



## Earnings Conference Call

2<sup>nd</sup> Quarter of 2023

August 14<sup>th</sup>, 2023

## Clients Base

Increase of

**185**

clients  
on 2Q 2023 ...

...reaching

**4,580**

corporate  
clients ...

... and growing

**+14.8%** vs. 2Q22

**+4.2%** vs. 1Q23

**Agri Project**  
launch of a working  
group dedicated to the  
agribusiness sector

## Expenses Base

Growth of  
2Q23 vs. 2Q22

**+12.4%**

**+1.1%**

related to expenses per  
employee

## Credit Quality

NPL >90 days

**0.8%**

Total<sup>1</sup>

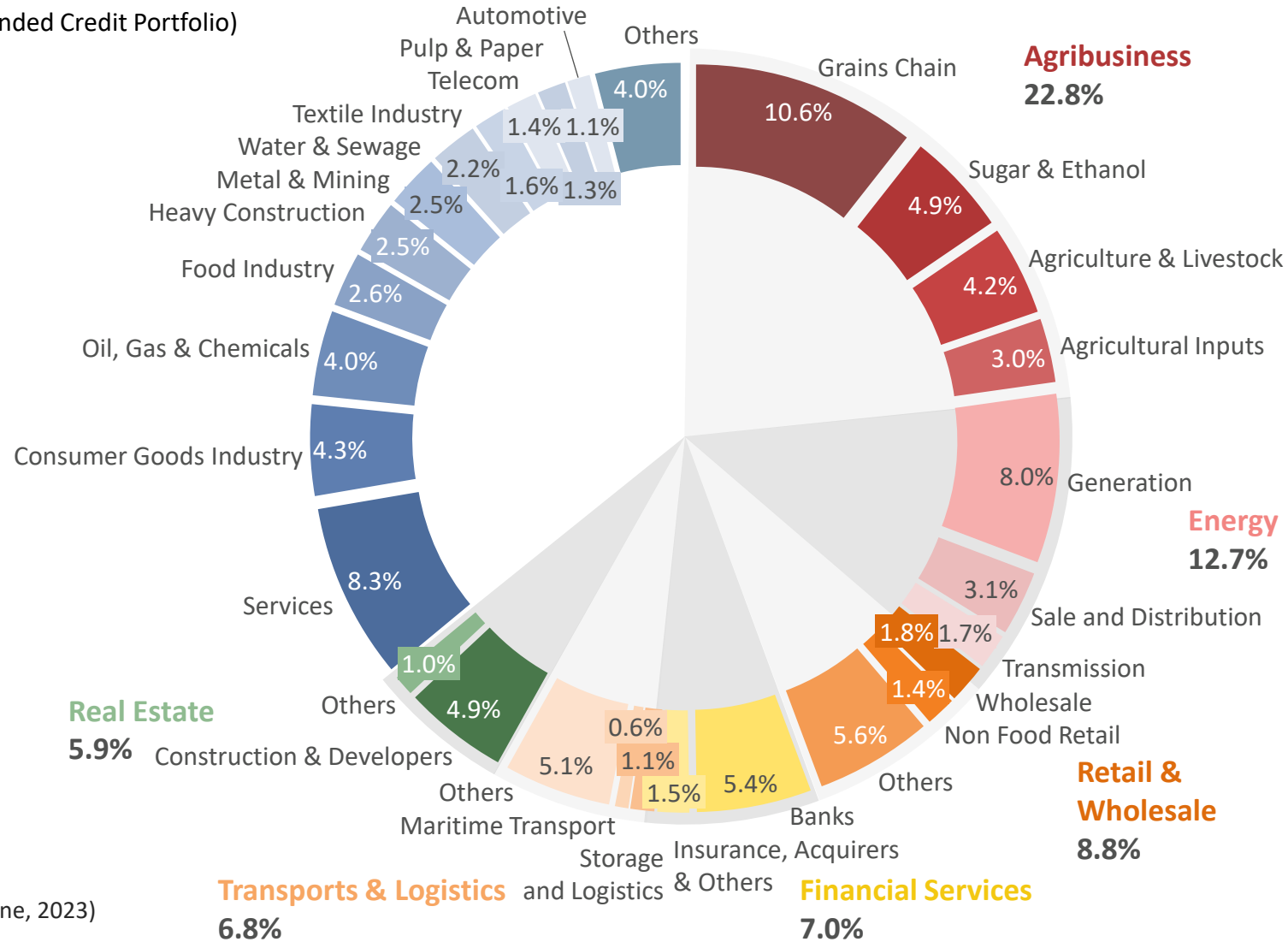
Publication of  
**2<sup>nd</sup> Sustainability  
Report**  
with external  
assurance

<sup>1</sup> Excluding the effect of an isolated case in the C&IB segment, currently under Chapter 11.

Expanded Credit Portfolio (R\$ million)	Jun/23	% Total	Mar/23	% Total	Chg 3M	Jun/22	% Total	Chg 12M
<b>Loans</b>	<b>23,493</b>	<b>100%</b>	<b>24,063</b>	<b>100%</b>	<b>-2.4%</b>	<b>24,330</b>	<b>100%</b>	<b>-3.4%</b>
C&IB	3,423	14.6%	3,466	14.4%	-1.2%	4,545	18.7%	-24.7%
Corporate	16,213	69.0%	16,694	69.4%	-2.9%	16,619	68.3%	-2.4%
Middle	3,857	16.4%	3,903	16.2%	-1.2%	3,165	13.0%	21.9%
<b>Guarantees Issued</b>	<b>11,903</b>	<b>100%</b>	<b>12,306</b>	<b>100%</b>	<b>-3.3%</b>	<b>11,081</b>	<b>100%</b>	<b>7.4%</b>
C&IB	8,407	70.6%	8,739	71.0%	-3.8%	7,883	71.1%	6.6%
Corporate	3,456	29.0%	3,529	28.7%	-2.0%	3,126	28.2%	10.6%
Middle	39	0.3%	38	0.3%	2.8%	72	0.6%	-45.0%
<b>Corporate Securities</b>	<b>7,930</b>	<b>100%</b>	<b>7,284</b>	<b>100%</b>	<b>8.9%</b>	<b>4,563</b>	<b>100%</b>	<b>73.8%</b>
C&IB	2,191	27.6%	2,357	32.4%	-7.0%	1,630	35.7%	34.4%
Corporate	5,671	71.5%	4,900	67.3%	15.7%	2,925	64.1%	93.9%
Middle	67	0.8%	26	0.4%	153.3%	7	0.2%	852.9%
<b>Expanded Credit Portfolio</b>	<b>43,326</b>	<b>100%</b>	<b>43,652</b>	<b>100%</b>	<b>-0.7%</b>	<b>39,973</b>	<b>100%</b>	<b>8.4%</b>
C&IB	14,022	32.4%	14,562	33.4%	-3.7%	14,059	35.2%	-0.3%
Corporate	25,340	58.5%	25,122	57.6%	0.9%	22,670	56.7%	11.8%
Middle	3,964	9.1%	3,968	9.1%	-0.1%	3,244	8.1%	22.2%

## Economic Sectors

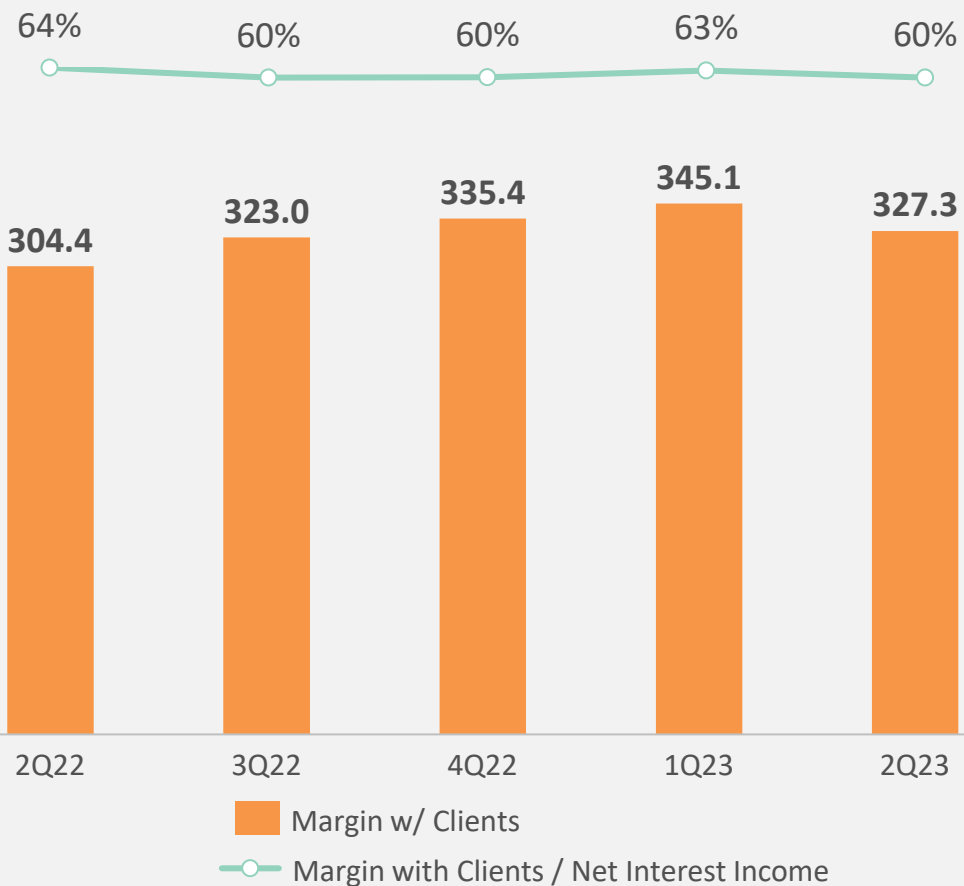
(Expanded Credit Portfolio)



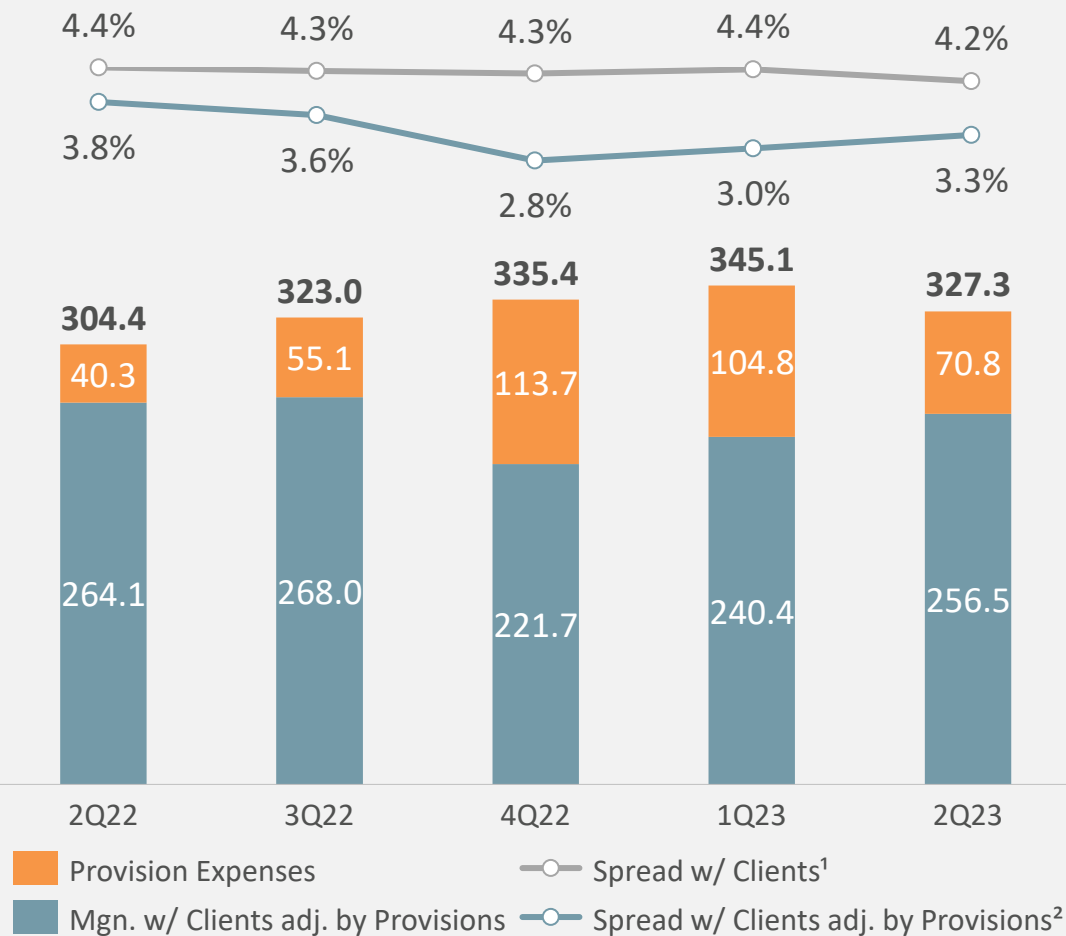
(As of June, 2023)

# Margin with Clients and Spreads Evolution

## Margin with Clients



## Annualized Spread with Clients

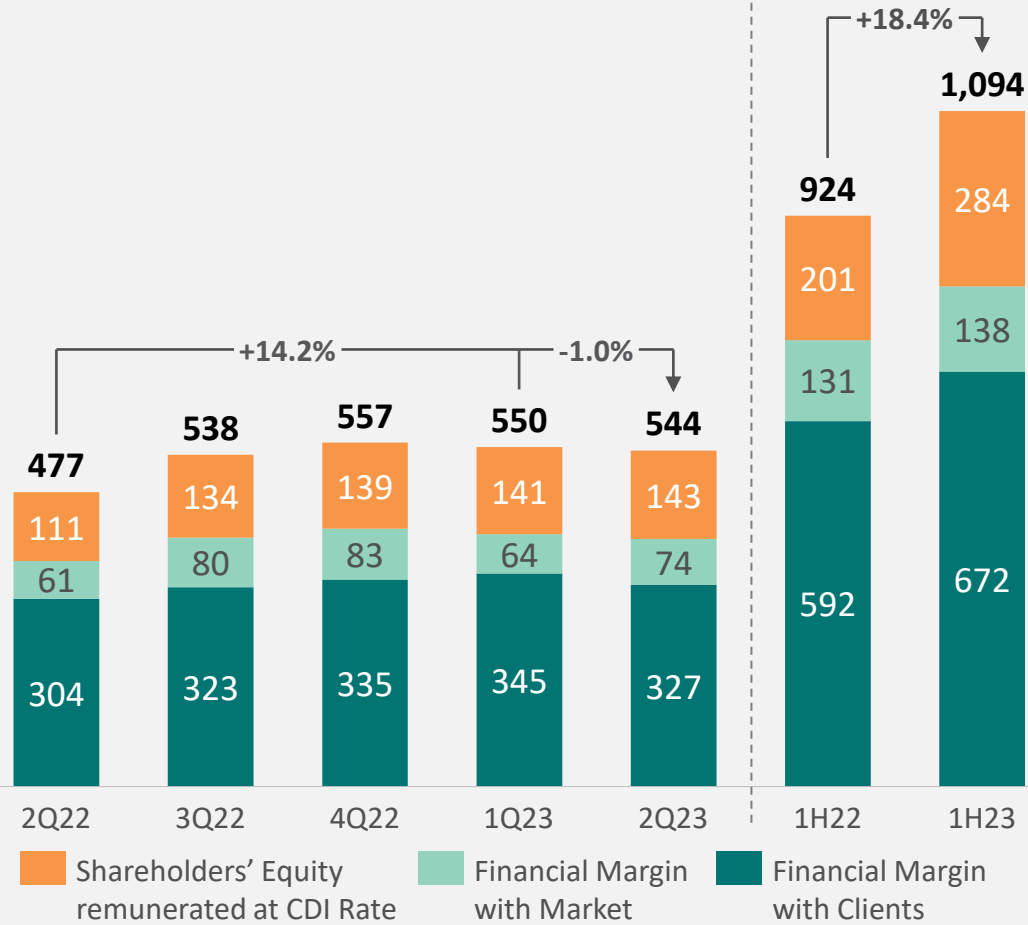


<sup>1</sup> Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

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

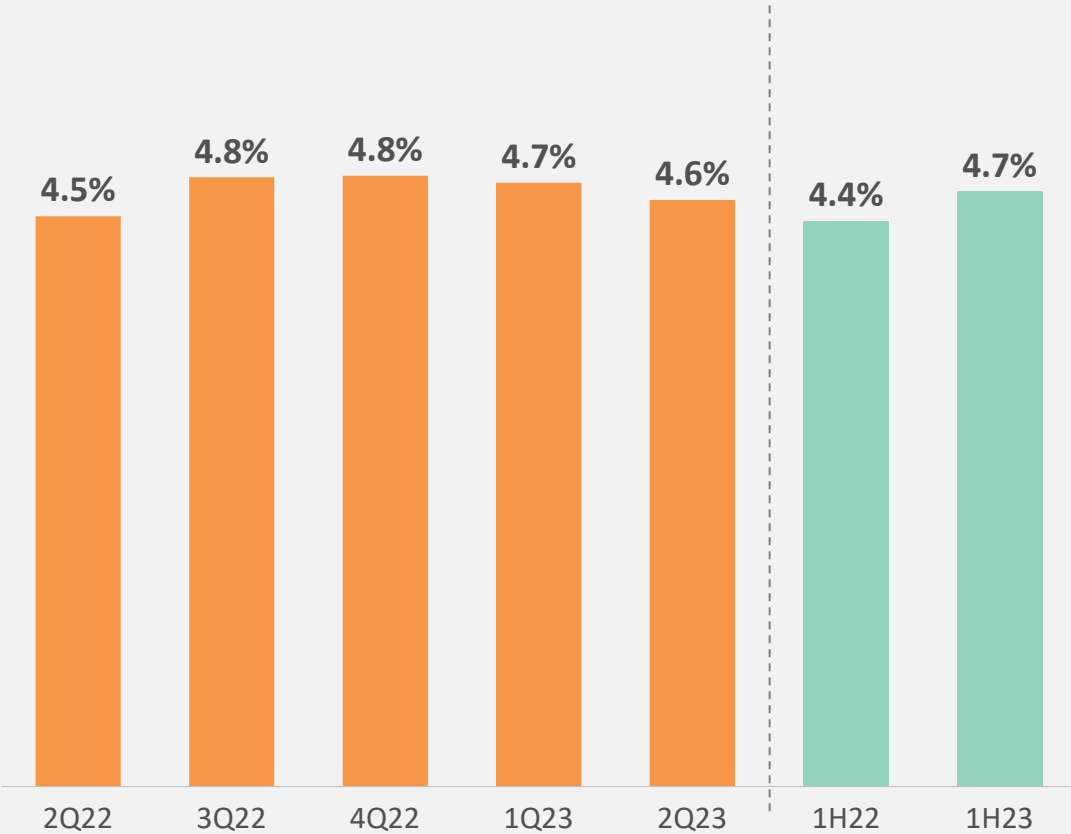
## Net Interest Income Evolution

(R\$ million)



## NIM

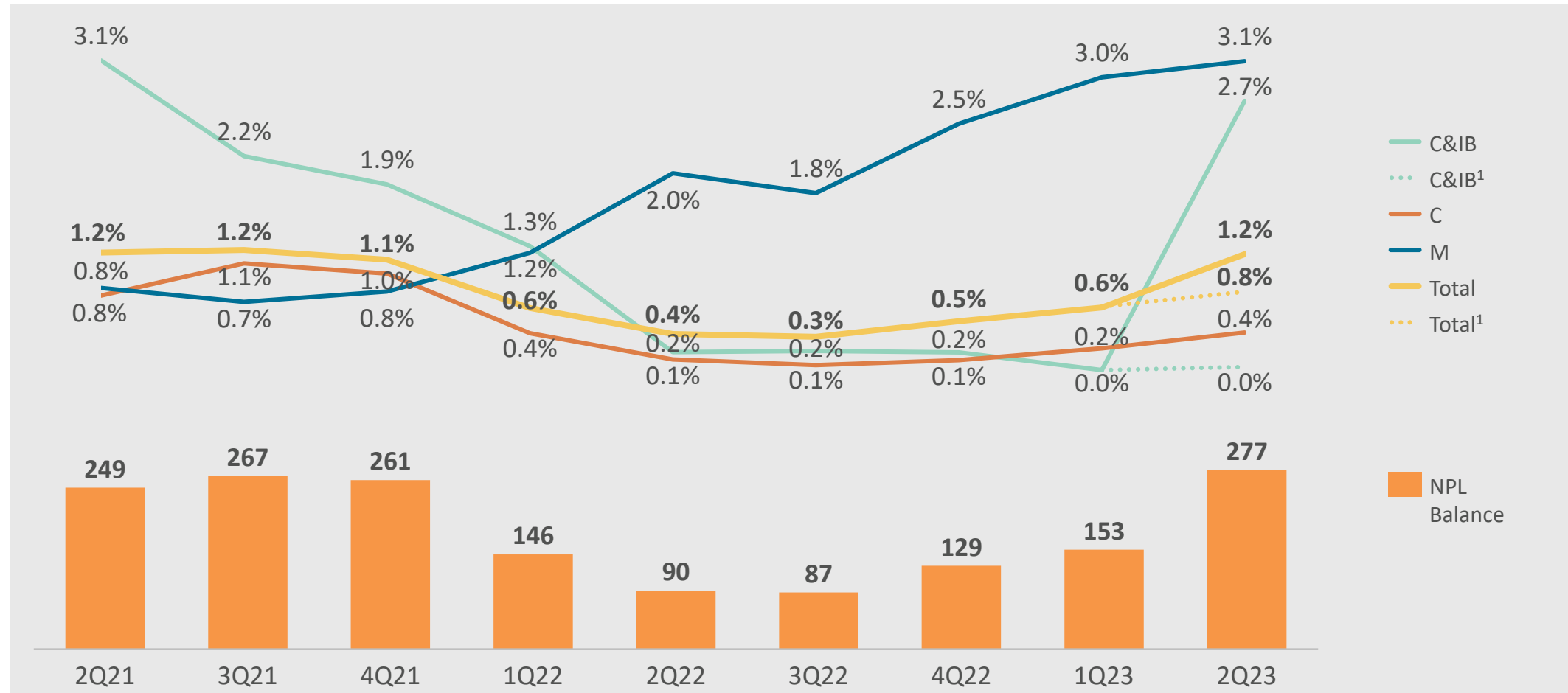
(p.a.)





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

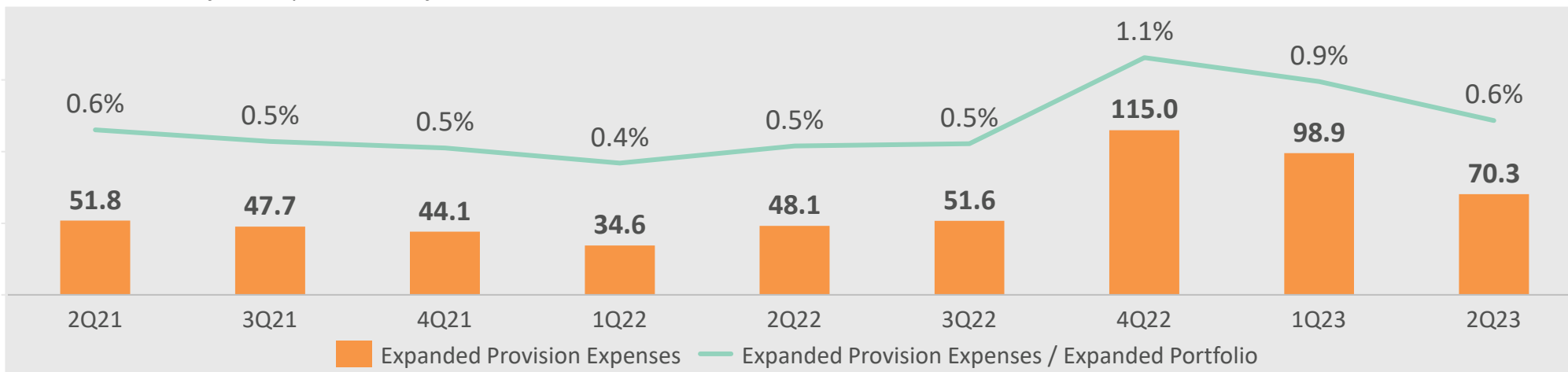
R\$ million and % of loan portfolio



<sup>1</sup>Excluding the effect of an isolated case in the C&IB segment, currently under Chapter 11.

## Expanded Provision Expenses

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

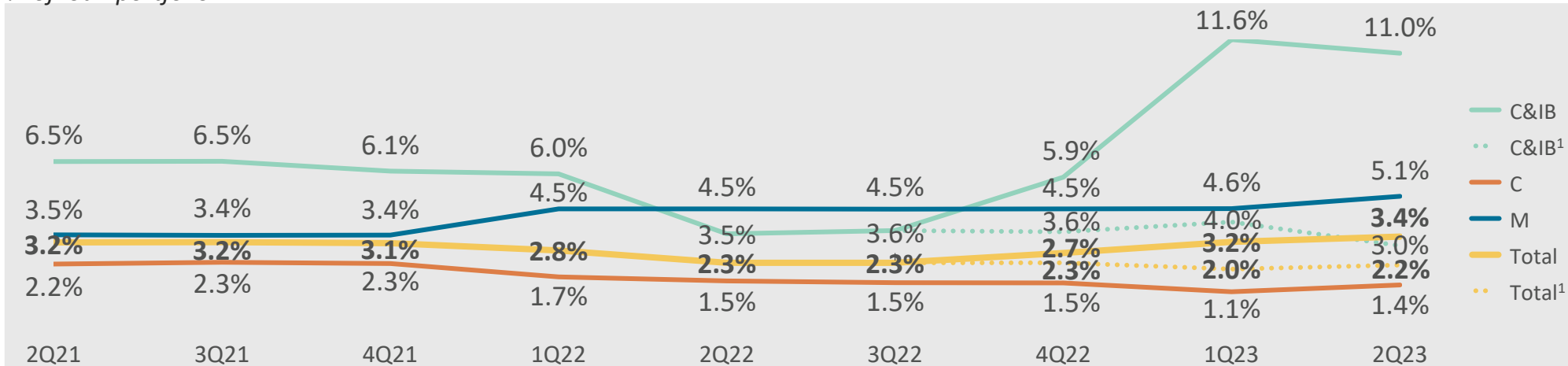


Provision Expenses (R\$ million)	2Q23	1Q23	2Q23x1Q23	2Q22	2Q23x2Q22	1H23	1H22	1H23x1H22
Loan Loss Provision (LLP)	(68.9)	(104.7)	-34.2%	(31.5)	118.9%	(173.6)	(57.9)	199.6%
Provision for the Devaluation of Securities (PDS)	(12.5)	(2.4)	418.4%	(9.3)	33.9%	(14.9)	(9.5)	56.8%
Credit Recoveries	10.6	2.4	349.2%	0.5	2046.6%	12.9	0.8	1510.2%
<b>Provision Expenses</b>	<b>(70.8)</b>	<b>(104.8)</b>	<b>-32.4%</b>	<b>(40.3)</b>	<b>75.7%</b>	<b>(175.5)</b>	<b>(66.6)</b>	<b>163.5%</b>
Provision for Guarantees Issued (PGI)	1.3	6.4	-79.8%	(3.1)	-142.1%	7.7	(1.0)	-849.0%
Provision for Assets not for Own Use (BNDU)	(0.9)	(0.6)	35.2%	(4.7)	-82.0%	(1.5)	(15.0)	-90.1%
<b>Expanded Provision Expenses</b>	<b>(70.3)</b>	<b>(98.9)</b>	<b>-28.9%</b>	<b>(48.1)</b>	<b>46.2%</b>	<b>(169.3)</b>	<b>(82.7)</b>	<b>104.7%</b>
Expanded Credit Portfolio	43,325.9	43,652.5	-0.7%	39,973.2	8.4%	43,325.9	39,973.2	8.4%
<b>Expanded Provision / Expanded Portfolio (Annualized)</b>	<b>0.6%</b>	<b>0.9%</b>	<b>(26) bps</b>	<b>0.5%</b>	<b>17 bps</b>	<b>0.8%</b>	<b>0.4%</b>	<b>37 bps</b>



## Loans Loss Reserve

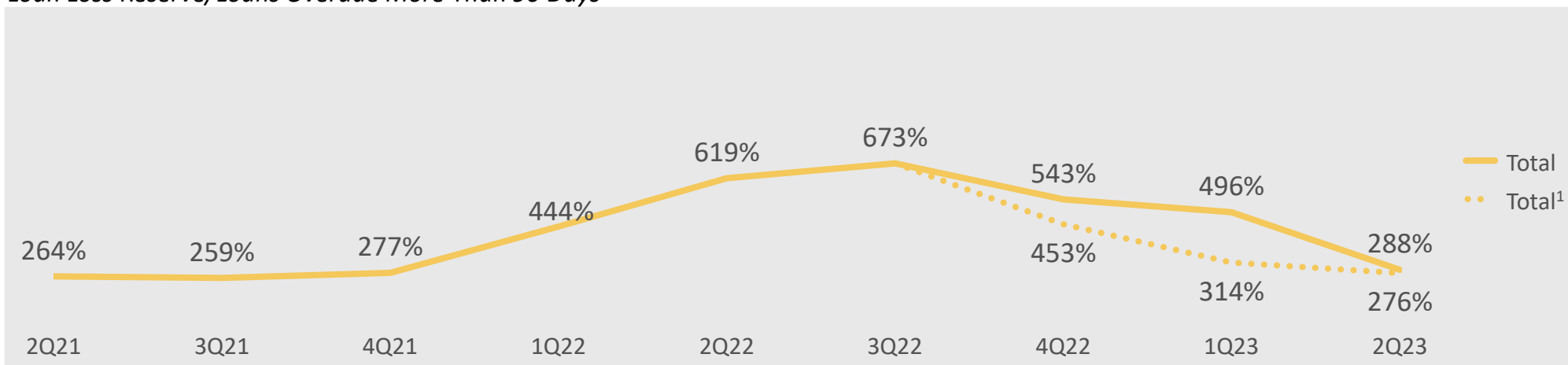
% of loan portfolio



<sup>1</sup>Excluding the effect of an isolated case in the C&IB segment, currently under Chapter 11.

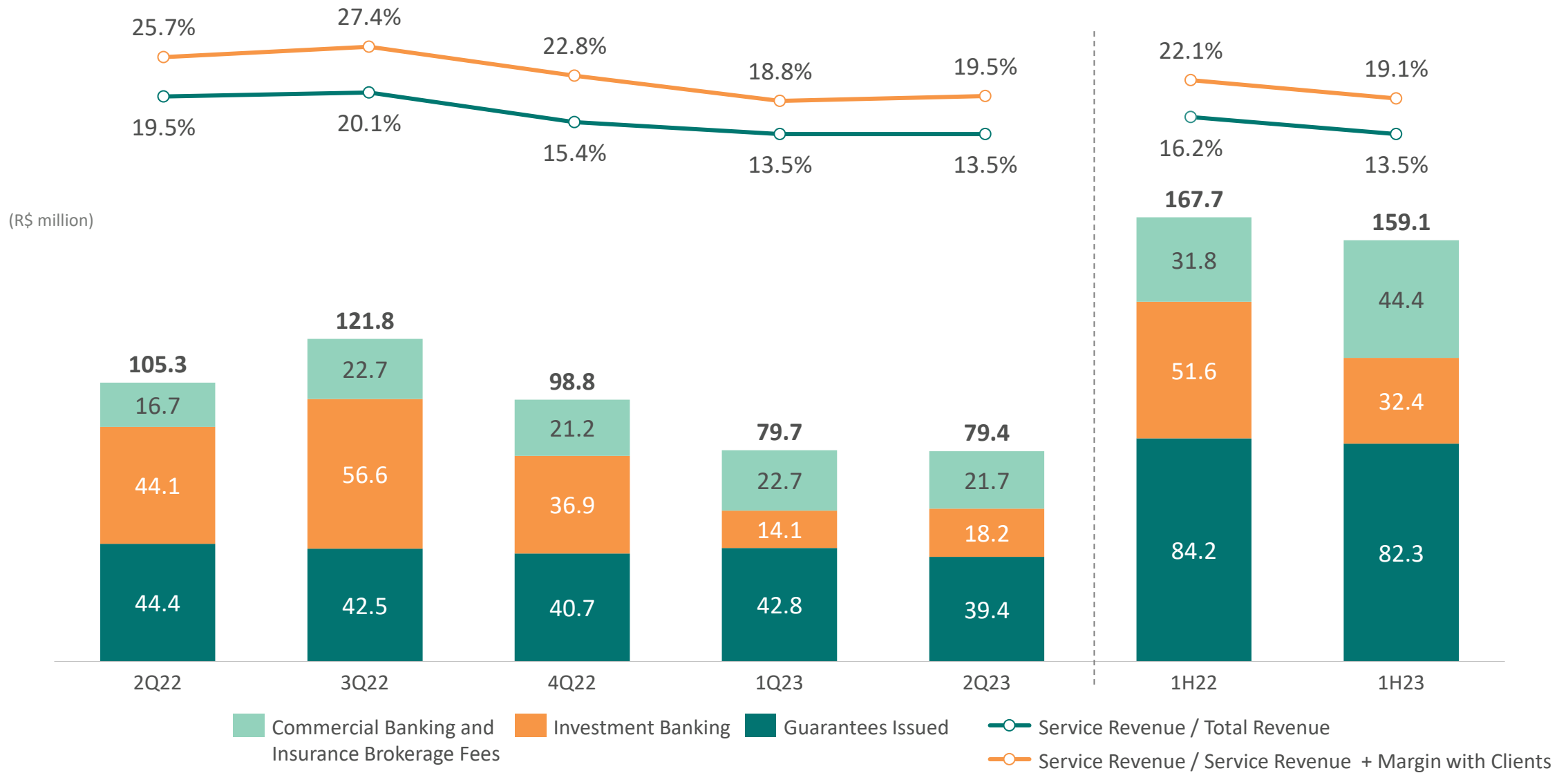
## Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days

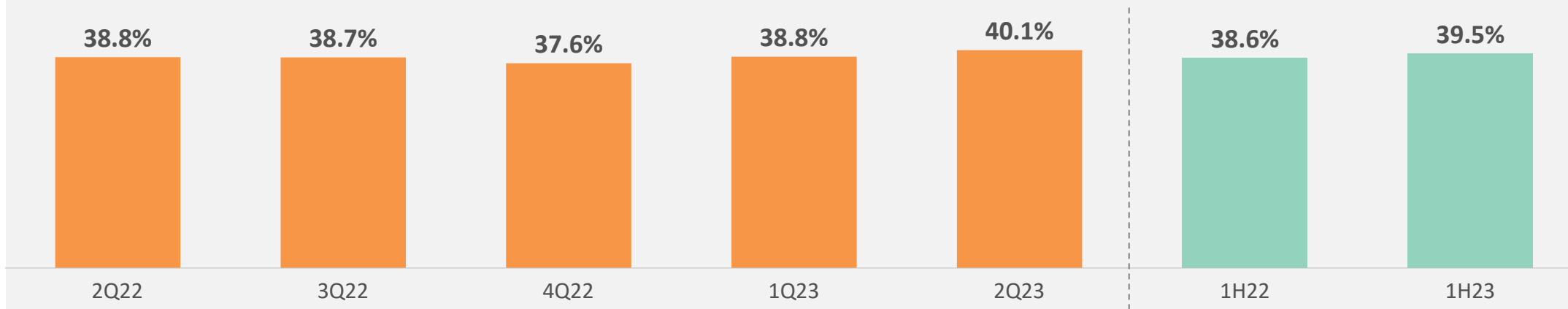


<sup>1</sup>Excluding the effect of an isolated case in the C&IB segment, currently under Chapter 11.

# Services Revenues

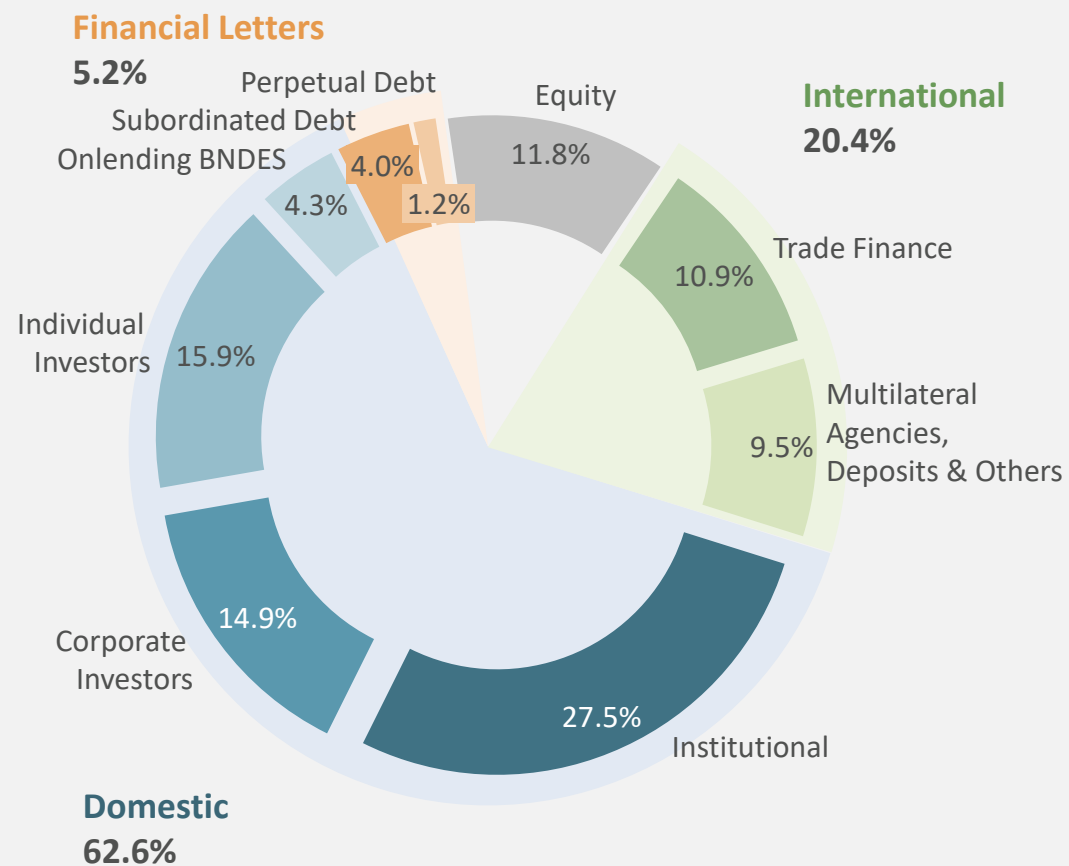


Efficiency Ratio (Expenses/Revenues)

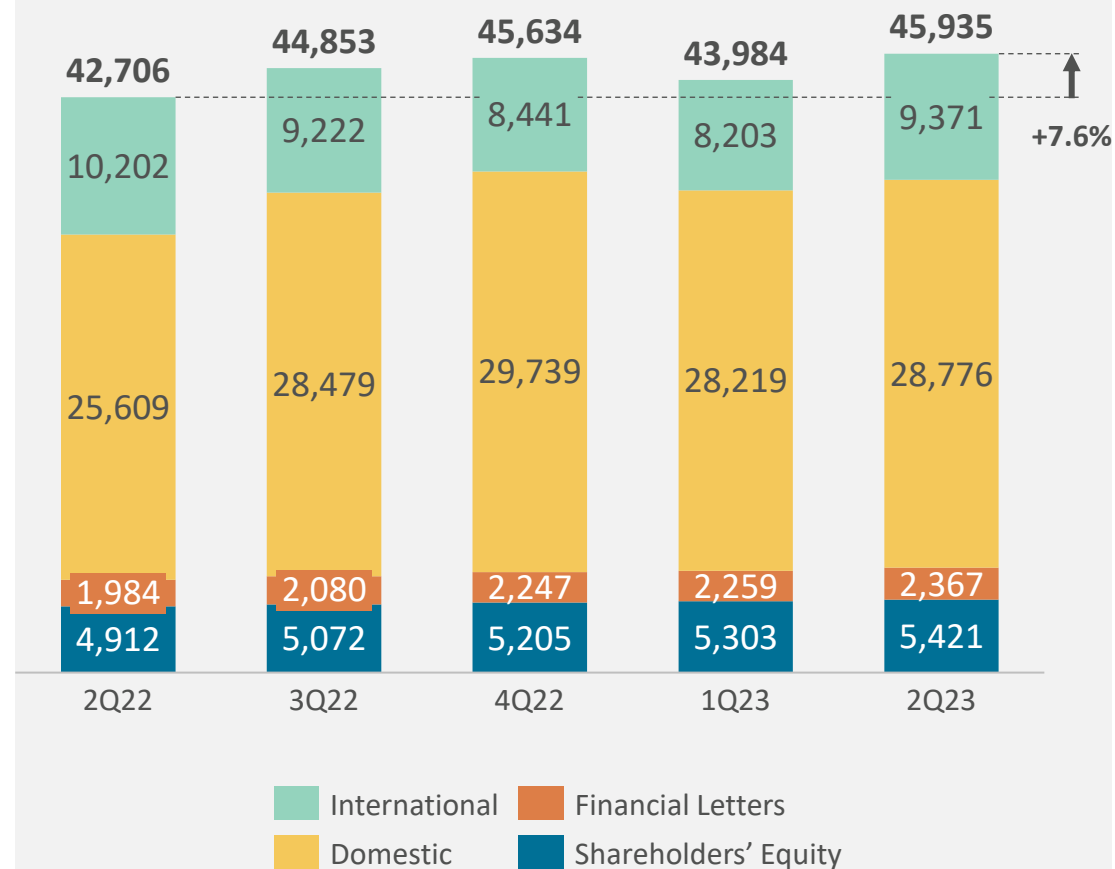


(R\$ million)	2Q23	1Q23	2Q23x1Q23	2Q22	2Q23x2Q22	1H23	1H22	1H23x1H22
<b>Efficiency Ratio (A/B)</b>	<b>40.1%</b>	<b>38.8%</b>	<b>1.2</b>	<b>38.8%</b>	<b>1.3</b>	<b>39.5%</b>	<b>38.6%</b>	<b>0.8</b>
<b>Expenses (A)</b>	<b>(235.6)</b>	<b>(229.6)</b>	<b>2.6%</b>	<b>(209.6)</b>	<b>12.4%</b>	<b>(465.2)</b>	<b>(400.2)</b>	<b>16.3%</b>
Personnel	(109.8)	(108.6)	1.1%	(92.7)	18.4%	(218.4)	(181.4)	20.4%
Other Administrative	(59.7)	(57.6)	3.6%	(54.2)	10.1%	(117.2)	(98.2)	19.4%
Profit Sharing	(66.2)	(63.4)	4.3%	(62.8)	5.4%	(129.6)	(120.6)	7.4%
<b>Revenues (B)</b>	<b>588.1</b>	<b>591.1</b>	<b>-0.5%</b>	<b>540.8</b>	<b>8.7%</b>	<b>1,179.2</b>	<b>1,035.4</b>	<b>13.9%</b>
Net Interest Income pre-Provisions <sup>1</sup>	544.4	549.7	-1.0%	476.8	14.2%	1,094.1	924.3	18.4%
Service Fees	79.4	79.7	-0.4%	105.3	-24.6%	159.1	167.7	-5.2%
Tax Expenses	(16.7)	(32.7)	-48.9%	(32.6)	-48.7%	(49.5)	(37.4)	32.2%
Other Revenues/(Expenses) pre-Provisions <sup>1</sup>	(18.9)	(5.5)	243.0%	(8.7)	118.3%	(24.4)	(19.2)	27.5%

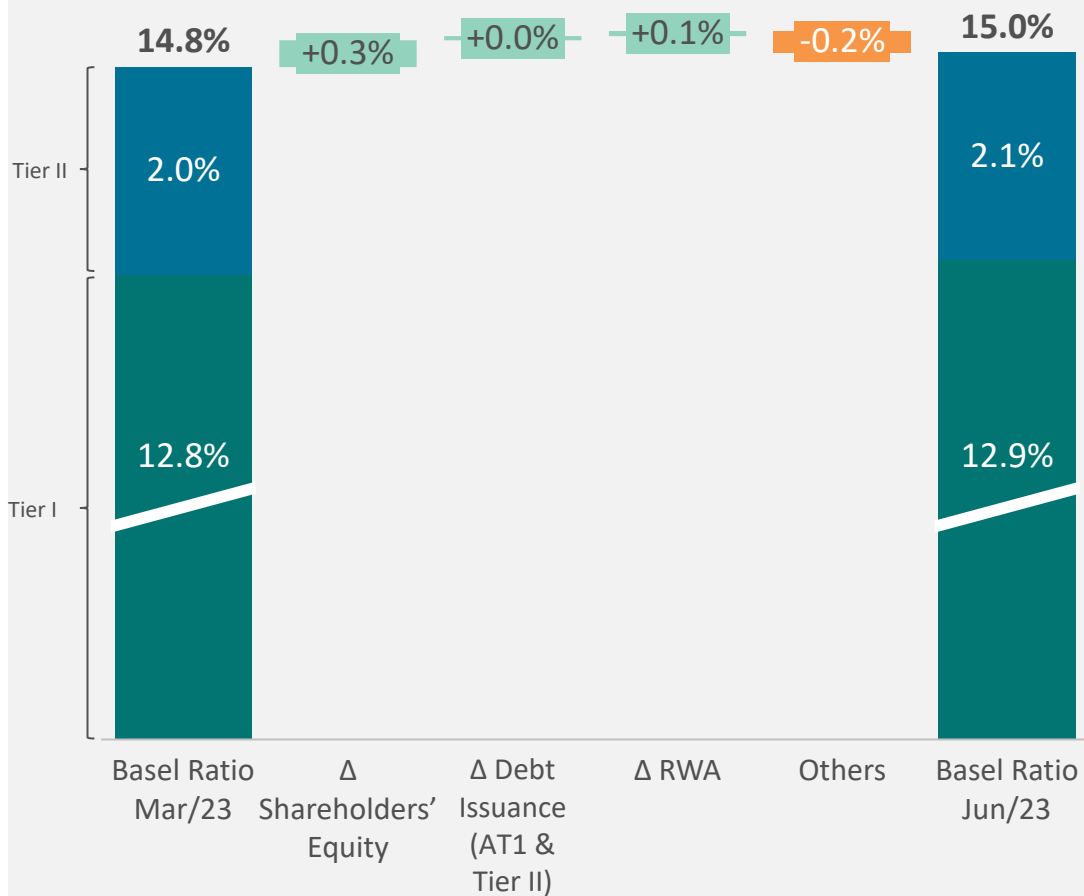
## Funding 2Q23



## Funding Evolution

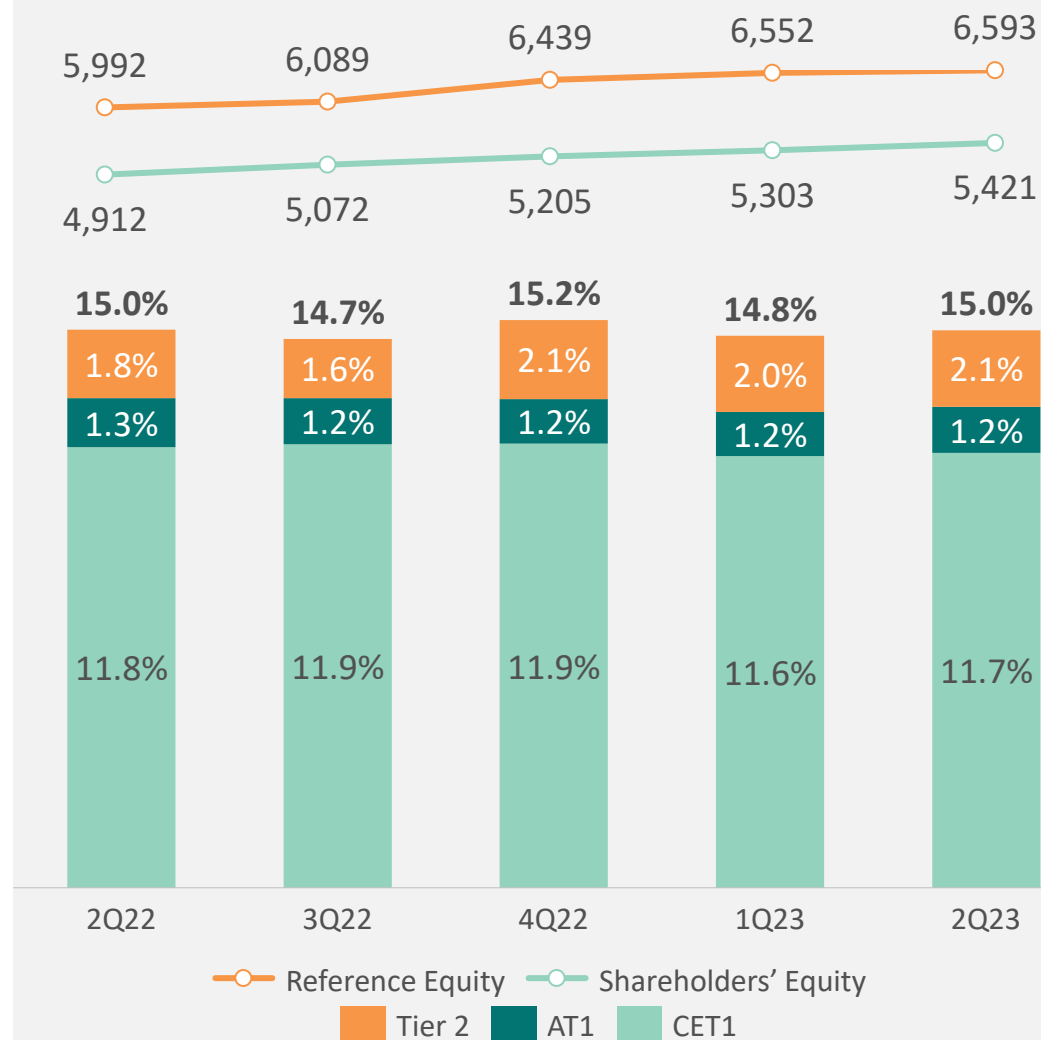


## Basel Ratio 2Q23 vs. 1Q23

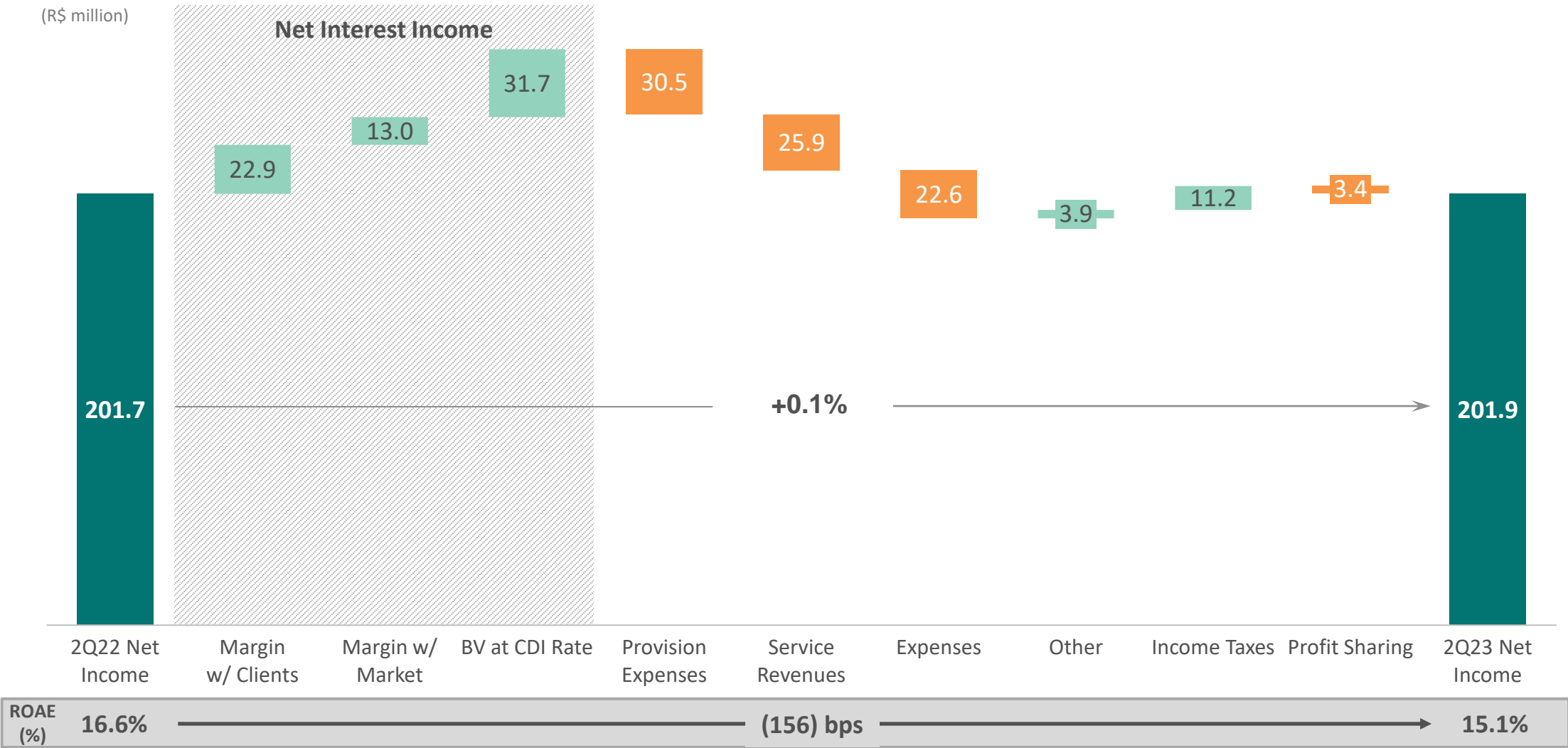


(R\$ million)

## Basel Ratio Evolution



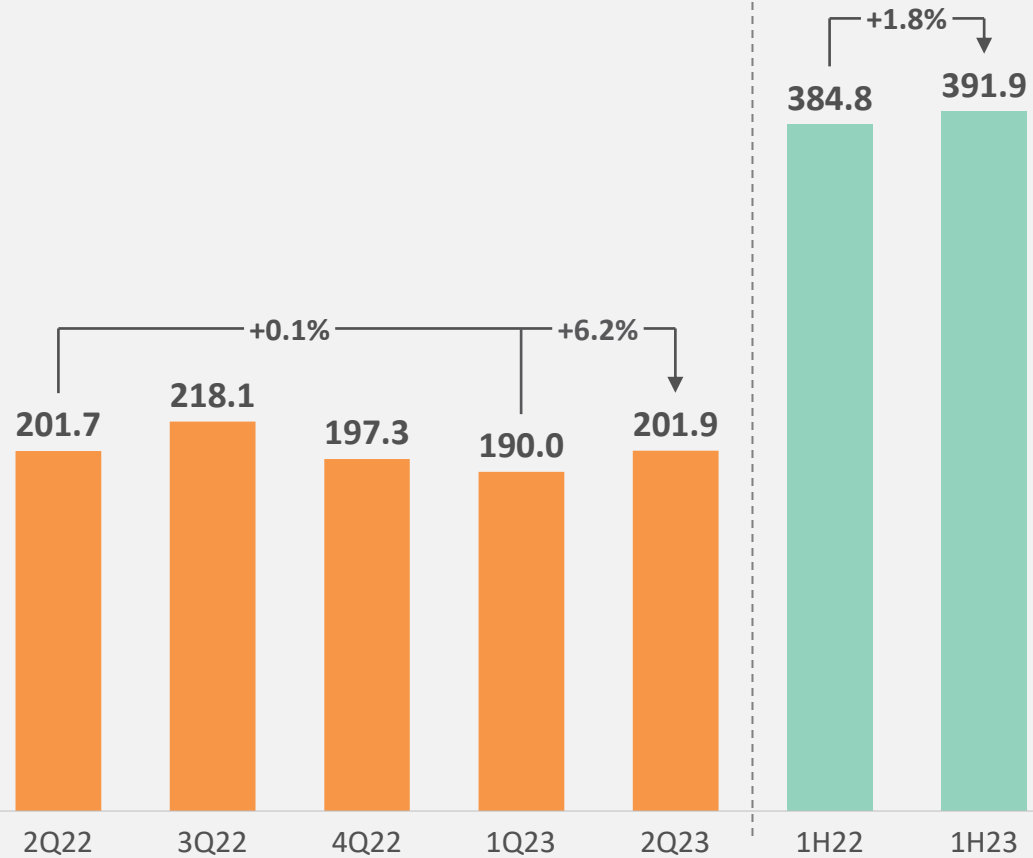
2Q23 x 2Q22 | Recurring





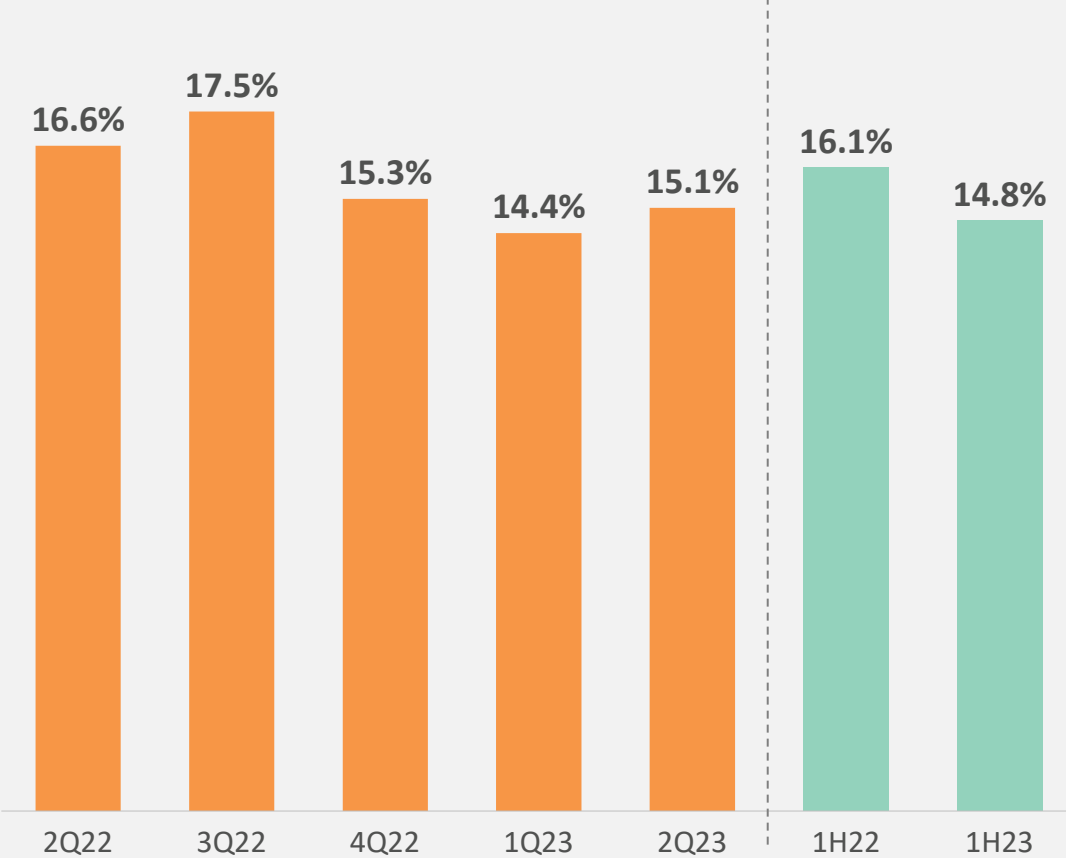
## Recurring Net Income

(R\$ million)



## Recurring ROAE

(p.a.)



	Previous	Reviewed
<b>Total Expanded Credit Portfolio Growth<sup>1</sup></b>	12% to 16%	4% to 8%
<b>Middle Segment Expanded Credit Portfolio Growth</b>	35% to 45%	5% to 15%
<b>Expenses Growth (Personnel, Other Administrative and Profit Sharing)</b>	15% to 20%	10% to 15%
<b>Efficiency Ratio (Expenses/Income)</b>	35% to 38%	Maintained

<sup>1</sup> Includes: Loans, Guarantees Issued and Private Securities.

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