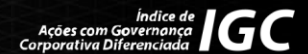




Investor  
Presentation

November  
2021





## Strategy and business segments

Funding and capital base

Financial highlights

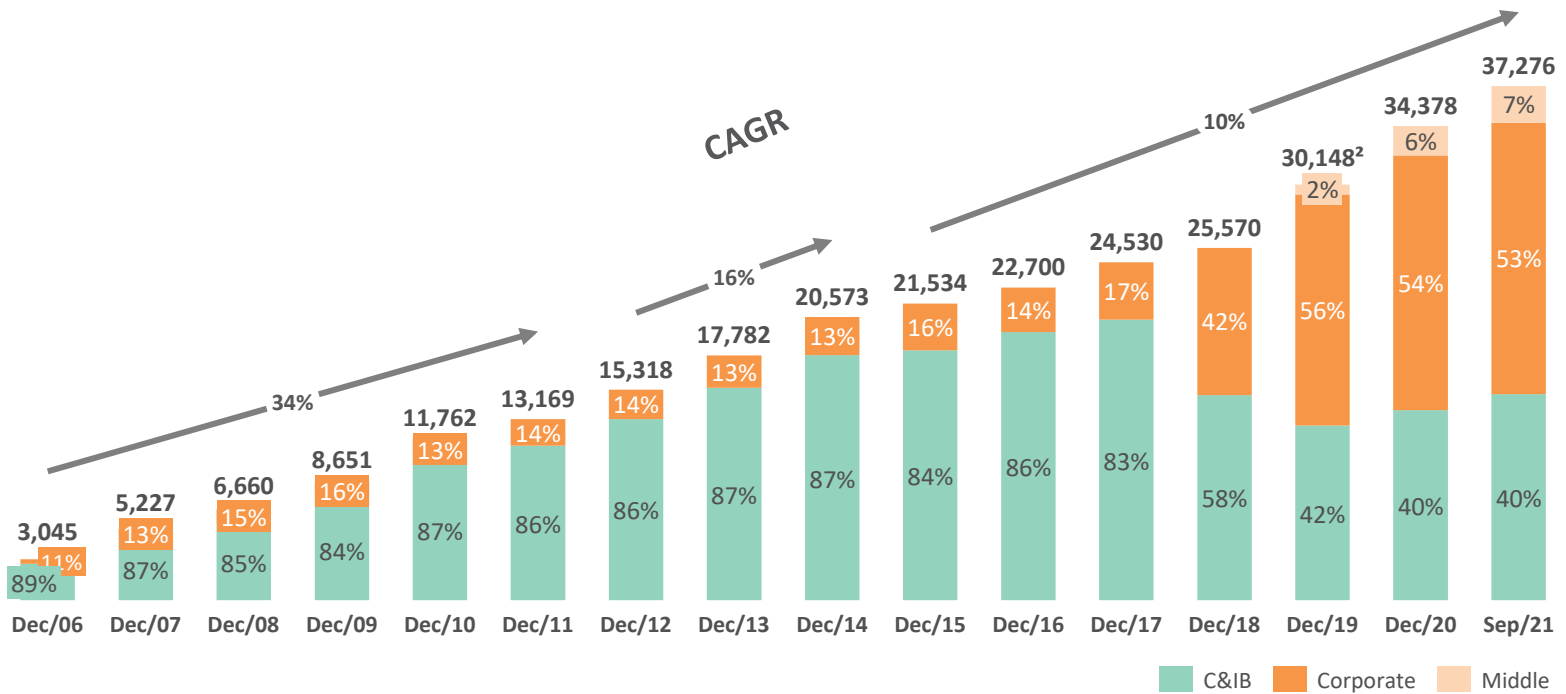
Ownership structure



# Focus on Companies

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

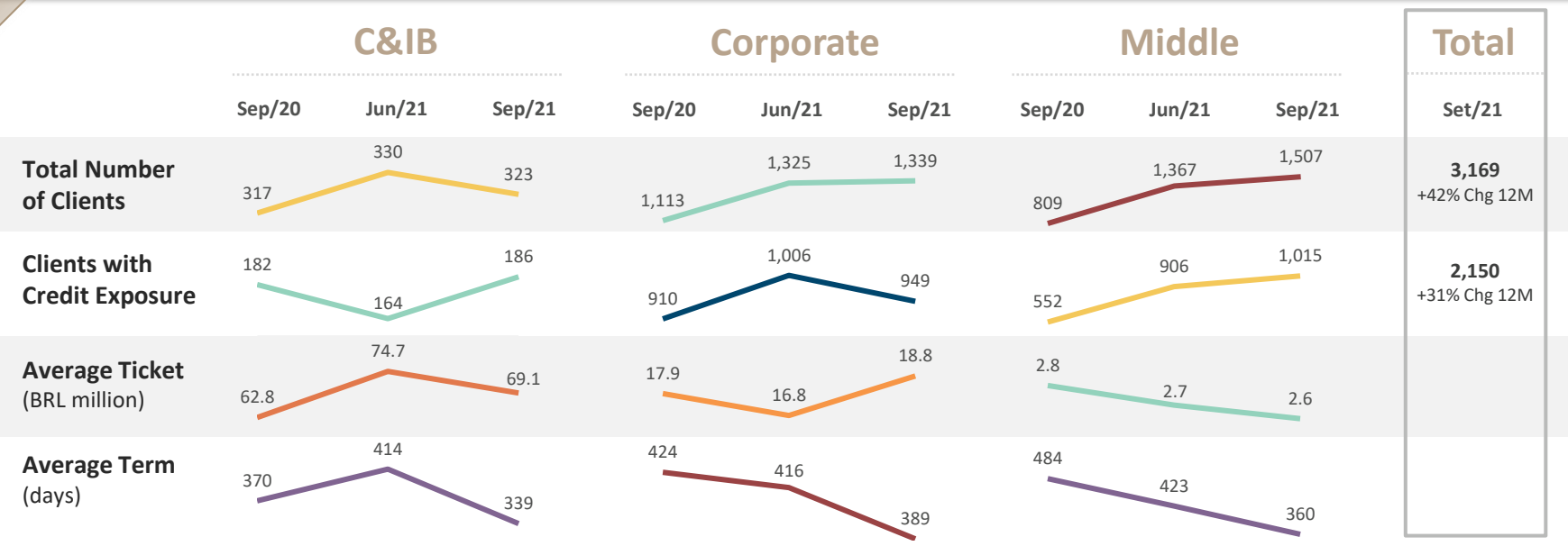
Expanded Credit Portfolio<sup>1</sup> (BRL million)



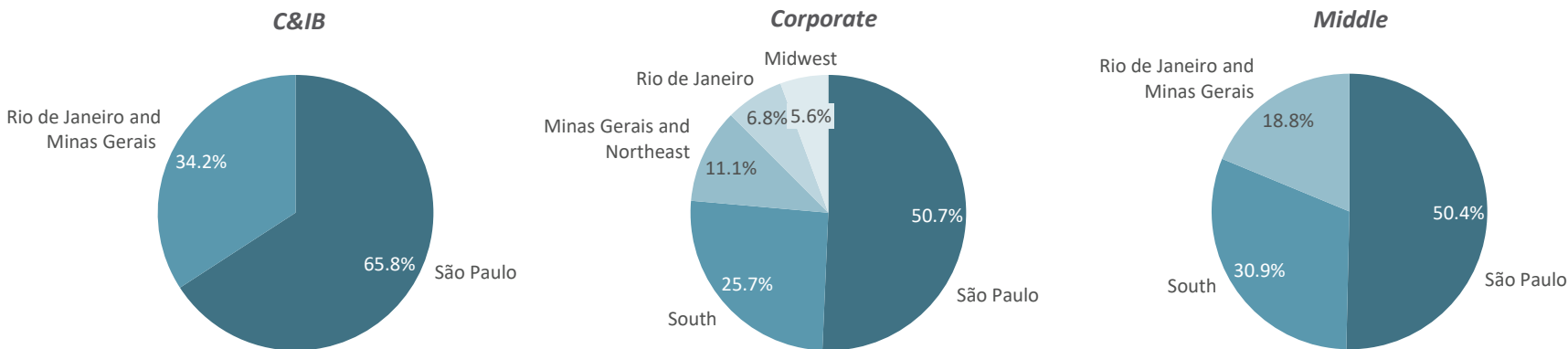
<sup>1</sup>Includes Loans, Guarantees Issued and Corporate Securities portfolios.

<sup>2</sup>New client segmentation starting in January 2021. For comparison purposes, 2019 figures are also presented with the same breakdown.

# Segments Highlights



## Geographical Breakdown of the Expanded Credit Portfolio per Segment



**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).

**Corporate:** Clients with annual sales between BRL 300 mm and BRL 4 bn. | **Middle:** Clients with annual sales between BRL 30 mm and BRL 300 mm.



Strategy and business segments

**Funding and capital base**

Financial highlights

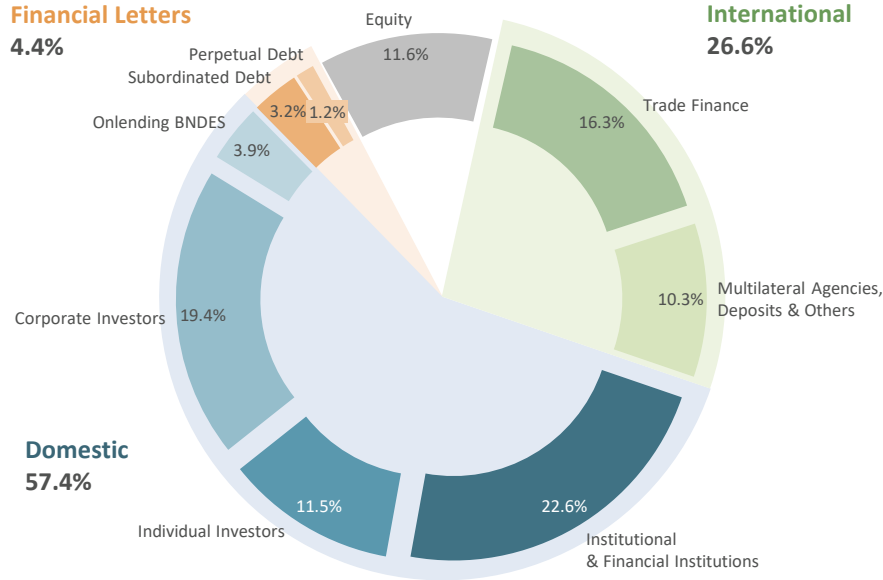
Ownership structure



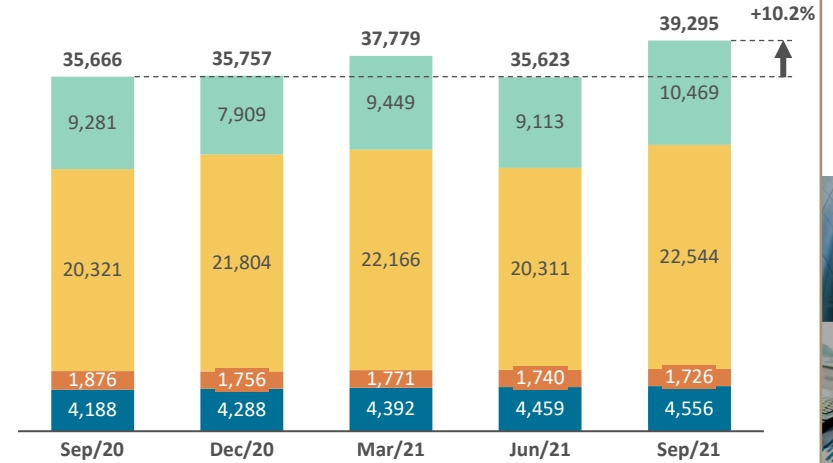
# Funding & Ratings

Diversified funding with access to local and international sources

Funding 3Q21



Funding Evolution



■ International    ■ Financial Letters  
■ Domestic    ■ Shareholders' Equity

Funding (R\$ million)	Sep/21	% of Total	Jun/21	% of Total	Sep/20	% of Total
Demand Deposits	345.3	0.9	257.4	0.7	396.7	1.1
Time Deposits	8,000.0	20.4	7,768.0	21.8	8,747.6	24.5
LCA, LCI & COE <sup>1</sup>	4,504.5	11.5	4,109.6	11.5	3,376.1	9.5
Financial Bills	7,646.4	19.5	6,544.9	18.4	5,860.6	16.4
Subordinated Local Notes (Letras Financeiras)	1,239.1	3.2	1,252.1	3.5	1,385.7	3.9
Interbank Deposits	531.9	1.4	561.7	1.6	655.6	1.8
Borrowing and Onlending Obligations Abroad	10,469.1	26.6	9,113.1	25.6	9,281.2	26.0
Borrowing and Onlending Obligations	1,516.0	3.9	1,069.4	3.0	1,284.6	3.6
Perpetual Sub. Financial Notes	486.6	1.2	488.1	1.4	490.6	1.4
<b>Subtotal (Funding with Third Parties)</b>	<b>34,738.8</b>	<b>88.4</b>	<b>31,164.3</b>	<b>87.5</b>	<b>31,478.6</b>	<b>88.3</b>
Shareholders' Equity	4,555.7	11.6	4,459.2	12.5	4,187.6	11.7
<b>Total</b>	<b>39,294.5</b>	<b>100.0</b>	<b>35,623.4</b>	<b>100.0</b>	<b>35,666.2</b>	<b>100.0</b>

## Ratings



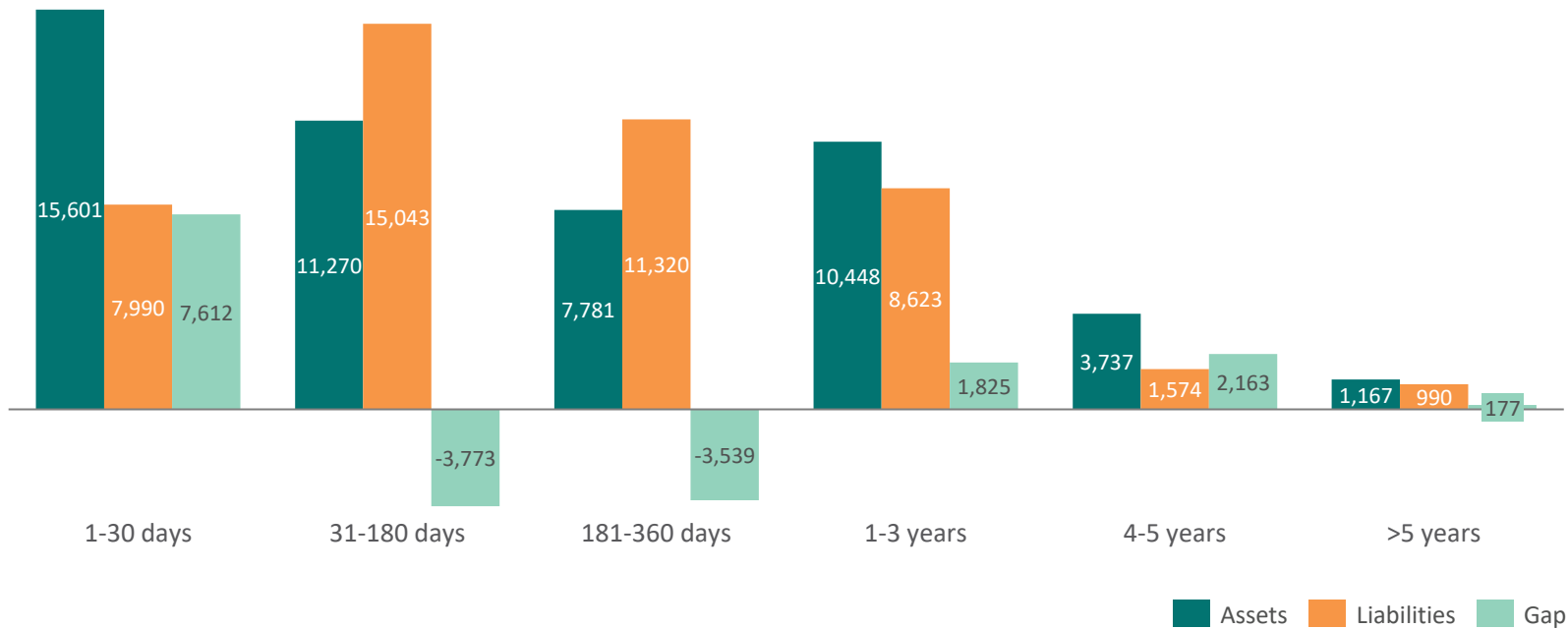
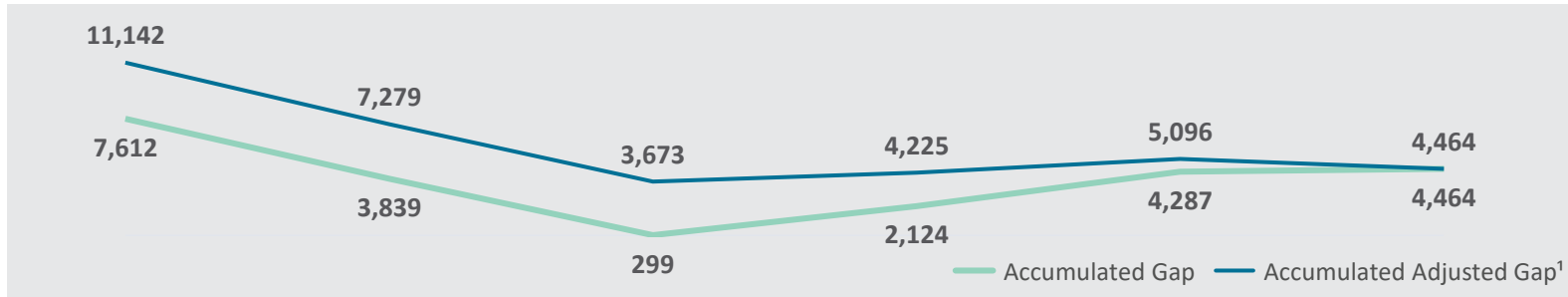
	Local	Global	Sovereign
<b>S&amp;P Global</b>	brAAA	BB-	BB-
<b>Fitch Ratings</b>	AAA	BB	BB-
<b>MOODY'S</b>	AA+.Br	Ba2	Ba2



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

# Assets & Liabilities by Maturity

(BRL million)

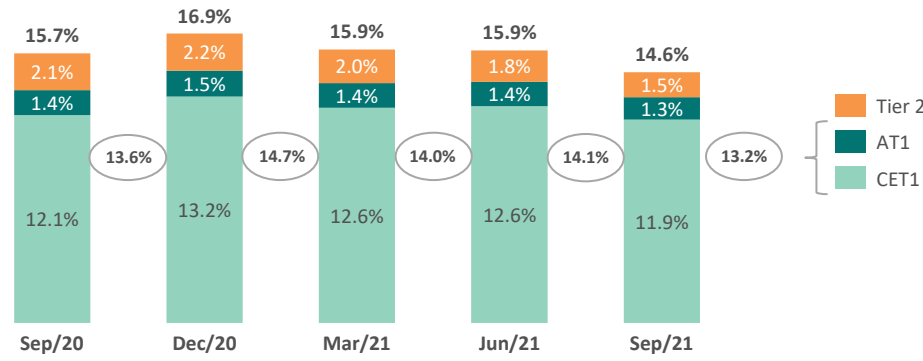
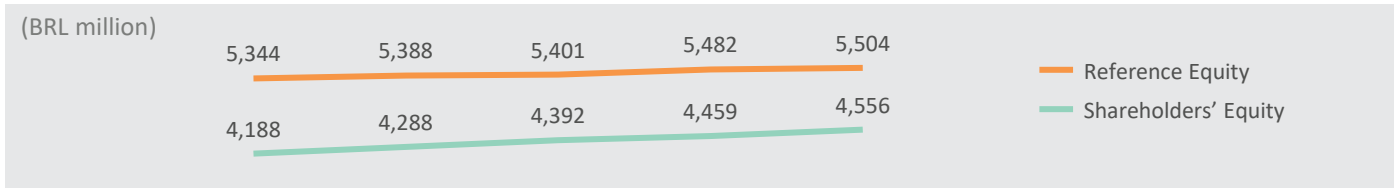
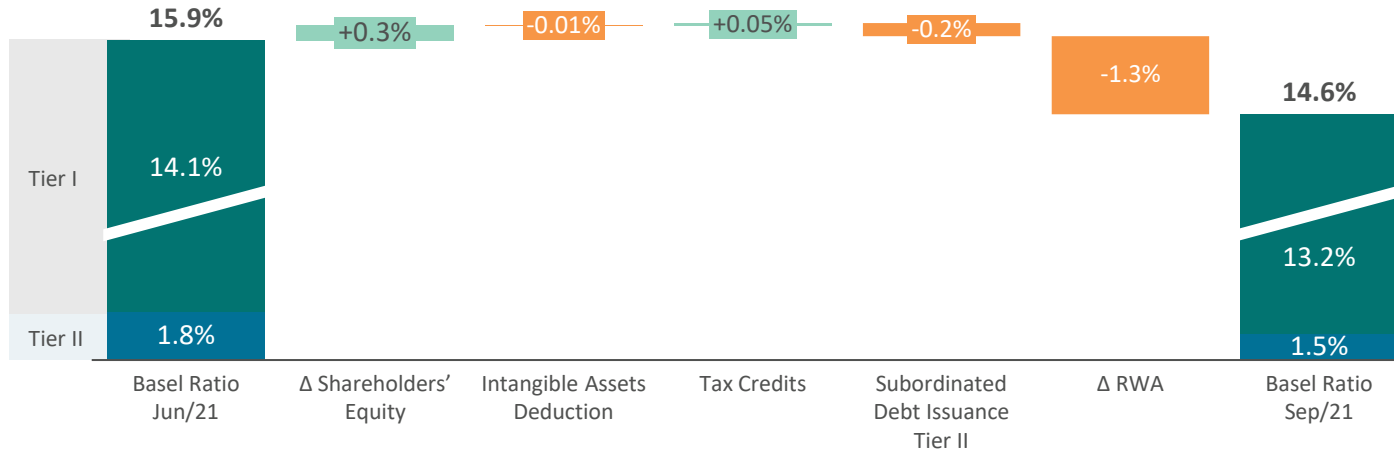


(As of September, 2021)

<sup>1</sup>Considers as 1-30 days in liquidity the Federal Government Securities, as they can be converted into cash through repurchase agreements or sold in the secondary market.



# Basel Ratio & Shareholders' Equity





Strategy and business segments

Funding and capital base

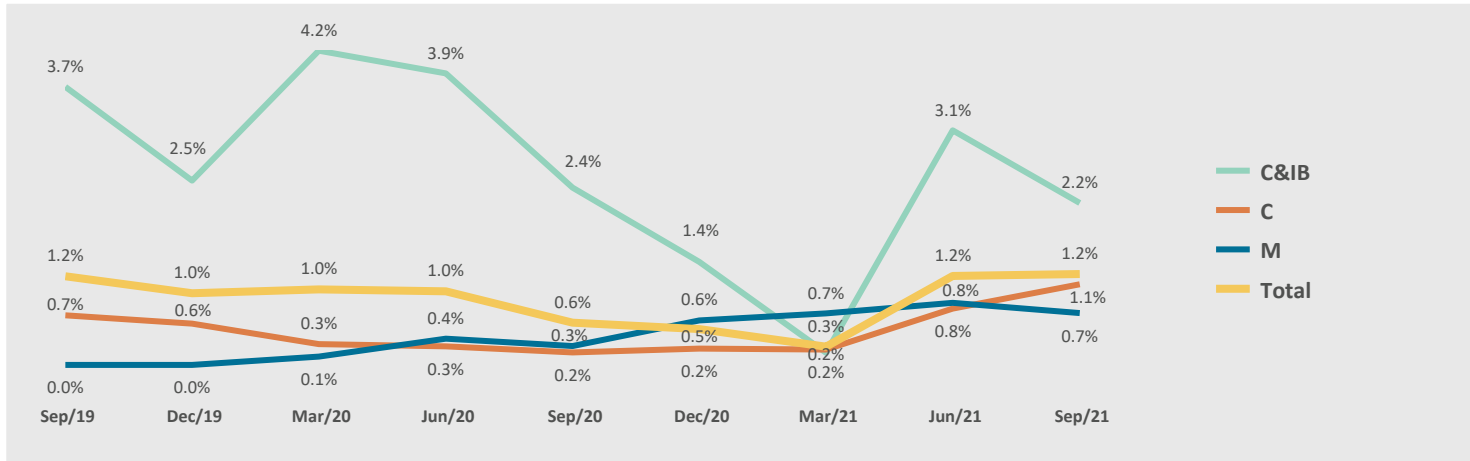
**Financial highlights**

Ownership structure

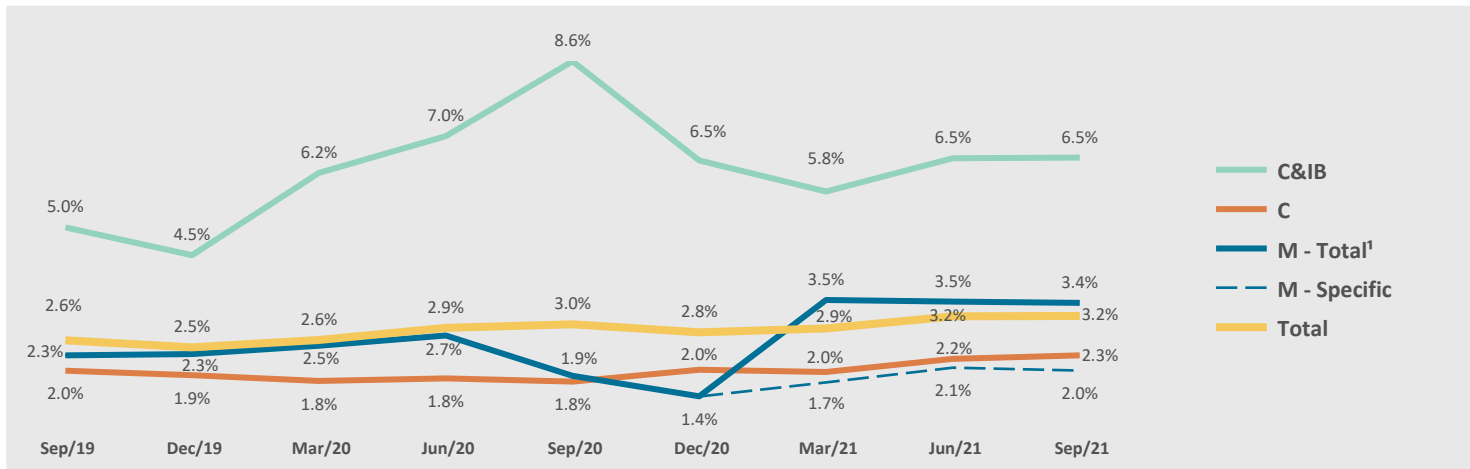


# Credit Portfolio Quality

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



## Loans Loss Reserve % of loan portfolio



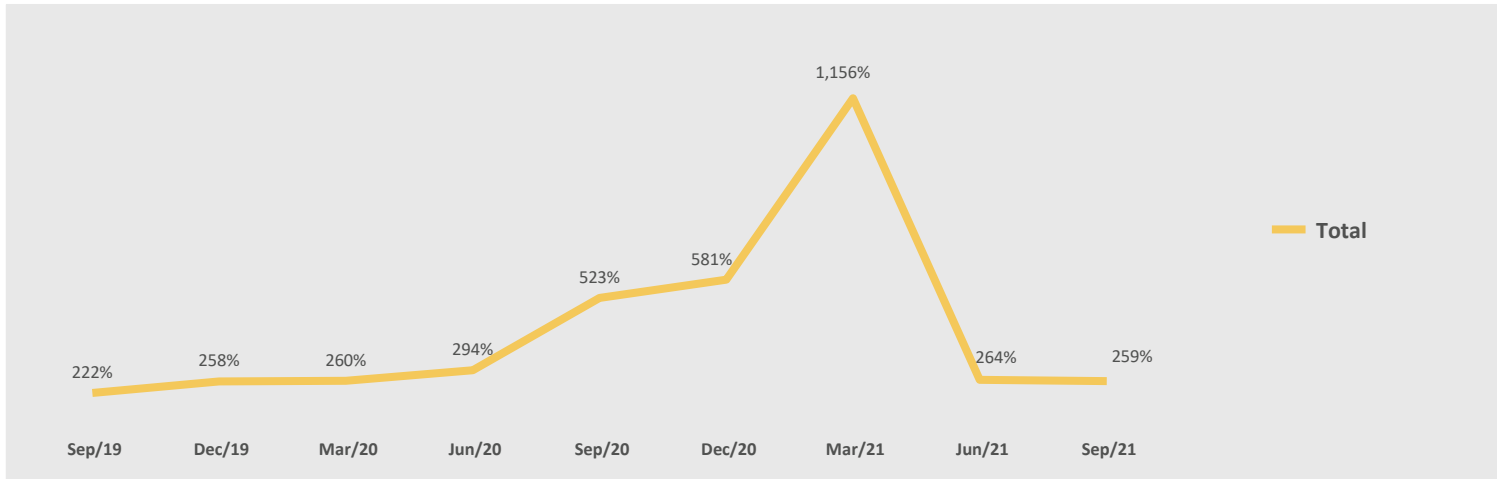
<sup>1</sup> Balance of Specific and General provisions



# Credit Portfolio Quality

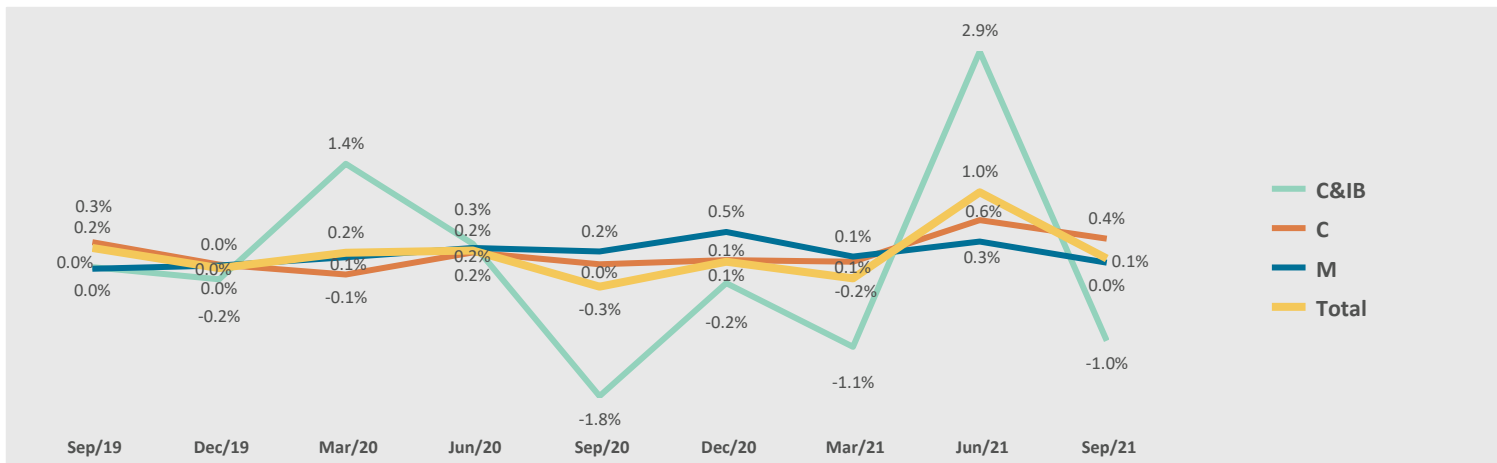
## Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue for More Than 90 Days



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

% of loan portfolio

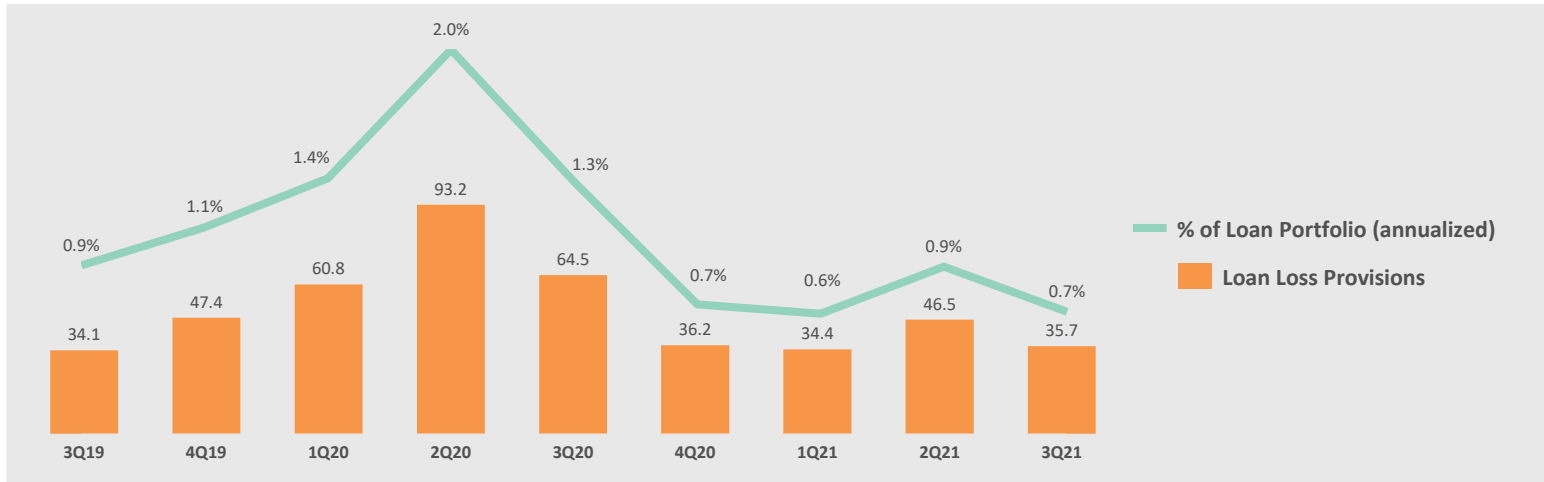


<sup>1</sup>Defined as the loan book that becomes overdue above 90 days during the quarter, added to write-offs.

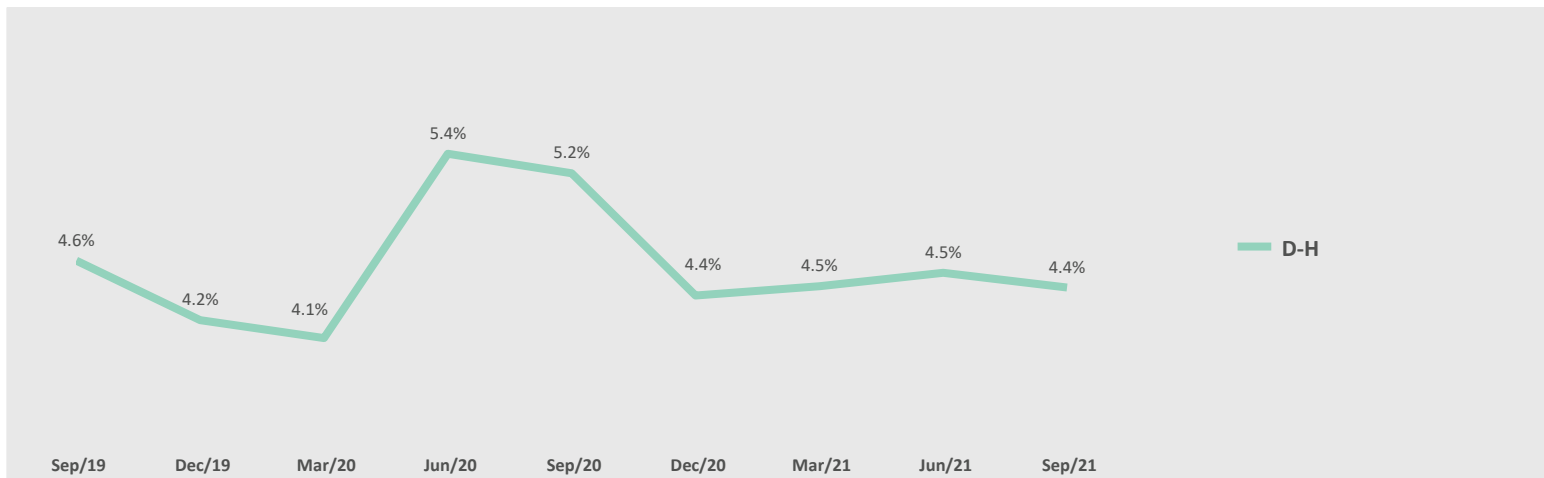


# Credit Portfolio Quality

**Loan Loss Provisions** (loan portfolio)  
BRL million and % of loan portfolio (annualized)

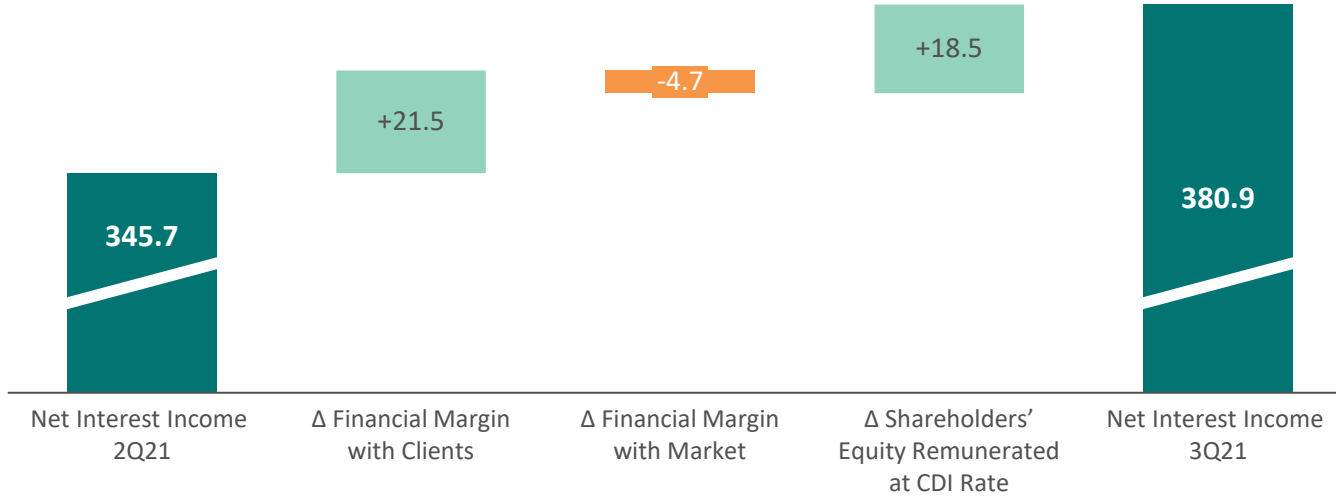


**Loans Rated D-H** (Brazilian Central Bank Resolution No. 2682)  
% of loan portfolio

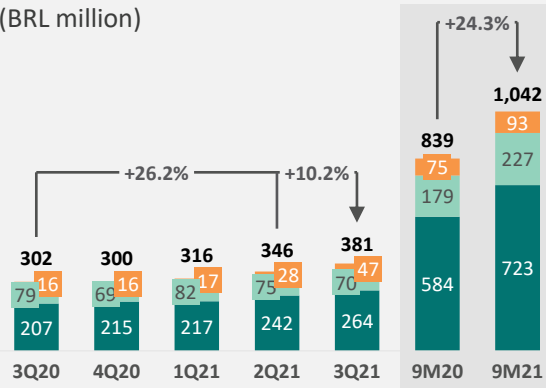


# Net Interest Income

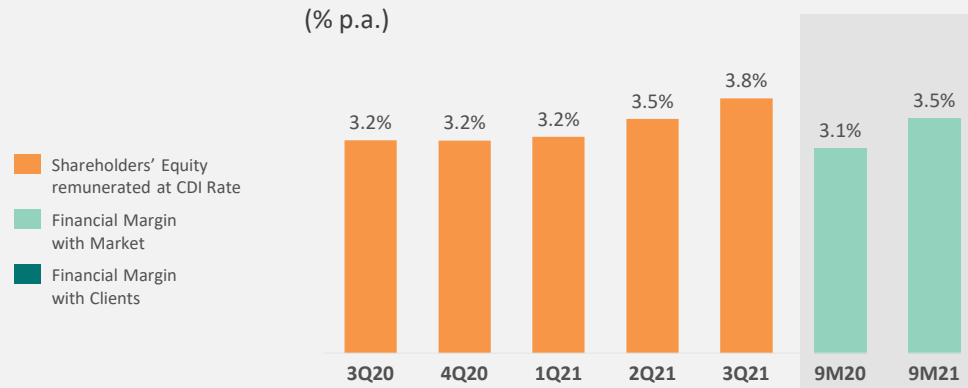
(BRL million)



## Net Interest Income (BRL million)

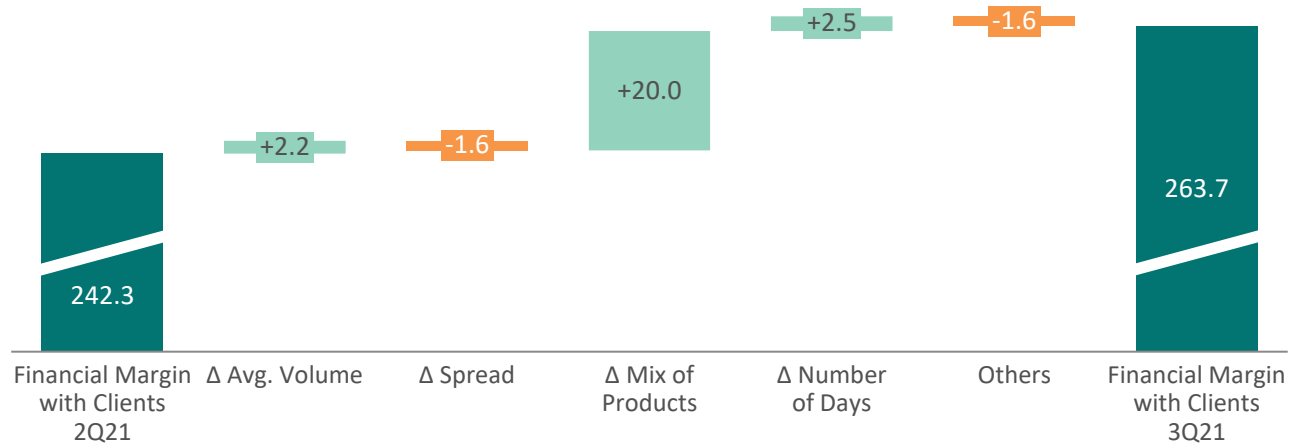


## NIM (% p.a.)

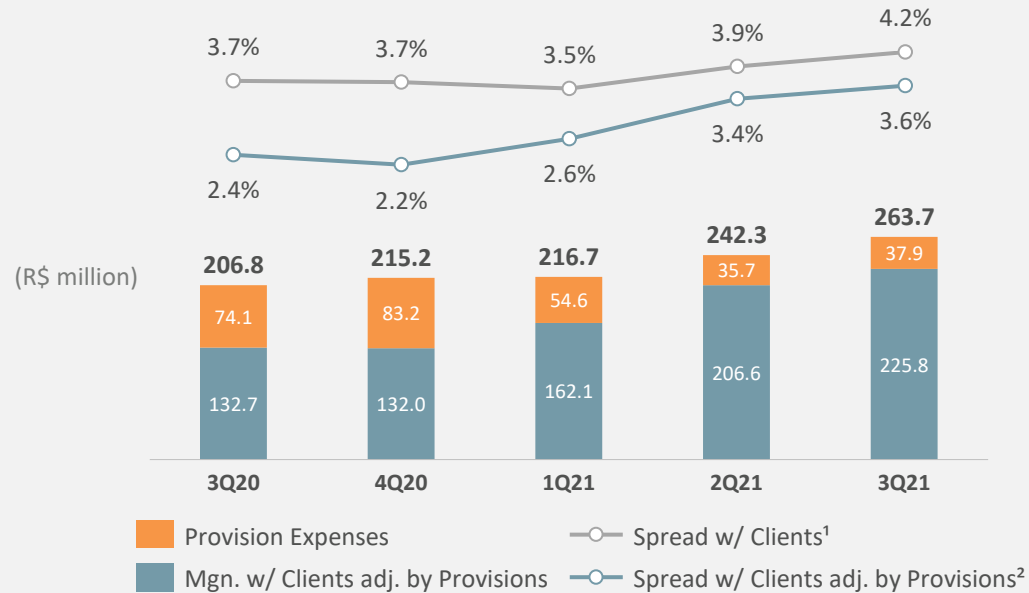


# Financial Margin with Clients Evolution and Spreads

Evolution of Financial Margin with Clients (R\$ million)



Evolution of Annualized Spread with Clients



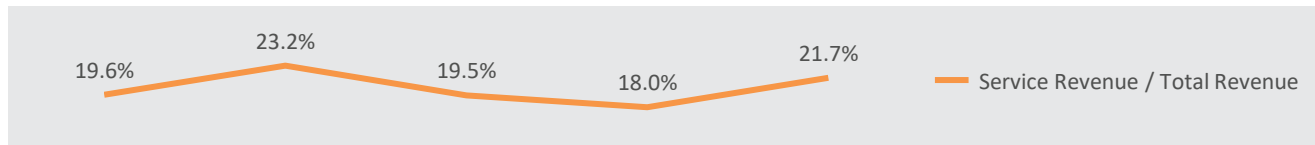
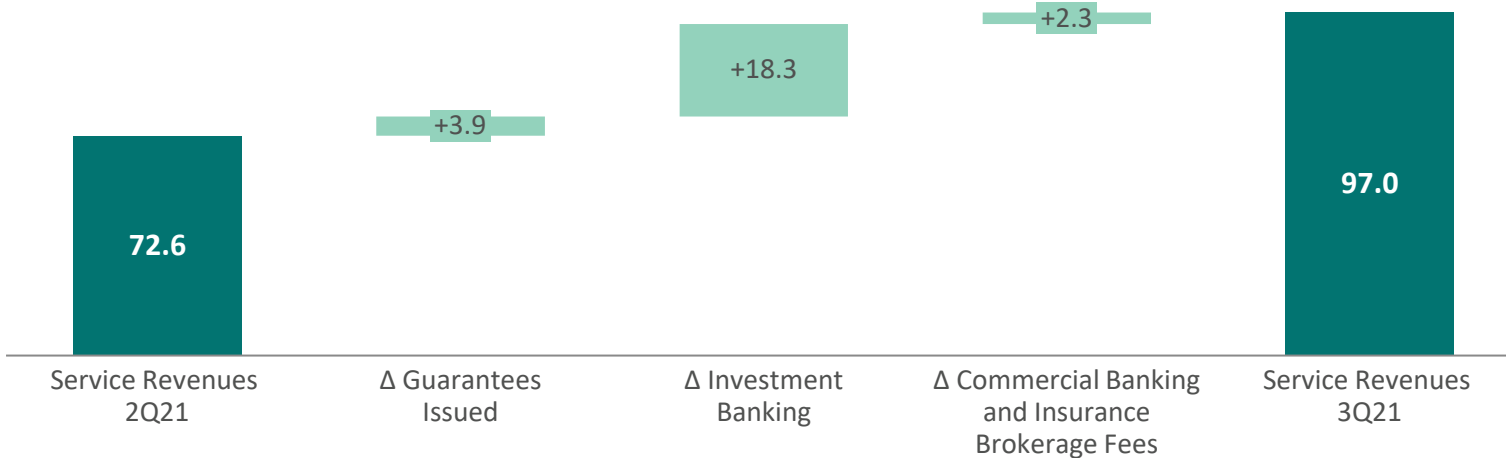
<sup>1</sup> Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

<sup>2</sup> Spread with Clients adjusted by Provisions includes Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries.

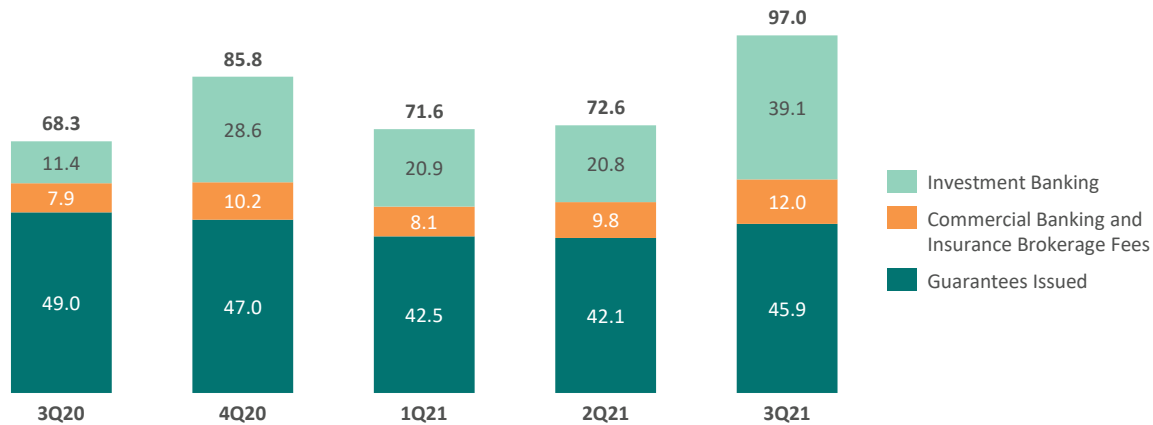


# Service Revenues

(BRL million)



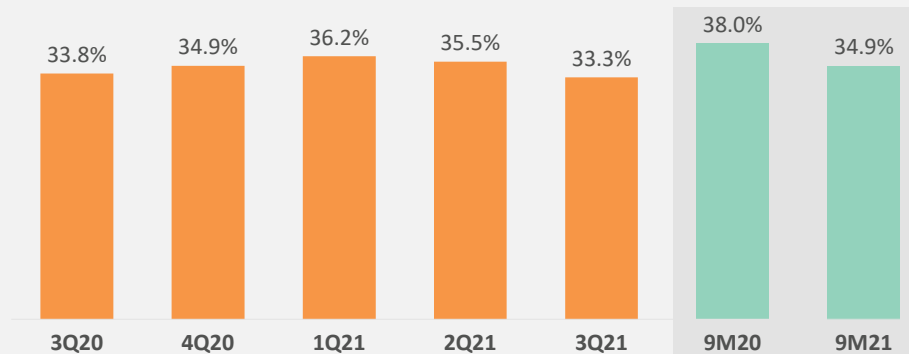
(BRL million)



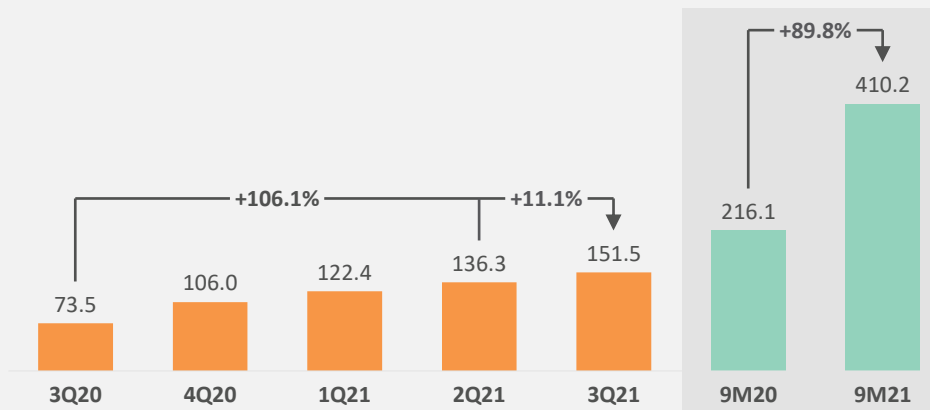
# Expenses and Efficiency Ratio

Expenses (R\$ million)	3Q21	2Q21	3Q21x2Q21	3Q20	3Q21x3Q20	9M21	9M20	9M21x9M20
Personnel Expenses	(72.1)	(66.9)	7.8%	(59.2)	21.8%	(203.5)	(174.4)	16.7%
Other Administrative Expenses	(36.6)	(36.5)	0.4%	(28.6)	28.0%	(101.6)	(86.6)	17.3%
<b>Subtotal</b>	<b>(108.8)</b>	<b>(103.4)</b>	<b>5.2%</b>	<b>(87.8)</b>	<b>23.8%</b>	<b>(305.1)</b>	<b>(261.0)</b>	<b>16.9%</b>
Profit Sharing	(40.1)	(39.4)	1.8%	(30.1)	33.2%	(119.5)	(100.4)	19.0%
<b>Total</b>	<b>(148.9)</b>	<b>(142.8)</b>	<b>4.2%</b>	<b>(117.9)</b>	<b>26.2%</b>	<b>(424.5)</b>	<b>(361.4)</b>	<b>17.5%</b>

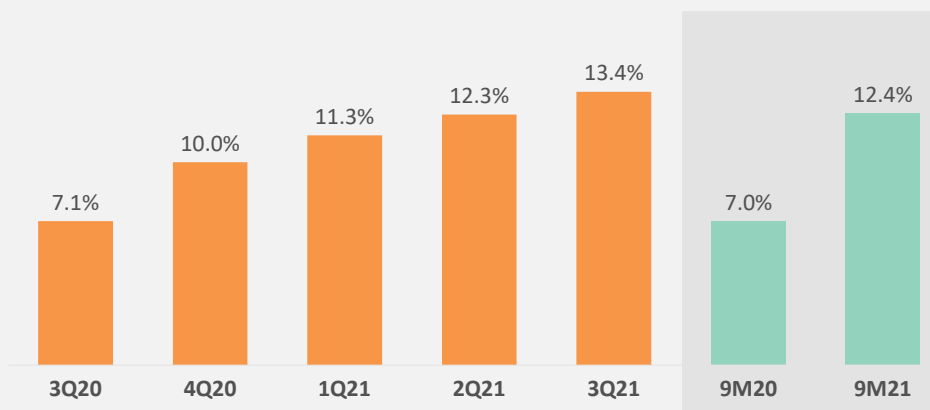
Recurring Efficiency Ratio (Expenses/Revenues)



Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)





Strategy and business segments

Funding and capital base

Financial highlights

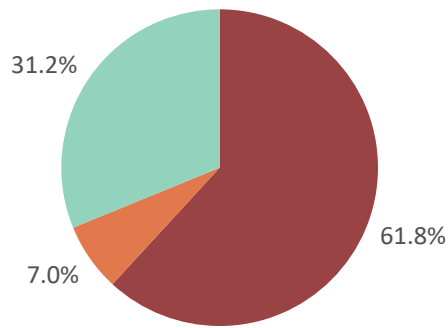
**Ownership structure**



# Ownership Structure

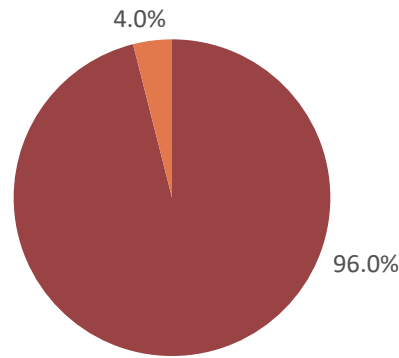
## ABC Brasil

### Total Capital<sup>1</sup>



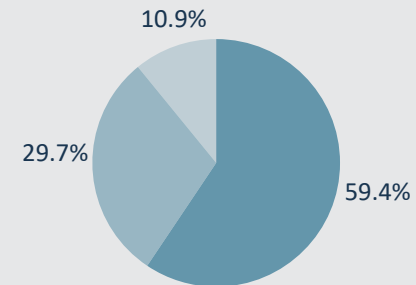
- Bank ABC
- Management<sup>2</sup>
- Free-float

### Voting Capital



(As of November, 2021)

## Bank ABC (Controlling Shareholder)



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

### International bank headquartered in Bahrain

- Total Assets: US\$ 30.9 billion
- Shareholders' Equity: US\$ 4.3 billion
- BIS Ratio: 17.3%
- Tier 1 Capital: 16.4%
- CET1: 16.1%

(As of June, 2021)

<sup>1</sup>Ex-Treasury

<sup>2</sup>Management includes Company Executives, members of the Board and related persons



# Contact

**Website:** [www.abcbrasil.com.br](http://www.abcbrasil.com.br) | [ri.abcbrasil.com.br](http://ri.abcbrasil.com.br)

**Phone:** +55 (11) 3170-2000





## Appendix



# Expanded Credit Portfolio

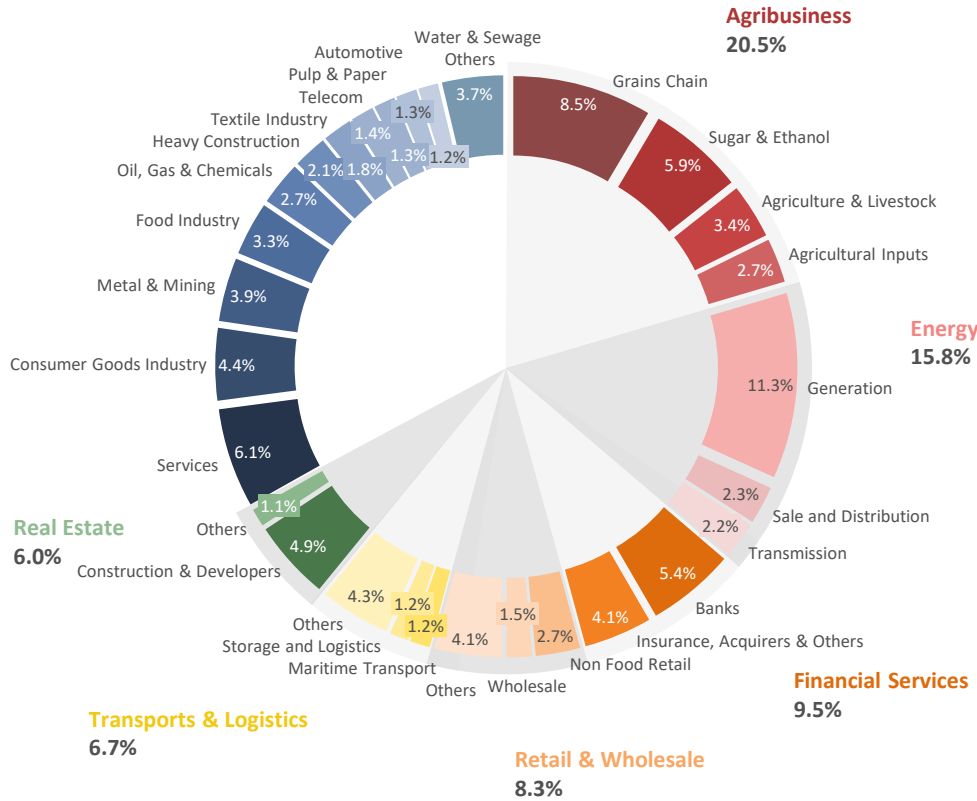
Expanded Credit Portfolio (R\$ million)	Sep/21	% Total	Jun/21	% Total	Chg 3M	Sep/20	% Total	Chg 12M
<b>Loans</b>	<b>21,905</b>	<b>100%</b>	<b>20,867</b>	<b>100%</b>	<b>5.0%</b>	<b>19,231</b>	<b>100%</b>	<b>13.9%</b>
C&IB	3,668	16.7%	3,746	18.0%	-2.1%	3,410	17.7%	7.6%
Corporate	15,630	71.4%	14,745	70.7%	6.0%	14,325	74.5%	9.1%
Middle	2,608	11.9%	2,376	11.4%	9.7%	1,496	7.8%	74.3%
<b>Guarantees Issued</b>	<b>11,435</b>	<b>100%</b>	<b>10,742</b>	<b>100%</b>	<b>6.4%</b>	<b>10,030</b>	<b>100%</b>	<b>14.0%</b>
C&IB	9,181	80.3%	8,500	79.1%	8.0%	8,013	79.9%	14.6%
Corporate	2,213	19.4%	2,200	20.5%	0.6%	1,991	19.9%	11.1%
Middle	41	0.4%	43	0.4%	-4.3%	26	0.3%	59.0%
<b>Corporate Securities</b>	<b>3,936</b>	<b>100%</b>	<b>3,593</b>	<b>100%</b>	<b>9.6%</b>	<b>3,667</b>	<b>100%</b>	<b>7.3%</b>
C&IB	2,148	54.6%	1,757	48.9%	22.2%	1,950	53.2%	10.2%
Corporate	1,783	45.3%	1,836	51.1%	-2.9%	1,718	46.8%	3.8%
Middle	5	0.1%	0	0.0	-	0	0.0	-
<b>Expanded Credit Portfolio</b>	<b>37,276</b>	<b>100%</b>	<b>35,202</b>	<b>100%</b>	<b>5.9%</b>	<b>32,929</b>	<b>100%</b>	<b>13.2%</b>
C&IB	14,996	40.2%	14,002	39.8%	7.1%	13,373	40.6%	12.1%
Corporate	19,626	52.7%	18,780	53.4%	4.5%	18,034	54.8%	8.8%
Middle	2,654	7.1%	2,419	6.9%	9.7%	1,522	4.6%	74.4%



# Economic Sectors & Collaterals

## Economic Sectors

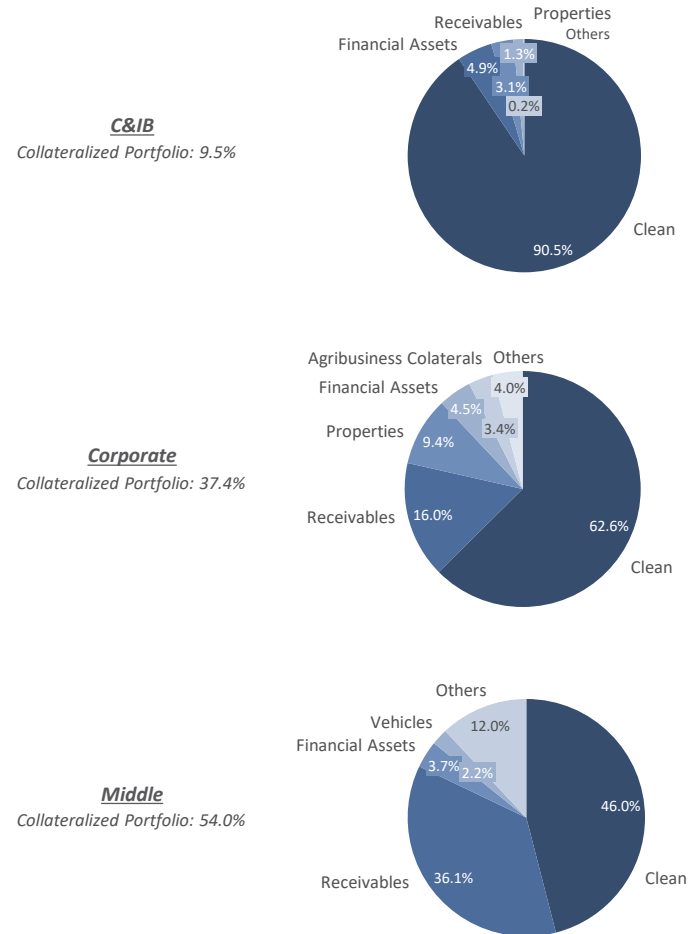
(Expanded Credit Portfolio)



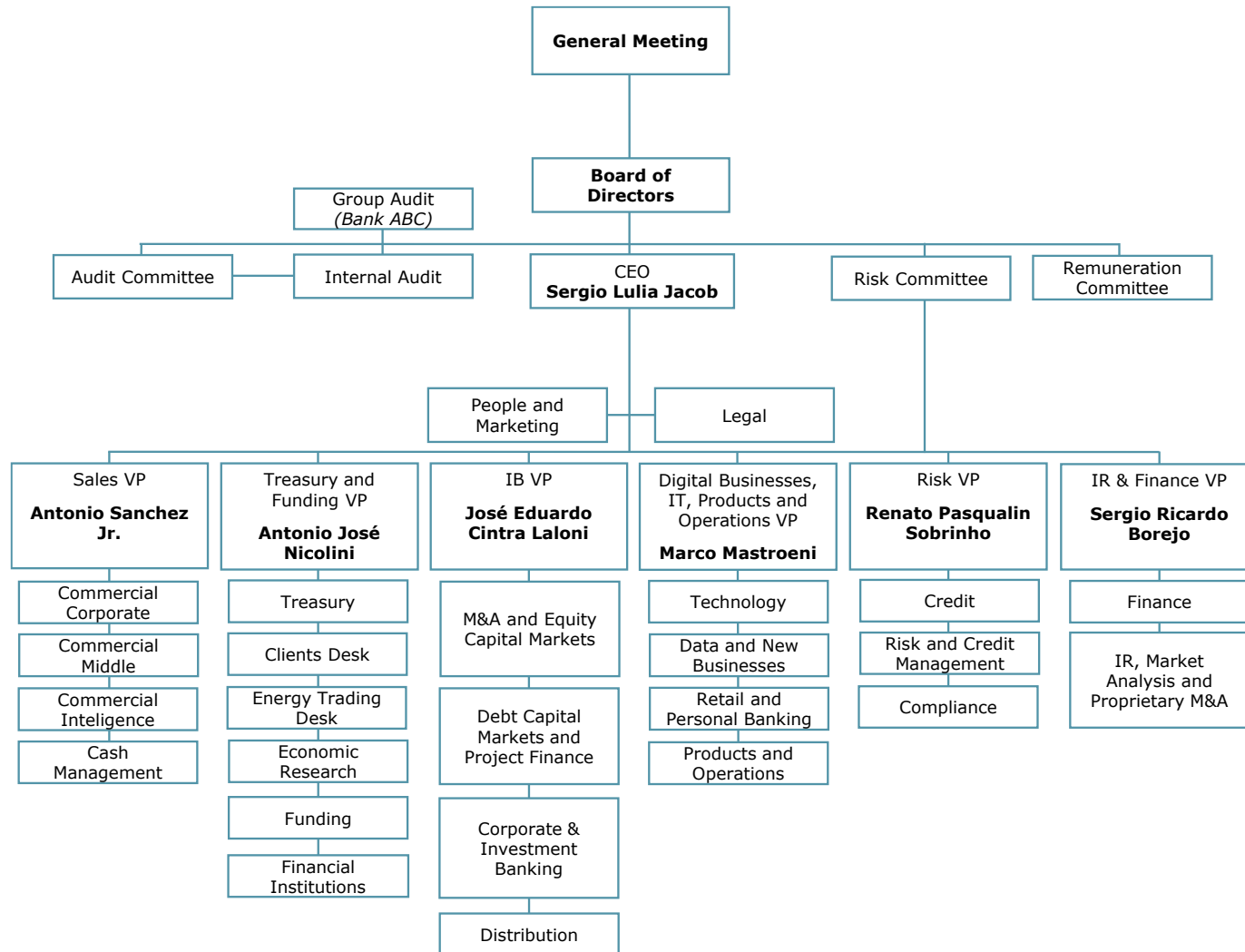
(As of September, 2021)

## Collaterals

(Expanded Credit Portfolio)



# Corporate Structure



(Nov/21)



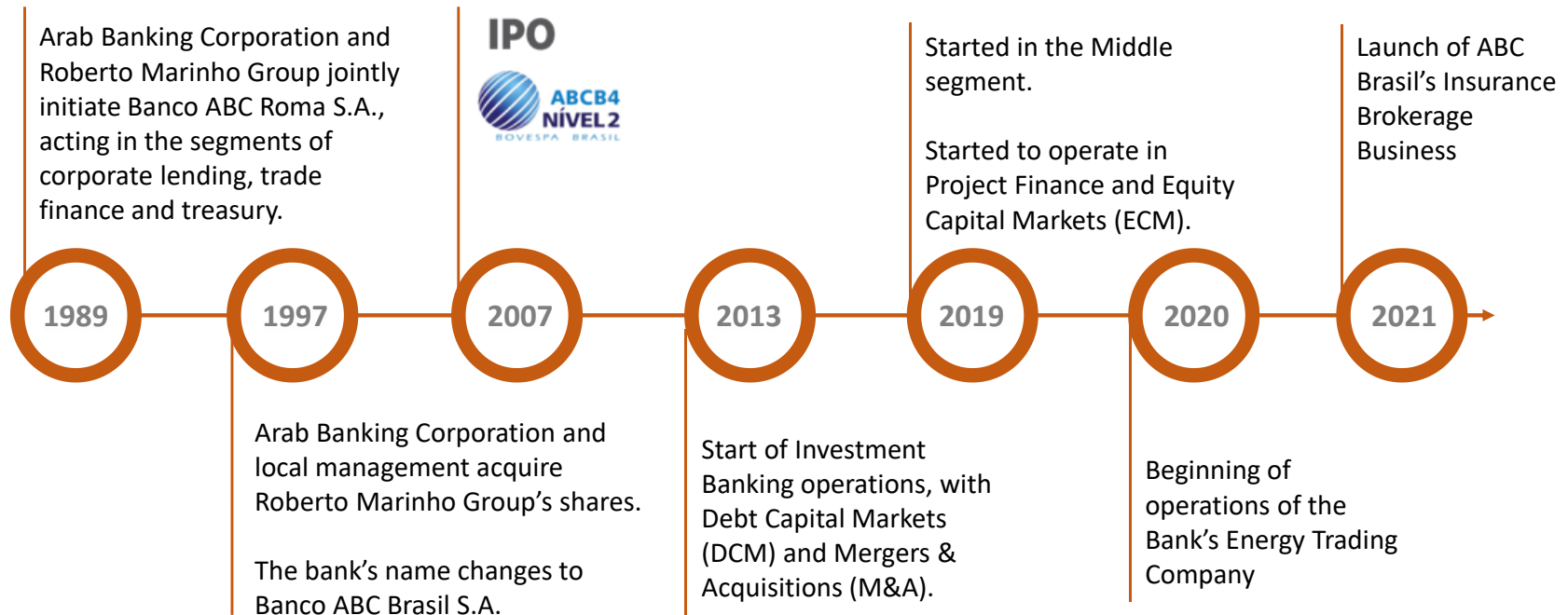
## Members

<b>Anwar Ali Al Mudhaf</b>	<i>Kuwaiti</i>	ABC Brasil Chairman & Arab Banking Corporation Board Member
<b>Anis Chacur Neto</b>	<i>Brazilian</i>	ABC Brasil Vice-Chairman
<b>Vernon Handley</b>	<i>British</i>	Arab Banking Corporation Executive
<b>Brendon Hopkins</b>	<i>British</i>	Arab Banking Corporation Executive
<b>Fernando Fontes Iunes</b>	<i>Brazilian</i>	Independent Member
<b>Roberto Pedote</b>	<i>Brazilian</i>	Independent Member

(As of November, 2021)



# History in Brazil





## Disclaimer

The following material, on this date, is a presentation containing general information about the Banco ABC Brasil S.A. We offer no guarantee and make no declaration, implicitly or explicitly, as to the accuracy, completeness or scope of this information.

This presentation may include forward-looking statements of future events or results according to the regulations of the Brazilian and International securities and exchange commissions. These statements are based on certain assumptions and analyses by the Company that reflect its experience, the economic environment, future market conditions and expected events by the company, many of which are beyond the control of the Company. Important factors that may lead to significant differences between the actual results and the statements of expectations about future events or results include the company's business strategy, Brazilian and International economic conditions, technology, financial strategy, financial market conditions, uncertainty regarding the results of its future operations, plans, objectives, expectations and intentions, among others. Considering these factors, the actual results of the company may be significantly different from those shown or implicit in the statement of expectations about future events or results.

The information and opinions contained in this presentation should not be understood as a recommendation to potential investors and no investment decision is to be based on the veracity, current events or completeness of this information or these opinions. No advisors to the company or parties related to them or their representatives should have any responsibility for any losses that may result from the use or contents of this presentation.