



Earnings Conference Call

3rd Quarter of 2022

November 7th, 2022



Profitability

Net Income of
R\$218.1
million
in the 3Q 2022

ROAE of
17.5%
in the 3Q 2022

9th quarter of
consecutive
growth

Margin with Clients

Increase of
+6%
in the
quarter

Net Interest Income

Increase of
+12.8%
highest growth in a
single quarter since 2015

NIM of
4.8%
in the 3Q 2022

Expansion of
100
basis points in
relation to 3Q21

+22%
in the last
12 months

Services Revenues

Increase of

26%

in relation to 3Q21

Credit Quality

Expanded Provision
Expenses / Exp. Portfolio

0.5%

Loans Overdue
+90 Days / Loan Portfolio

0.3%

Coverage
Ratio

673%

in the 3Q 2022

Investment Banking

Revenue of

R\$57 million

best quarter
in history

Expanded Credit Portfolio

Increase of

11%

in 12 months

Middle Segment

48%

year-over-year



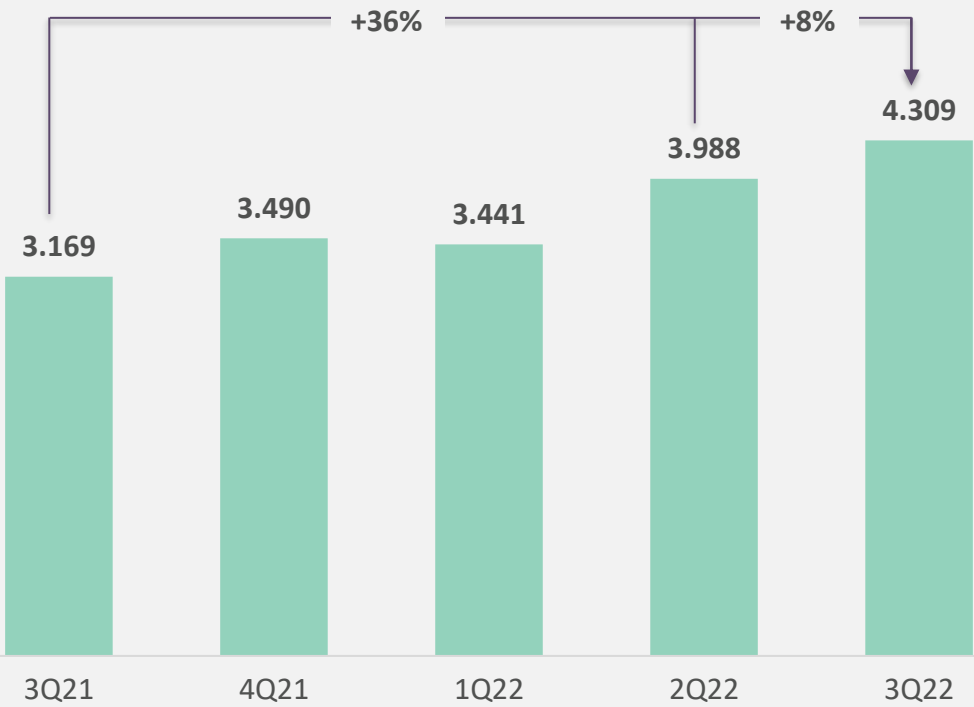
+10%

of the origination
of Middle portfolio

Client Base

+1,140 Clients in 12 months **+36%**

+321 Clients vs. 2Q22 **+8%**



Client Segmentation

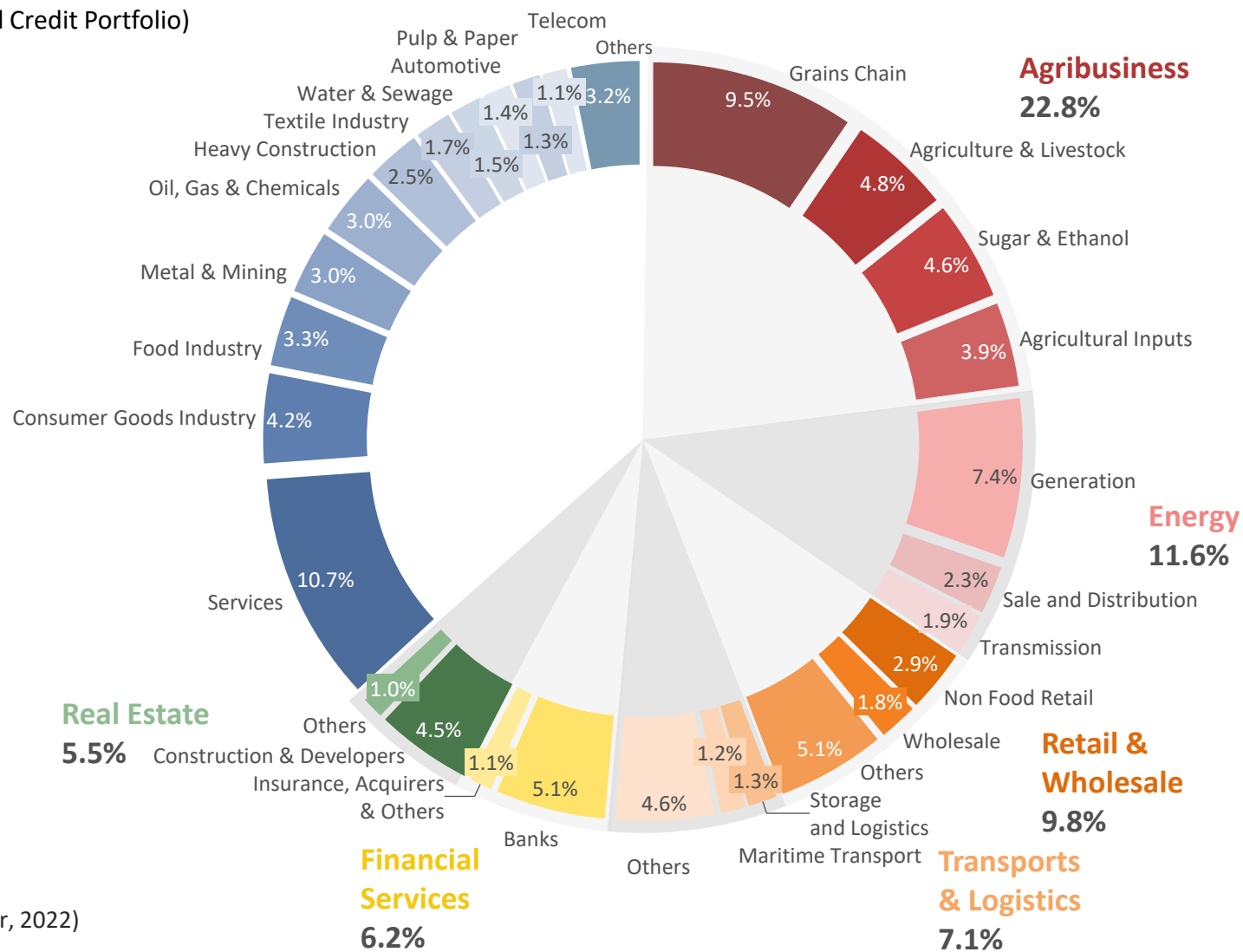
	<u>3Q22</u>	<u>Var.3M</u>
C&IB (+R\$4 bn)	332	+14
Corporate (R\$300 mm – R\$4 bn)	1,683	+97
Middle (R\$30 mm – R\$300 mm)	2,294	+210
Total	4,309	+321

Expanded Credit Portfolio

Expanded Credit Portfolio (R\$ million)	Sep/22	% Total	Jun/22	% Total	Chg 3M	Sep/21	% Total	Chg 12M
Loans	25,636	100%	24,330	100%	5.4%	21,905	100%	17.0%
C&IB	4,271	16.7%	4,545	18.7%	-6.0%	3,668	16.7%	16.5%
Corporate	17,511	68.3%	16,619	68.3%	5.4%	15,630	71.4%	12.0%
Middle	3,854	15.0%	3,165	13.0%	21.8%	2,608	11.9%	47.8%
Guarantees Issued	10,927	100%	11,081	100%	-1.4%	11,435	100%	-4.4%
C&IB	7,750	70.9%	7,883	71.1%	-1.7%	9,181	80.3%	-15.6%
Corporate	3,108	28.4%	3,126	28.2%	-0.6%	2,213	19.4%	40.4%
Middle	69	0.6%	72	0.6%	-3.3%	41	0.4%	68.0%
Corporate Securities	4,972	100%	4,563	100%	9.0%	3,936	100%	26.3%
C&IB	1,514	30.4%	1,630	35.7%	-7.2%	2,148	54.6%	-29.5%
Corporate	3,448	69.3%	2,925	64.1%	17.9%	1,783	45.3%	93.3%
Middle	11	0.2%	7	0.2%	0.6	5	0.1%	1.2
Expanded Credit Portfolio	41,535	100%	39,973	100%	3.9%	37,276	100%	11.4%
C&IB	13,534	32.6%	14,059	35.2%	-3.7%	14,996	40.2%	-9.7%
Corporate	24,067	57.9%	22,670	56.7%	6.2%	19,626	52.7%	22.6%
Middle	3,934	9.5%	3,244	8.1%	21.3%	2,654	7.1%	48.2%

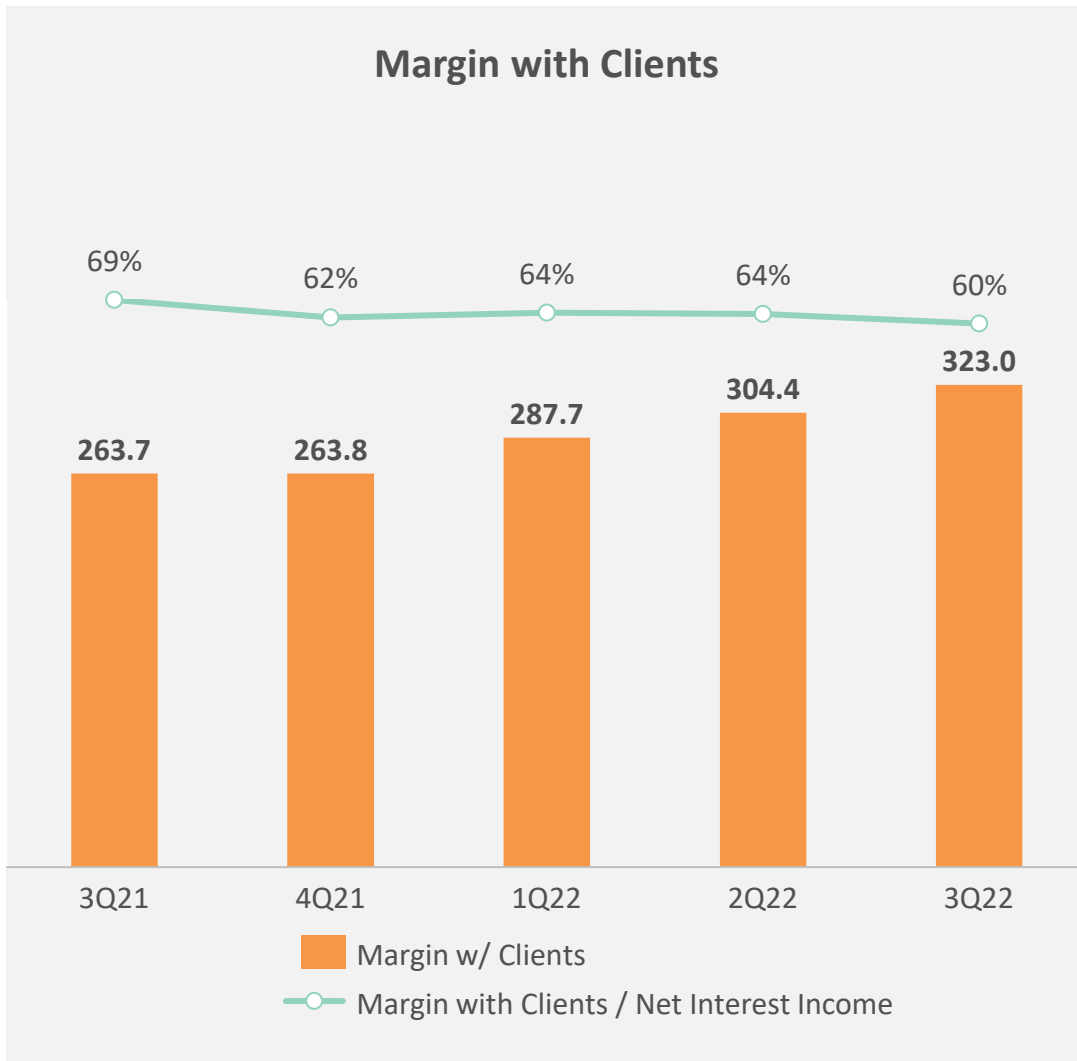
Economic Sectors

(Expanded Credit Portfolio)

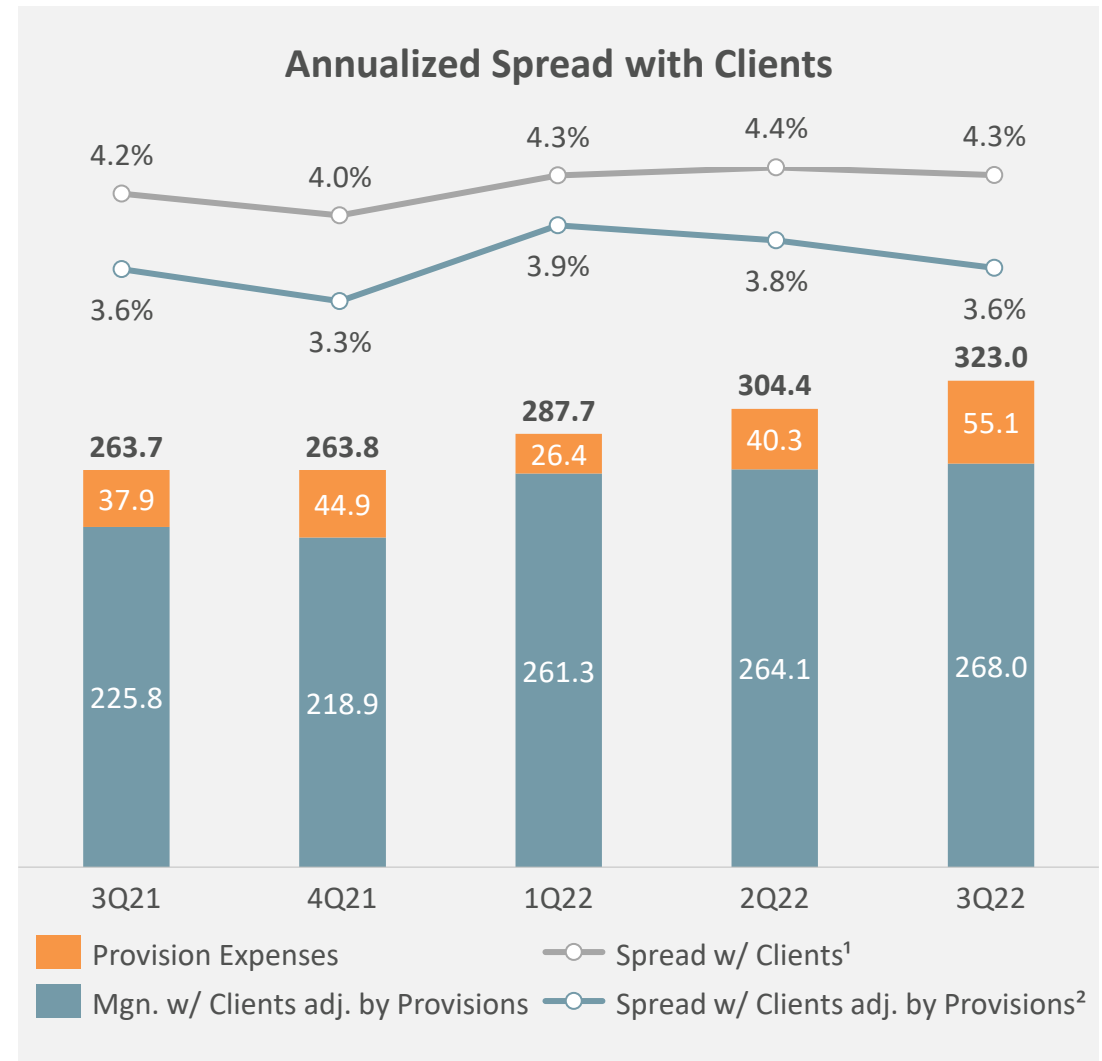


(As of September, 2022)

Margin with Clients



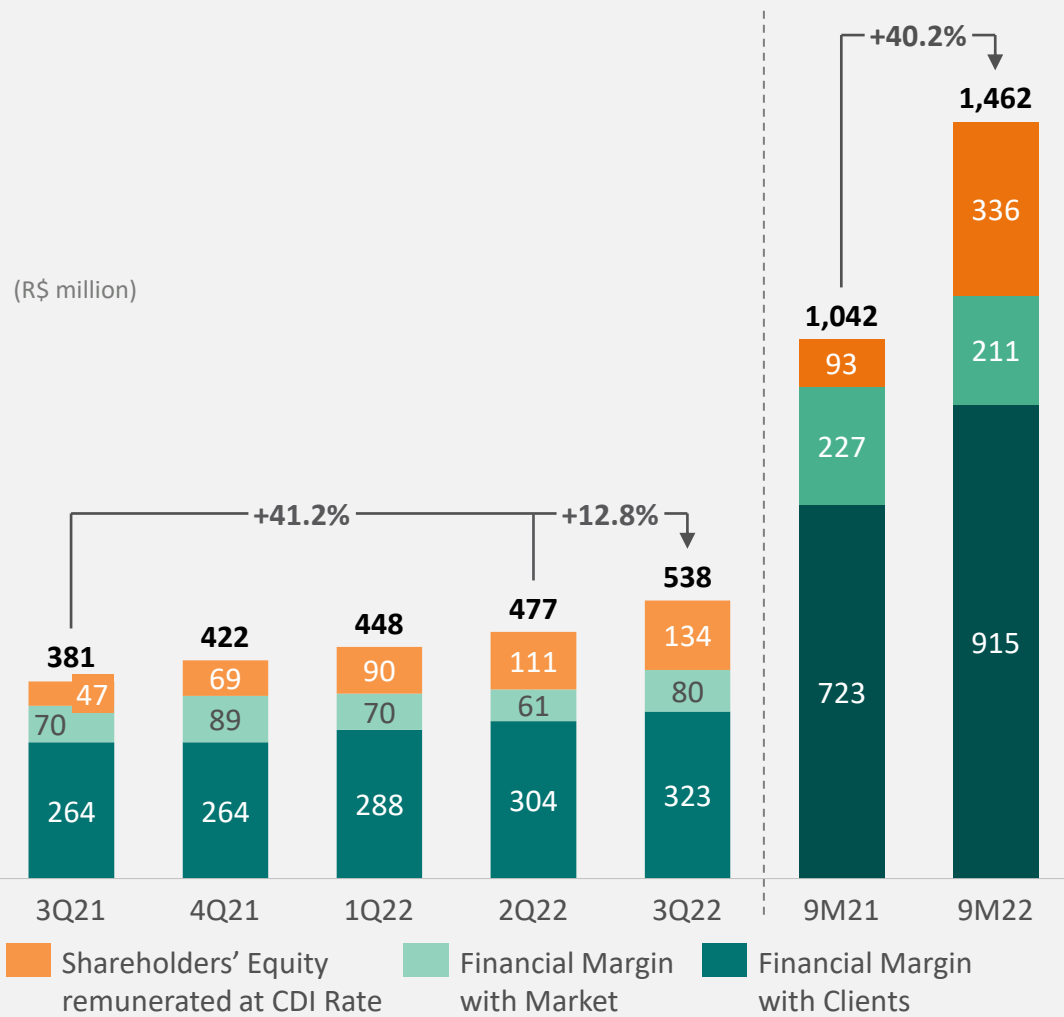
Annualized Spread with Clients



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.

Net Interest Income Evolution

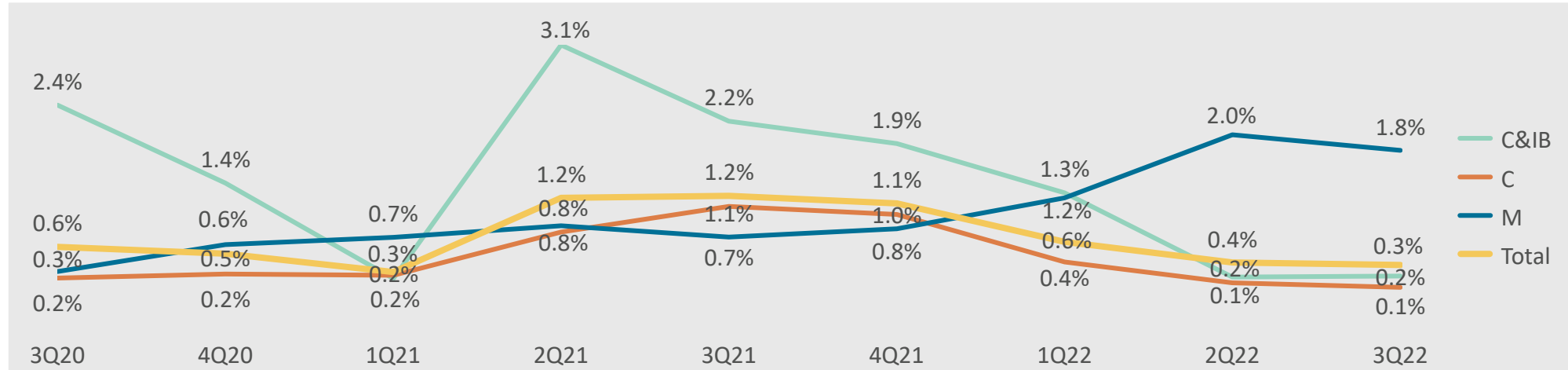


NIM



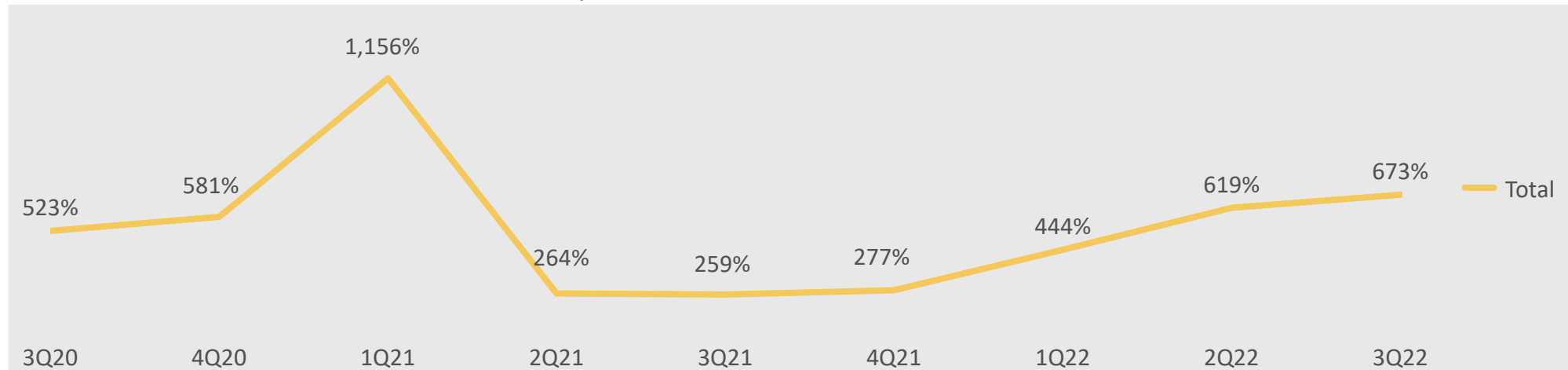
Loans Overdue for More Than 90 Days (includes falling due and overdue installments)

% of loan portfolio



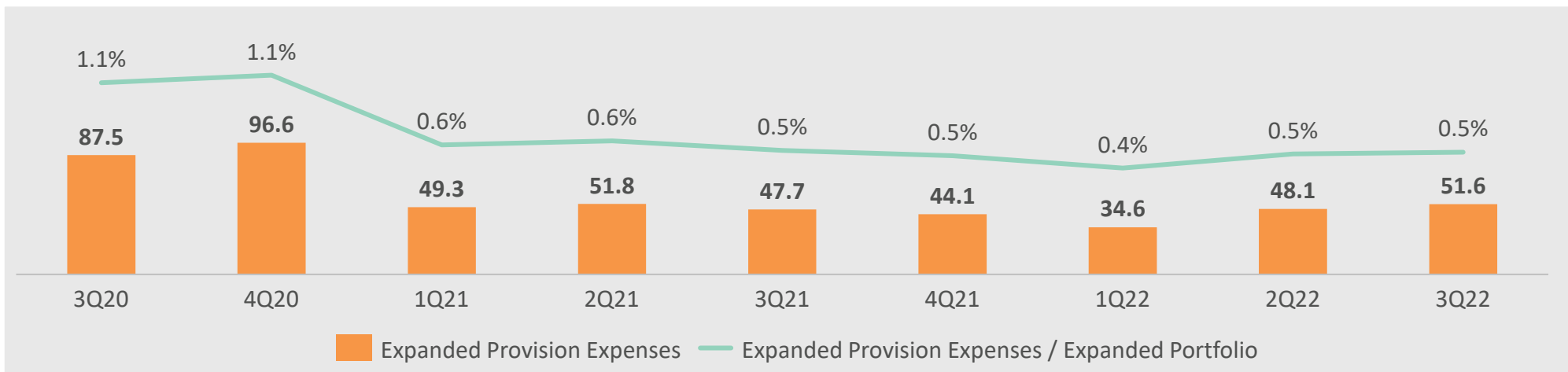
Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days



Expanded Provision Expenses

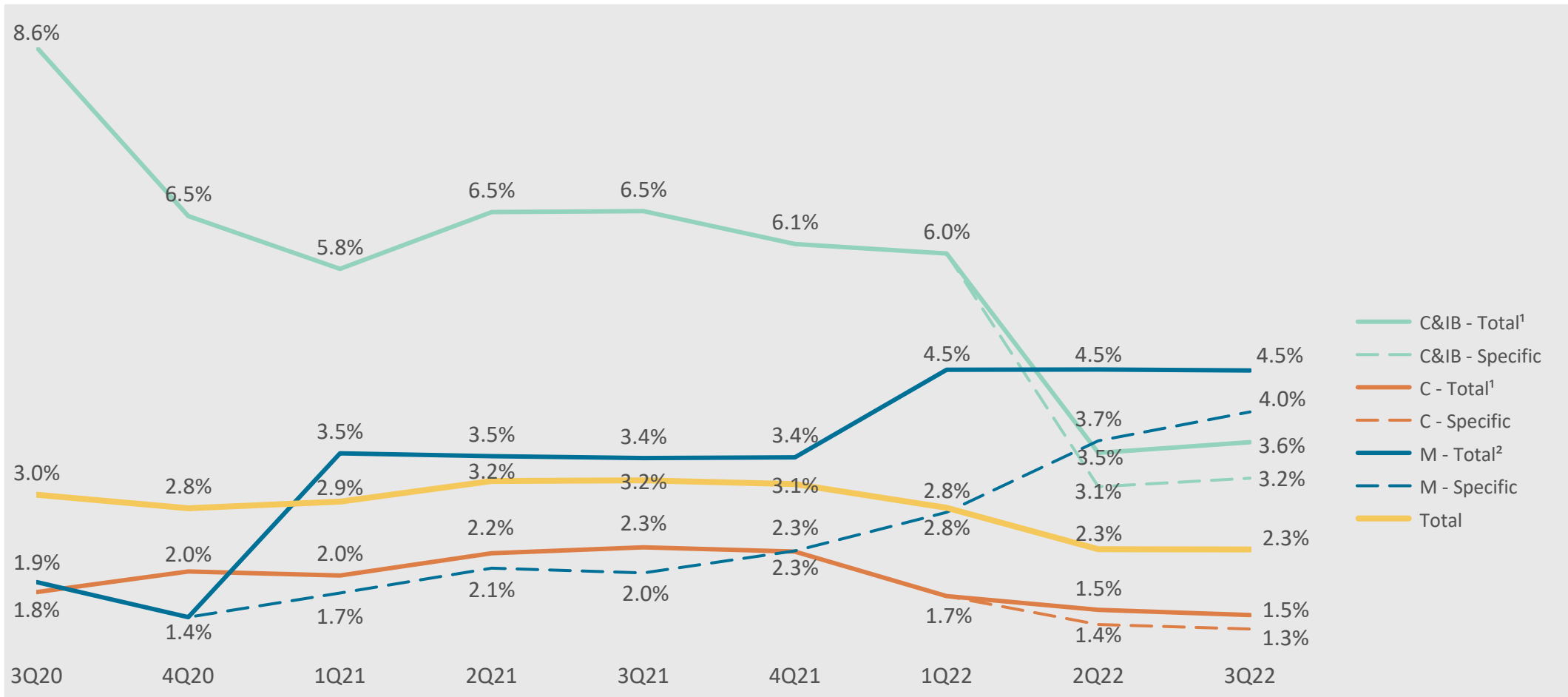
R\$ million and % of the Expanded Portfolio (annualized)



Provision Expenses (R\$ million)	3Q22	2Q22	3Q22x2Q22	3Q21	3Q22x3Q21	9M22	9M21	9M22x9M21
Specific Loan Loss Provision (LLP)	(52.9)	18.5	-385.4%	(35.7)	48.1%	(44.7)	(78.2)	-42.9%
Additional Loan Loss Provision (LLP)	0.0	(50.0)	-100.0%	0.0	-	(66.2)	(38.5)	71.9%
Provision for the Devaluation of Securities (PDS)	(7.2)	(9.3)	-22.6%	(4.8)	50.2%	(16.7)	(28.8)	-42.2%
Credit Recoveries	5.0	0.5	918.1%	2.6	94.2%	5.8	17.4	-66.5%
Provision Expenses	(55.1)	(40.3)	36.8%	(37.9)	45.2%	(121.7)	(128.2)	-5.0%
Provision for Guarantees Issued (PGI)	3.8	(3.1)	-224.0%	(9.7)	-139.5%	2.8	(2.2)	-228.0%
Provision for Assets not for Own Use (BNDU)	(0.4)	(4.7)	-92.2%	(0.1)	438.2%	(15.4)	(18.5)	-16.8%
Expanded Provision Expenses	(51.6)	(48.1)	7.3%	(47.7)	8.3%	(134.3)	(148.8)	-9.8%
Expanded Credit Portfolio	41,535.2	39,973.2	3.9%	37,275.8	11.4%	41,535.2	37,275.8	11.4%
Expanded Provision / Expanded Portfolio (Annualized)	0.5%	0.5%	0.0	0.5%	(0.0)	0.3%	0.4%	(0.2)

Loans Loss Reserve

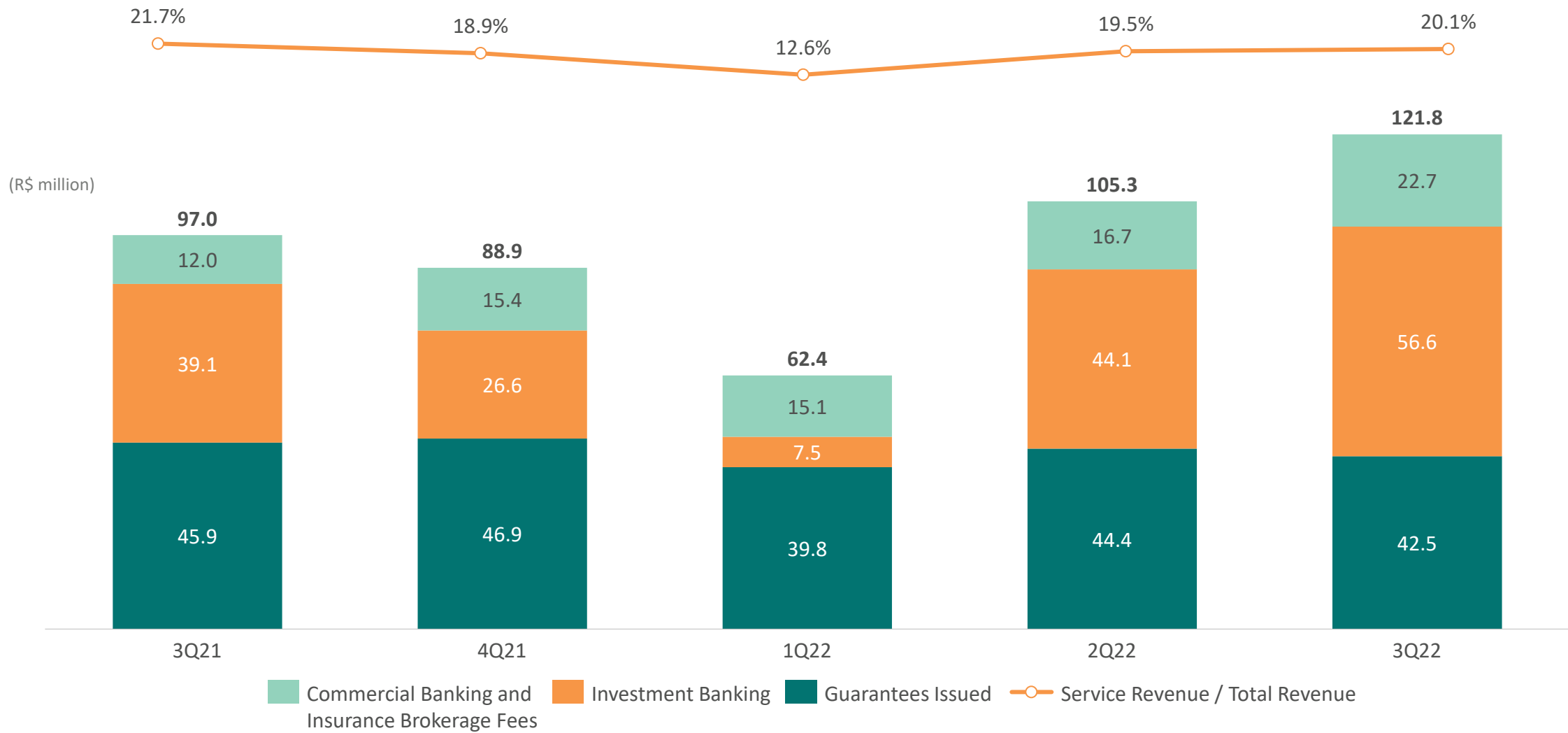
% of loan portfolio

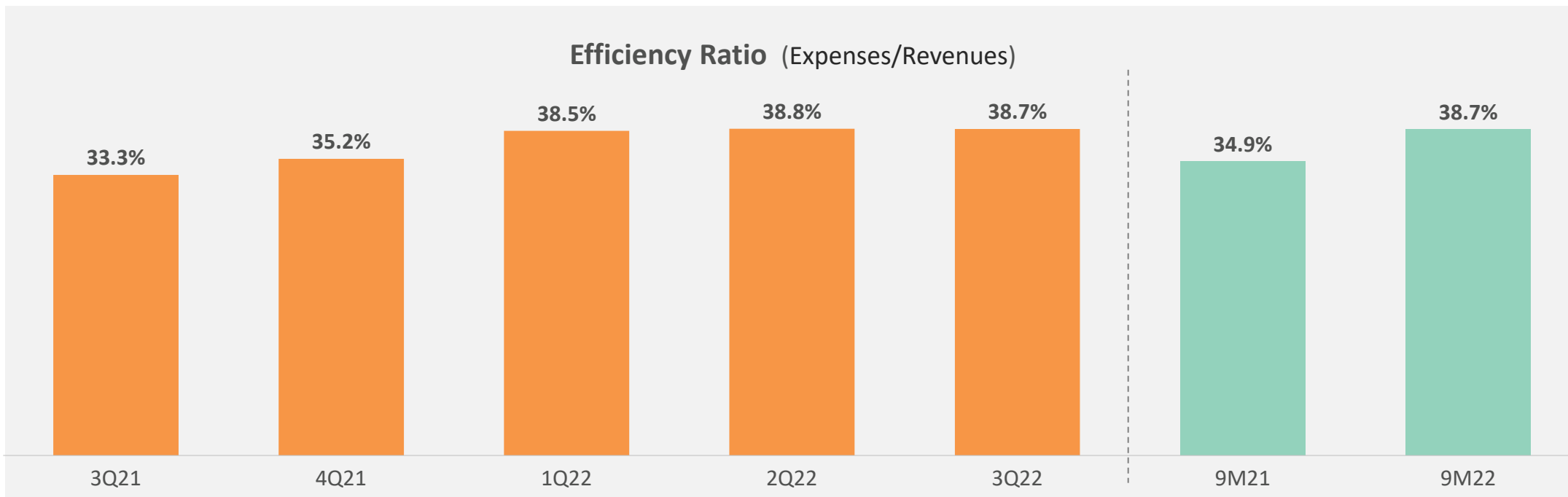


¹ C&IB and Corporate provision balances include additional provision for the segments and consider an allocation in the same proportion as their specific provisions.

² Equivalent to the balance of the Middle Specific provision added to the balance of the Additional provision.

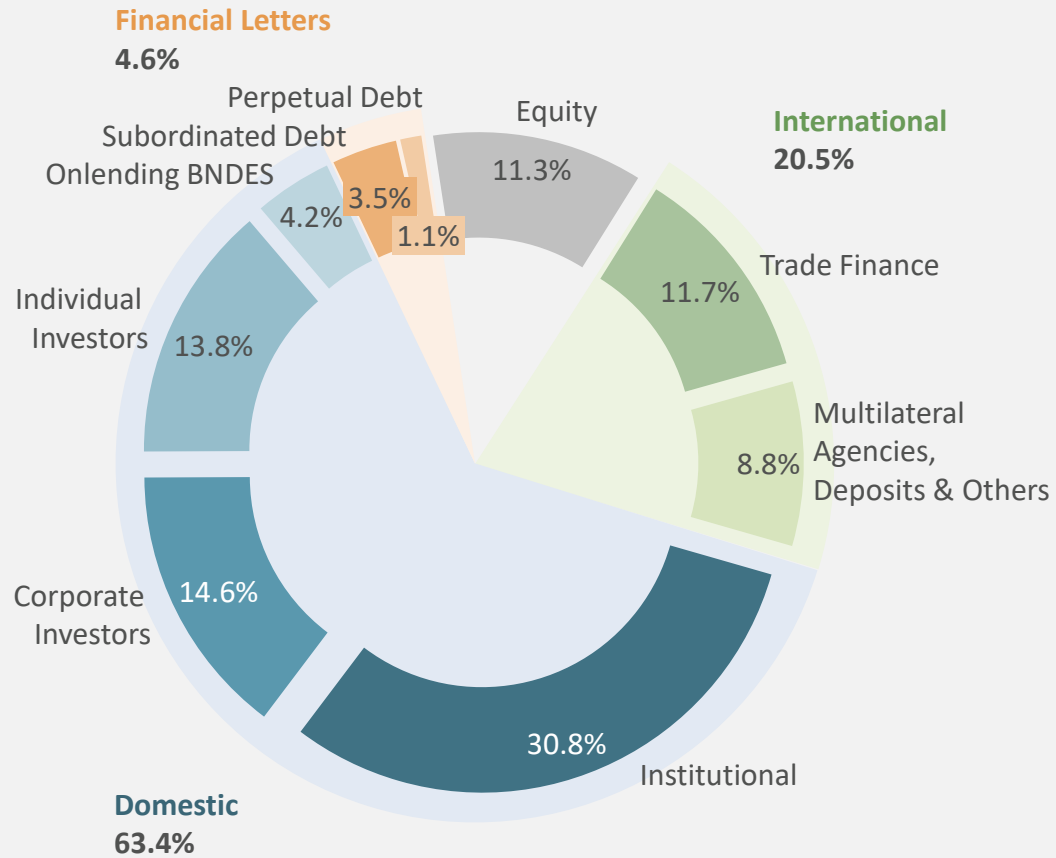
Service Revenues



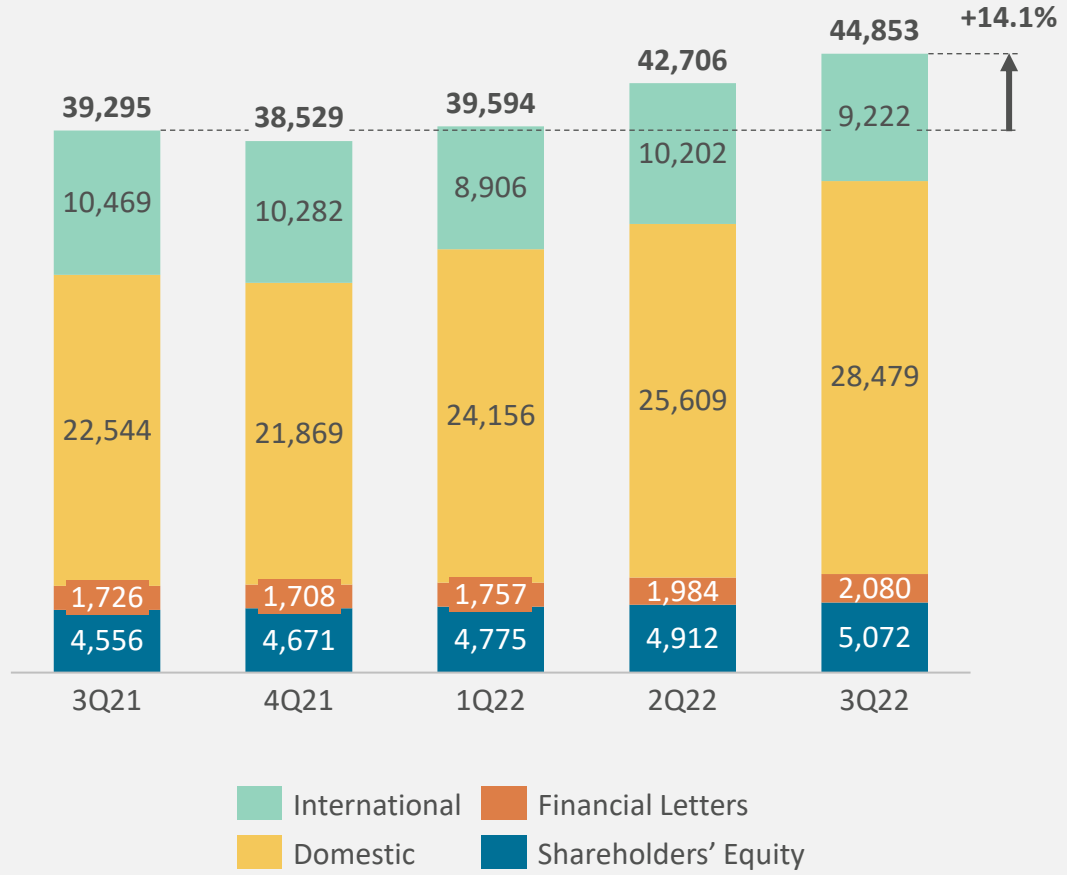


Expenses (R\$ million)	3Q22	2Q22	3Q22x2Q22	3Q21	3Q22x3Q21	9M22	9M21	9M22x9M21
Personnel Expenses	(94.4)	(92.7)	1.9%	(72.1)	31.0%	(275.8)	(203.5)	35.6%
Other Administrative Expenses	(57.9)	(54.2)	6.8%	(36.6)	57.9%	(156.0)	(101.6)	53.6%
Subtotal	(152.3)	(146.9)	3.7%	(108.8)	40.1%	(431.9)	(305.1)	41.6%
Profit Sharing	(82.5)	(62.8)	31.5%	(40.1)	105.7%	(203.2)	(119.5)	70.1%
Total	(234.8)	(209.6)	12.0%	(148.9)	57.8%	(635.0)	(424.5)	49.6%
Employees	1,151	1,111	3.6%	856	34.5%	1,151	856	34.5%

Funding 3Q22



Funding Evolution

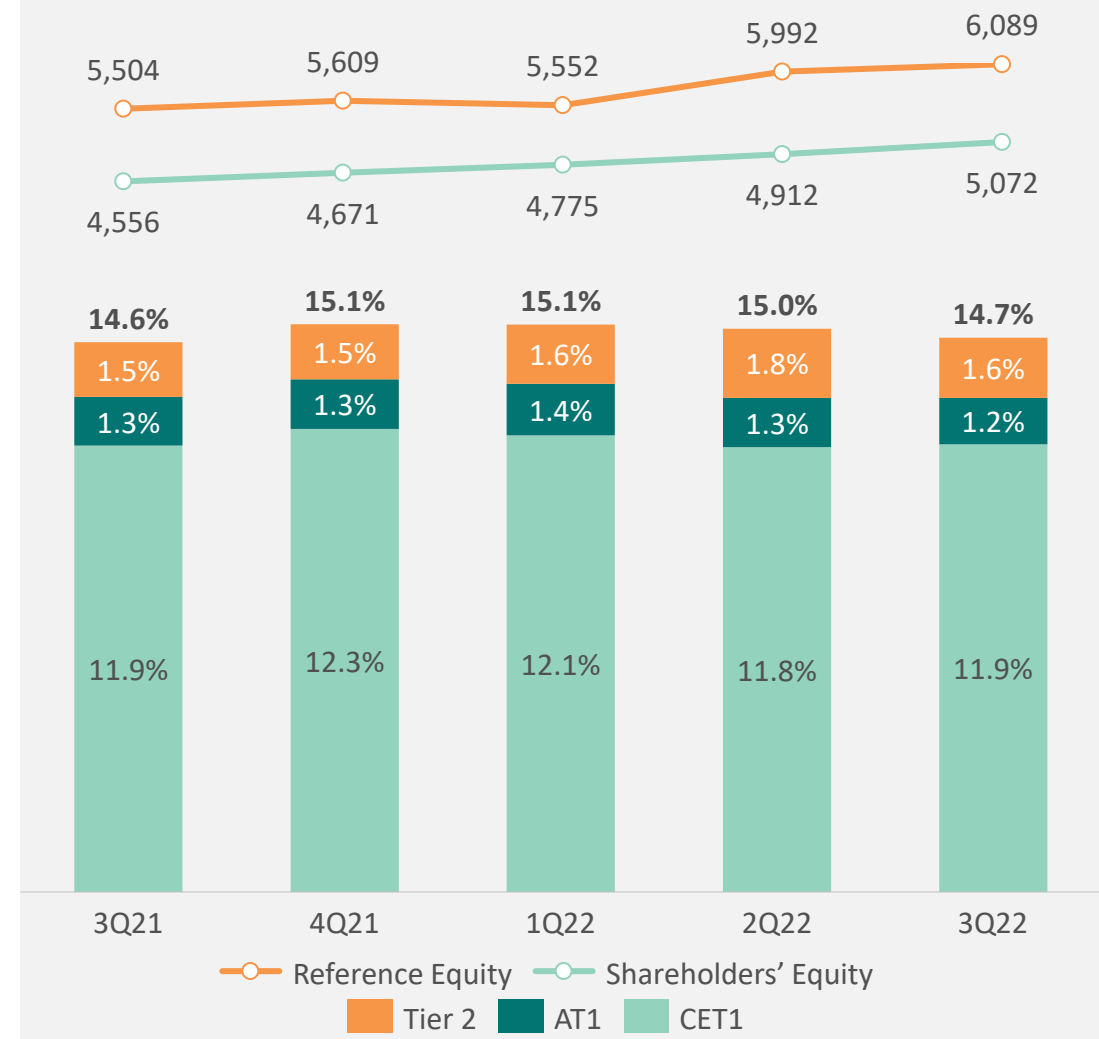


Basel Ratio 3Q22 vs. 2Q22



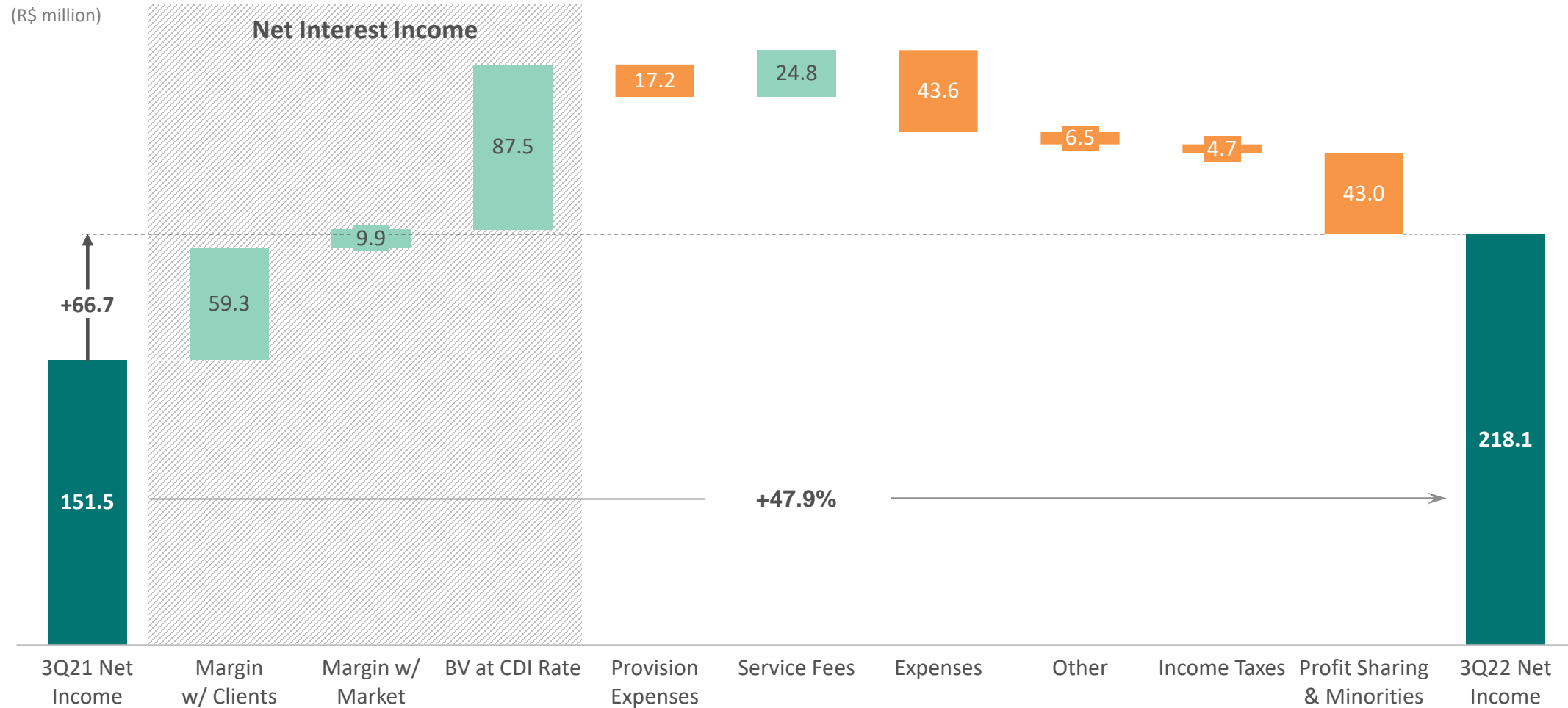
(R\$ million)

Basel Ratio Evolution



3Q22 x 3Q21 | Recurring

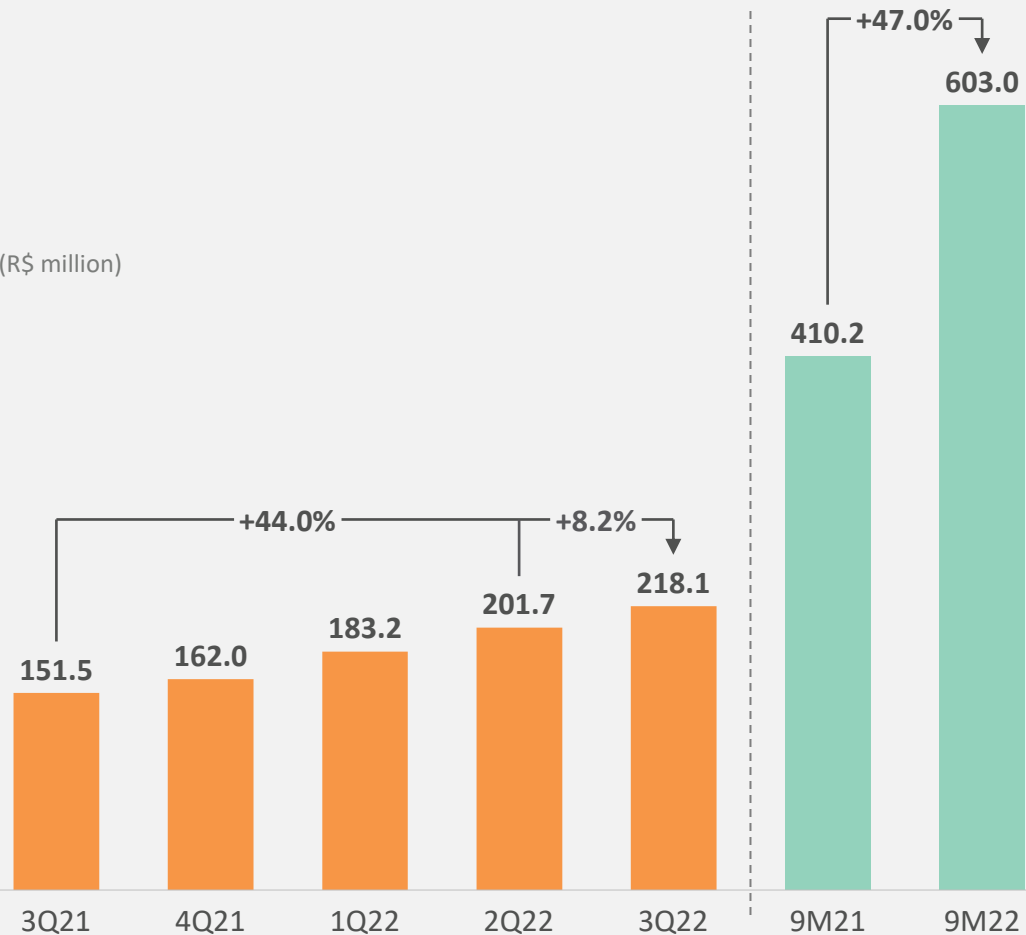
(R\$ million)



ROAE (%)	13.4%	+47.9%	17.5%
		405 bps	

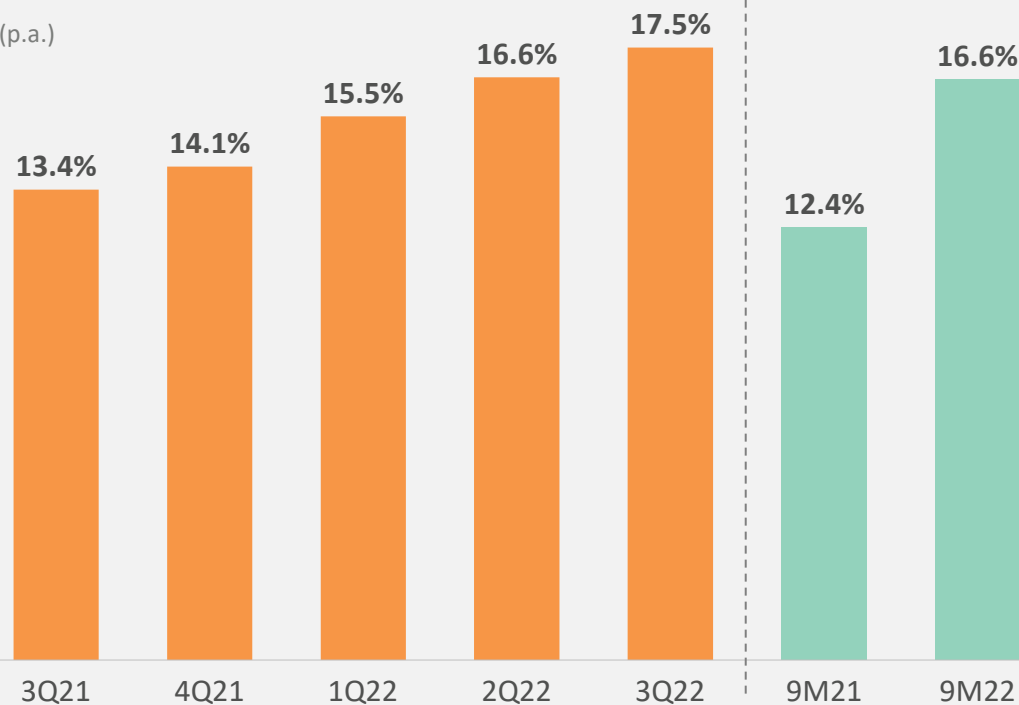
Recurring Net Income

(R\$ million)



Recurring ROAE

(p.a.)



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