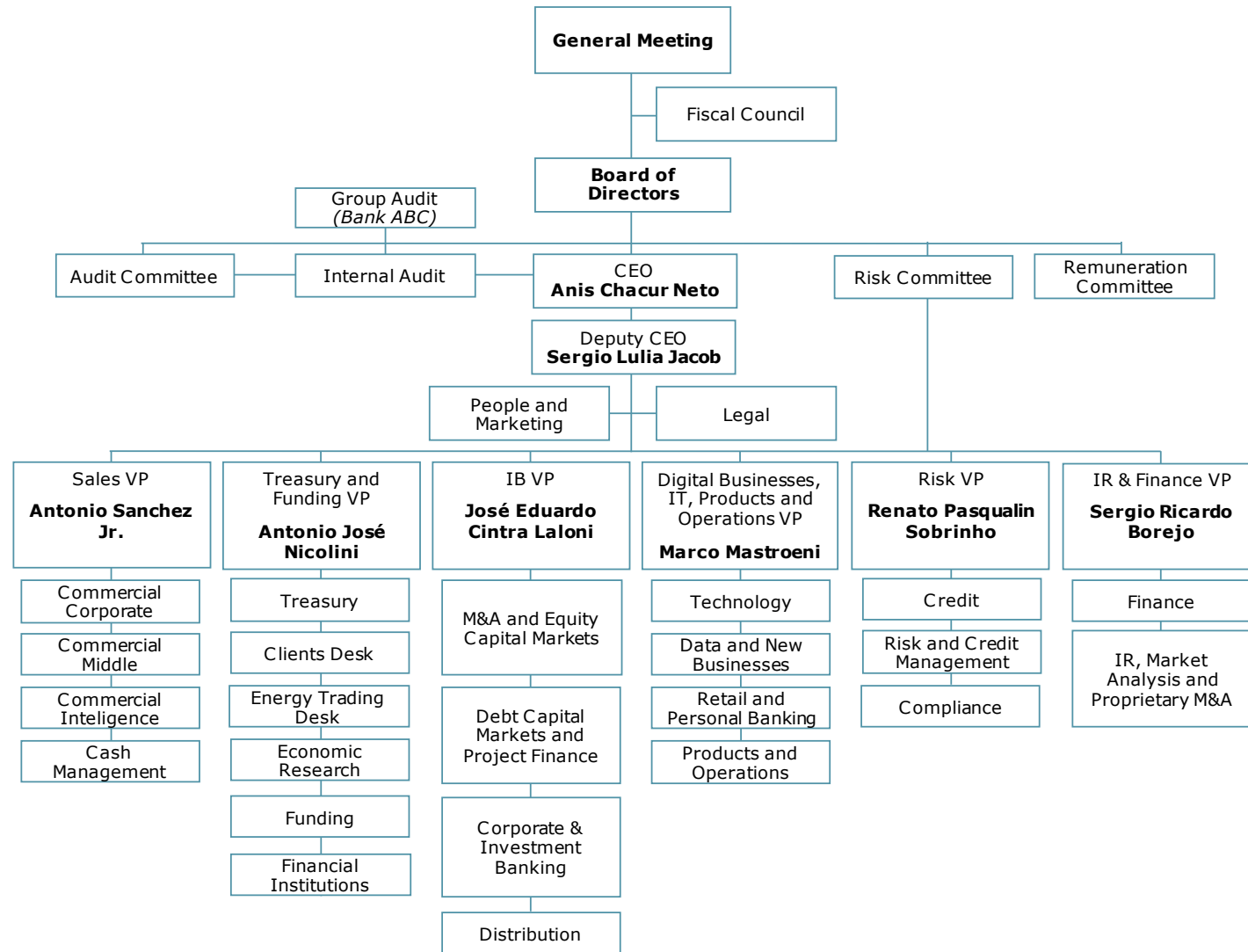
Corporate
Collateralized Portfolio: 41.8%



Middle
Collateralized Portfolio: 53.4%



Corporate Structure



(November/20)



Members

Anwar Ali Al Mudhaf	<i>Kuwaiti</i>	ABC Brasil Chairman & Arab Banking Corporation Board Member
Vernom Handley	<i>British</i>	Arab Banking Corporation Executive
Brendon Hopkins	<i>British</i>	Arab Banking Corporation Executive
Fernando Fontes Iunes	<i>Brazilian</i>	Independent Member
Roberto Pedote	<i>Brazilian</i>	Independent Member

(As of November, 2020)



History in Brazil

Arab Banking Corporation and Roberto Marinho Group jointly initiate Banco ABC Roma S.A., acting in the segments of corporate lending, trade finance and treasury.

1989

1997

Arab Banking Corporation and local management acquire Roberto Marinho Group's shares.

The bank's name changes to Banco ABC Brasil S.A.



2007

2020





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