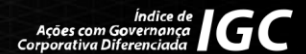




Investor
Presentation

February
2022





Strategy and Business Segments

Funding and Capital Base

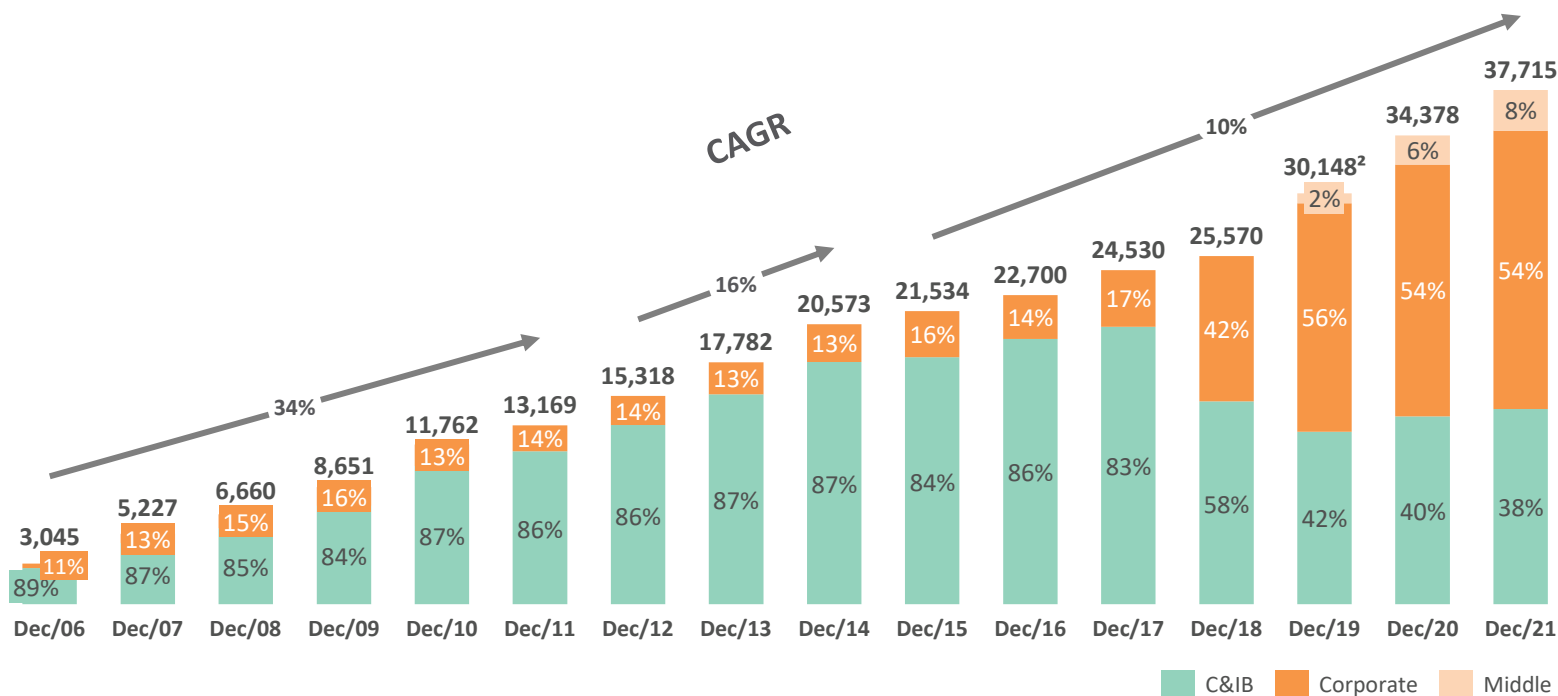
Financial Highlights

Ownership Structure



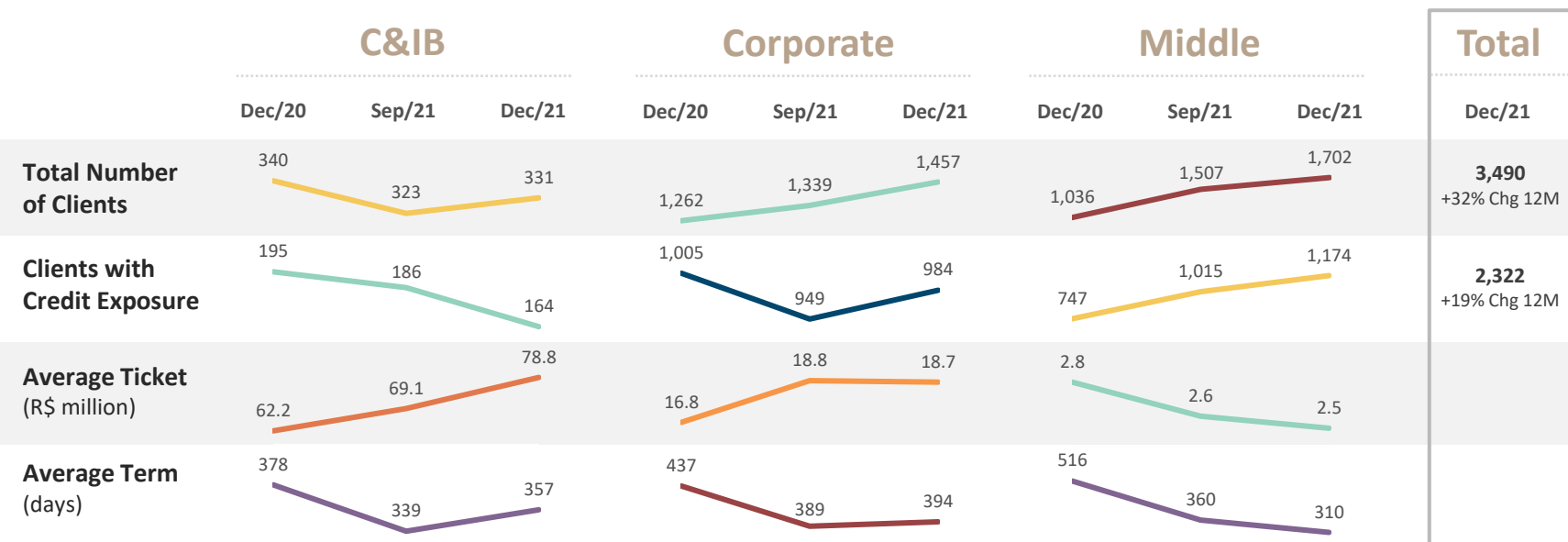
Banco ABC Brasil offers financial solutions to companies in the **C&IB**, **Corporate** and **Middle** segments.

Expanded Credit Portfolio¹ (R\$ million)

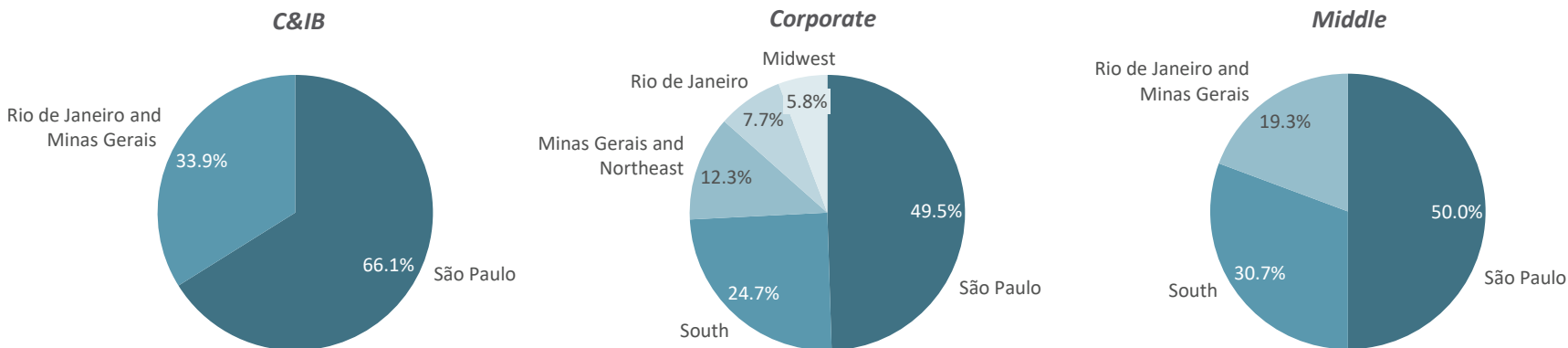


¹Includes Loans, Guarantees Issued and Corporate Securities portfolios.

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



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 R\$300 mm and R\$4 bn. | **Middle:** Clients with annual sales between R\$30 mm and R\$300 mm.



Strategy and Business Segments

Funding and Capital Base

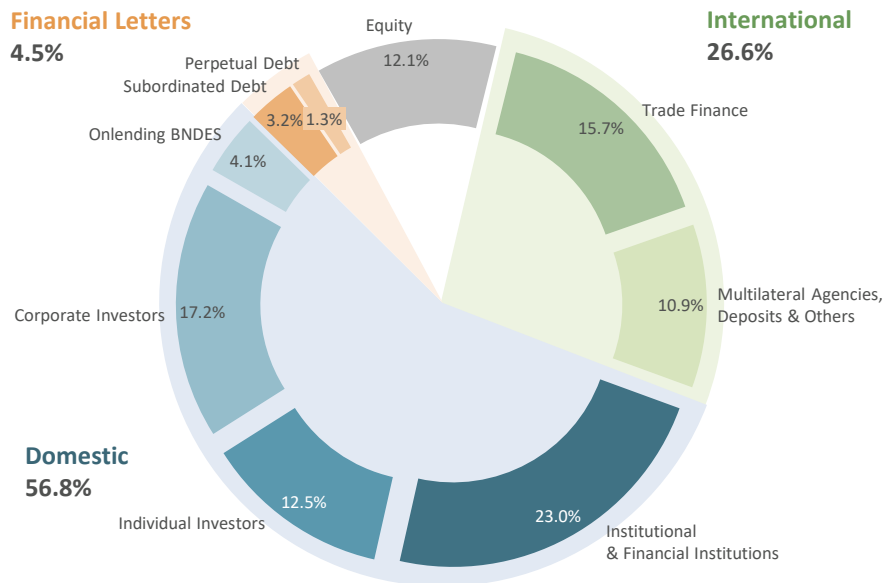
Financial Highlights

Ownership Structure

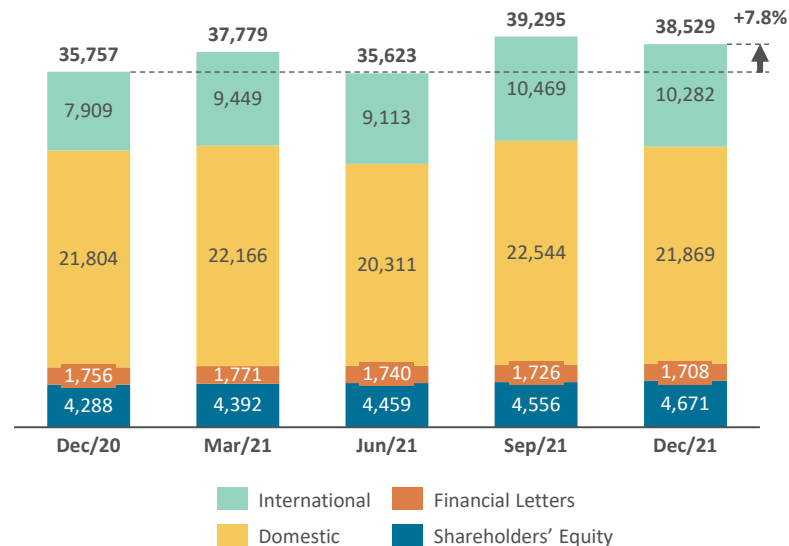


Diversified funding with access to local and international sources

Funding 4Q21



Funding Evolution



Funding (R\$ million)	Dec/21	% of Total	Sep/21	% of Total	Dec/20	% of Total
Demand Deposits	284.4	0.7	345.3	0.9	383.4	1.1
Time Deposits	7,140.3	18.5	8,000.0	20.4	9,061.7	25.3
LCA, LCI & COE ¹	4,808.6	12.5	4,504.5	11.5	3,581.4	10.0
Financial Bills	7,536.4	19.6	7,646.4	19.5	6,850.7	19.2
Subordinated Local Notes (Letras Financeiras)	1,217.2	3.2	1,239.1	3.2	1,275.1	3.6
Interbank Deposits	531.2	1.4	531.9	1.4	710.2	2.0
Borrowing and Onlending Obligations Abroad	10,282.1	26.7	10,469.1	26.6	7,909.1	22.1
Borrowing and Onlending Obligations	1,567.9	4.1	1,516.0	3.9	1,216.9	3.4
Perpetual Sub. Financial Notes	490.7	1.3	486.6	1.2	480.6	1.3
Subtotal (Funding with Third Parties)	33,858.7	87.9	34,738.8	88.4	31,469.0	88.0
Shareholders' Equity	4,670.7	12.1	4,555.7	11.6	4,288.3	12.0
Total	38,529.3	100.0	39,294.5	100.0	35,757.3	100.0

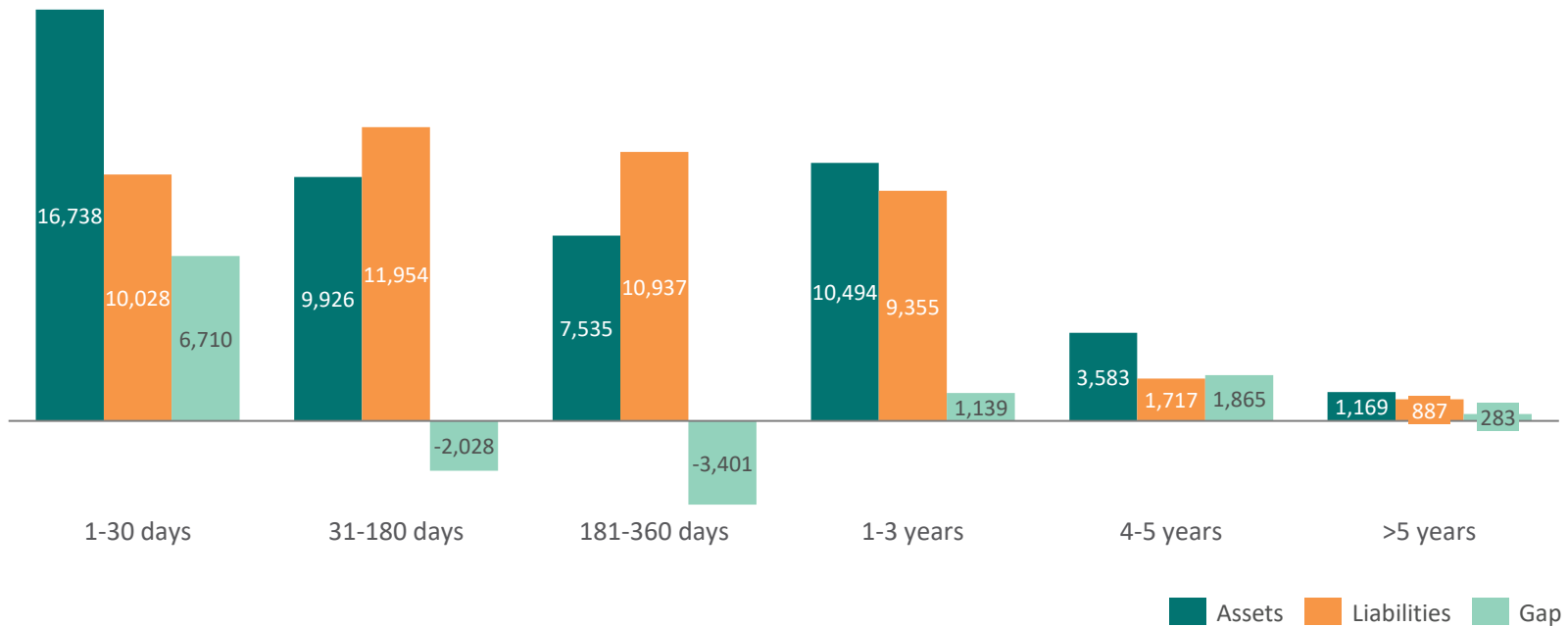
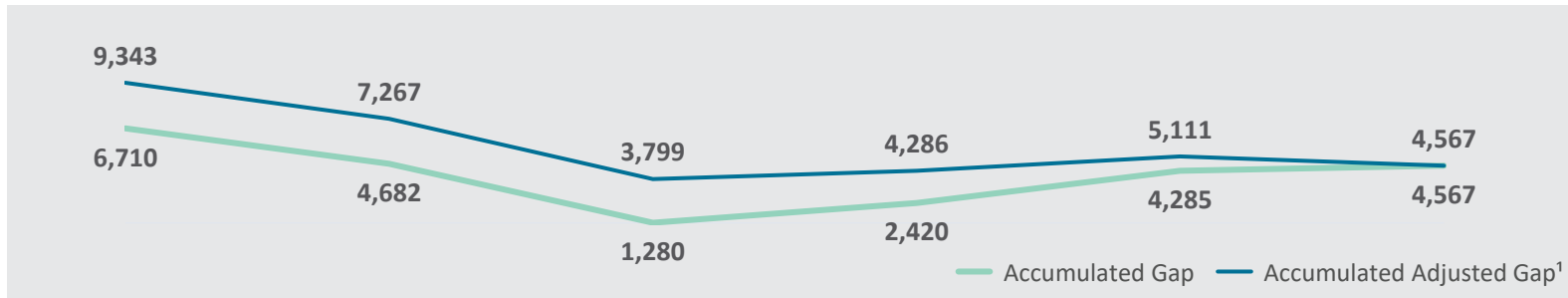
Ratings

	Local	Global	Sovereign
S&P Global	brAAA	BB-	BB-
Fitch Ratings	AAA	BB	BB-
MOODY'S	AA+.Br	Ba2	Ba2

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

Assets & Liabilities by Maturity

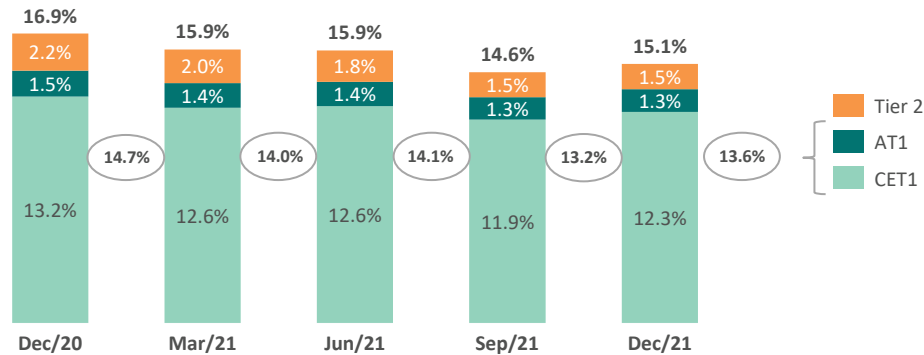
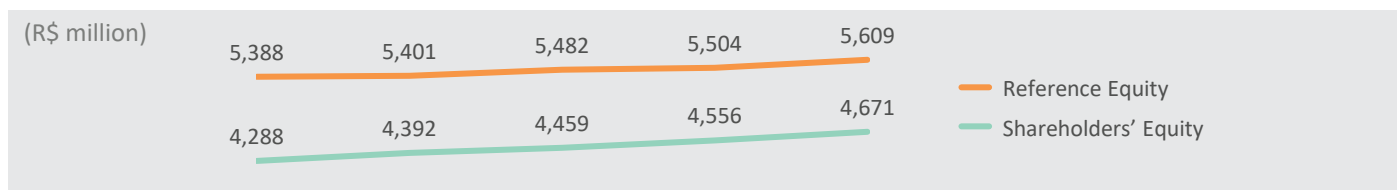
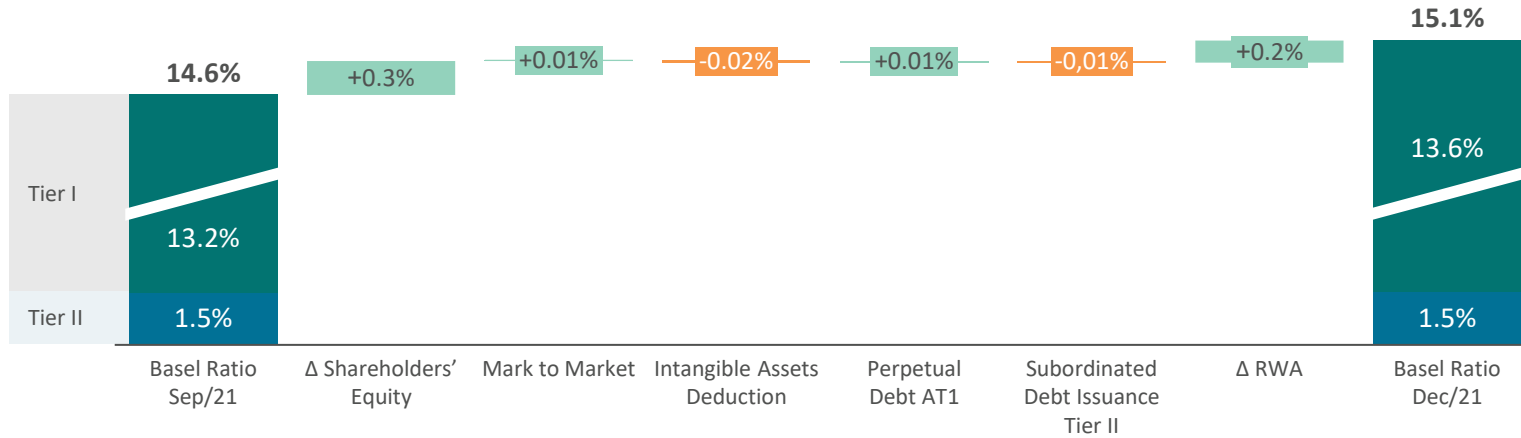
(R\$ million)



(As of December, 2021)

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

Basel Ratio & Shareholders' Equity





Strategy and Business Segments

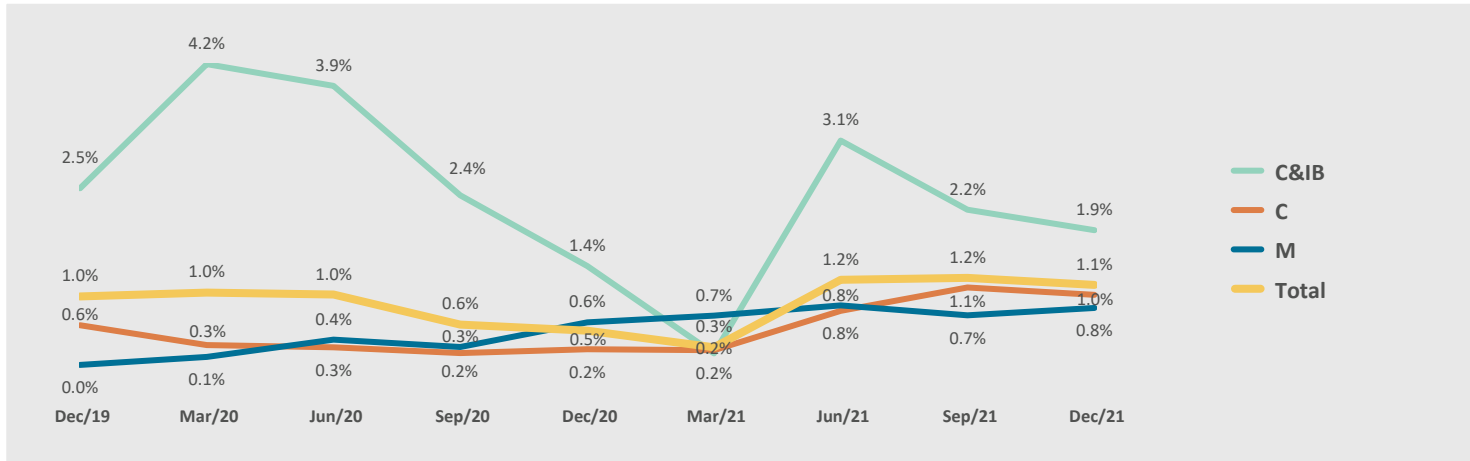
Funding and Capital Base

Financial Highlights

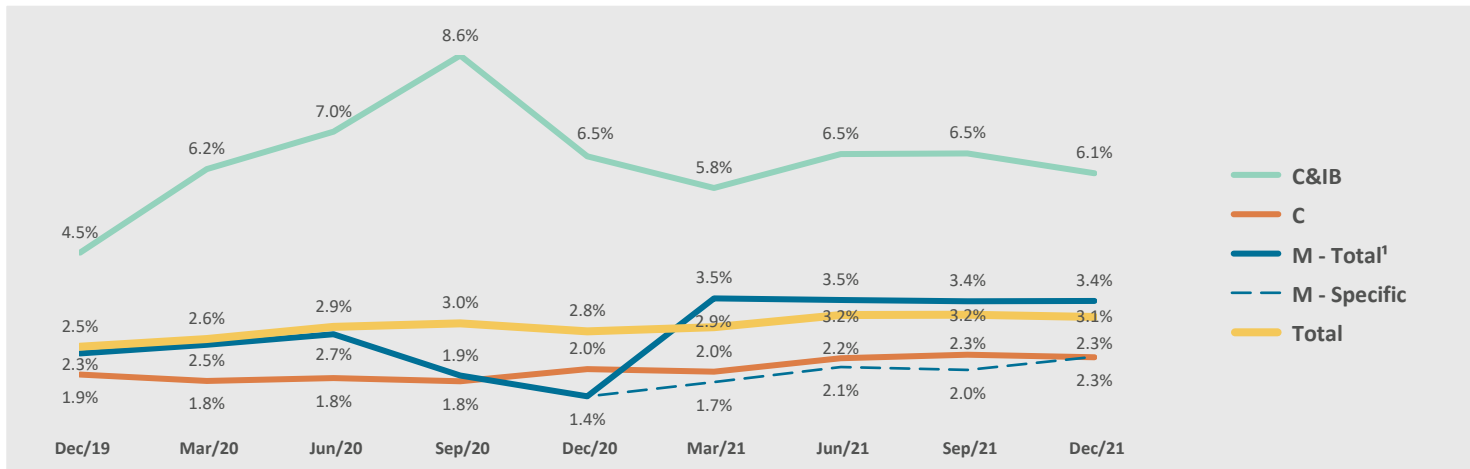
Ownership Structure



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



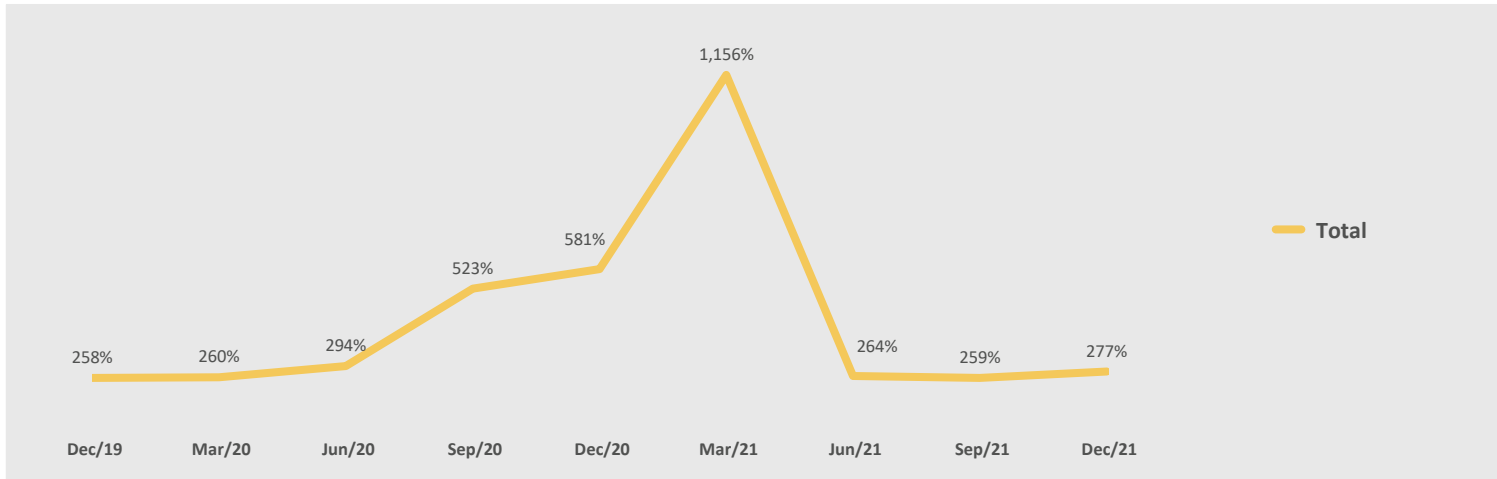
Loans Loss Reserve % of loan portfolio



¹ Balance of Specific and General provisions

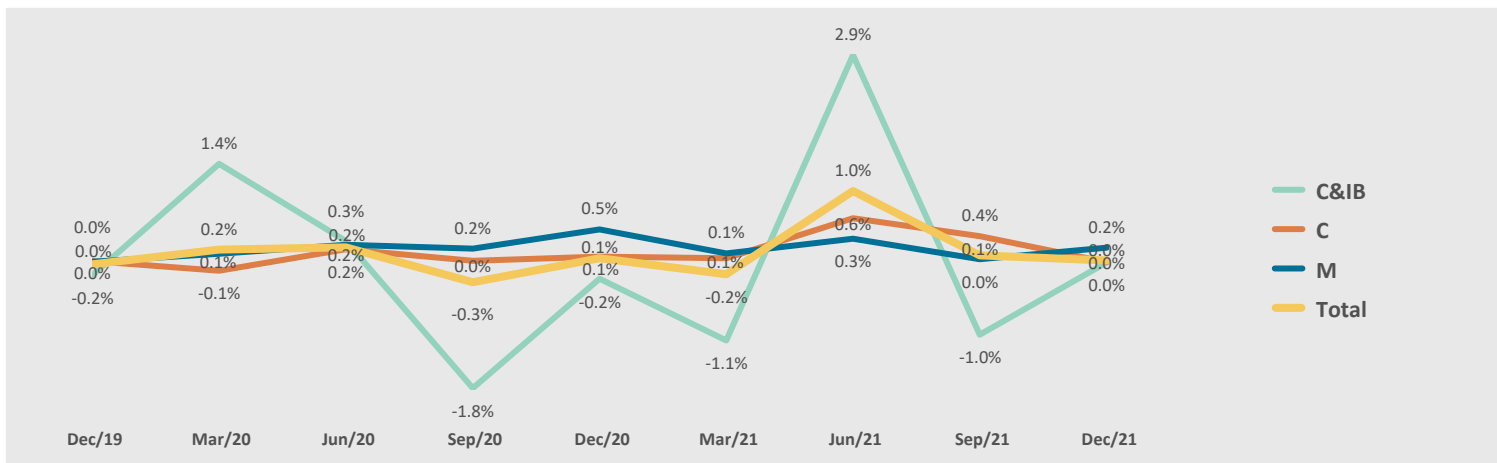
Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue for More Than 90 Days



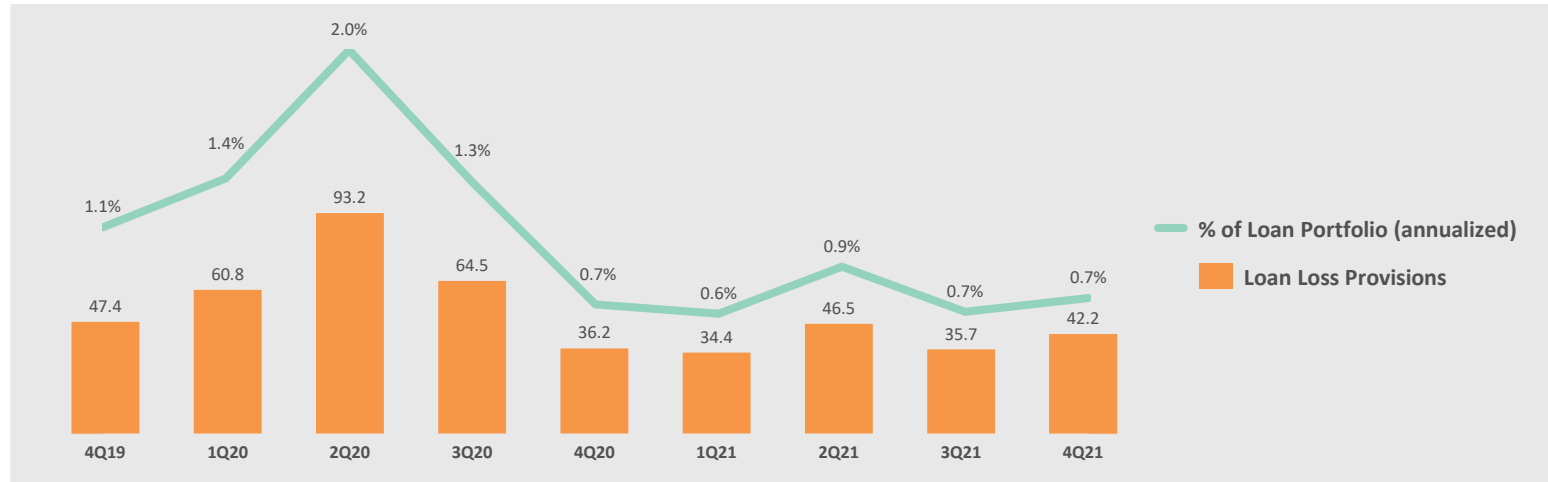
NPL Creation¹ (loans overdue for more than 90 days)

% of loan portfolio

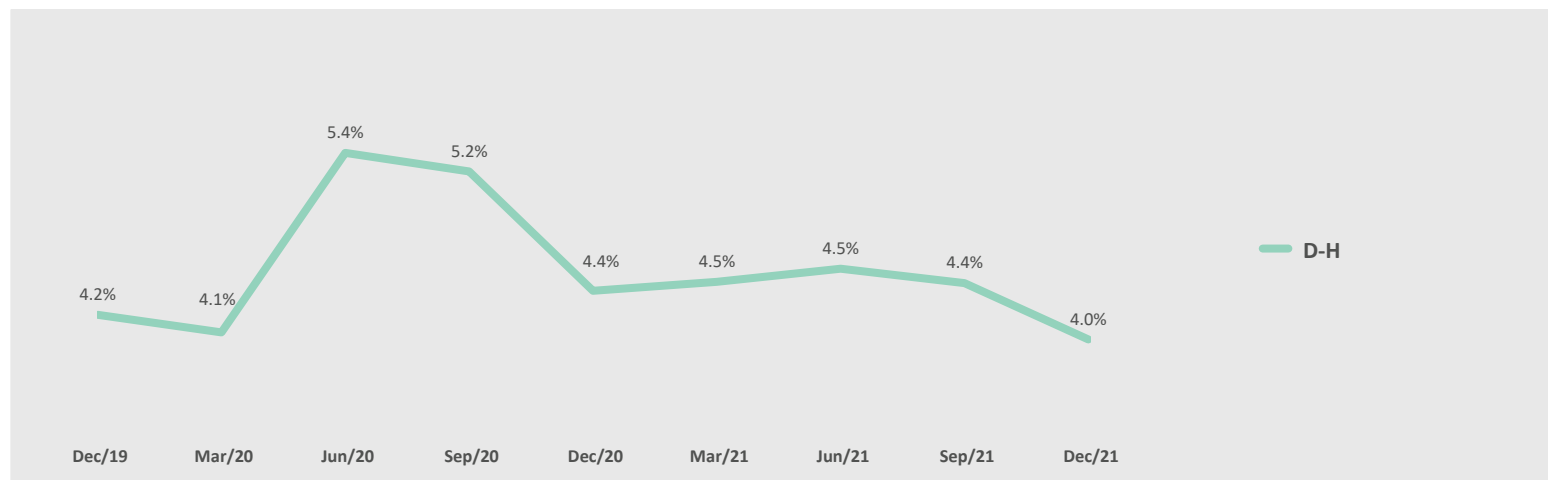


¹Defined as the loan book that becomes overdue above 90 days during the quarter, added to write-offs.

Loan Loss Provisions (loan portfolio) R\$ million and % of loan portfolio (annualized)

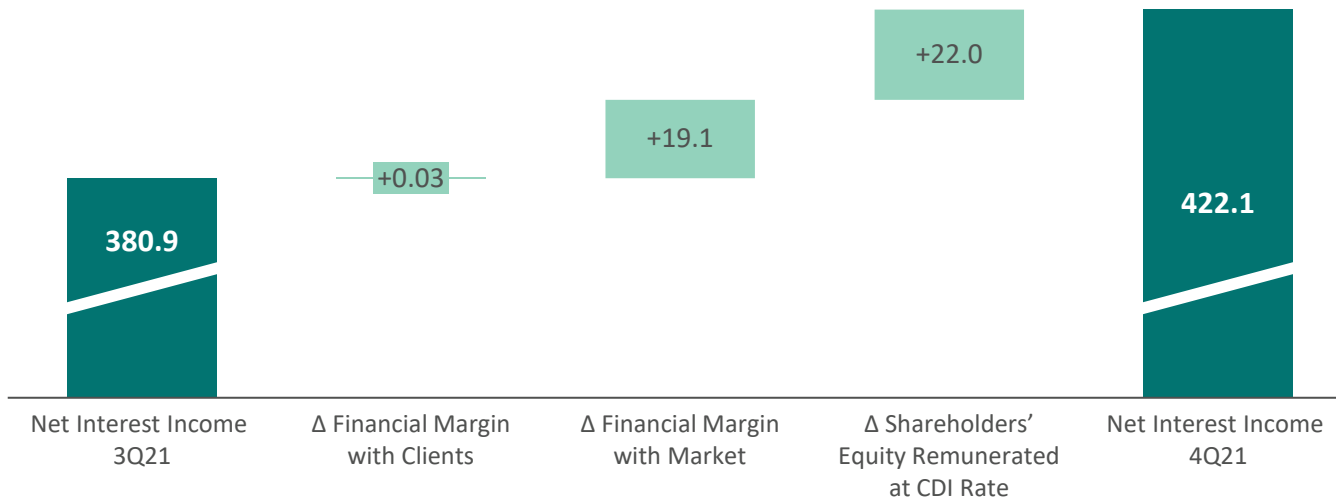


Loans Rated D-H (Brazilian Central Bank Resolution No. 2682) % of loan portfolio

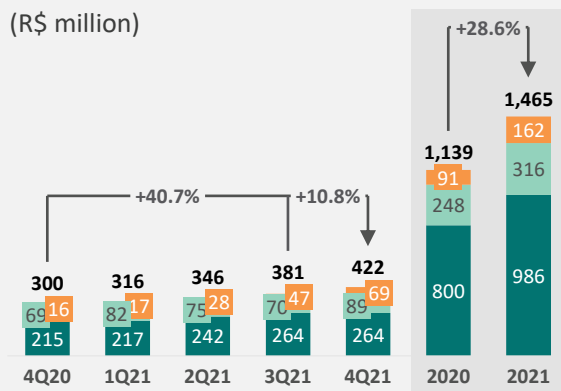


Net Interest Income

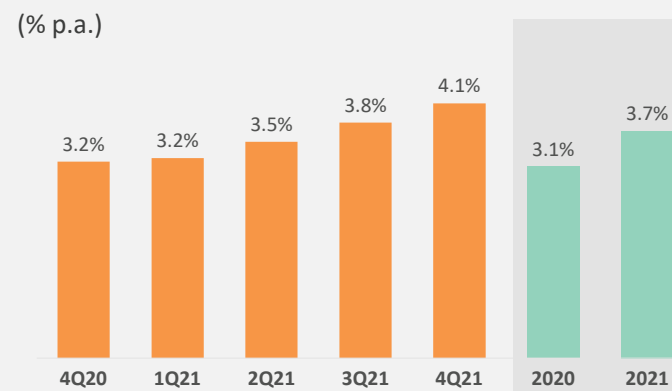
(R\$ million)



Net Interest Income (R\$ million)

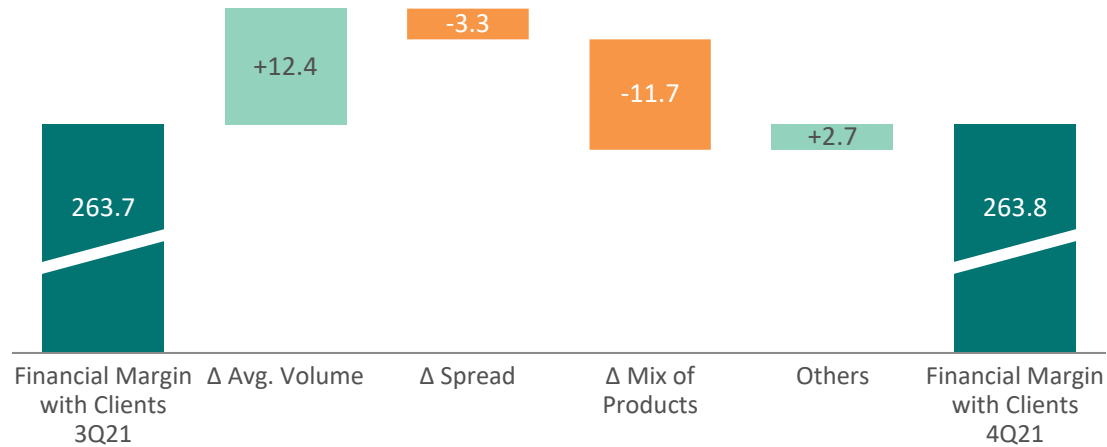


NIM (% p.a.)

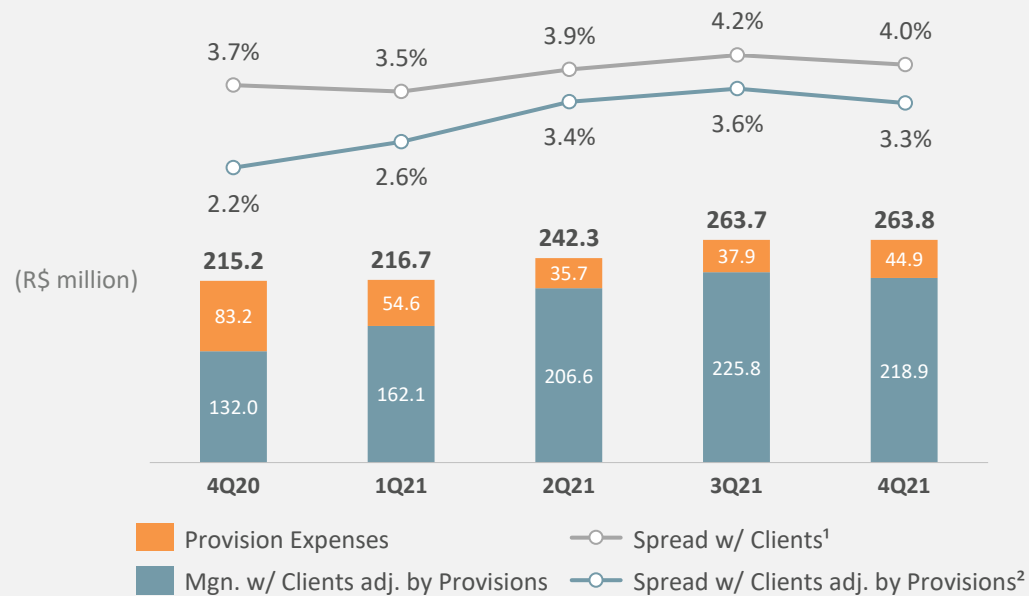


Financial Margin with Clients Evolution

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



Evolution of Annualized Spread with Clients

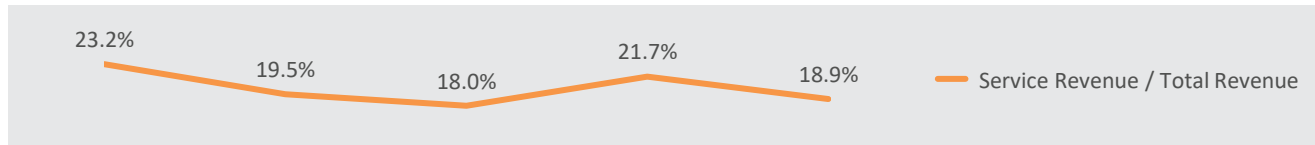
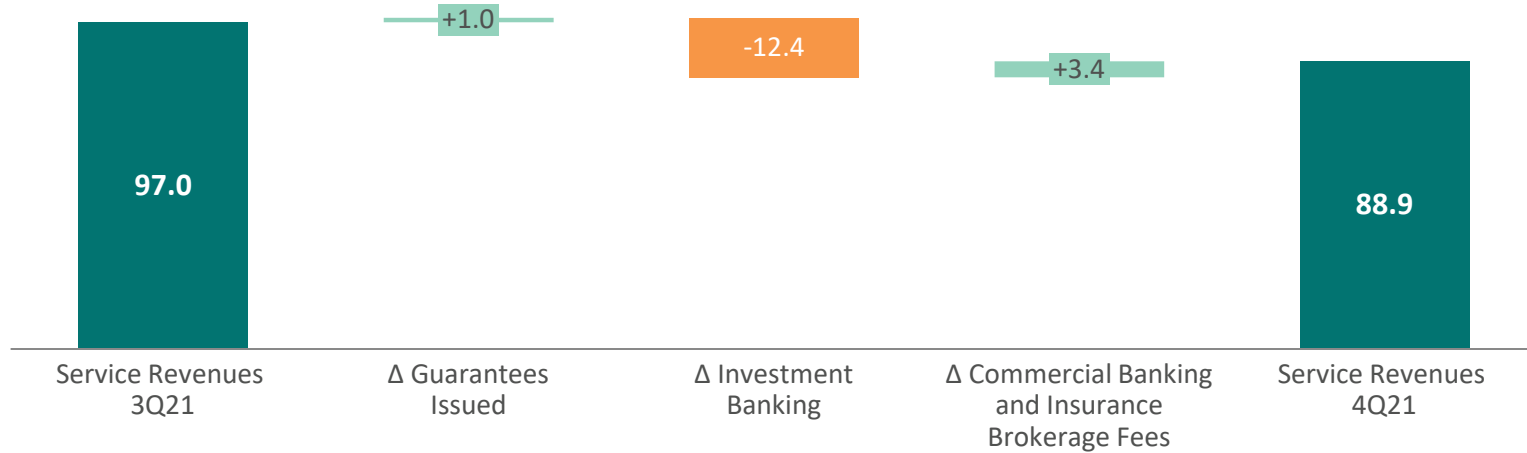


¹ Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

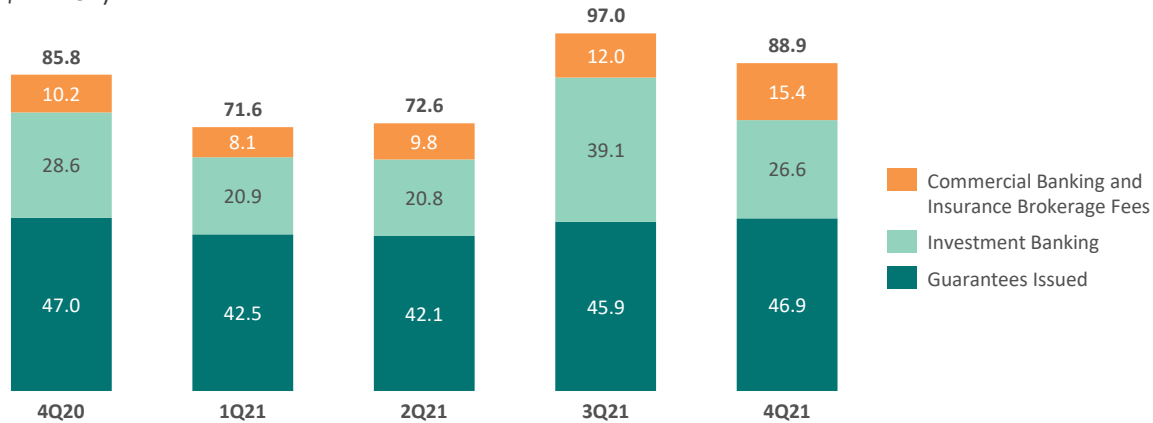
² Spread with Clients adjusted by Provisions includes Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries.

Service Revenues

(R\$ million)

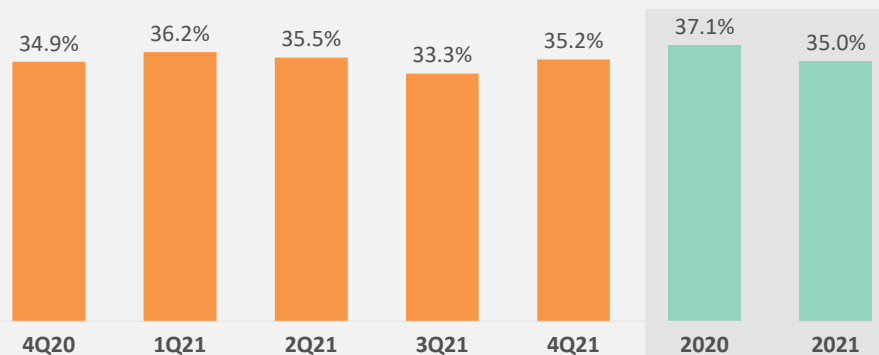


(R\$ million)

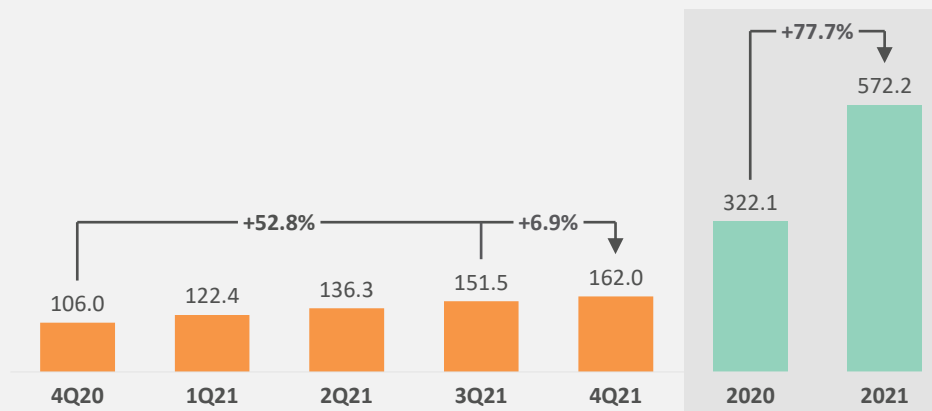


Expenses (R\$ million)	4Q21	3Q21	4Q21x3Q21	4Q20	4Q21x4Q20	2021	2020	2021x2020
Personnel Expenses	(76.5)	(72.1)	6.0%	(61.0)	25.3%	(279.9)	(235.4)	18.9%
Other Administrative Expenses	(41.7)	(36.6)	13.9%	(30.4)	37.1%	(143.3)	(117.0)	22.4%
Subtotal	(118.2)	(108.8)	8.7%	(91.4)	29.2%	(423.2)	(352.4)	20.1%
Profit Sharing	(47.8)	(40.1)	19.2%	(37.4)	27.8%	(167.3)	(137.8)	21.4%
Total	(166.0)	(148.9)	11.5%	(128.9)	28.8%	(590.5)	(490.2)	20.5%
Employees	899	856	5.0%	711	26.4%	899	711	26.4%

Recurring Efficiency Ratio (Expenses/Revenues)



Recurring Net Income (R\$ million)



Recurring ROAE (% p.a.)





Strategy and Business Segments

Funding and Capital Base

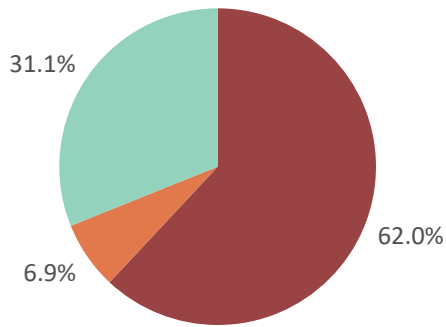
Financial Highlights

Ownership Structure

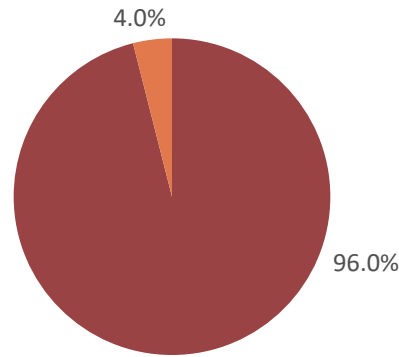


ABC Brasil

Total Capital¹



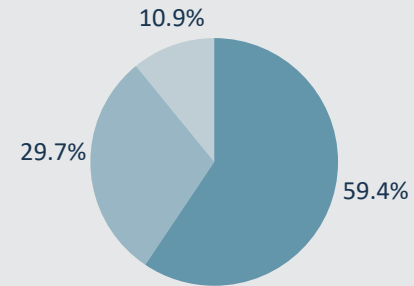
Voting Capital



- Bank ABC
- Management²
- Free-float

As of February, 2022

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

¹Ex-Treasury

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

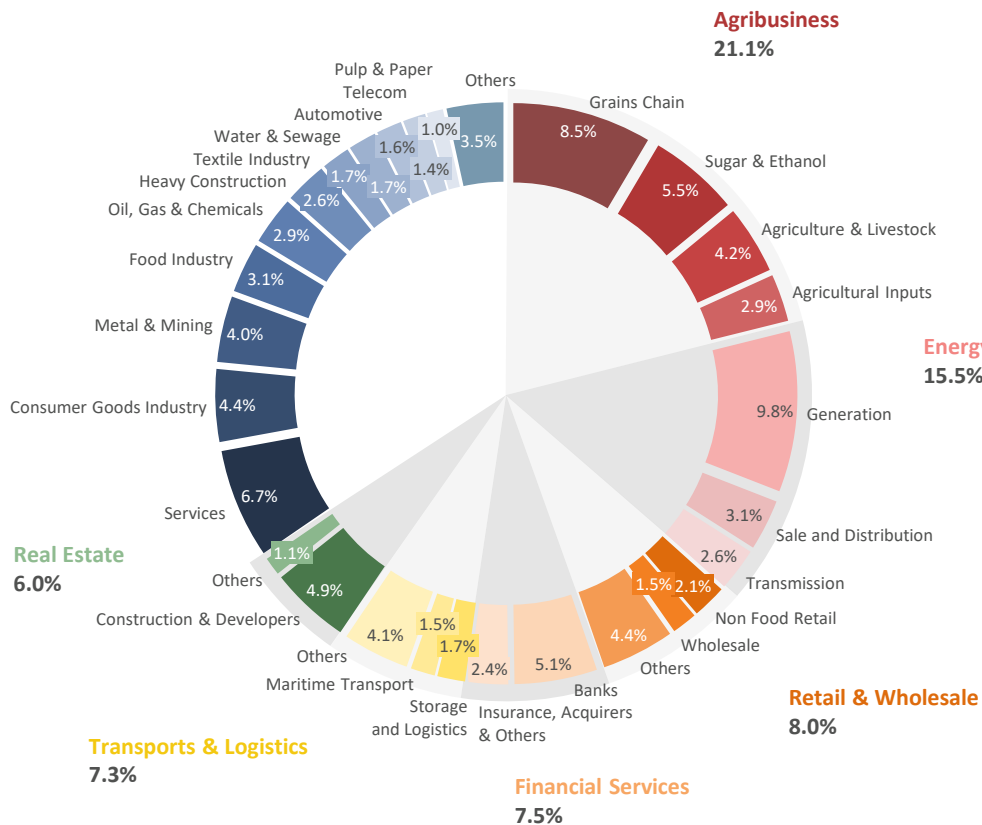
Appendix



Expanded Credit Portfolio (R\$ million)	Dec/21	% Total	Sep/21	% Total	Chg 3M	Dec/20	% Total	Chg 12M
Loans	23,253	100%	21,905	100%	6.2%	20,940	100%	11.0%
C&IB	4,209	18.1%	3,668	16.7%	14.8%	4,001	19.1%	5.2%
Corporate	16,129	69.4%	15,630	71.4%	3.2%	14,849	70.9%	8.6%
Middle	2,915	12.5%	2,608	11.9%	11.8%	2,089	10.0%	39.5%
Guarantees Issued	11,069	100%	11,435	100%	-3.2%	10,161	100%	8.9%
C&IB	8,712	78.7%	9,181	80.3%	-5.1%	8,124	79.9%	7.2%
Corporate	2,305	20.8%	2,213	19.4%	4.2%	2,004	19.7%	15.0%
Middle	52	0.5%	41	0.4%	25.4%	33	0.3%	54.6%
Corporate Securities	3,393	100%	3,936	100%	-13.8%	3,277	100%	3.5%
C&IB	1,452	42.8%	2,148	54.6%	-32.4%	1,704	52.0%	-14.8%
Corporate	1,936	57.1%	1,783	45.3%	8.6%	1,573	48.0%	23.1%
Middle	5	0.1%	5	0.1%	(0.0)	0	0.0	-
Expanded Credit Portfolio	37,715	100%	37,276	100%	1.2%	34,378	100%	9.7%
C&IB	14,374	38.1%	14,996	40.2%	-4.1%	13,829	40.2%	3.9%
Corporate	20,370	54.0%	19,626	52.7%	3.8%	18,426	53.6%	10.5%
Middle	2,972	7.9%	2,654	7.1%	12.0%	2,123	6.2%	40.0%

Economic Sectors

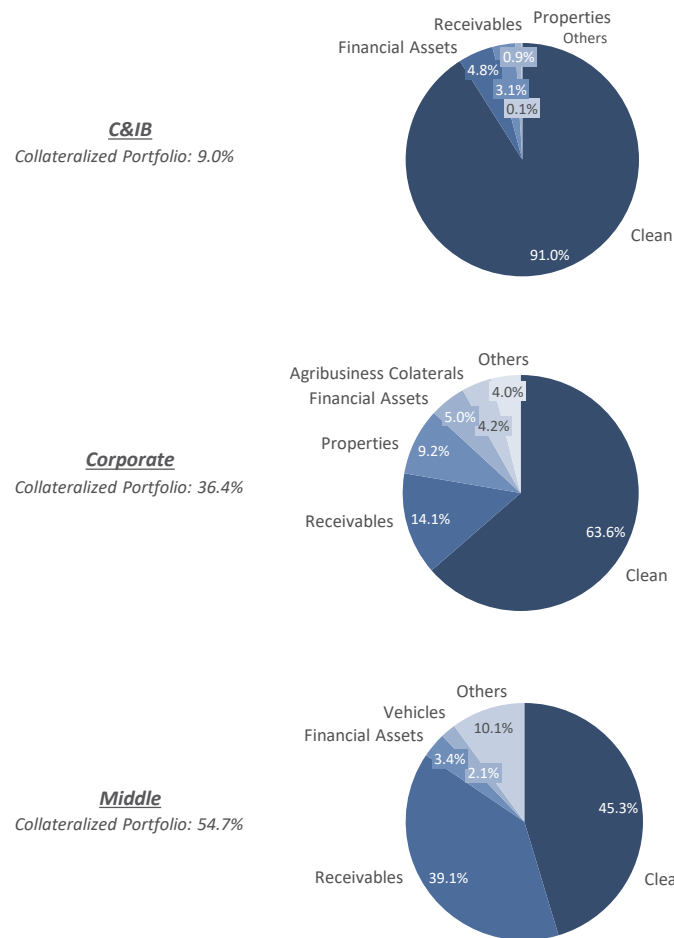
(Expanded Credit Portfolio)

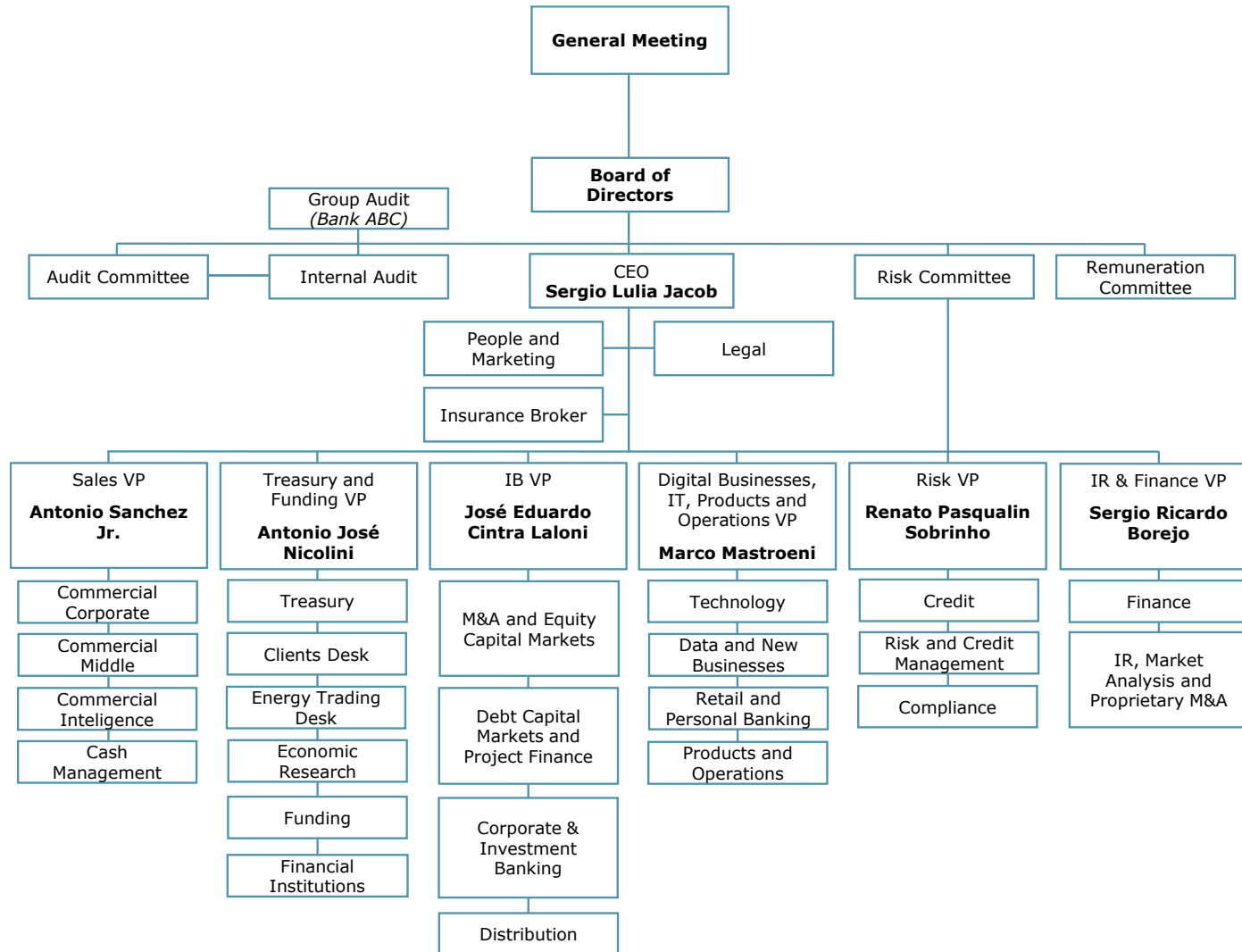


(As of December, 2021)

Collaterals

(Expanded Credit Portfolio)



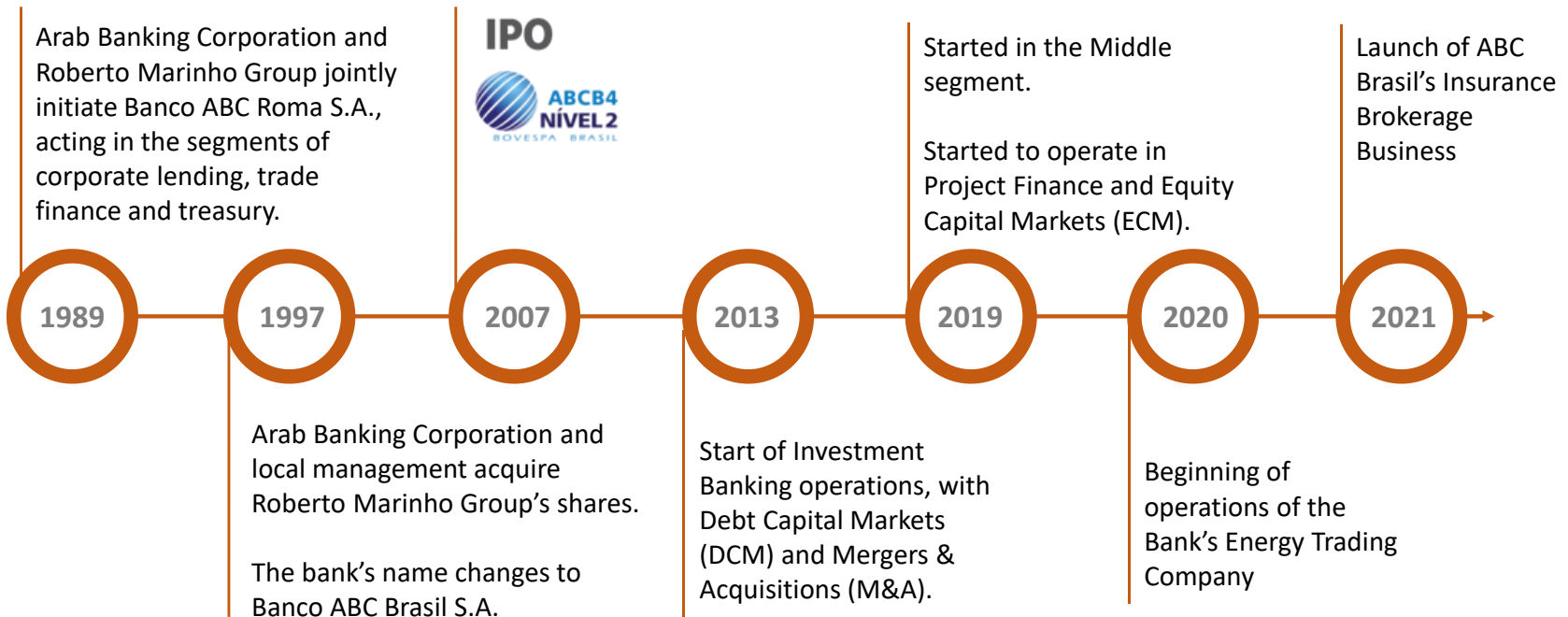


(Feb/22)

Members

Anwar Ali Al Mudhaf	<i>Kuwaiti</i>	ABC Brasil Chairman & Arab Banking Corporation Board Member
Anis Chacur Neto	<i>Brazilian</i>	ABC Brasil Vice-Chairman
Vernon 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 February, 2022)



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