

# Earnings Conference Call

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2<sup>nd</sup> Quarter of 2024

*August 12<sup>th</sup>, 2024*

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## Profitability

Net Income

**R\$250**  
million

ROAE

**16.1%**  
In the quarter

## NII and NIM

NII

**R\$598 mm**  
**+9.8%** 2Q24 vs. 2Q23

NIM

**4.5%**  
In the quarter

## Revenue with Clients

**R\$501**  
million

Expansion of

**23.3%**  
2Q24 vs. 2Q23

## Expenses Discipline

Growth of

**8.9%**  
2Q24 vs. 2Q23

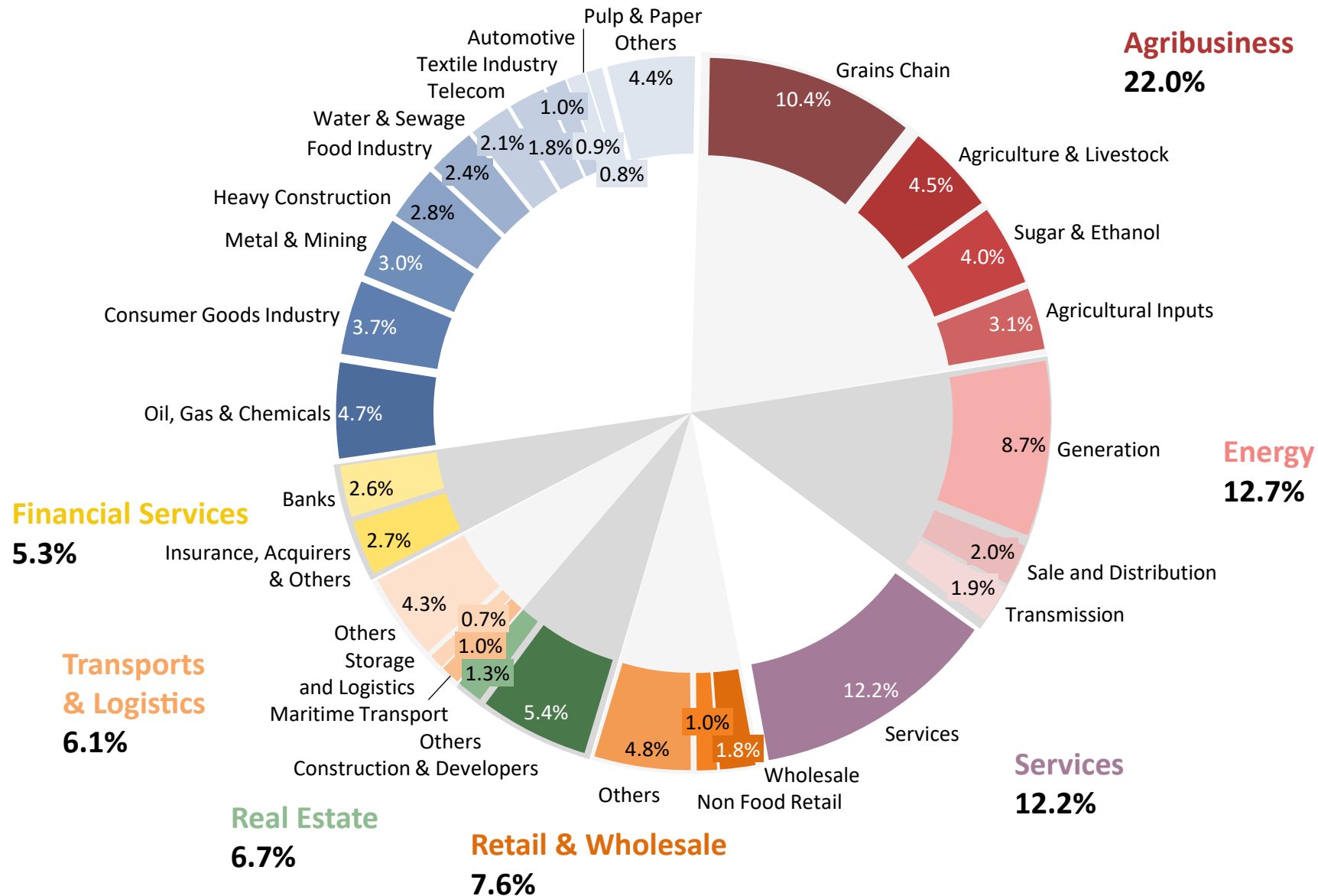
**36.9%**  
Efficiency Ratio

# Expanded Credit Portfolio

Expanded Credit Portfolio (R\$ million)	Jun/24	% Total	Mar/24	% Total	Chg 3M	Jun/23	% Total	Chg 12M
<b>Loans</b>	<b>23,235</b>	<b>100%</b>	<b>23,434</b>	<b>100%</b>	<b>-0.9%</b>	<b>23,493</b>	<b>100%</b>	<b>-1.1%</b>
C&IB	4,506	19.4%	4,219	18.0%	6.8%	3,423	14.6%	31.6%
Corporate	14,829	63.8%	15,299	65.3%	-3.1%	16,213	69.0%	-8.5%
Middle	3,900	16.8%	3,916	16.7%	-0.4%	3,857	16.4%	1.1%
<b>Corporate Securities</b>	<b>13,215</b>	<b>100%</b>	<b>11,093</b>	<b>100%</b>	<b>19.1%</b>	<b>7,930</b>	<b>100%</b>	<b>66.7%</b>
C&IB	3,934	29.8%	3,452	31.1%	14.0%	2,191	27.6%	79.5%
Corporate	8,852	67.0%	7,330	66.1%	20.8%	5,671	71.5%	56.1%
Middle	428	3.2%	312	2.8%	37.2%	67	0.8%	539.6%
<b>"Cash" Portfolio<sup>1</sup></b>	<b>36,449</b>	<b>100%</b>	<b>34,528</b>	<b>100%</b>	<b>5.6%</b>	<b>31,423</b>	<b>100%</b>	<b>16.0%</b>
C&IB	8,440	23.2%	7,671	22.2%	10.0%	5,615	17.9%	50.3%
Corporate	23,681	65.0%	22,629	65.5%	4.7%	21,884	69.6%	8.2%
Middle	4,328	11.9%	4,228	12.2%	2.4%	3,924	12.5%	10.3%
<b>Guarantees Issued</b>	<b>11,835</b>	<b>100%</b>	<b>11,452</b>	<b>100%</b>	<b>3.3%</b>	<b>11,903</b>	<b>100%</b>	<b>-0.6%</b>
C&IB	7,865	66.5%	7,886	68.9%	-0.3%	8,407	70.6%	-6.4%
Corporate	3,946	33.3%	3,523	30.8%	12.0%	3,456	29.0%	14.2%
Middle	24	0.2%	44	0.4%	-45.2%	39	0.3%	-39.0%
<b>Expanded Credit Portfolio</b>	<b>48,284</b>	<b>100%</b>	<b>45,980</b>	<b>100%</b>	<b>5.0%</b>	<b>43,326</b>	<b>100%</b>	<b>11.4%</b>
C&IB	16,305	33.8%	15,556	33.8%	4.8%	14,022	32.4%	16.3%
Corporate	27,627	57.2%	26,151	56.9%	5.6%	25,340	58.5%	9.0%
Middle	4,352	9.0%	4,272	9.3%	1.9%	3,964	9.1%	9.8%

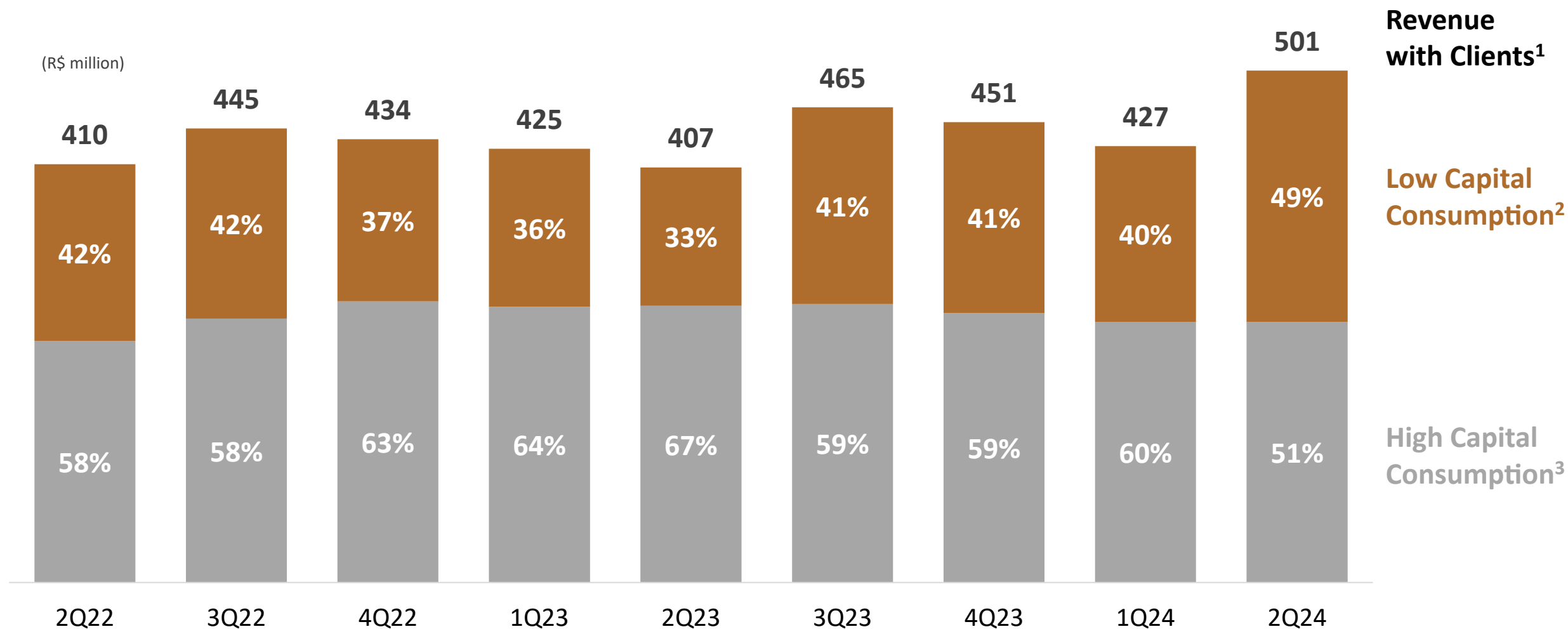
Note:

1 Includes Loans and Corporate Securities portfolio



(Jun/24)

# Revenue with Clients



Notes:

1 Margin with Clients + Service Revenues

2 Low Capital Consumption Revenues include Cash Management, Insurance Brokerage, Derivatives, FX and Investment Banking

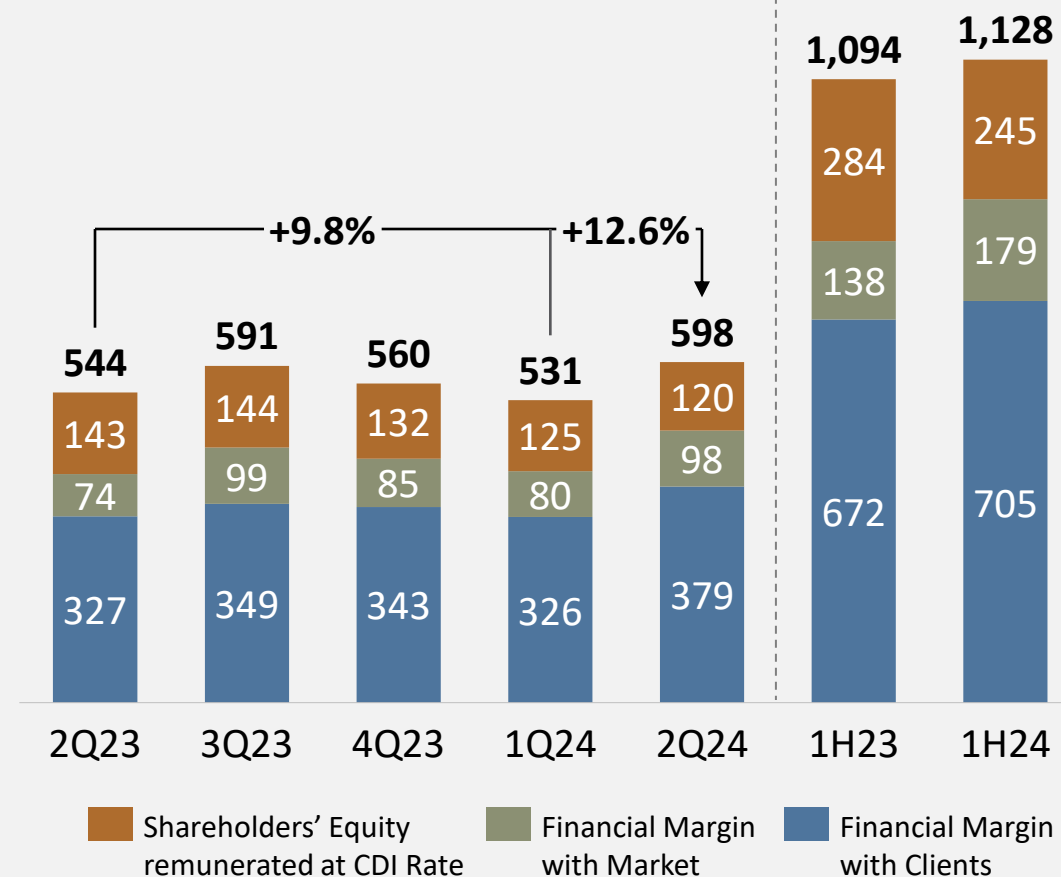
3 High Capital Consumption Revenues include Classified Loans, Guarantees and Energy



# Net Interest Income

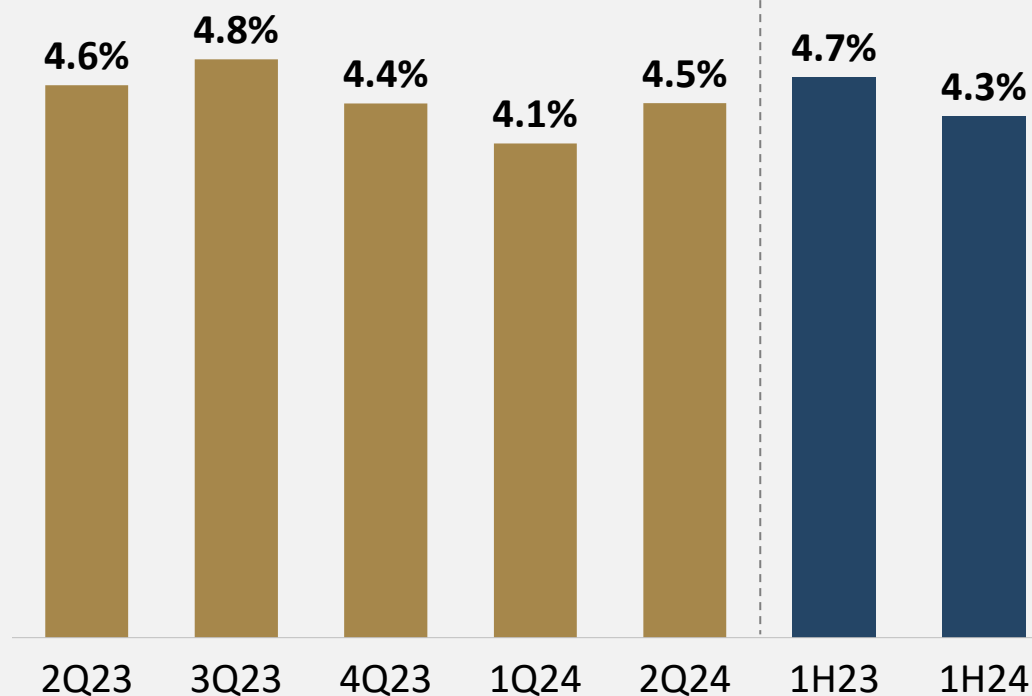
## Net Interest Income

(R\$ million)

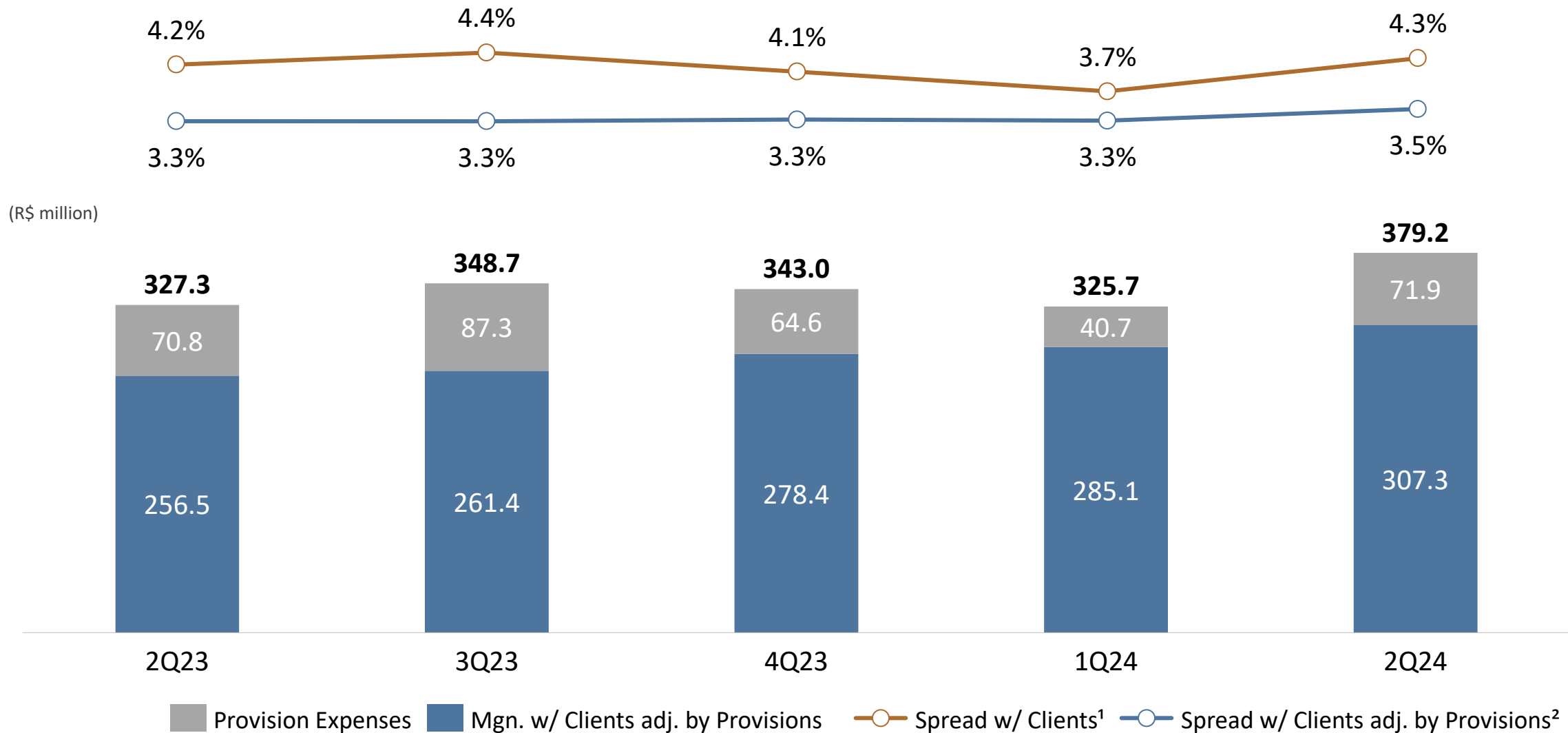


## NIM

(% p.a.)



# Annualized Spread with Clients



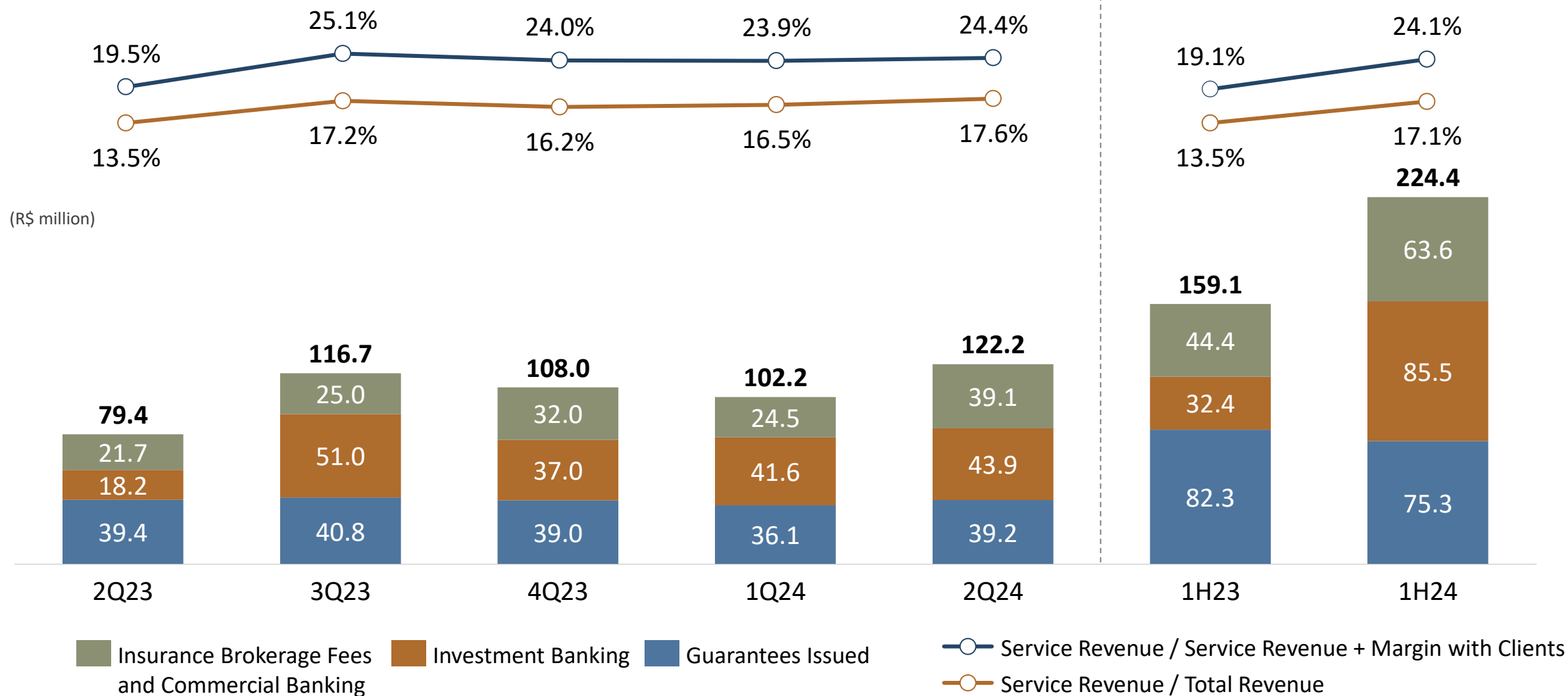
Notes:

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.

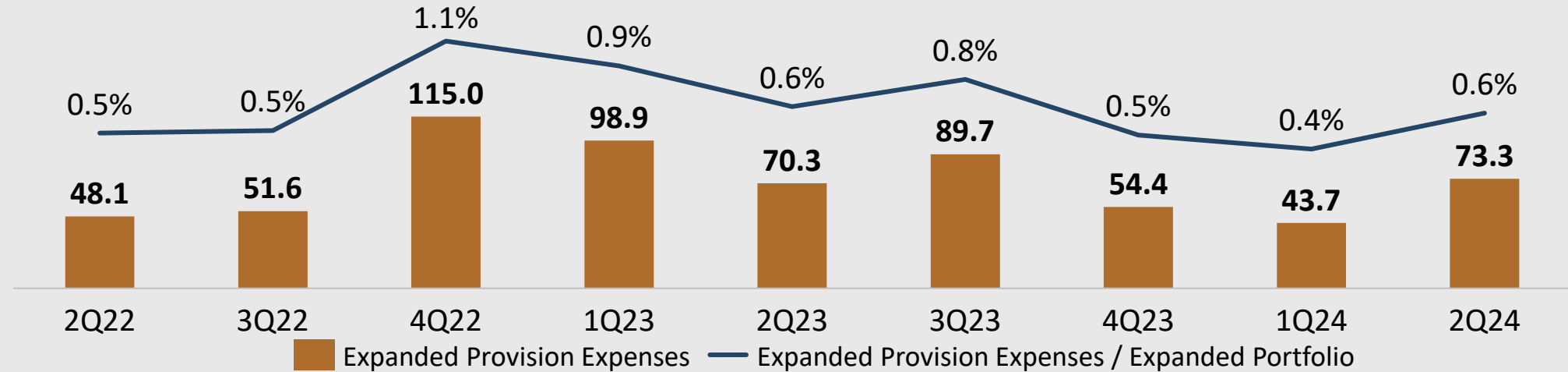


# Service Revenue



## Expanded Provision Expenses

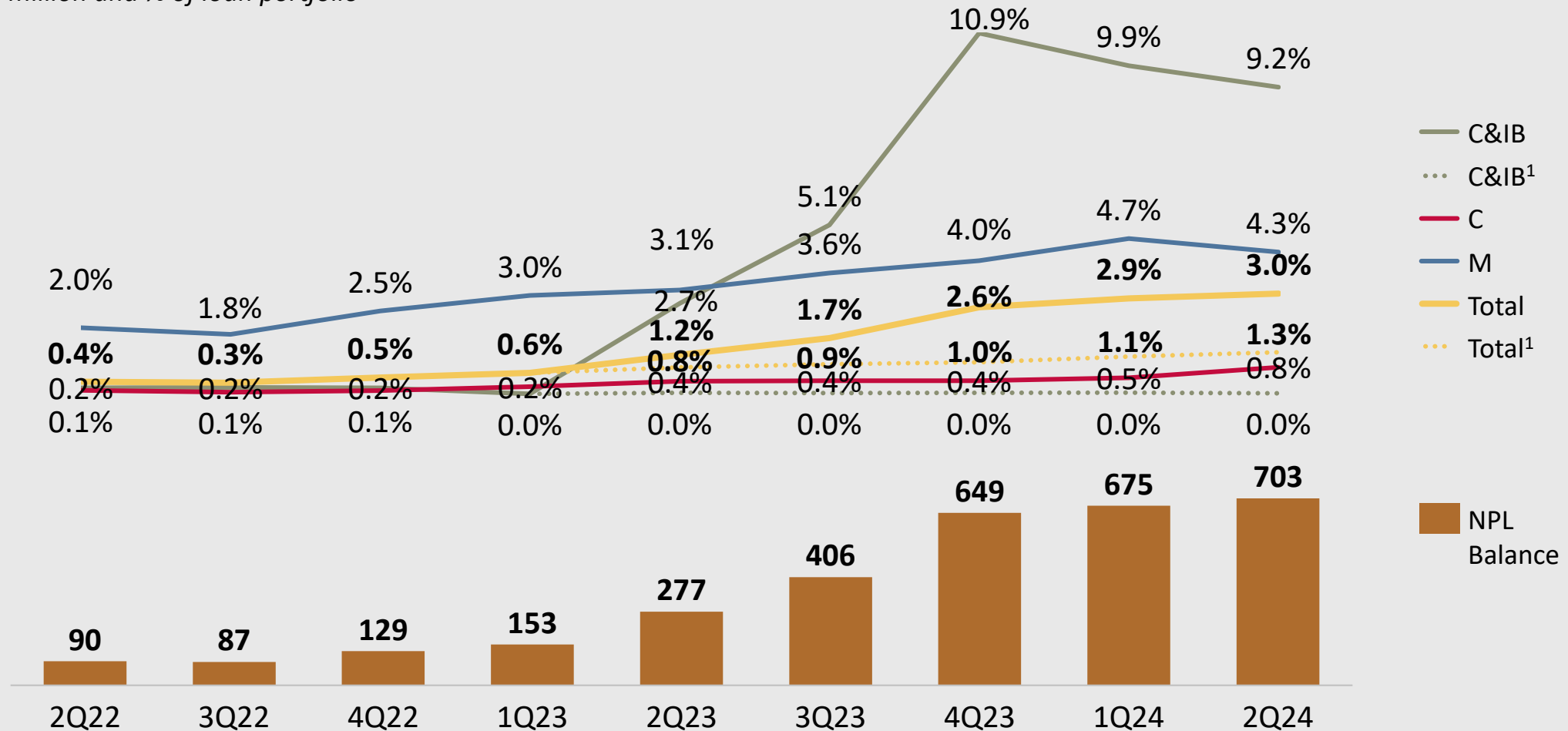
R\$ million and % of the Expanded Portfolio (annualized)



Provision Expenses (R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Loan Loss Provision (LLP) <sup>1</sup>	(20.0)	(43.0)	-53.5%	(68.9)	-70.9%	(63.1)	(173.6)	-63.7%
Provision for the Devaluation of Securities (PDS)	(54.3)	(4.2)	1186.8%	(12.5)	335.6%	(58.5)	(14.9)	293.5%
Credit Recoveries	2.3	6.6	-64.6%	10.6	-77.9%	8.9	12.9	-31.0%
<b>Provision Expenses</b>	<b>(71.9)</b>	<b>(40.7)</b>	<b>76.9%</b>	<b>(70.8)</b>	<b>1.7%</b>	<b>(112.6)</b>	<b>(175.5)</b>	<b>-35.8%</b>
Provision for Guarantees Issued (PGI)	(0.3)	(2.2)	-84.1%	1.3	-126.6%	(2.5)	7.7	-132.5%
Provision for Assets not for Own Use (BNDU)	(1.0)	(0.9)	14.9%	(0.9)	19.8%	(1.9)	(1.5)	28.8%
<b>Expanded Provision Expenses</b>	<b>(73.3)</b>	<b>(43.7)</b>	<b>67.6%</b>	<b>(70.3)</b>	<b>4.3%</b>	<b>(117.0)</b>	<b>(169.3)</b>	<b>-30.8%</b>
Expanded Credit Portfolio	48,284.3	45,979.9	5.0%	43,325.9	11.4%	48,284.3	43,325.9	11.4%
<b>Expanded Provision / Expanded Portfolio (Annualized)</b>	<b>0.6%</b>	<b>0.4%</b>	<b>23 bps</b>	<b>0.6%</b>	<b>(4) bps</b>	<b>0.5%</b>	<b>0.8%</b>	<b>(30) bps</b>

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

R\$ million and % of loan portfolio



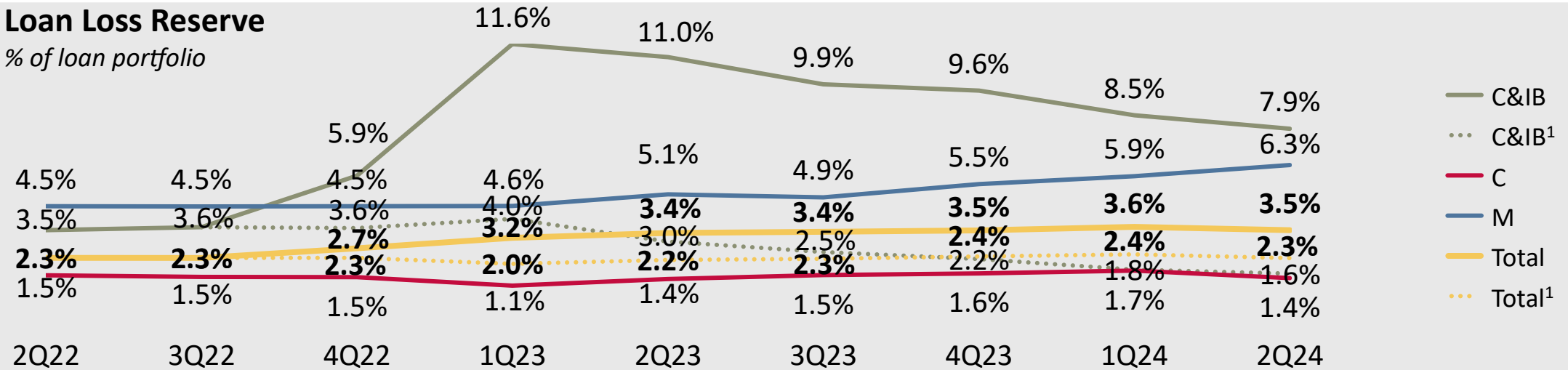
Note:

1 Excluding the effect of an isolated case in the C&IB segment, currently in Chapter 11

# Credit Portfolio Quality

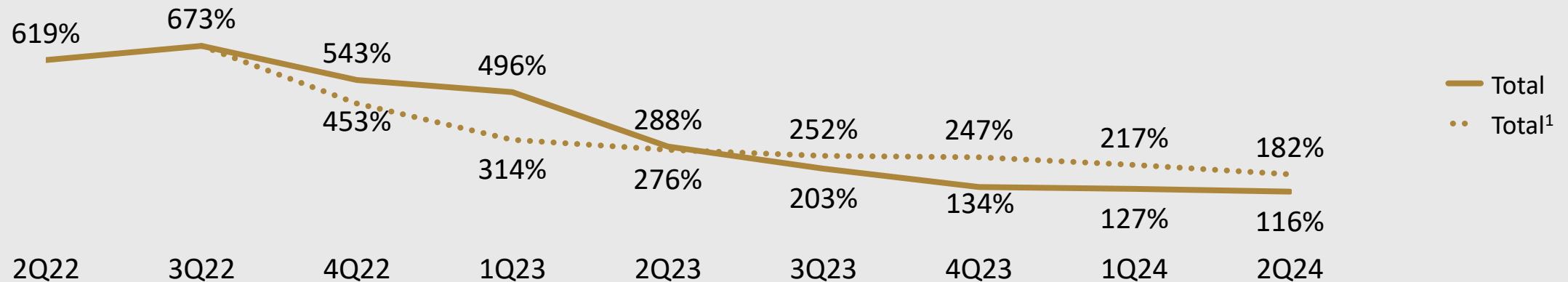
## Loan Loss Reserve

% of loan portfolio



## Coverage Ratio (loan portfolio)

Loan Loss Reserve / Loans Overdue More Than 90 Days



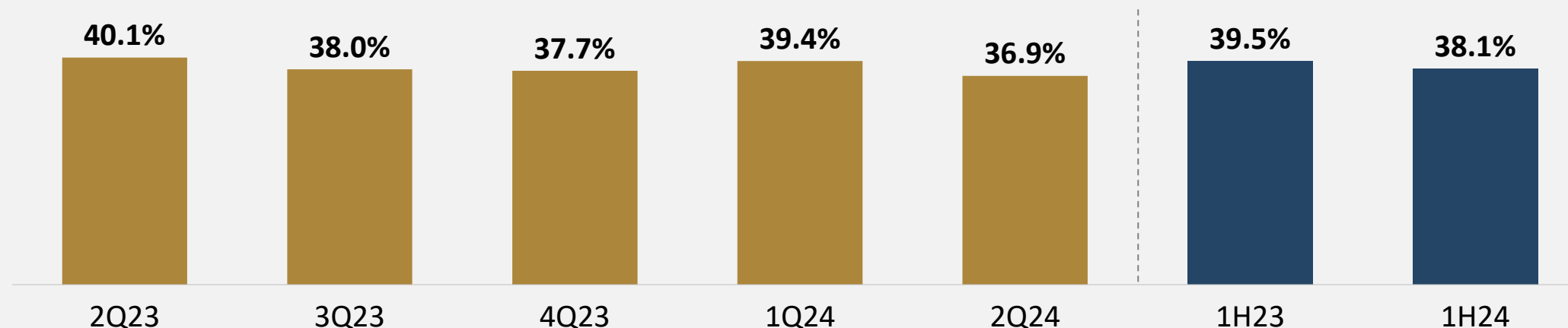
Note:

1 Excluding the effect of an isolated case in the C&IB segment, currently in Chapter 11

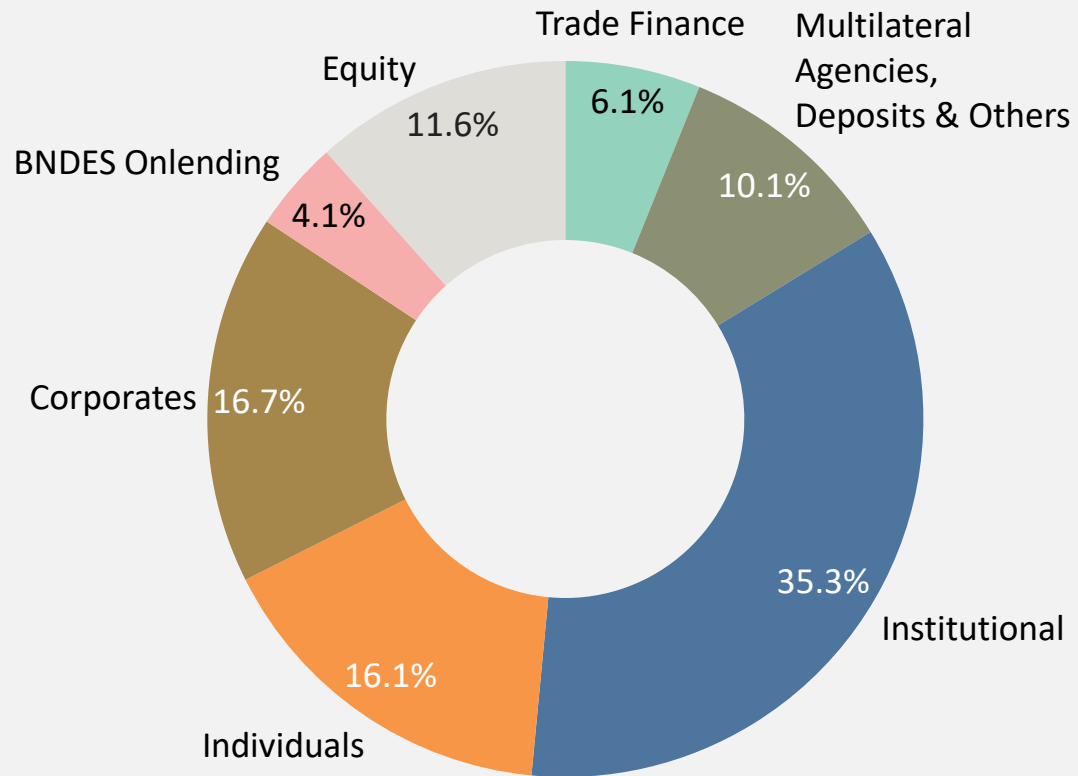
# Expenses Evolution

(R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
<b>Efficiency Ratio (A/B)</b>	<b>36.9%</b>	<b>39.4%</b>	<b>(259) bps</b>	<b>40.1%</b>	<b>(321) bps</b>	<b>38.1%</b>	<b>39.5%</b>	<b>(138) bps</b>
<b>Expenses (A)</b>	<b>(256.5)</b>	<b>(243.7)</b>	<b>5.3%</b>	<b>(235.6)</b>	<b>8.9%</b>	<b>(500.2)</b>	<b>(465.2)</b>	<b>7.5%</b>
Personnel	(124.3)	(117.5)	5.7%	(109.8)	13.2%	(241.8)	(218.4)	10.7%
Other Administrative	(65.7)	(61.3)	7.2%	(59.7)	10.1%	(127.0)	(117.2)	8.3%
Profit Sharing	(66.5)	(64.8)	2.6%	(66.2)	0.6%	(131.4)	(129.6)	1.4%
<b>Revenues (B)</b>	<b>696.1</b>	<b>617.7</b>	<b>12.7%</b>	<b>588.1</b>	<b>18.4%</b>	<b>1,313.8</b>	<b>1,179.2</b>	<b>11.4%</b>
Net Interest Income pre-Provisions <sup>1</sup>	597.6	530.7	12.6%	544.4	9.8%	1,128.3	1,094.1	3.1%
Service Fees	122.2	102.2	19.6%	79.4	54.0%	224.4	159.1	41.1%
Tax Expenses	(21.8)	(21.6)	1.3%	(16.7)	30.5%	(43.4)	(49.5)	-12.3%
Other Revenues/(Expenses) pre-Provisions <sup>1</sup>	(1.9)	6.4	-129.1%	(18.9)	-90.1%	4.5	(24.4)	-118.6%

**Efficiency Ratio (Expenses/Revenues)**

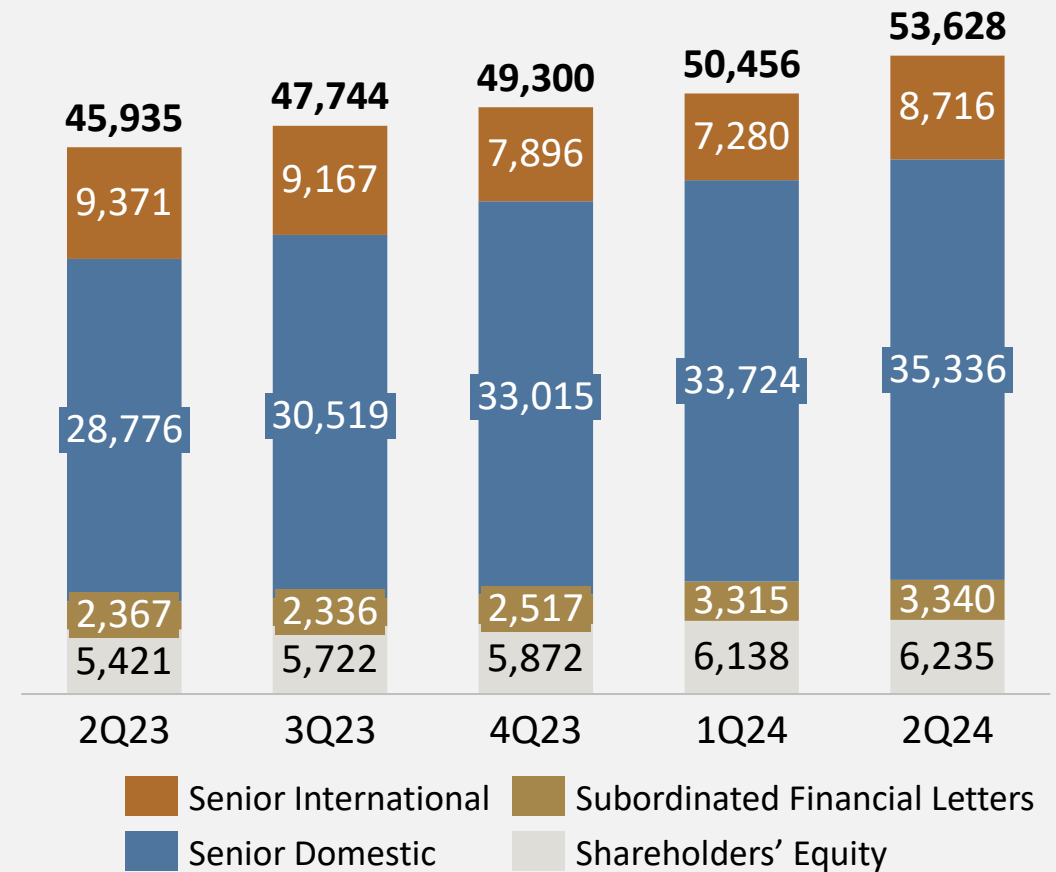


## Funding 2Q24



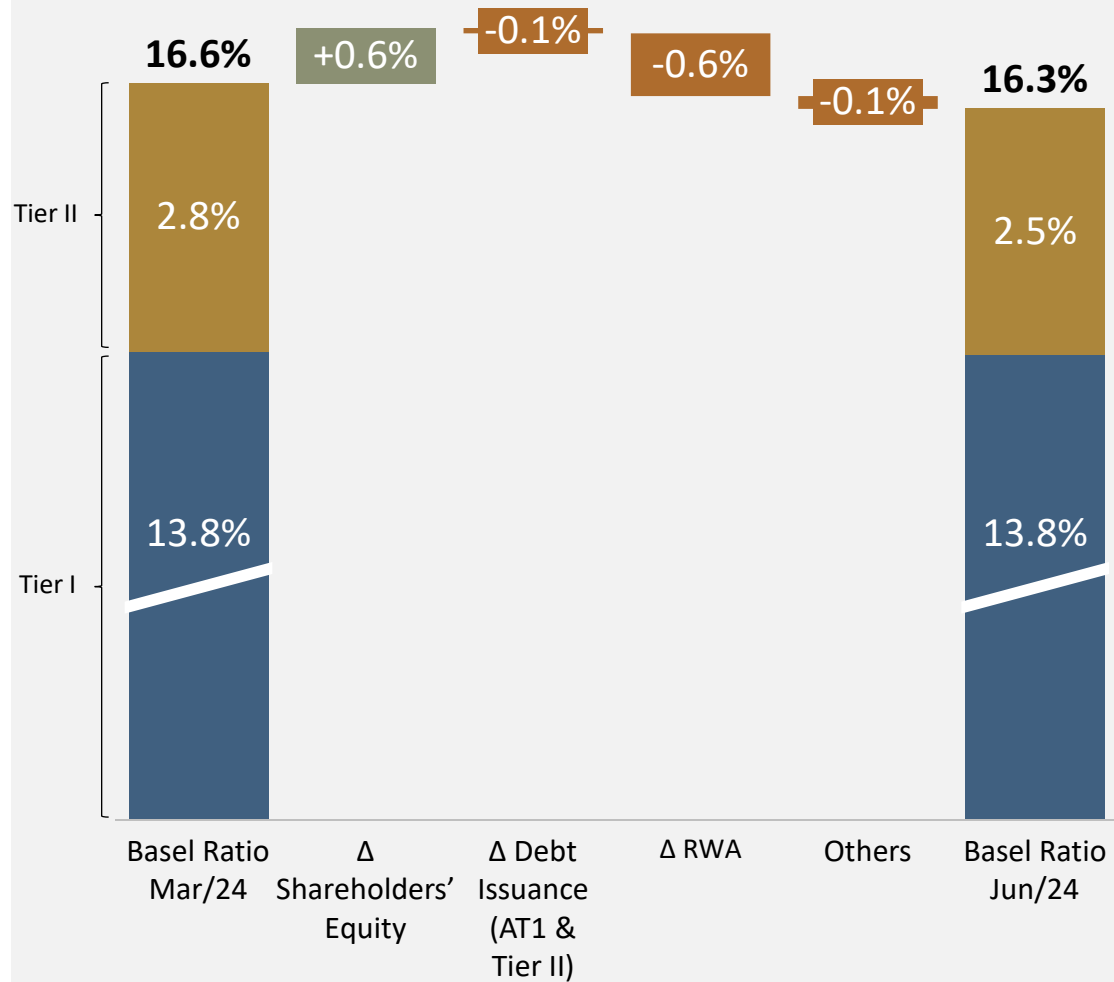
## Funding Evolution

(R\$ million)



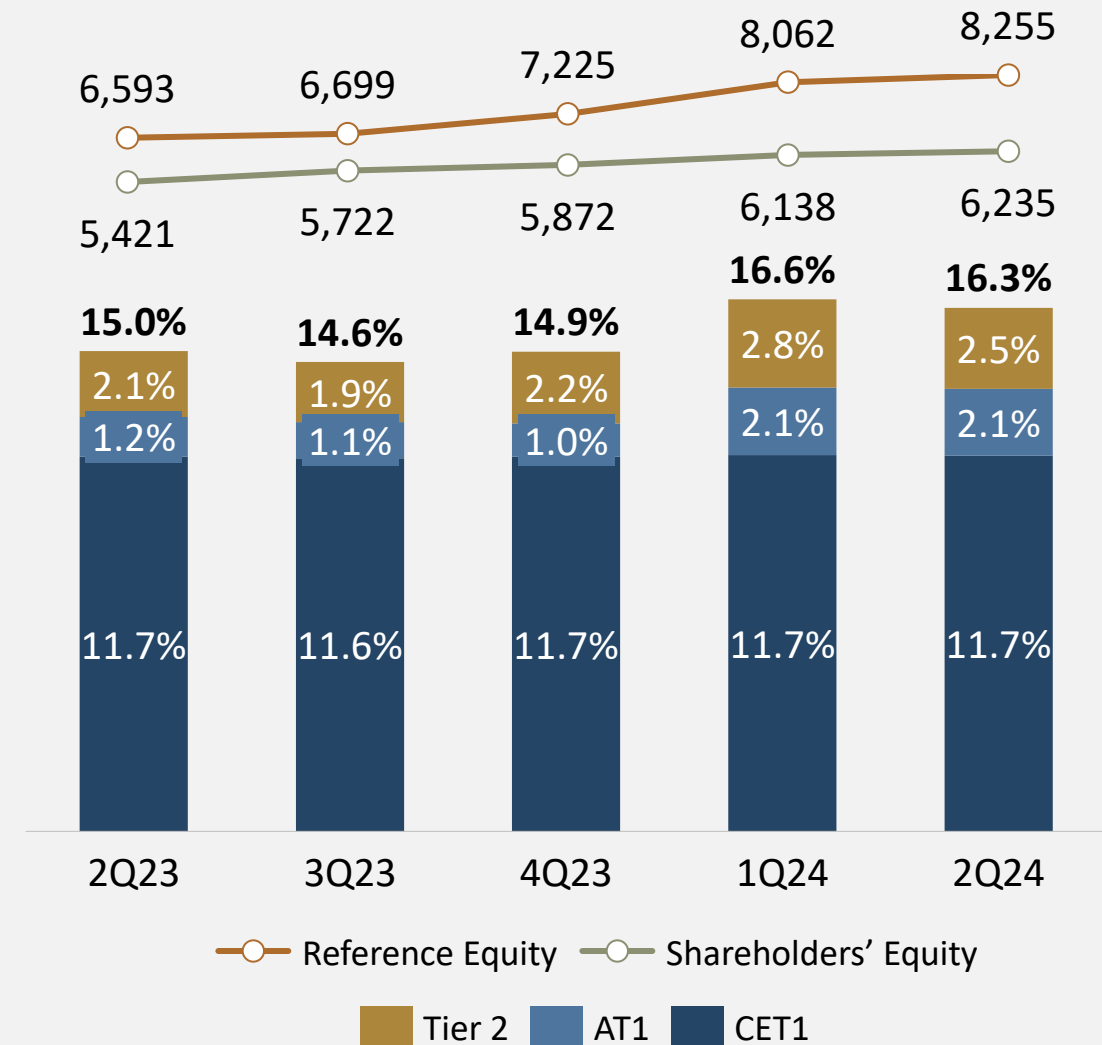
# Basel Ratio & Shareholders' Equity

## Basel Ratio 1Q24 vs. 2Q24



(R\$ million)

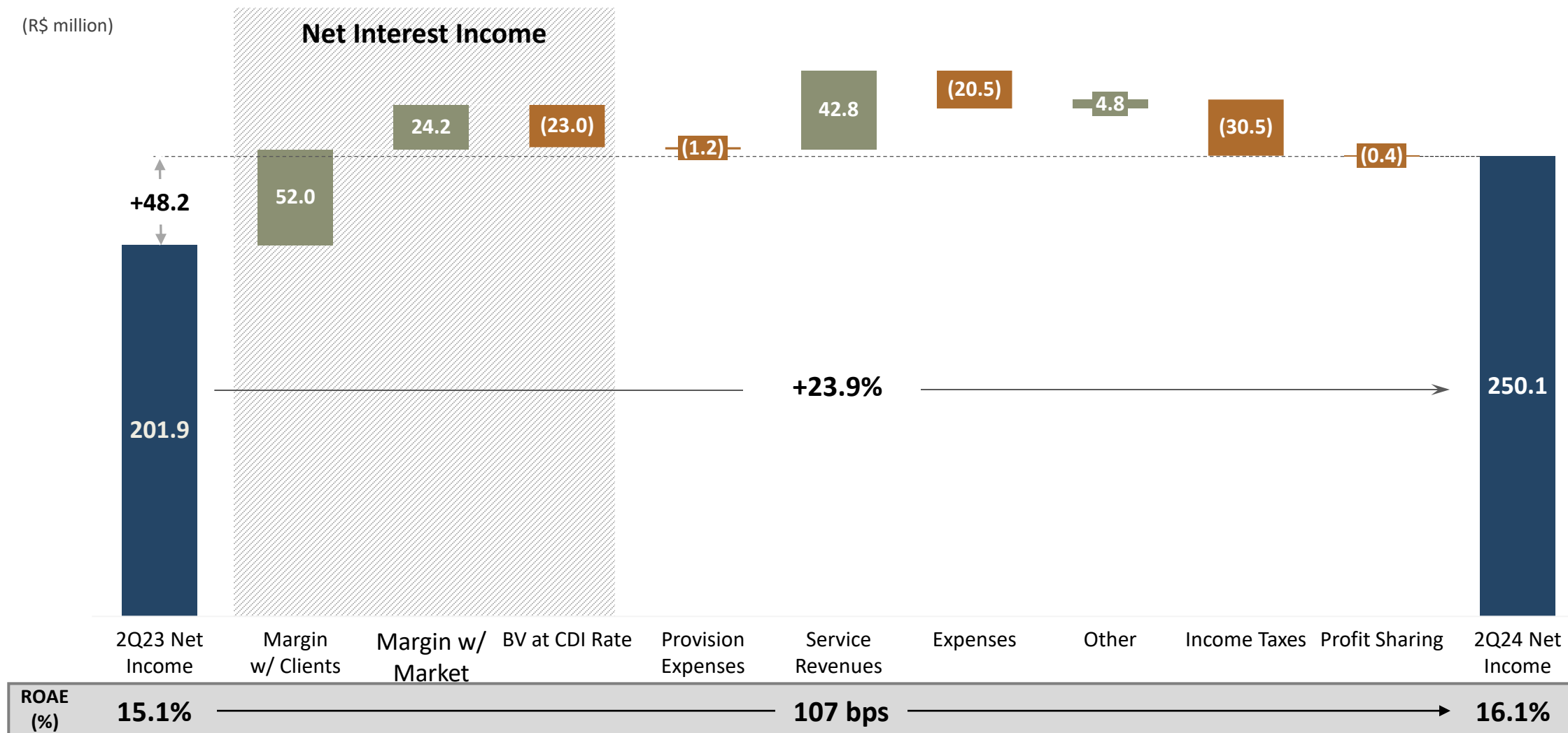
## Basel Ratio





# Recurring Net Income | 2Q23 x 2Q24

(R\$ million)



	Previous	Reviewed
Expanded Credit Portfolio <sup>1</sup> Growth	10% to 15%	Maintained
Middle Segment Expanded Credit Portfolio Growth	15% to 25%	10% to 15%
Expenses Growth (Personnel, Other Administrative and Profit Sharing)	9% to 14%	7% to 12%
Índice de Eficiência (Expenses/Income)	36% to 38%	Maintained

Note:

1 Includes: Loans, Guarantees Issued and Private Securities.

