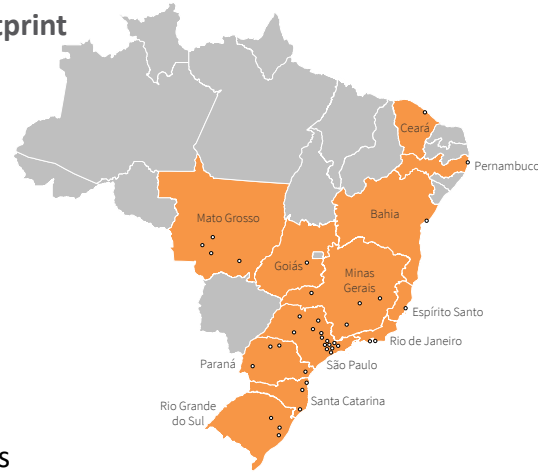


Geographical Footprint

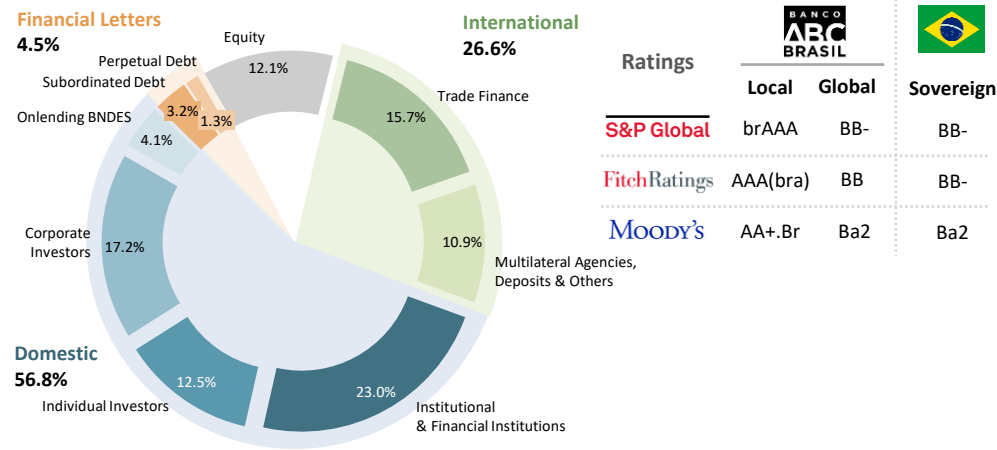
13

Commercial Footprint in 39 cities



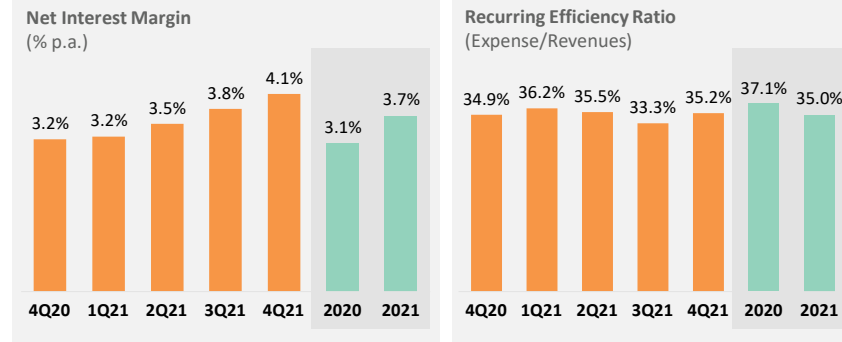
Funding & Ratings

14



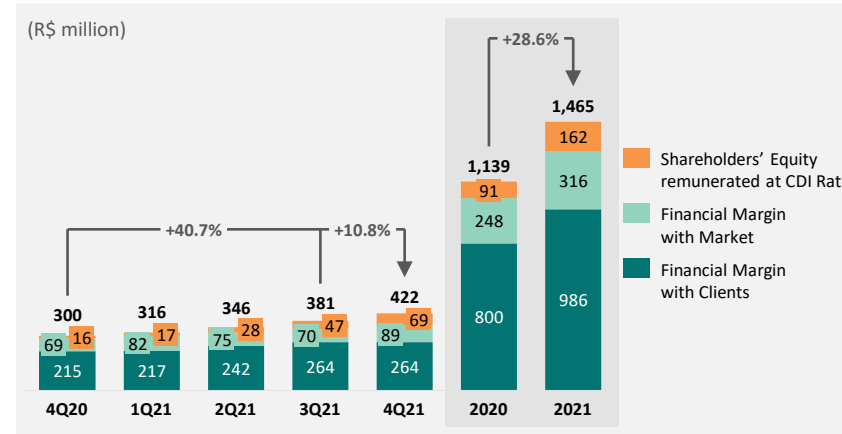
NIM & Efficiency

16



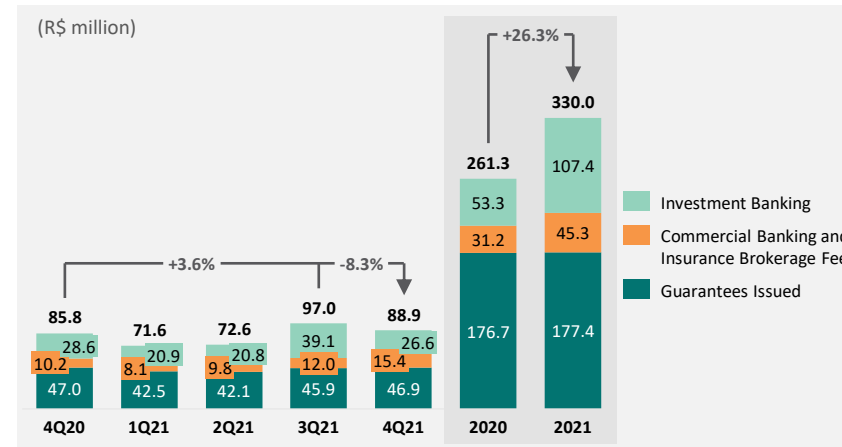
Net Interest Income

17



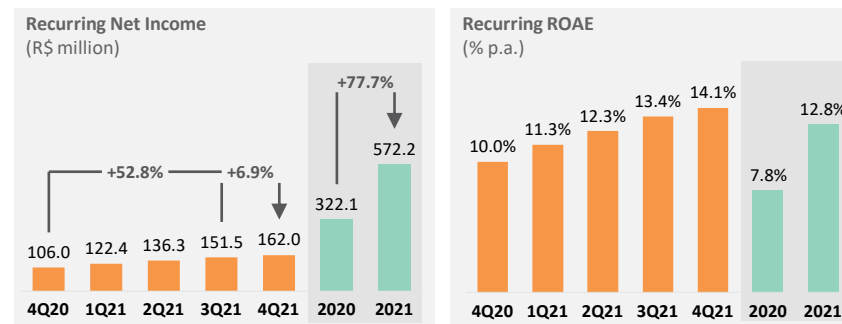
Service Revenues

18



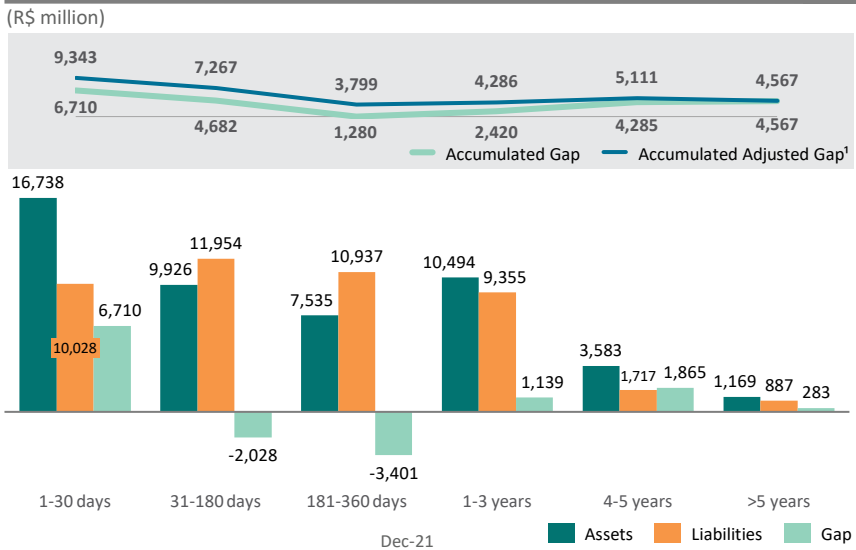
Profitability

19



Assets & Liabilities

15

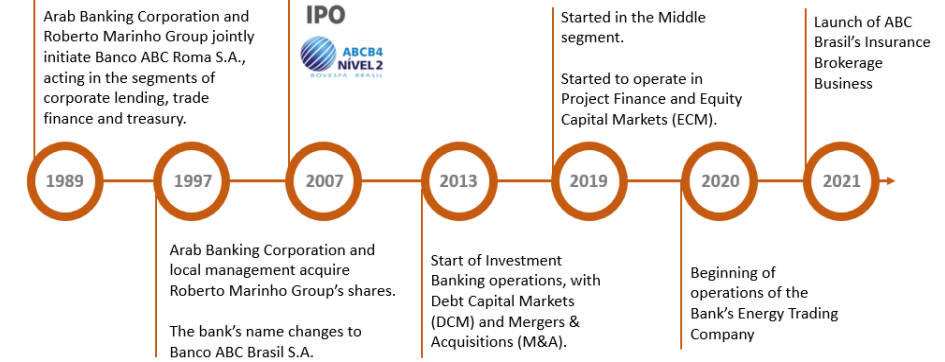


¹Considers as 1-30 days in liquidity the Federal Government Securities, as they can be converted into cash through repurchase agreements or sold in the secondary market.



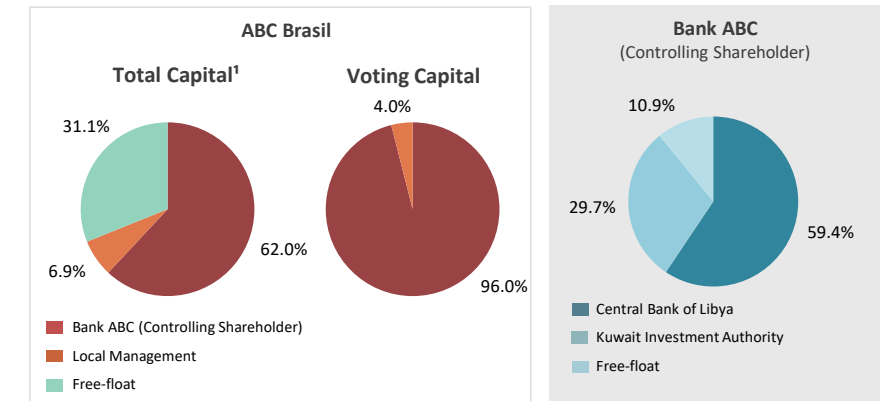
History in Brazil

01



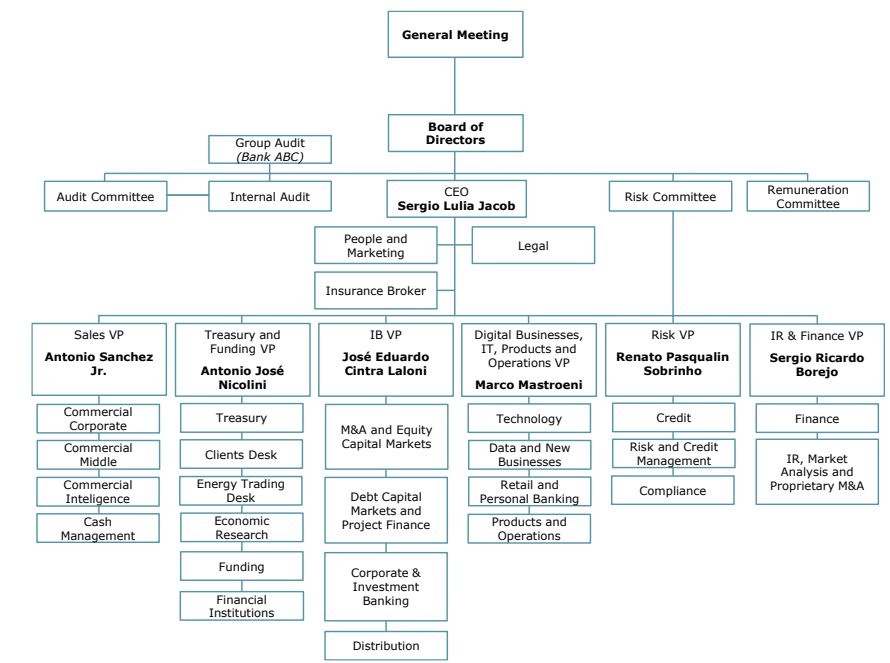
Ownership Structure

02



Corporate Structure

03

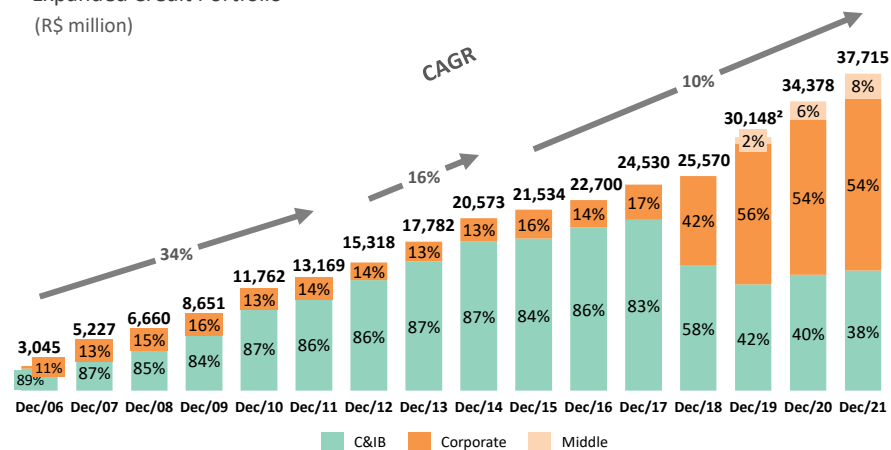


Focus on the Wholesale Segment

04

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.

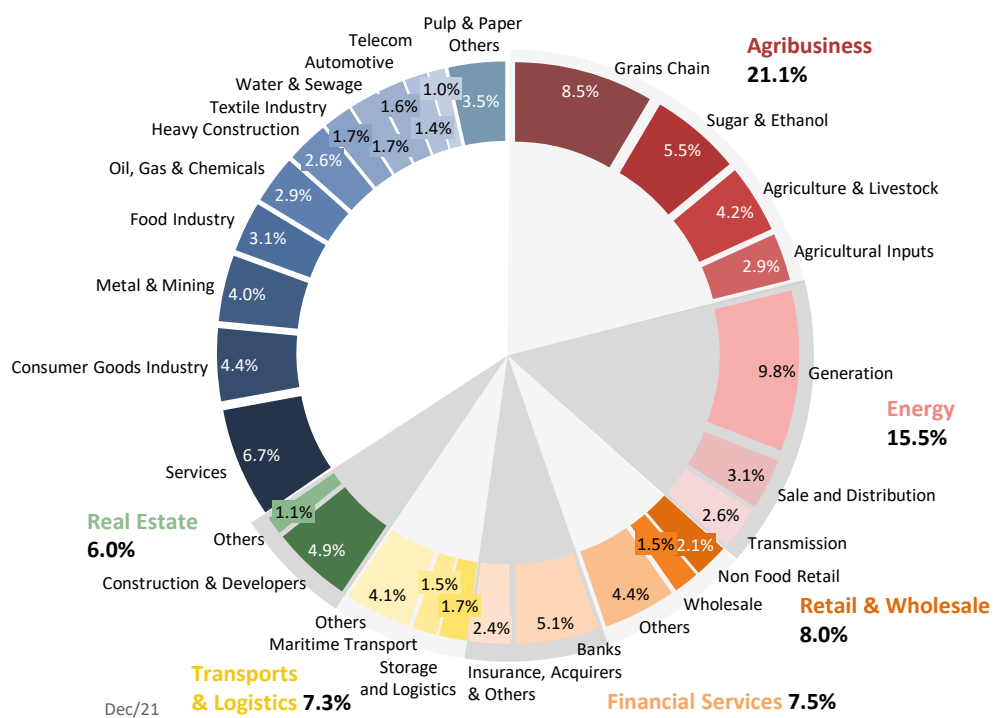
Expanded Credit Portfolio

05

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%

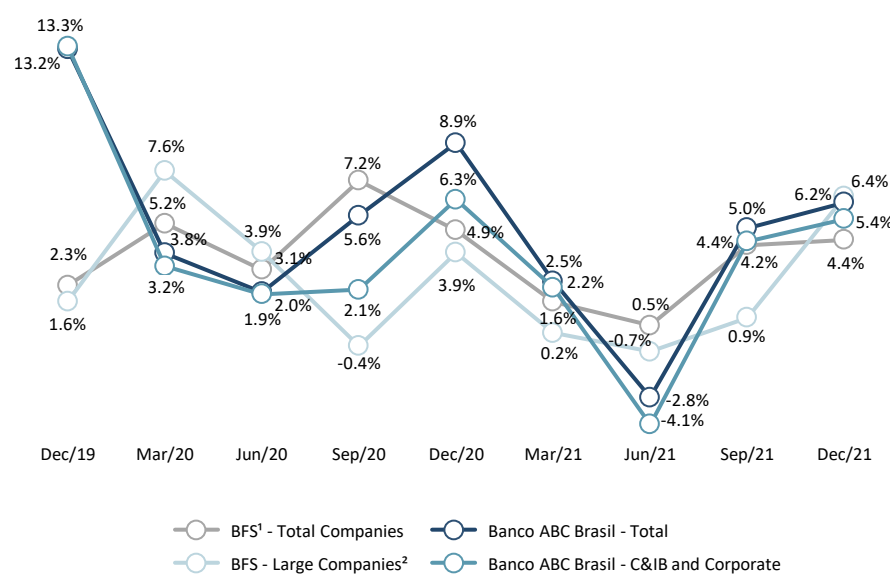
Sector Breakdown (Expanded Credit Portfolio)

06



Loan Portfolio Quarterly Variation

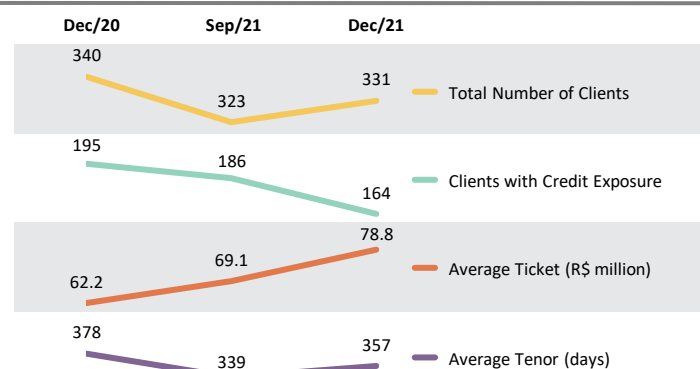
07



¹Brazilian Financial System.
²The criteria for classifying Large Companies is: Annual gross sales over R\$ 300 million or total assets over R\$ 240 million.

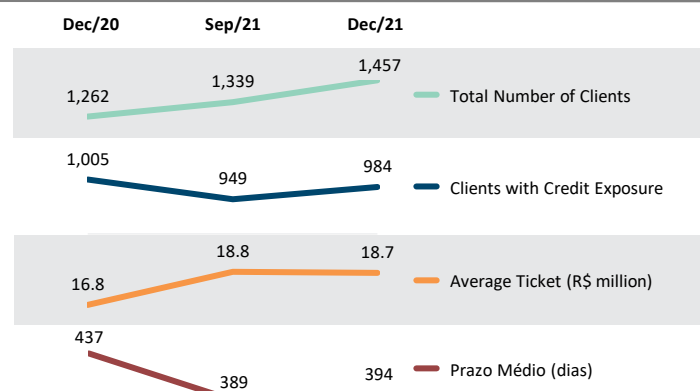
C&IB • Annual Sales above R\$4 bn

08



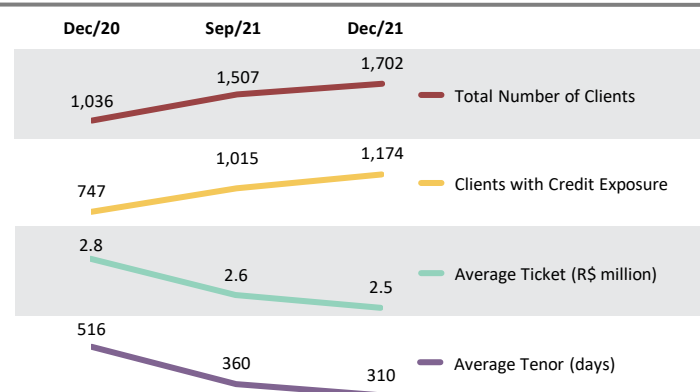
Corporate • Annual Sales between R\$300 mn and R\$4 bn

09



Middle • Annual Sales between R\$30 mn and R\$300 mn

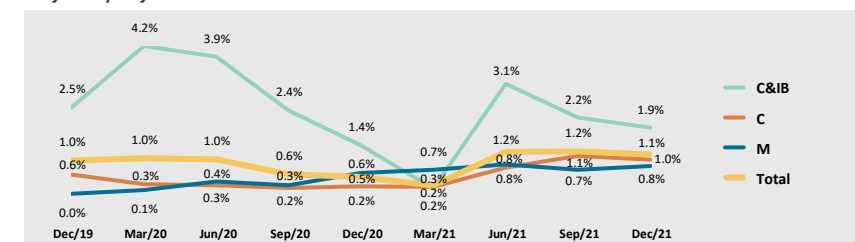
10



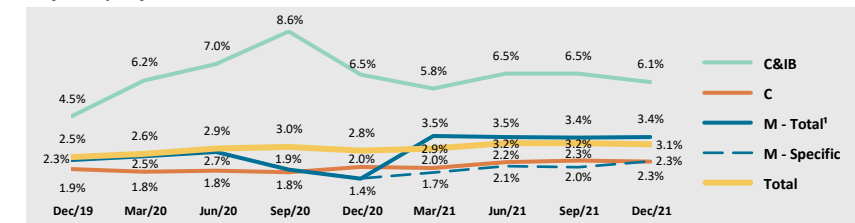
Credit Portfolio Quality

11

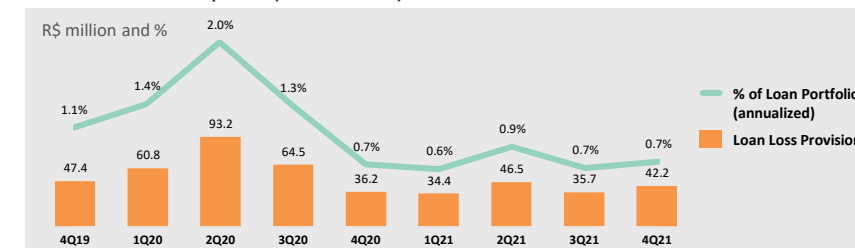
Loans overdue for more than 90 days (includes falling due and overdue installments)
% of loan portfolio



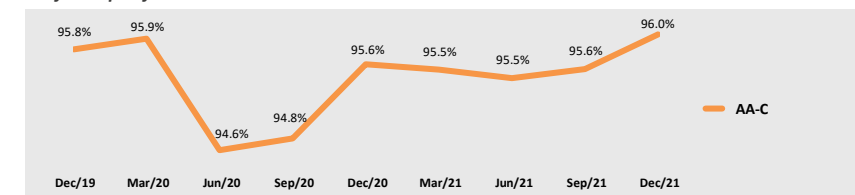
Loan Loss Reserve
% of loan portfolio



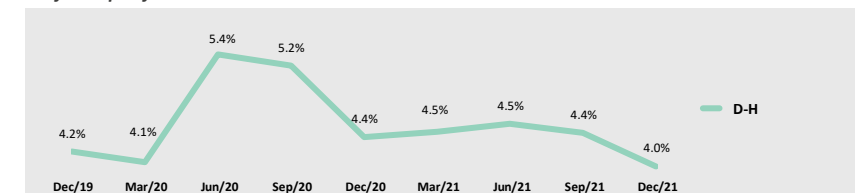
Loan Loss Provision Expenses (Loan Portfolio)



Loans rated AA-C (Brazilian Central Bank Resolution No. 2682)
% of loan portfolio



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



BIS Ratio & Shareholders' Equity

12

