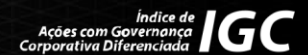




Investor Presentation

February
2021





Strategy and business segments

Funding and capital base

Financial highlights

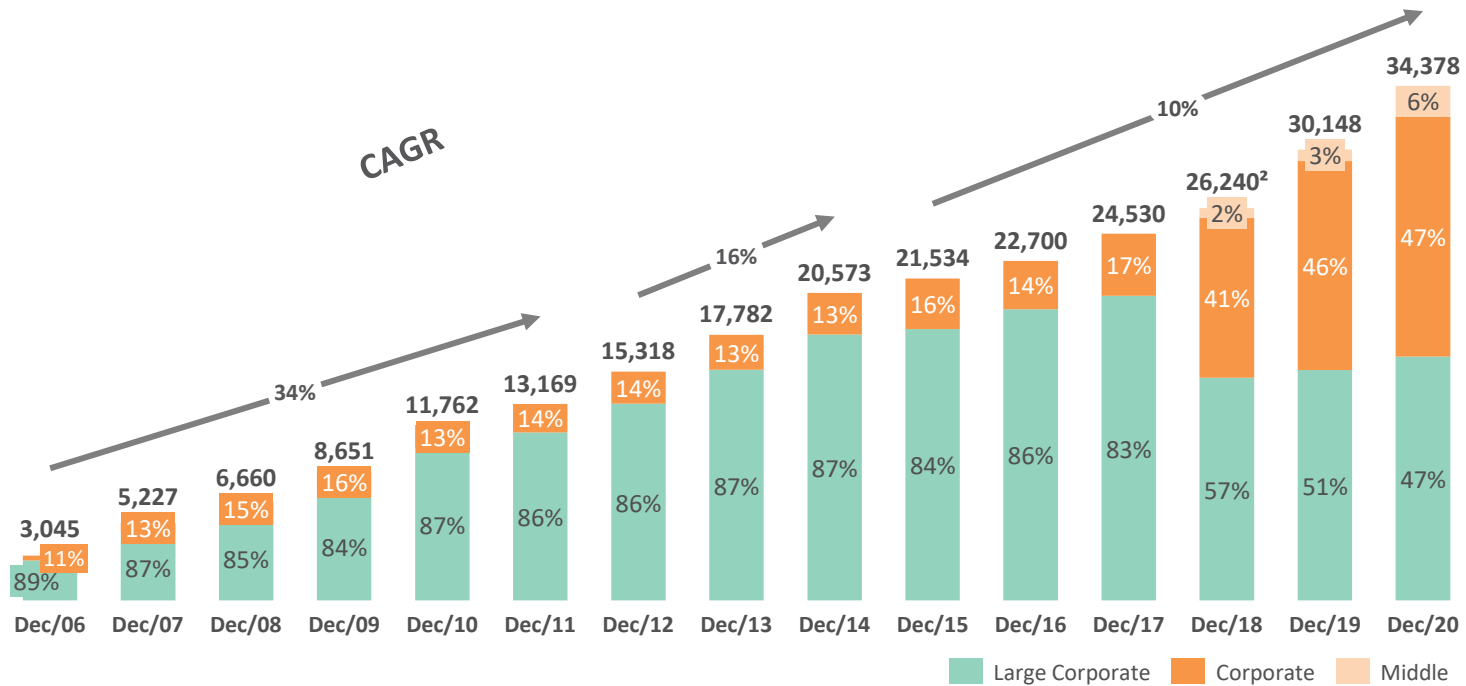
Ownership structure



Focus on Companies

Banco ABC Brasil offers financial solutions to companies in the **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.

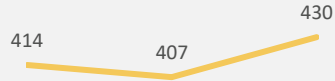


Segments Highlights

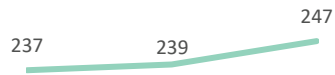
Large Corporate

Dec/19 Sep/20 Dec/20

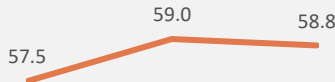
Total Number of Clients



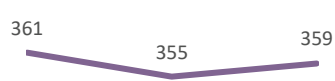
Clients with Credit Exposure



Average Ticket (BRL million)

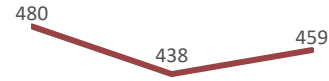


Average Tenor (days)



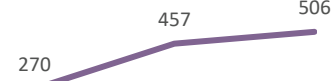
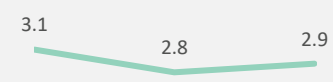
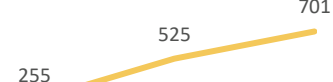
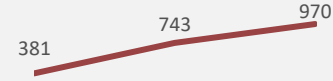
Corporate

Dec/19 Sep/20 Dec/20



Middle

Dec/19 Sep/20 Dec/20



Total

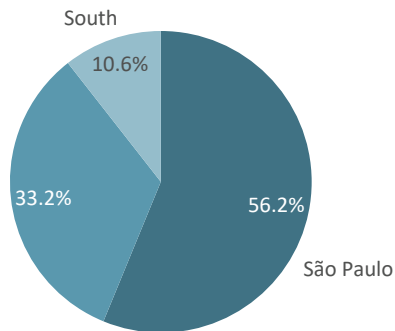
Dec/20

2,638
+39% Chg 12M

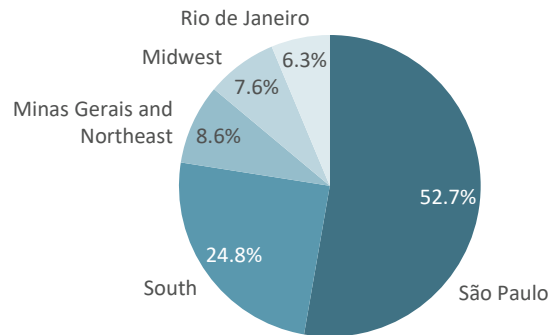
1,947
+52% Chg 12M

Geographical Breakdown of the Expanded Credit Portfolio per Segment

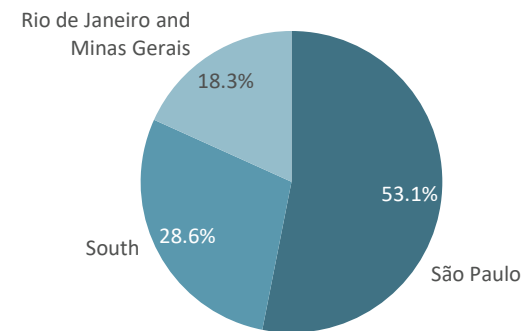
Large Corporate



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

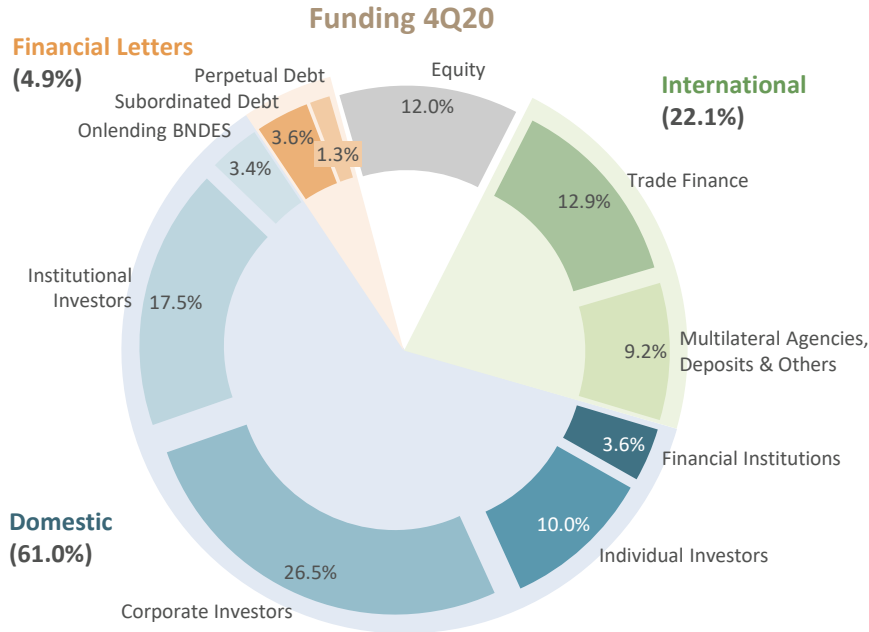
Financial highlights

Ownership structure

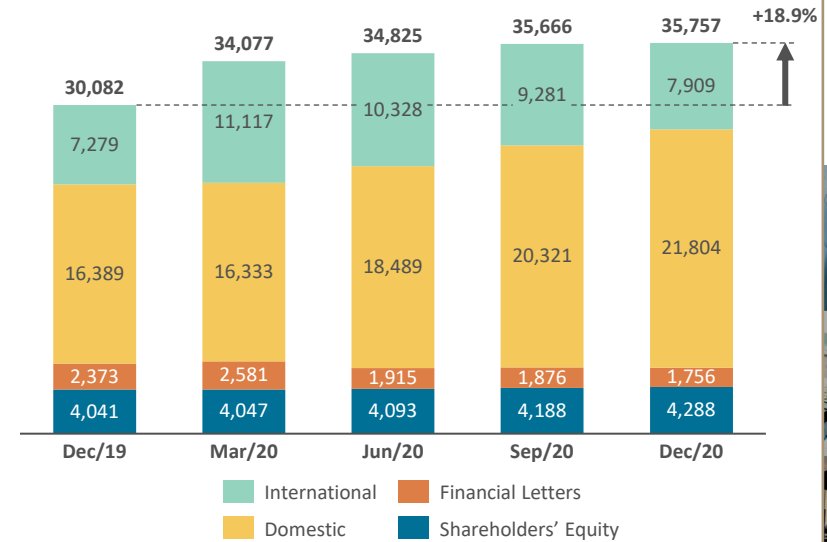


Funding & Ratings

Diversified funding with access to local and international sources



Funding Evolution



Funding (BRL million)	Dec/20	% of Total	Sep/20	% of Total	Dec/19	% of Total
Demand Deposits	383.4	1.1	396.7	1.1	232.5	0.8
Time Deposits	9,061.7	25.3	8,747.6	24.5	5,158.7	17.1
LCA, LCI & COE ¹	3,581.4	10.0	3,376.1	9.5	3,744.7	12.4
Financial Bills	6,850.7	19.2	5,860.6	16.4	5,760.9	19.2
Subordinated Local Notes (Letras Financeiras)	1,275.1	3.6	1,385.7	3.9	1,375.5	4.6
Interbank Deposits	710.2	2.0	655.6	1.8	302.5	1.0
Borrowing and Onlending Obligations Abroad	7,909.1	22.1	9,281.2	26.0	7,279.2	24.2
Borrowing and Onlending Obligations	1,216.9	3.4	1,284.6	3.6	1,167.4	3.9
Subordinated Debt ²	0.0	0.0	0.0	0.0	517.3	1.7
Perpetual Sub. Financial Notes	480.6	1.3	490.6	1.4	502.0	1.7
Subtotal (Funding with Third Parties)	31,469.0	88.0	31,478.6	88.3	26,040.7	86.6
Shareholders' Equity	4,288.3	12.0	4,187.6	11.7	4,040.7	13.4
Total	35,757.3	100.0	35,666.2	100.0	30,081.5	100.0

Ratings

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

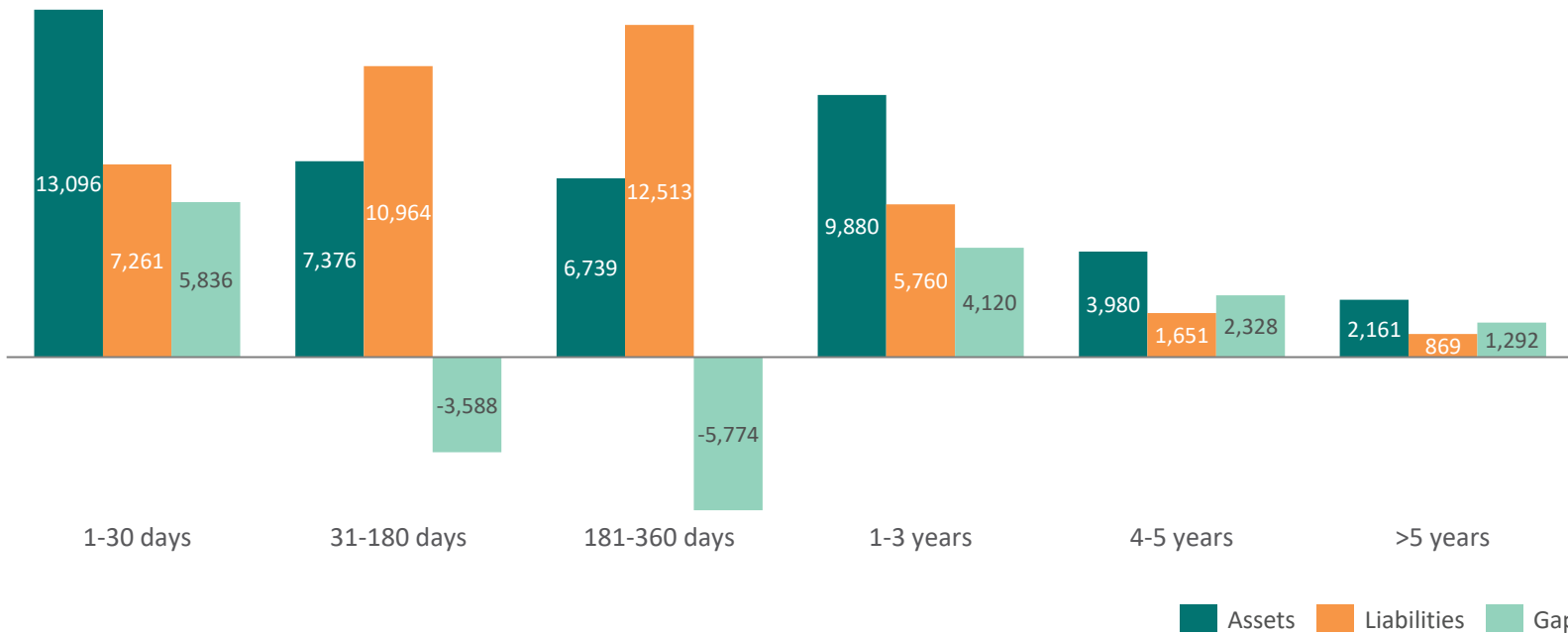
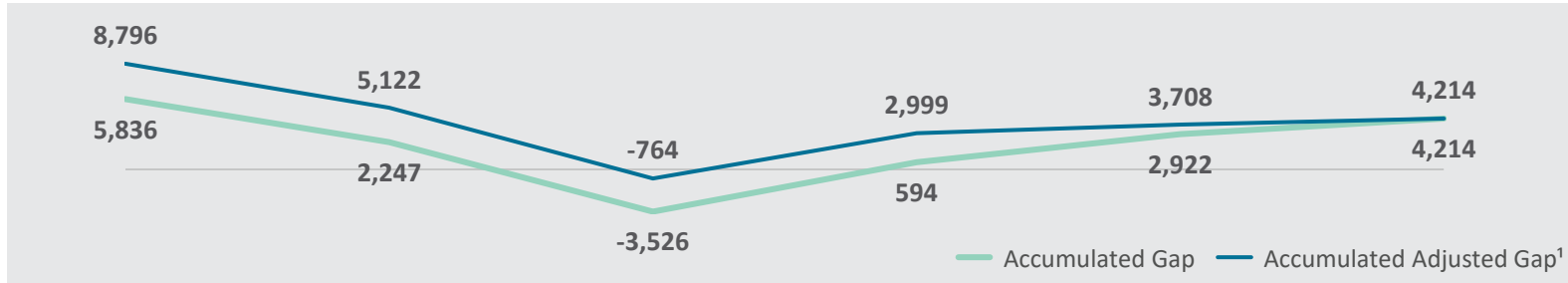


¹ LCA: Agriculture Credit Bills / LCI: Real Estate Credit Bills / COE: Structured Transactions Certificate.

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

Assets & Liabilities by Maturity

(BRL million)

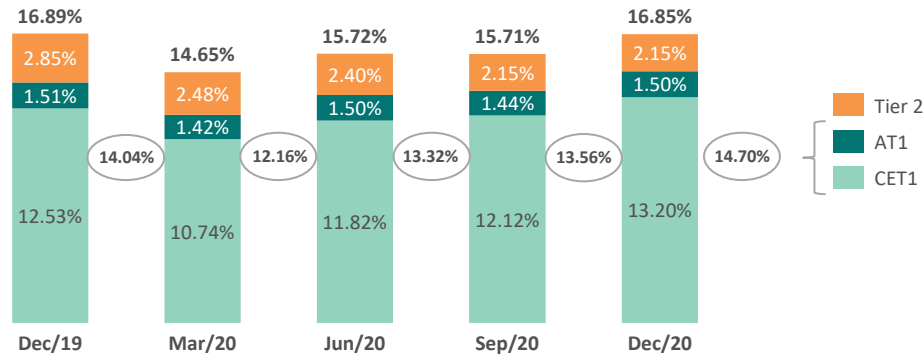
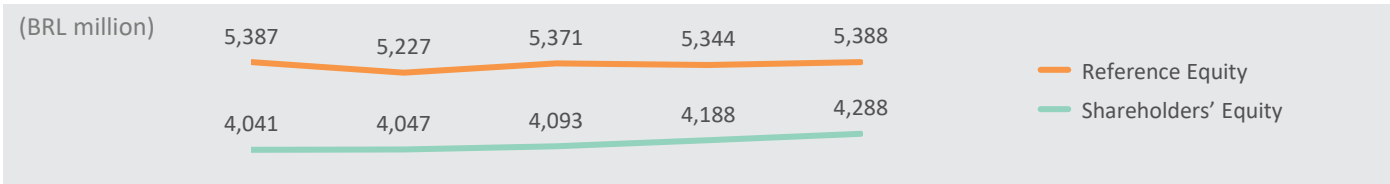
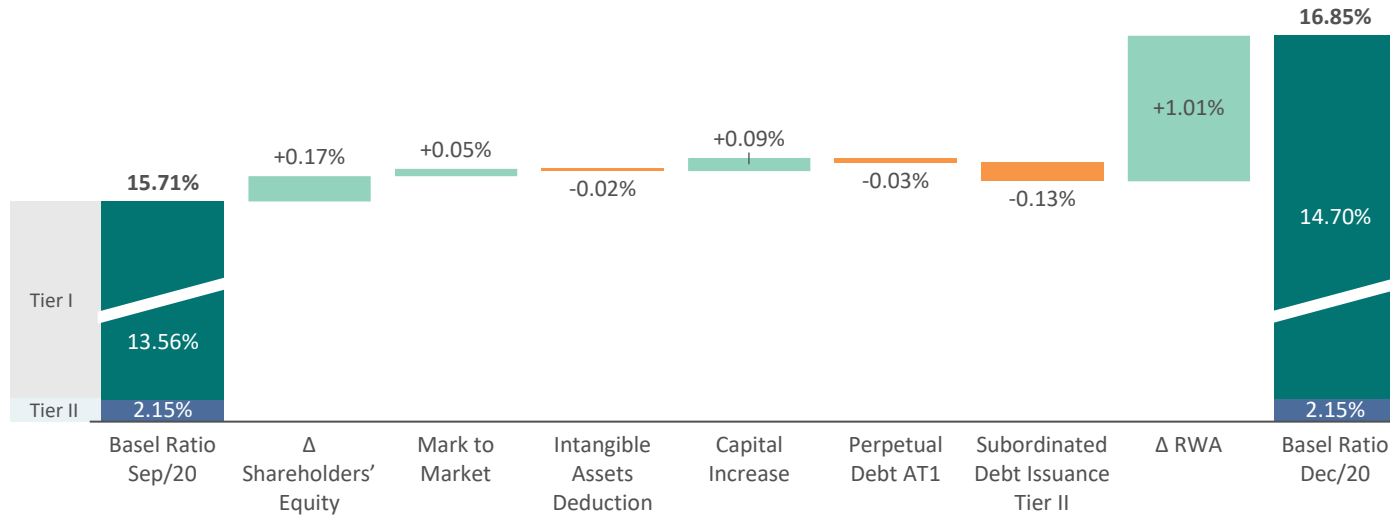


(As of December, 2020)

¹Considers 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

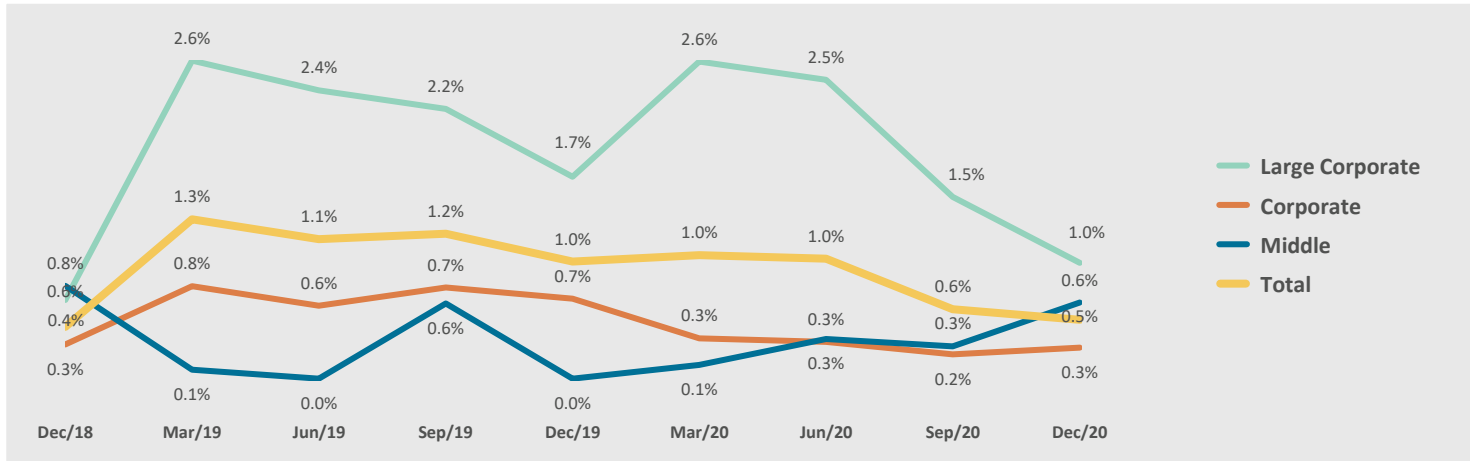
Ownership structure



Credit Portfolio Quality

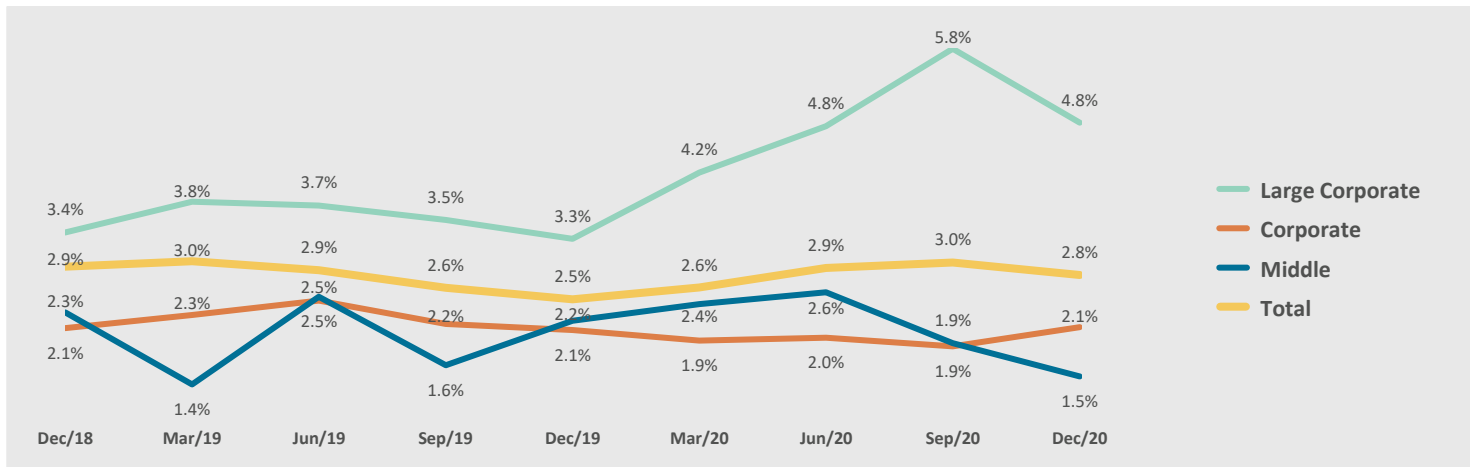
Loans Overdue for More Than 90 Days (includes falling due and overdue installments)

% of loan portfolio



Loans Loss Reserve

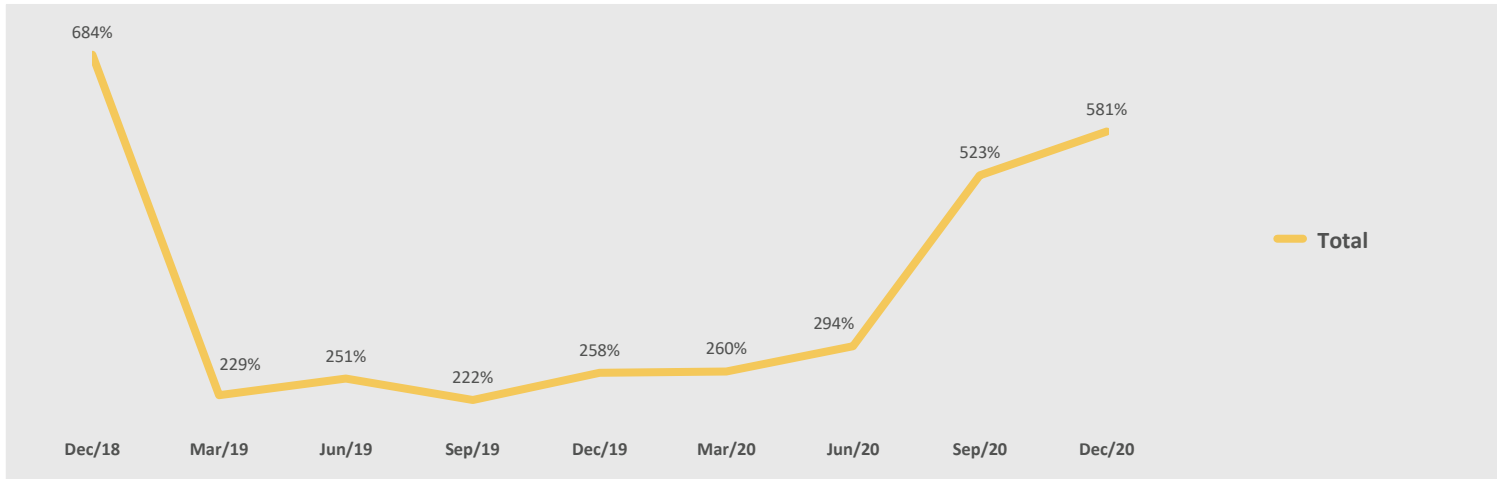
% of loan portfolio



Credit Portfolio Quality

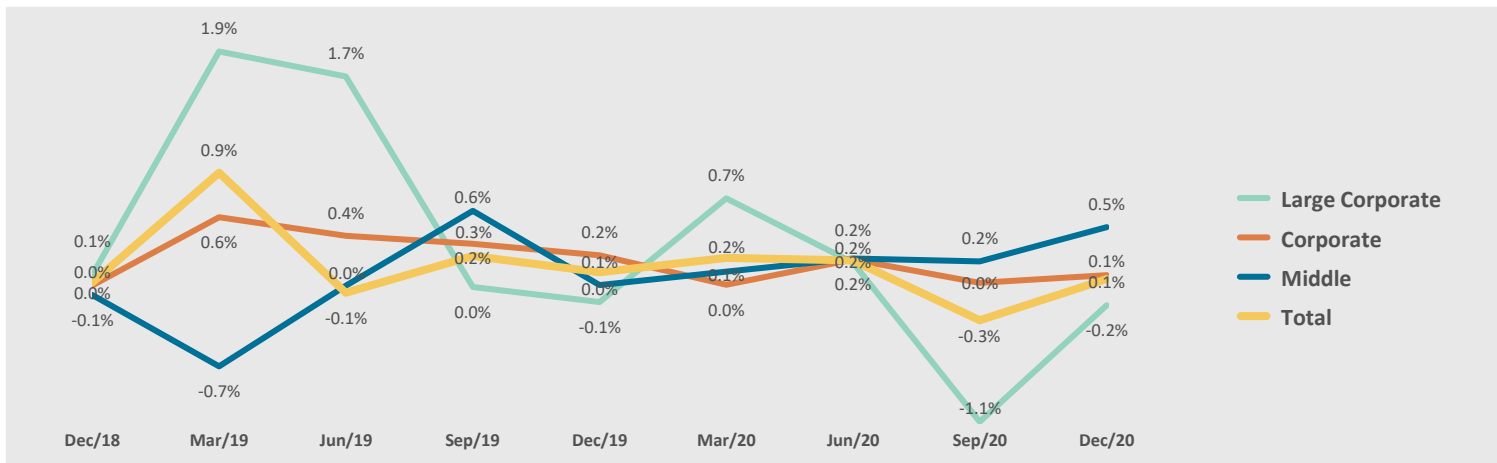
Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue for More Than 90 Days



NPL Creation¹ (loans overdue for more than 90 days)

% of loan portfolio

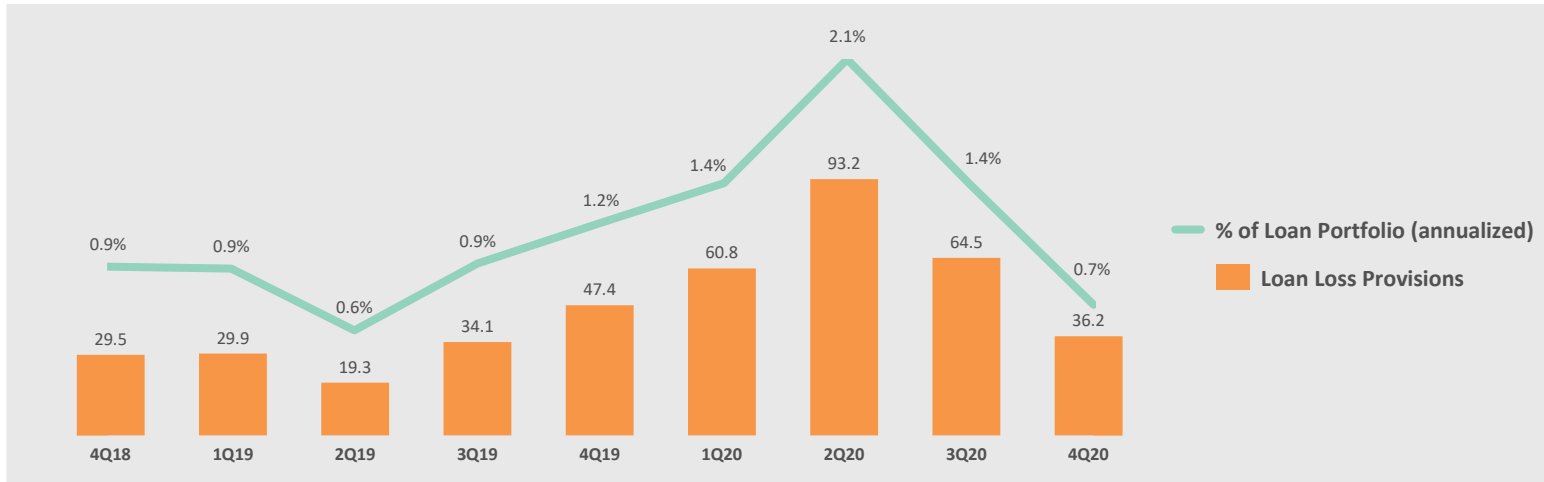


¹Defined as the loan book that becomes overdue above 90 days during the quarter, added to write-offs.

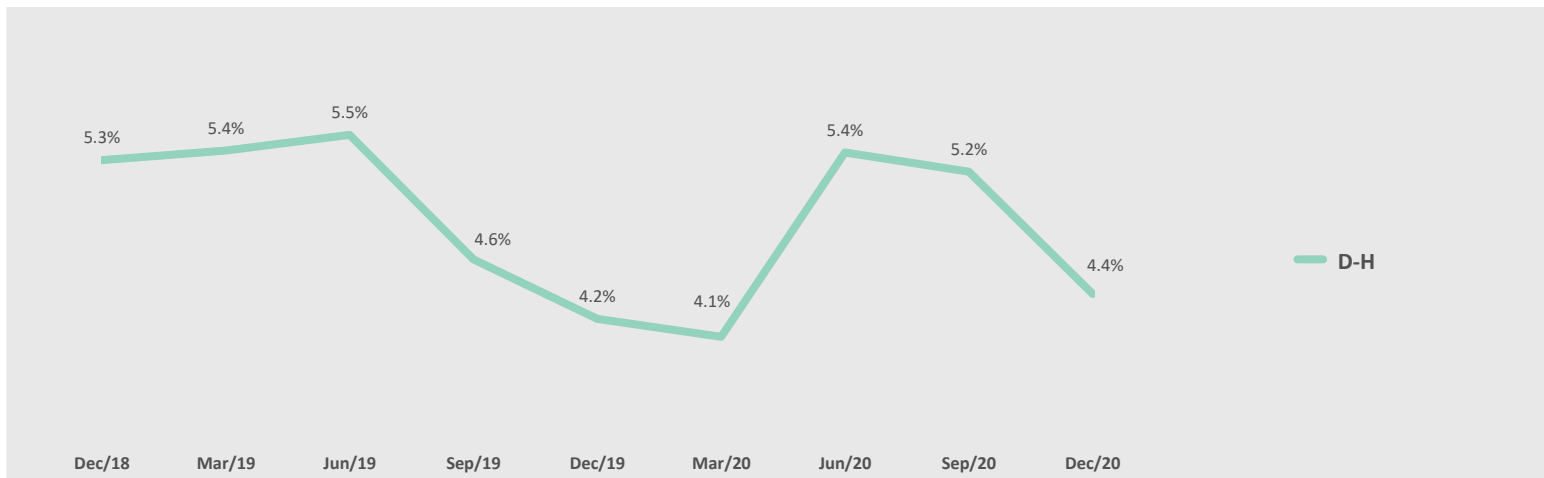


Credit Portfolio Quality

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

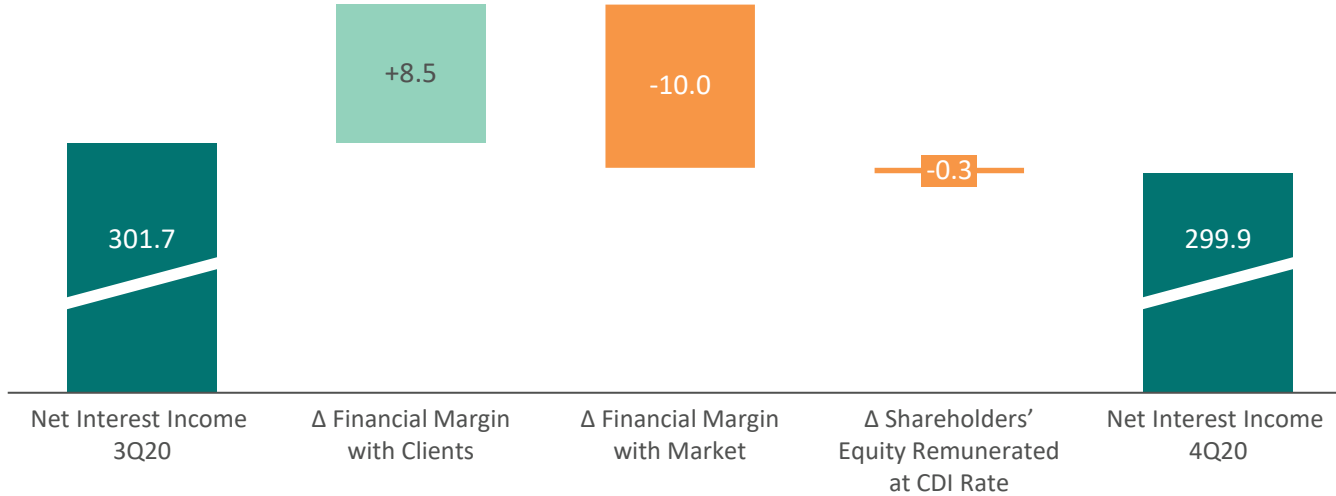


Loans Rated D-H (Brazilian Central Bank Resolution No. 2682)
% of loan portfolio

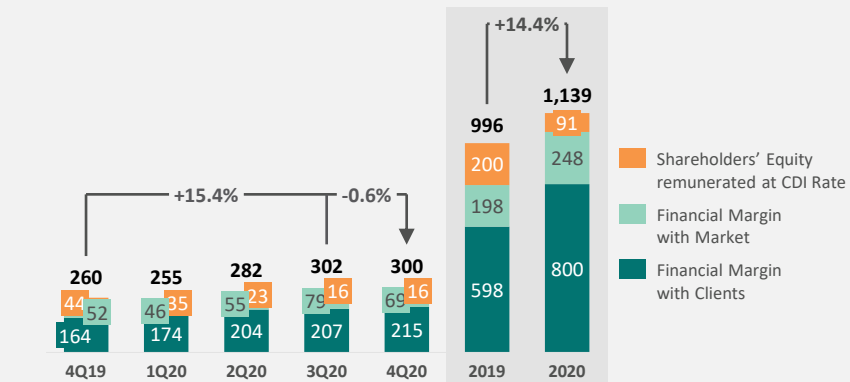


Net Interest Income

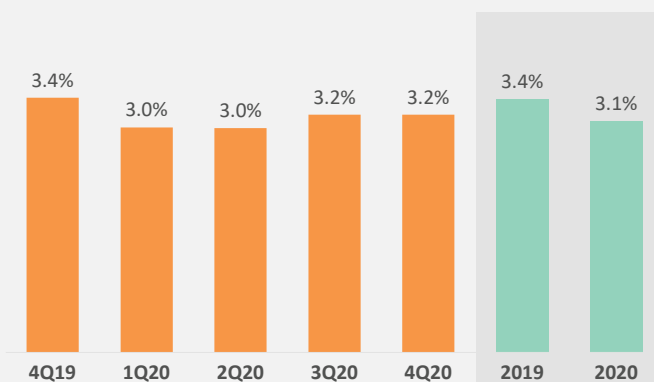
(BRL million)



Net Interest Income (BRL million)

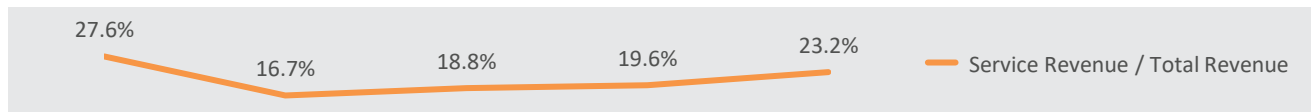
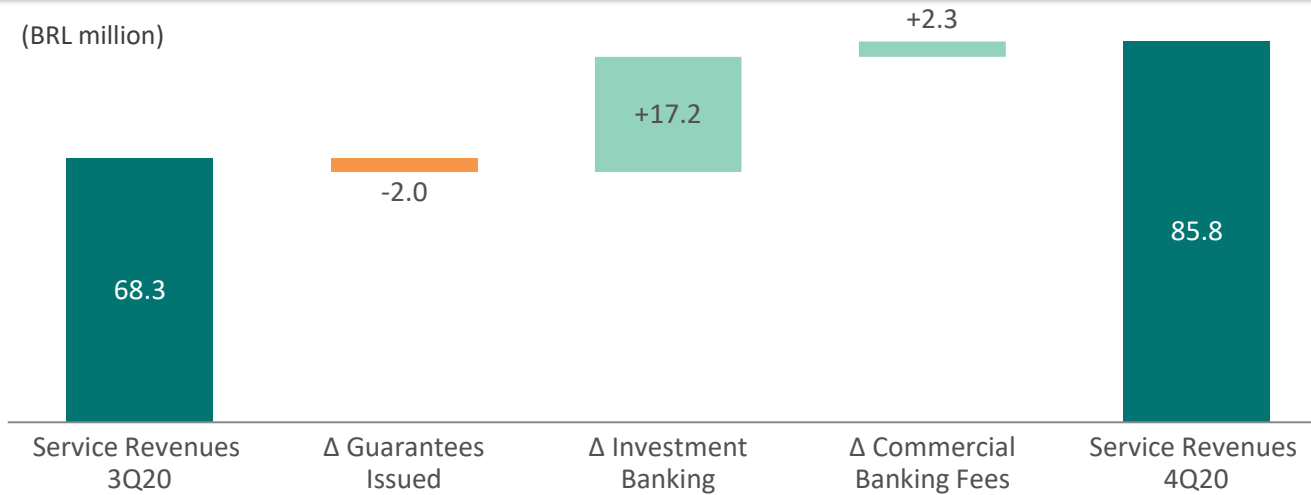


NIM (% p.a.)

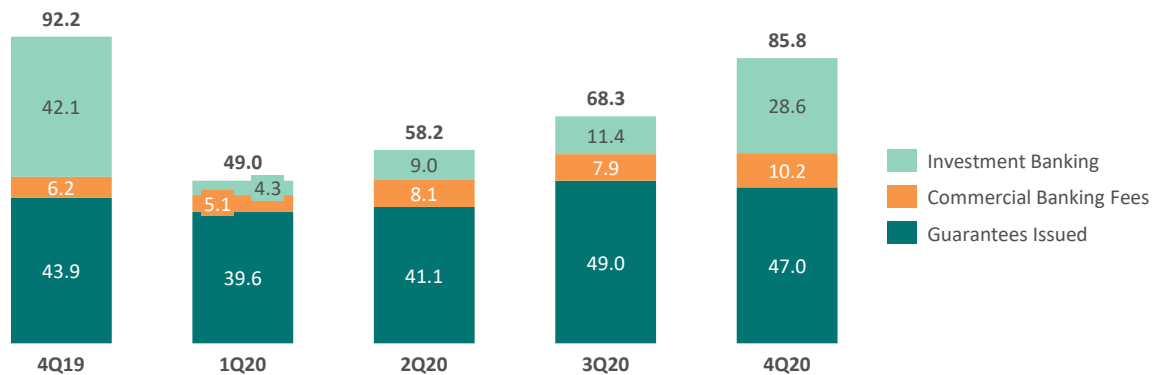


Service Revenues

(BRL million)



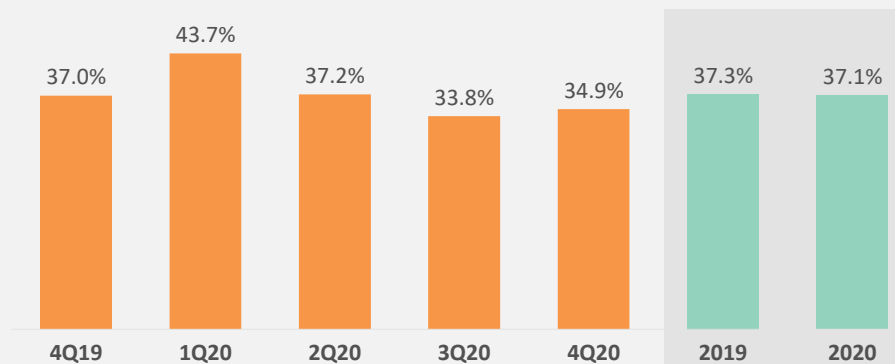
(BRL million)



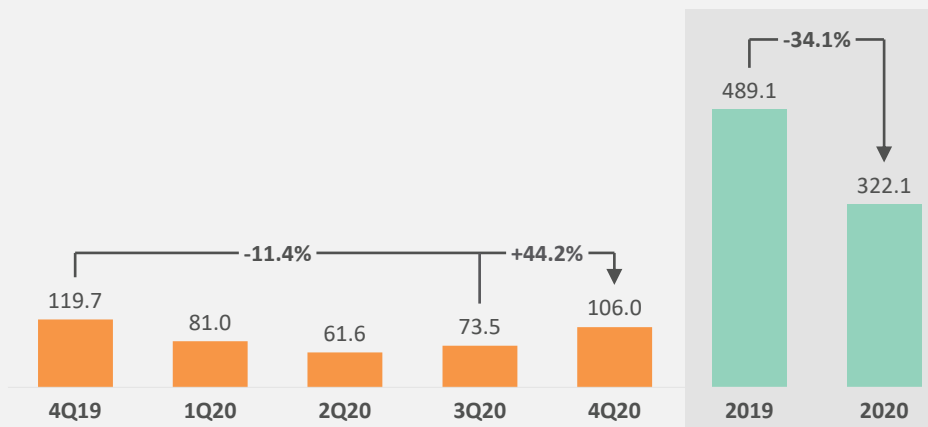
Expenses and Efficiency Ratio

Expenses (BRL million)	4Q20	3Q20	4Q20x3Q20	4Q19	4Q20x4Q19	2020	2019	2020x2019
Personnel Expenses	(61.0)	(59.2)	3.0%	(52.1)	17.2%	(235.4)	(200.4)	17.4%
Other Administrative Expenses	(30.4)	(28.6)	6.3%	(29.0)	5.1%	(117.0)	(106.3)	10.1%
Subtotal	(91.4)	(87.8)	4.1%	(81.0)	12.9%	(352.4)	(306.7)	14.9%
Profit Sharing	(37.4)	(30.1)	24.3%	(42.0)	-10.9%	(137.8)	(163.8)	-15.9%
Total	(128.9)	(117.9)	9.2%	(123.0)	4.7%	(490.2)	(470.6)	4.2%

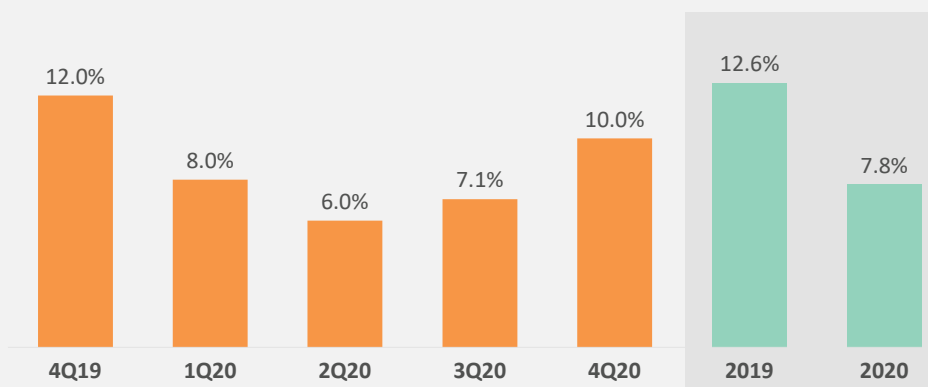
Recurring Efficiency Ratio (Expenses/Revenues)



Recurring Net Income (BRL million)



Recurring ROAE (% p.a.)





Strategy and business segments

Funding and capital base

Financial highlights



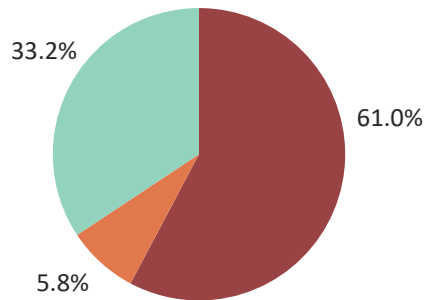
Ownership structure



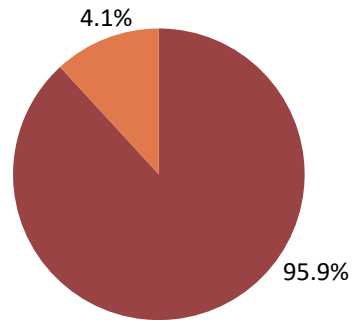
Ownership Structure

ABC Brasil

Total Capital¹



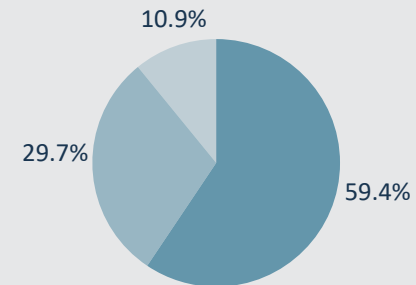
Voting Capital



- Bank ABC
- Management²
- Free-float

(As of February, 2021)

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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Phone: +55 (11) 3170-2000





Appendix



Expanded Credit Portfolio

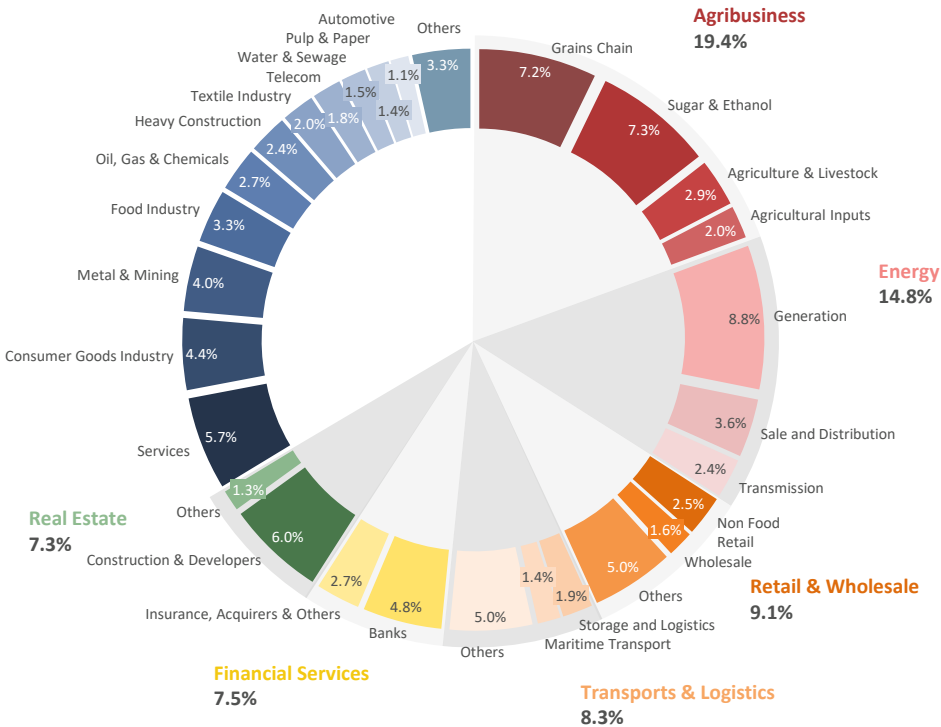
Expanded Credit Portfolio (BRL million)	Dec/20	% Total	Sep/20	% Total	Chg 3M	Dec/19	% Total	Chg 12M
Loans	20,940	100%	19,231	100%	8.9%	17,199	100%	21.8%
Large Corporate	5,817	27.8%	5,413	28.1%	7.5%	5,717	33.2%	1.7%
Corporate	13,121	62.7%	12,369	64.3%	6.1%	10,728	62.4%	22.3%
Middle	2,002.9	9.6%	1,449.6	7.5%	38.2%	754.2	4.4%	165.6%
Guarantees Issued	10,161	100%	10,030	100%	1.3%	9,256	100%	9.8%
Large Corporate	8,711	85.7%	8,700	86.7%	0.1%	7,919	85.6%	10.0%
Corporate	1,417	13.9%	1,301	13.0%	8.9%	1,313	14.2%	7.9%
Middle	33.5	0.3%	29.1	0.3%	15.0%	23.8	0.3%	40.8%
Corporate Securities	3,277	100%	3,667	100%	-10.6%	3,692	100%	-11.2%
Large Corporate	1,791	54.6%	2,056	56.1%	-12.9%	1,793	48.6%	-0.1%
Corporate	1,487	45.4%	1,611	43.9%	-7.7%	1,892	51.2%	-21.4%
Middle	0.0	0.0	0.0	0.0	-	7	0.2%	(1.0)
Expanded Credit Portfolio	34,378	100%	32,929	100%	4.4%	30,148	100%	14.0%
Large Corporate	16,318	47.5%	16,169	49.1%	0.9%	15,429	51.2%	5.8%
Corporate	16,024	46.6%	15,281	46.4%	4.9%	13,933	46.2%	15.0%
Middle	2,036.4	5.9%	1,478.7	4.5%	37.7%	785.4	2.6%	159.3%



Economic Sectors & Collaterals

Economic Sectors

(Expanded Credit Portfolio)

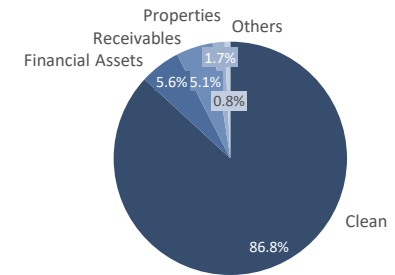


(As of December, 2020)

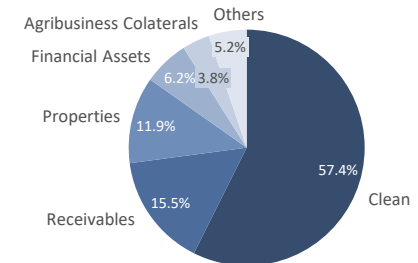
Collaterals

(Expanded Credit Portfolio)

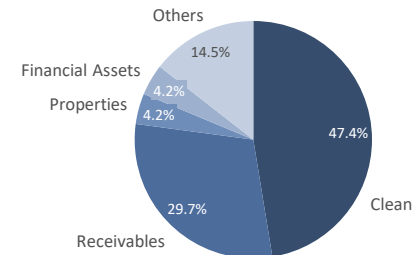
Large Corporate
Collateralized Portfolio: 13.2%



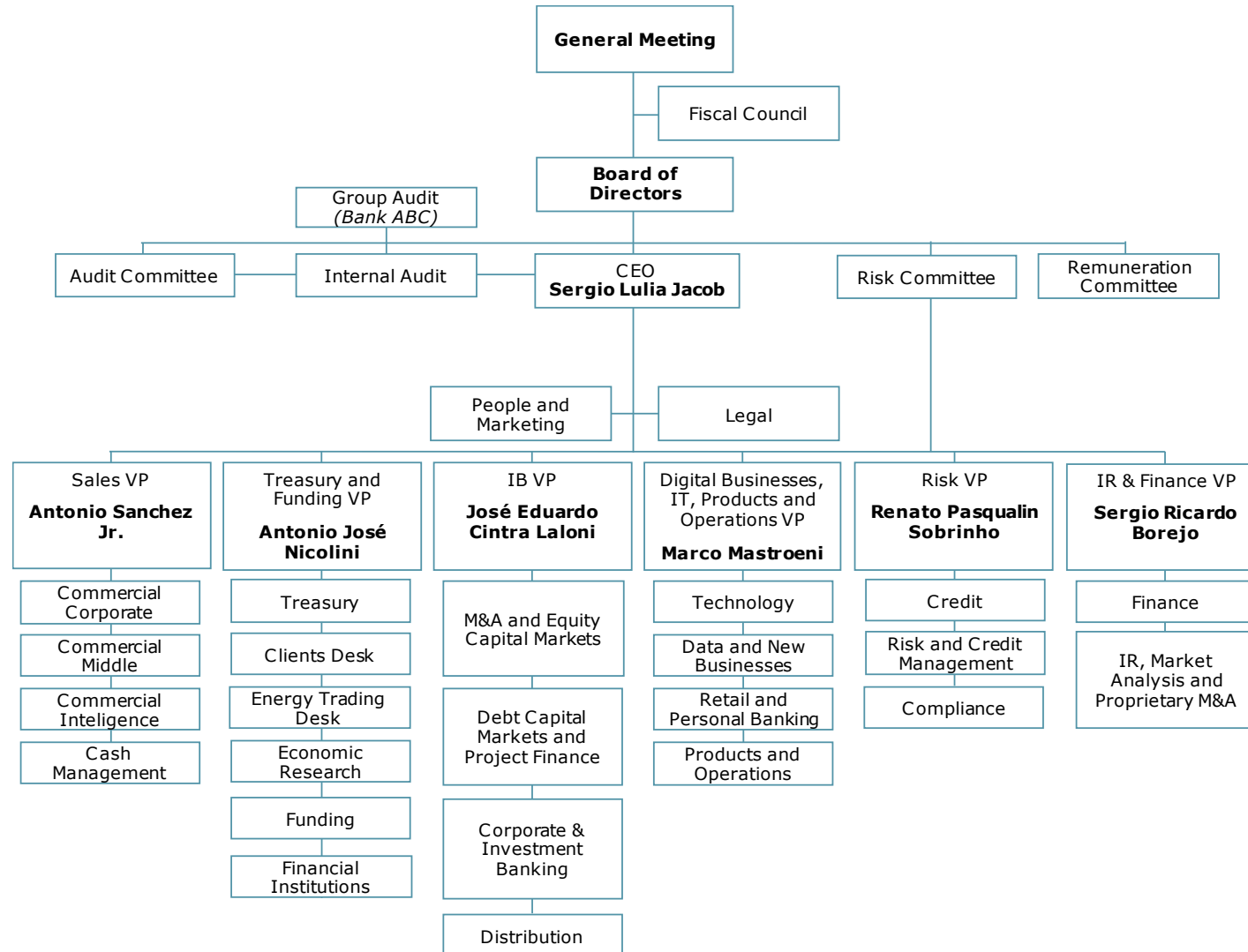
Corporate
Collateralized Portfolio: 42.6%



Middle
Collateralized Portfolio: 52.6%



Corporate Structure



(February/21)



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
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

**Election pending Brazilian Central Bank's approval*

(As of February, 2021)



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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