



# Earnings Conference Call

## 4<sup>th</sup> Quarter of 2022

February 9<sup>th</sup>, 2023



## Net Interest Income

Margin with  
Clients

**+27%**

annual expansion

Increase of

**+38%**

in relation to 2021

NIM of

**4.6%**

in 2022

## Expanded Credit Portfolio

Increase of

**+14.7%**

in 12 months

Middle  
Segment

**+40%**

annual expansion

## Services Revenues

Increase of

**+18%**

in relation to 2021

Investment  
Banking

**R\$145  
million**

## Profitability

Net Income of

**R\$800  
million**

Increase of

**+40%**

in relation to 2021

ROAE of

**16.2%**

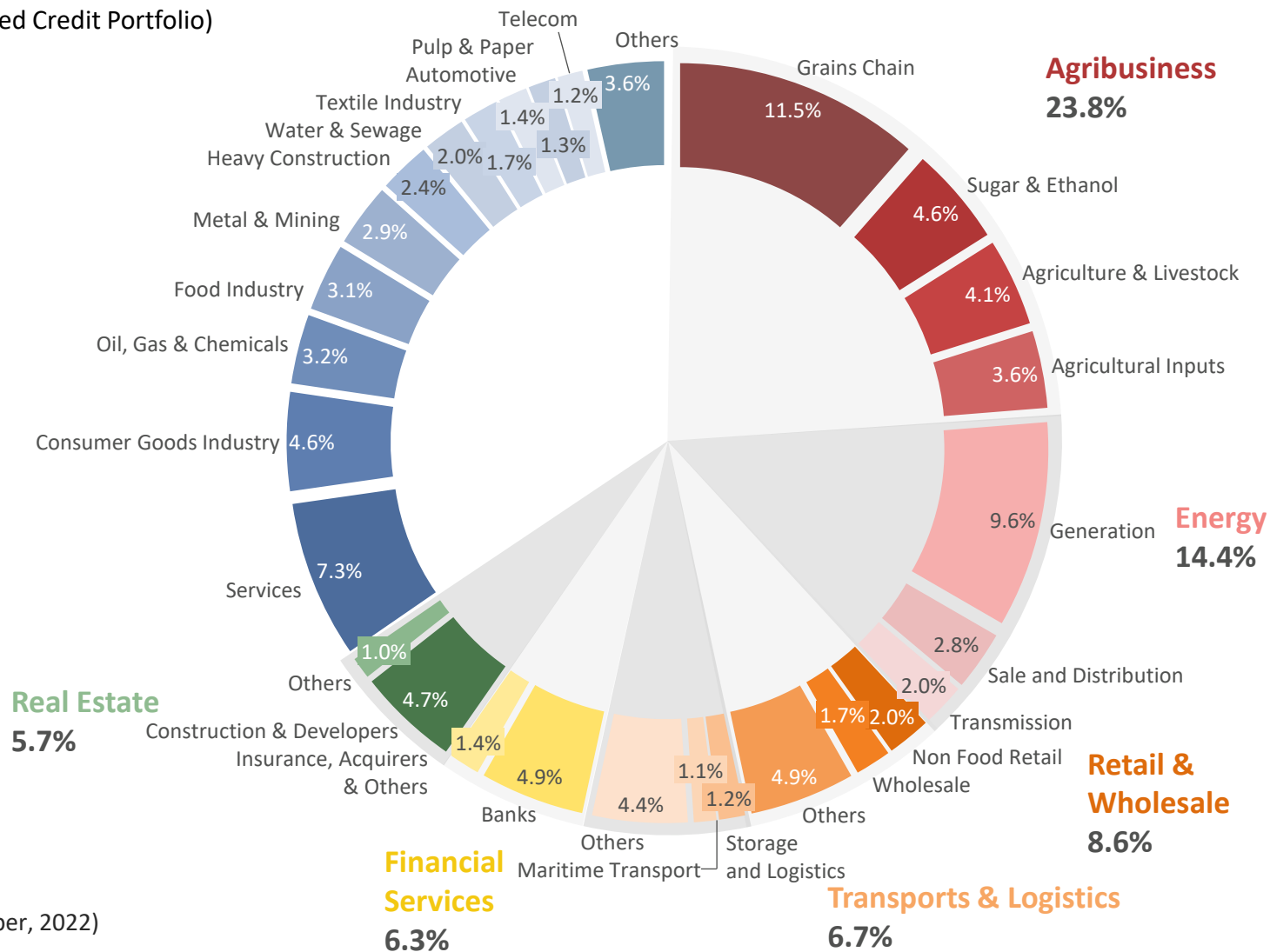
in 2022

# Expanded Credit Portfolio

Expanded Credit Portfolio (R\$ million)	Dec/22	% Total	Sep/22	% Total	Chg 3M	Dec/21	% Total	Chg 12M
<b>Loans</b>	<b>25,770</b>	<b>100%</b>	<b>25,636</b>	<b>100%</b>	<b>0.5%</b>	<b>23,253</b>	<b>100%</b>	<b>10.8%</b>
C&IB	4,470	17.3%	4,271	16.7%	4.7%	4,209	18.1%	6.2%
Corporate	17,209	66.8%	17,511	68.3%	-1.7%	16,129	69.4%	6.7%
Middle	4,091	15.9%	3,854	15.0%	6.1%	2,915	12.5%	40.3%
<b>Guarantees Issued</b>	<b>11,460</b>	<b>100%</b>	<b>10,927</b>	<b>100%</b>	<b>4.9%</b>	<b>11,069</b>	<b>100%</b>	<b>3.5%</b>
C&IB	8,324	72.6%	7,750	70.9%	7.4%	8,712	78.7%	-4.5%
Corporate	3,076	26.8%	3,108	28.4%	-1.0%	2,305	20.8%	33.5%
Middle	60	0.5%	69	0.6%	-13.2%	52	0.5%	16.4%
<b>Corporate Securities</b>	<b>6,025</b>	<b>100%</b>	<b>4,972</b>	<b>100%</b>	<b>21.2%</b>	<b>3,393</b>	<b>100%</b>	<b>77.6%</b>
C&IB	1,801	29.9%	1,514	30.4%	19.0%	1,452	42.8%	24.0%
Corporate	4,212	69.9%	3,448	69.3%	22.2%	1,936	57.1%	117.6%
Middle	13	0.2%	11	0.2%	0.2	5	0.1%	1.5
<b>Expanded Credit Portfolio</b>	<b>43,255</b>	<b>100%</b>	<b>41,535</b>	<b>100%</b>	<b>4.1%</b>	<b>37,715</b>	<b>100%</b>	<b>14.7%</b>
C&IB	14,594	33.7%	13,534	32.6%	7.8%	14,374	38.1%	1.5%
Corporate	24,498	56.6%	24,067	57.9%	1.8%	20,370	54.0%	20.3%
Middle	4,163	9.6%	3,934	9.5%	5.8%	2,972	7.9%	40.1%

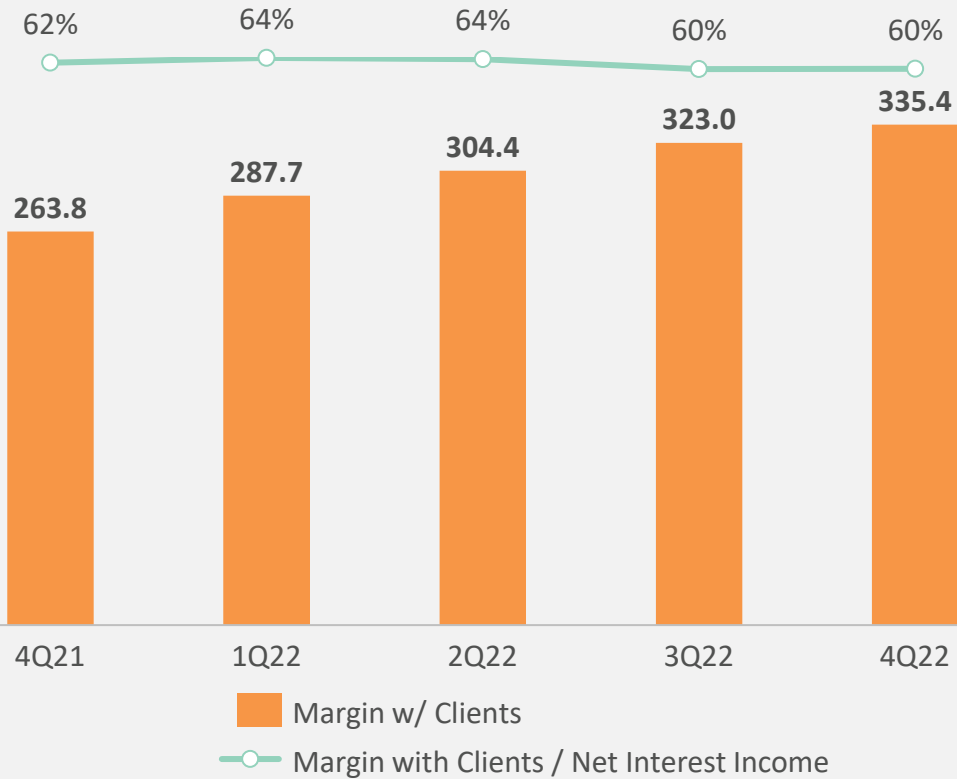
## Economic Sectors

(Expanded Credit Portfolio)

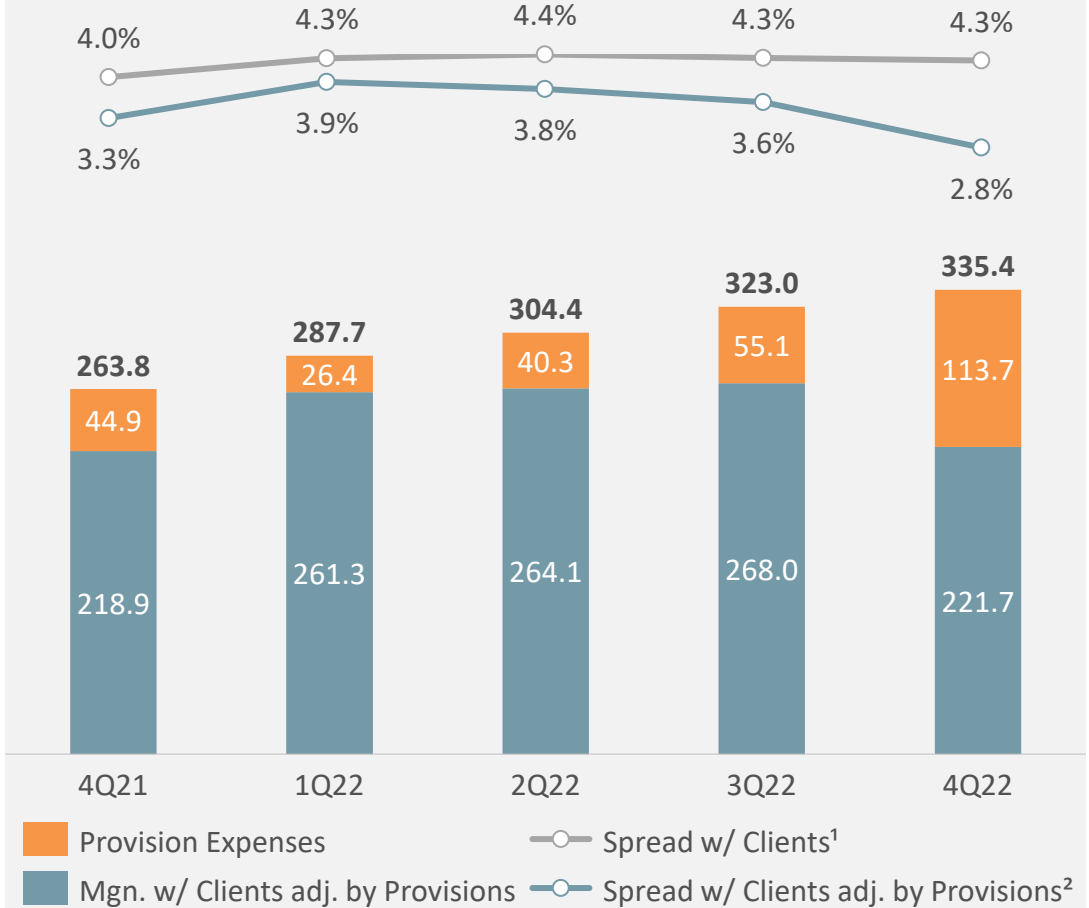


(As of December, 2022)

### Margin with Clients



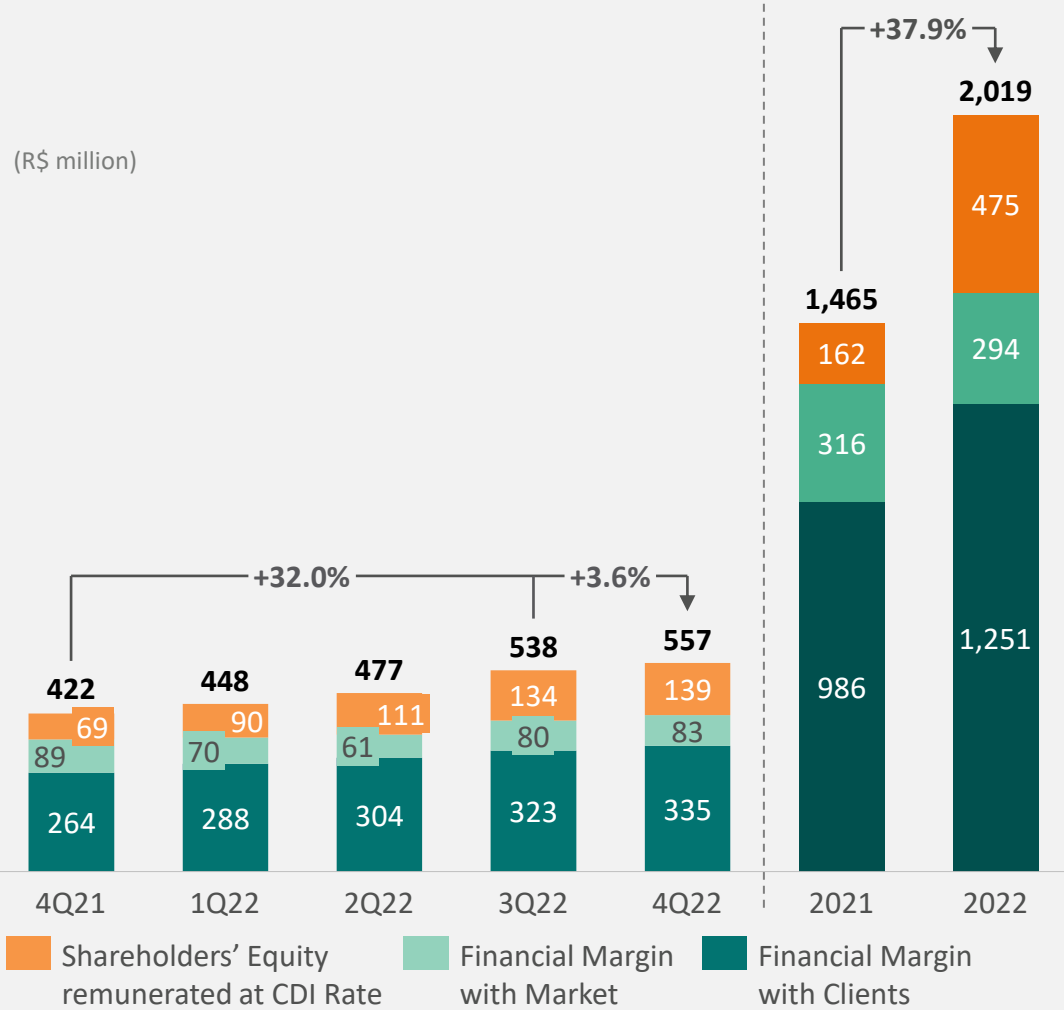
### Annualized Spread with Clients



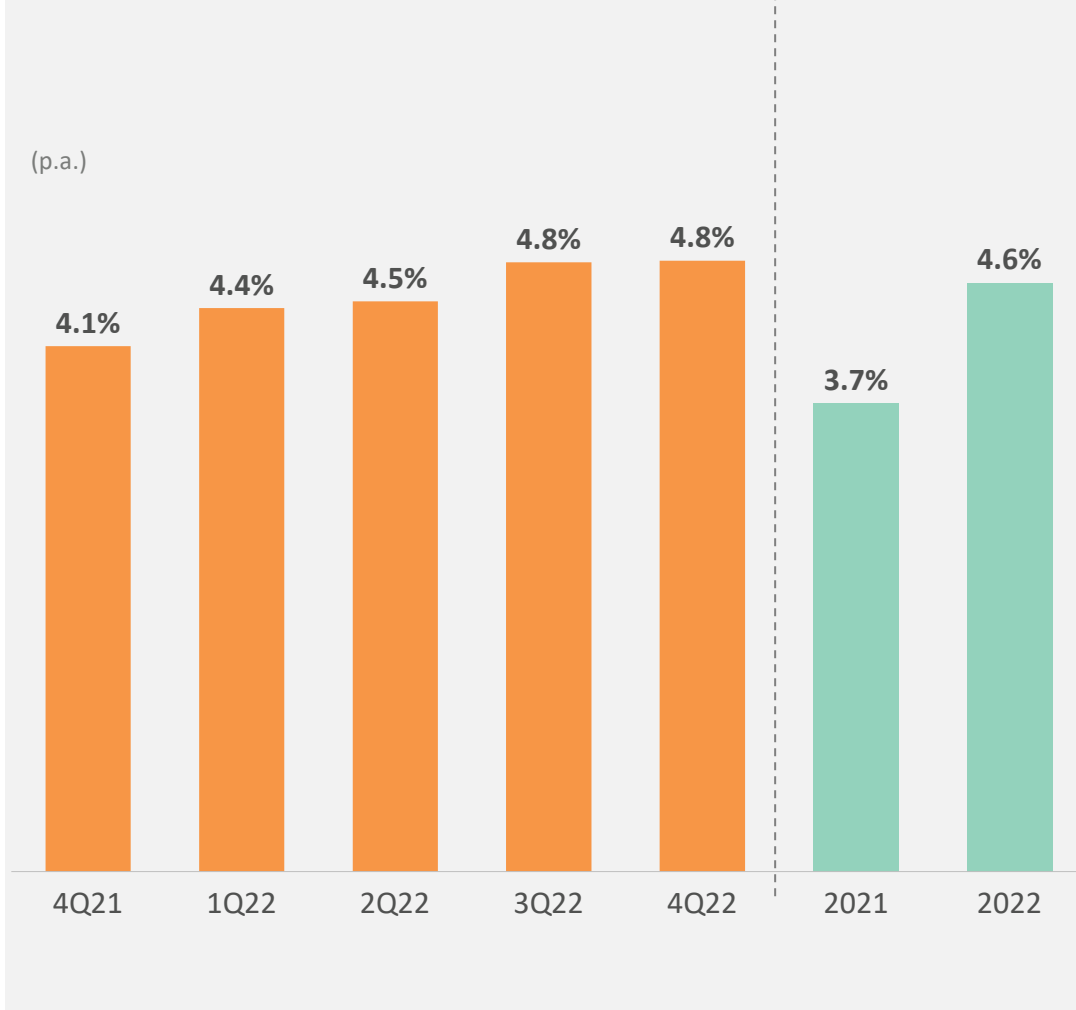
<sup>1</sup> Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

<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

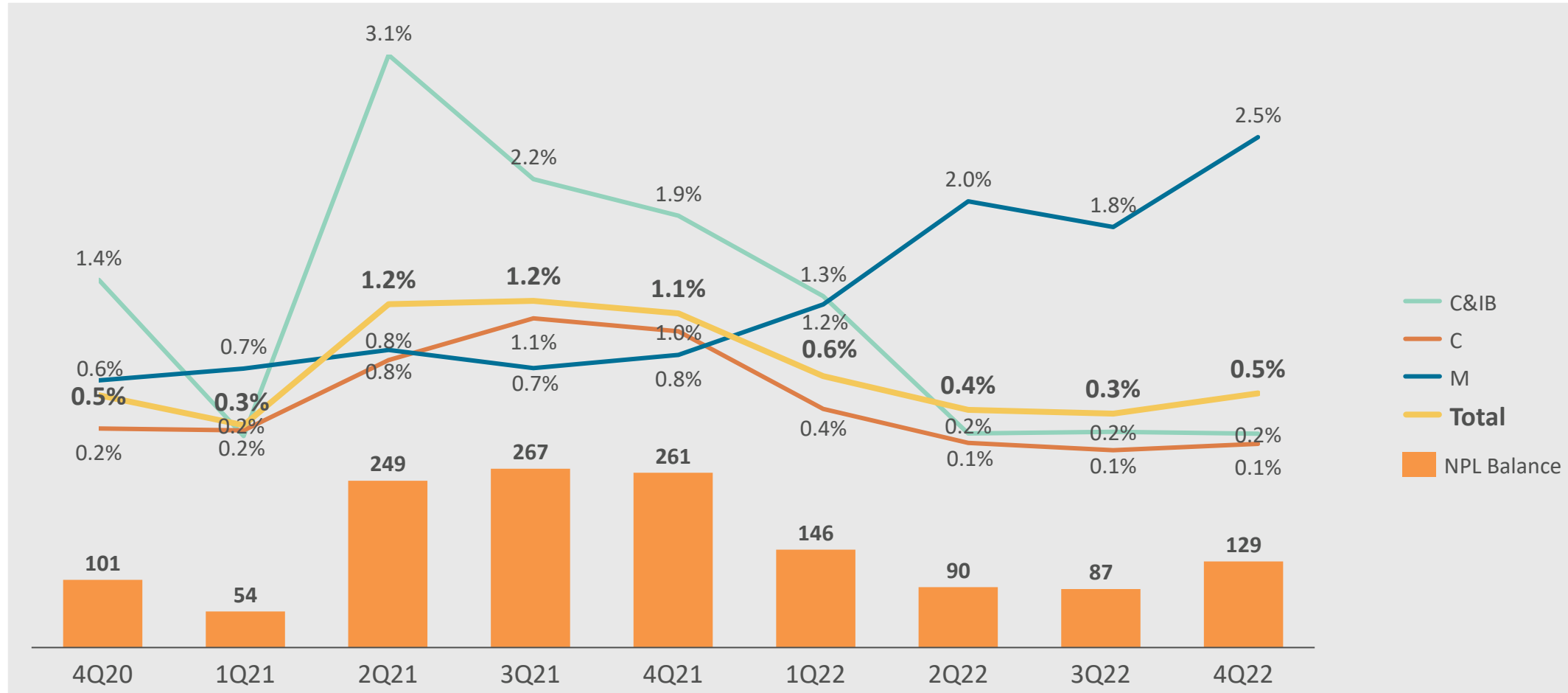


## NIM



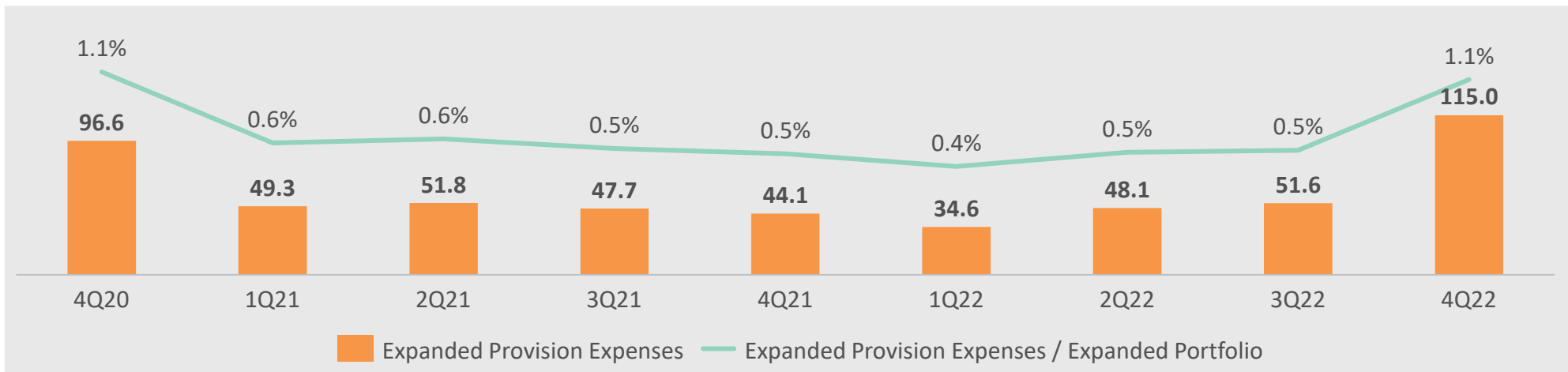
## Loans Overdue for More Than 90 Days (includes falling due and overdue installments)

R\$ million and % of loan portfolio



## Expanded Provision Expenses

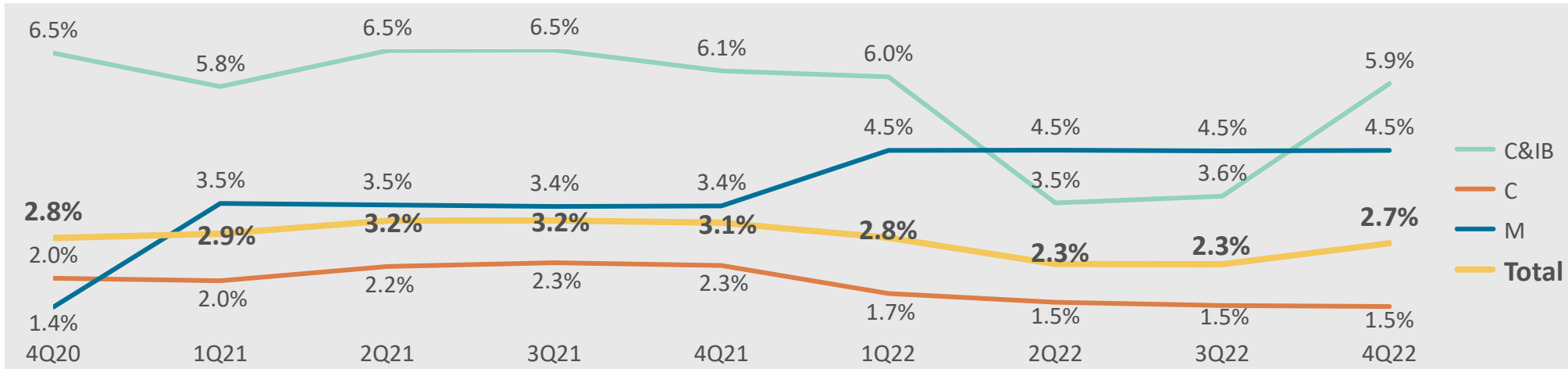
R\$ million and % of the Expanded Portfolio (annualized)



Provision Expenses (R\$ million)	4Q22	3Q22	4Q22x3Q22	4Q21	4Q22x4Q21	2022	2021	2022x2021
Loan Loss Provision (LLP)	(119.2)	(52.9)	125.2%	(42.2)	182.5%	(230.0)	(158.9)	44.8%
Provision for the Devaluation of Securities (PDS)	0.2	(7.2)	-103.2%	(7.1)	-103.3%	(16.4)	(35.9)	-54.2%
Credit Recoveries	5.2	5.0	4.4%	4.3	20.9%	11.0	21.7	-49.1%
<b>Provision Expenses</b>	<b>(113.7)</b>	<b>(55.1)</b>	<b>106.4%</b>	<b>(44.9)</b>	<b>153.2%</b>	<b>(235.4)</b>	<b>(173.1)</b>	<b>36.0%</b>
Provision for Guarantees Issued (PGI)	1.4	3.8	-62.4%	6.4	-77.6%	4.2	4.2	-0.3%
Provision for Assets not for Own Use (BNDU)	(2.7)	(0.4)	632.7%	(5.7)	-51.8%	(18.1)	(24.1)	-25.0%
<b>Expanded Provision Expenses</b>	<b>(115.0)</b>	<b>(51.6)</b>	<b>122.7%</b>	<b>(44.1)</b>	<b>160.5%</b>	<b>(249.3)</b>	<b>(193.0)</b>	<b>29.2%</b>
Expanded Credit Portfolio	43,255.4	41,535.2	4.1%	37,715.5	14.7%	43,255.4	37,715.5	14.7%
<b>Expanded Provision / Expanded Portfolio (Annualized)</b>	<b>1.1%</b>	<b>0.5%</b>	<b>0.6</b>	<b>0.5%</b>	<b>0.6</b>	<b>0.6%</b>	<b>0.5%</b>	<b>0.1</b>

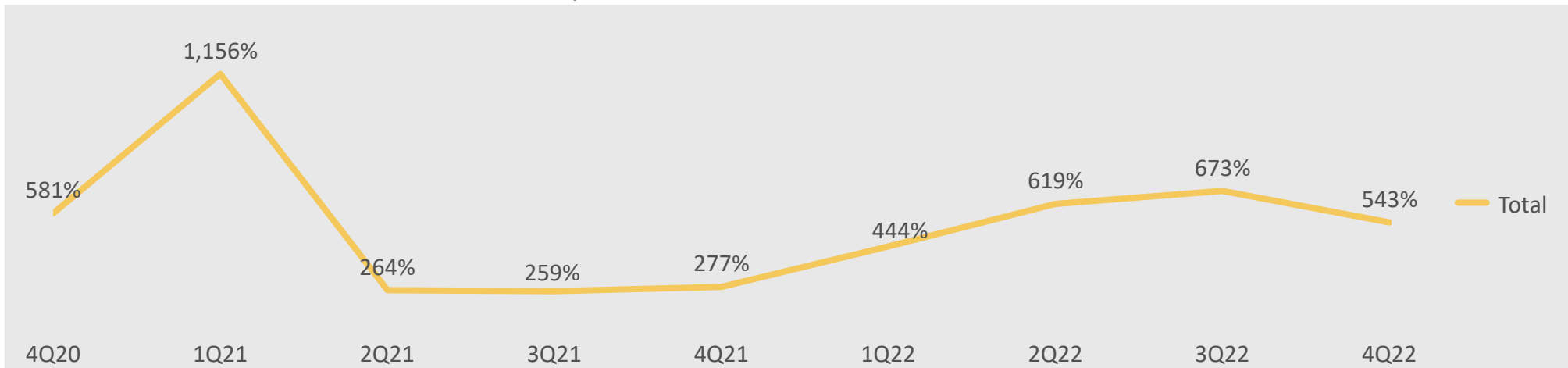
## Loans Loss Reserve

% of loan portfolio

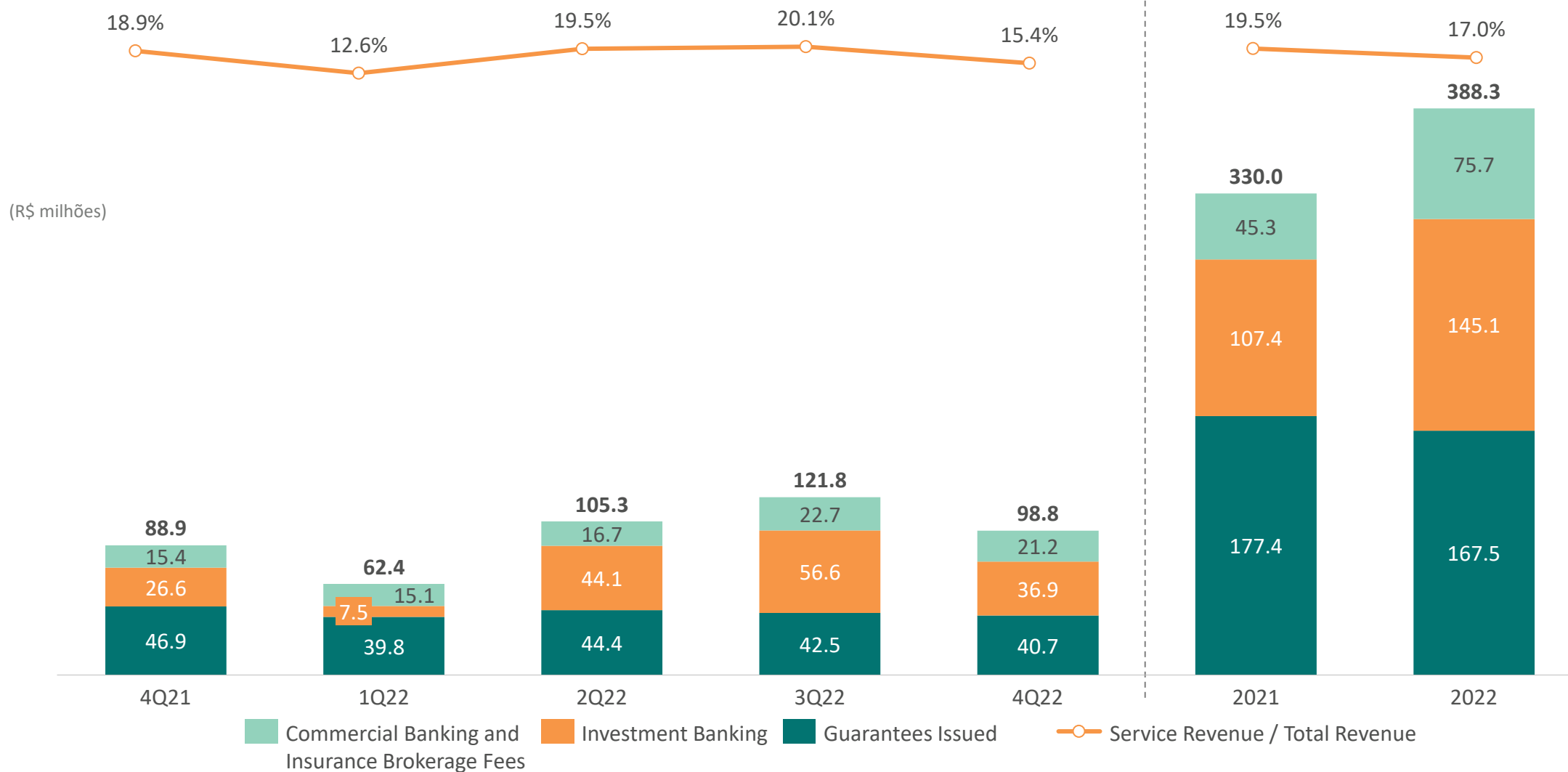


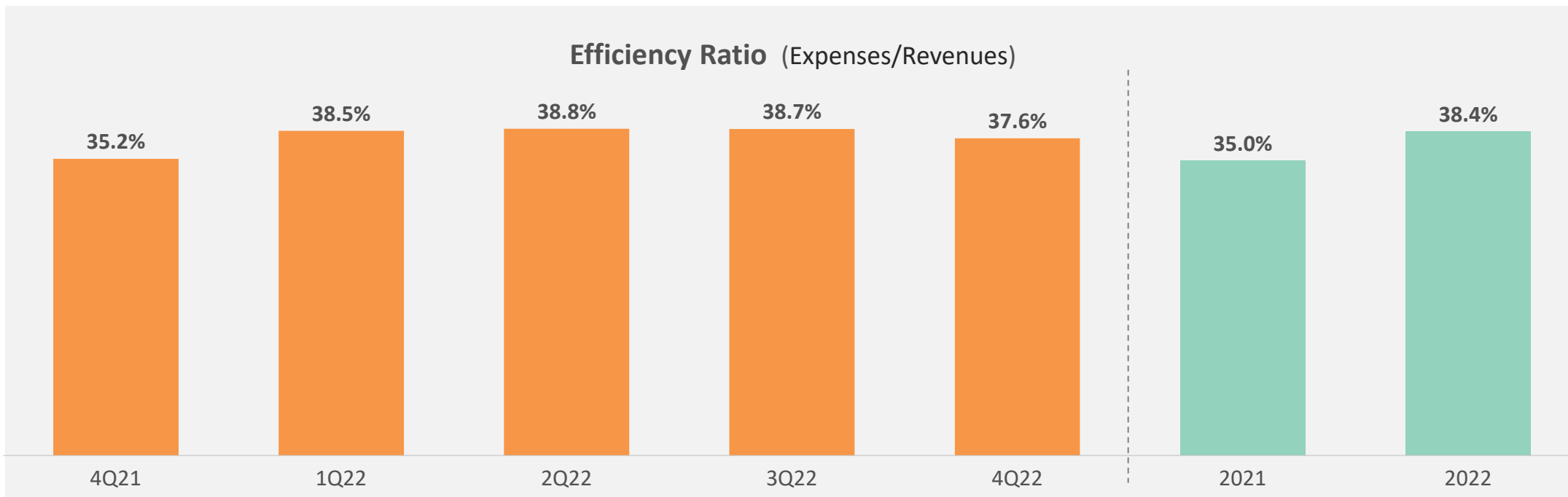
## Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days



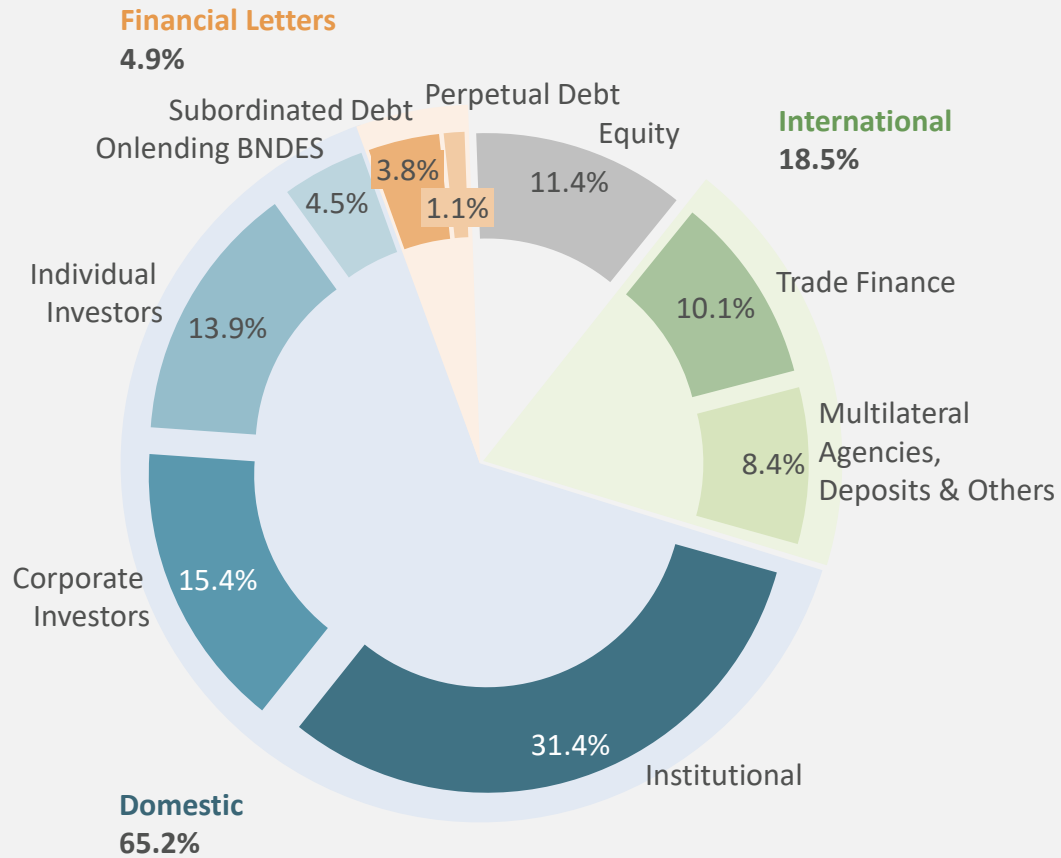
# Services Revenues





Expenses (R\$ million)	4Q22	3Q22	4Q22x3Q22	4Q21	4Q22x4Q21	2022	2021	2022x2021
Personnel Expenses	(103.1)	(94.4)	9.2%	(76.5)	34.9%	(379.0)	(279.9)	35.4%
Other Administrative Expenses	(65.2)	(57.9)	12.7%	(41.7)	56.3%	(221.3)	(143.3)	54.4%
<b>Subtotal</b>	<b>(168.4)</b>	<b>(152.3)</b>	<b>10.5%</b>	<b>(118.2)</b>	<b>42.5%</b>	<b>(600.2)</b>	<b>(423.2)</b>	<b>41.8%</b>
Profit Sharing	(73.3)	(82.5)	-11.2%	(47.8)	53.4%	(276.5)	(167.3)	65.3%
<b>Total</b>	<b>(241.7)</b>	<b>(234.8)</b>	<b>2.9%</b>	<b>(166.0)</b>	<b>45.6%</b>	<b>(876.7)</b>	<b>(590.5)</b>	<b>48.5%</b>
<b>Employees</b>	<b>1,193</b>	<b>1,151</b>	<b>3.6%</b>	<b>899</b>	<b>32.7%</b>	<b>1,193</b>	<b>899</b>	<b>32.7%</b>

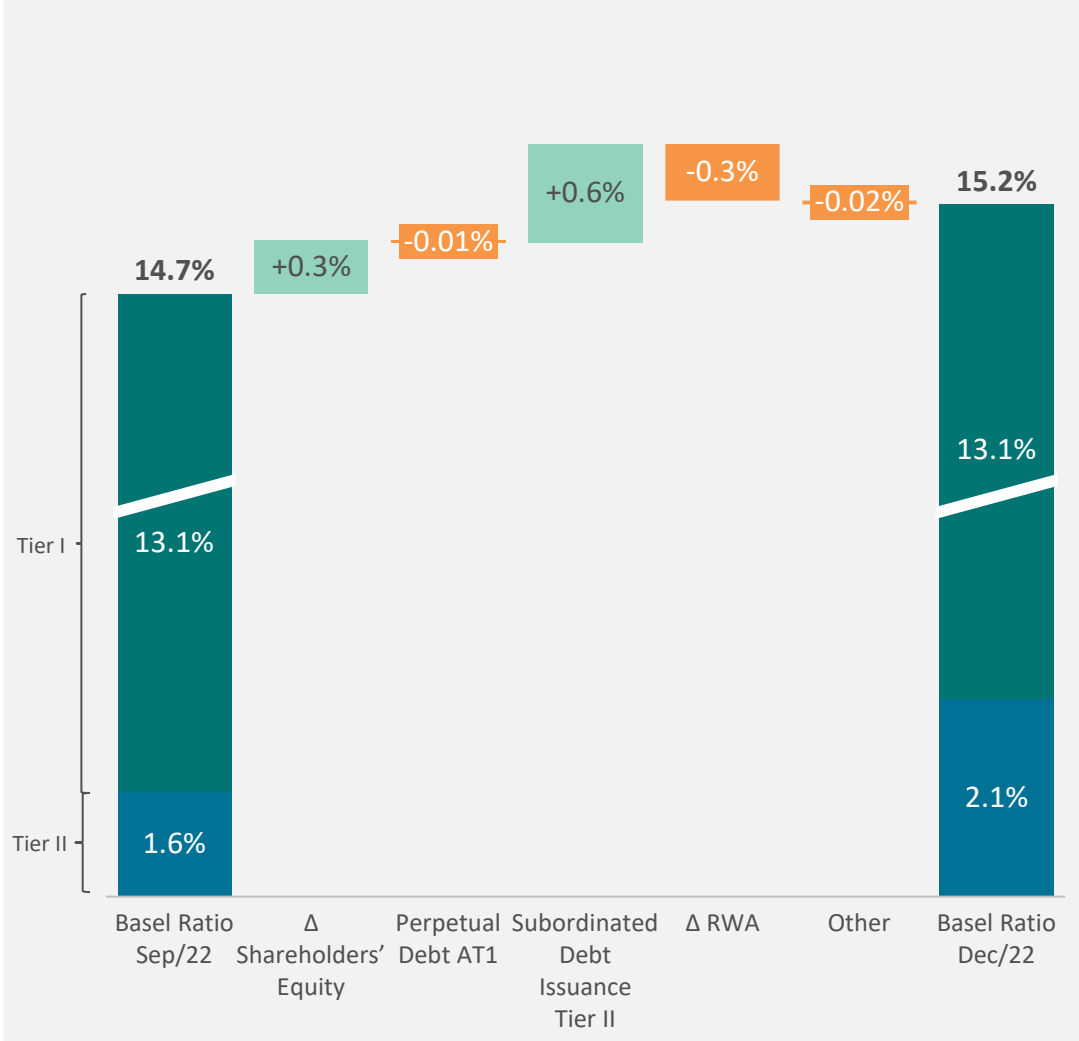
## Funding 4Q22



## Funding Evolution

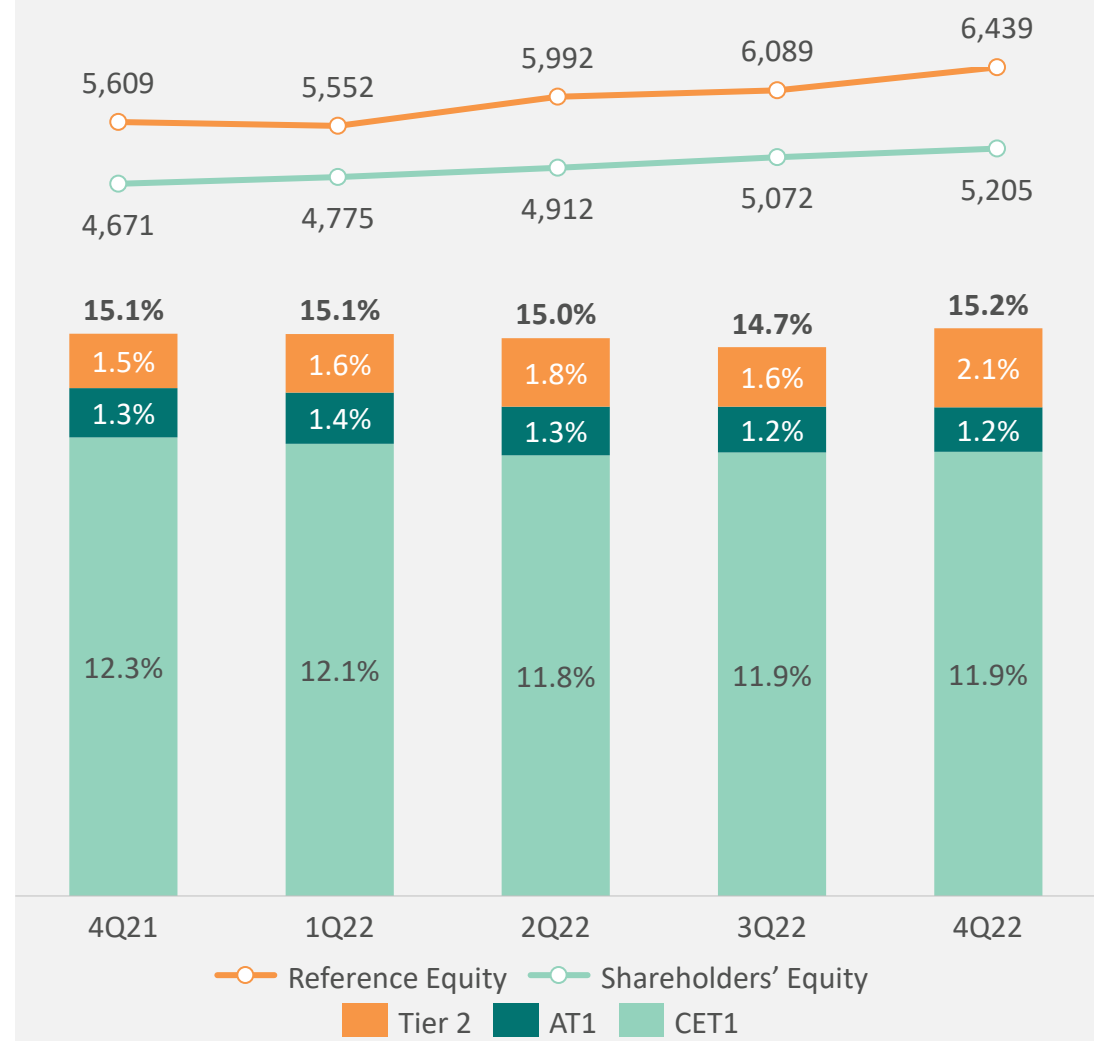


## Basel Ratio 4Q22 vs. 3Q22



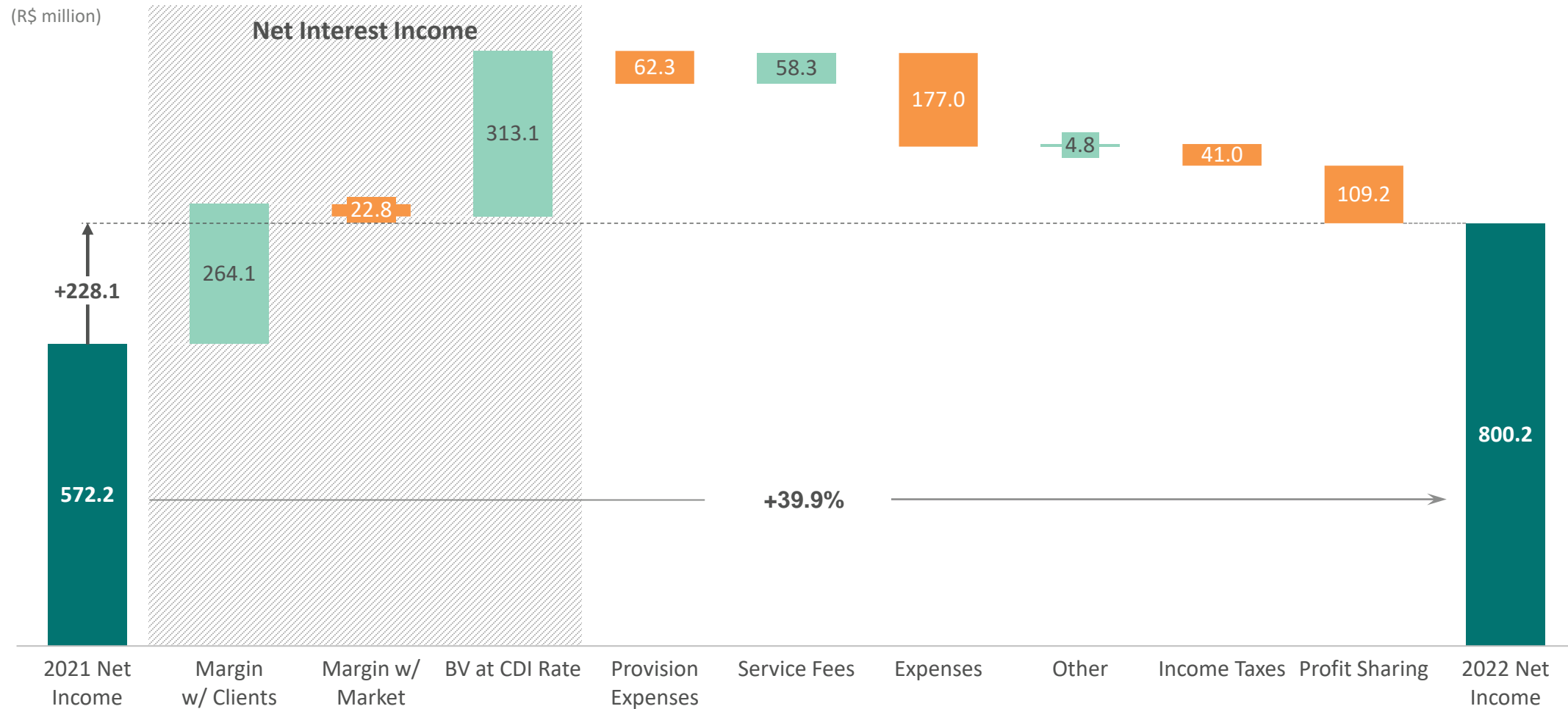
(R\$ million)

## Basel Ratio Evolution



## 2022 x 2021 | Recurring

(R\$ million)

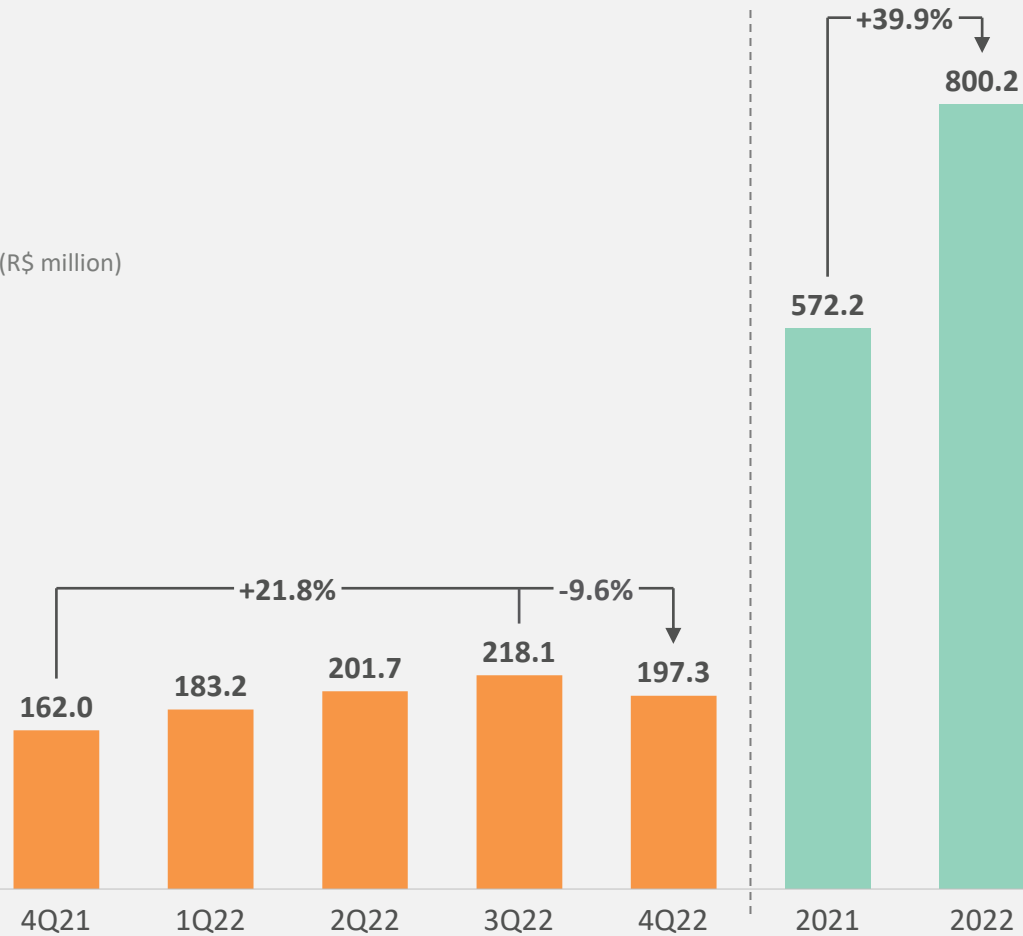


+39.9%

ROAE (%)	12.8%	343 bps	16.2%
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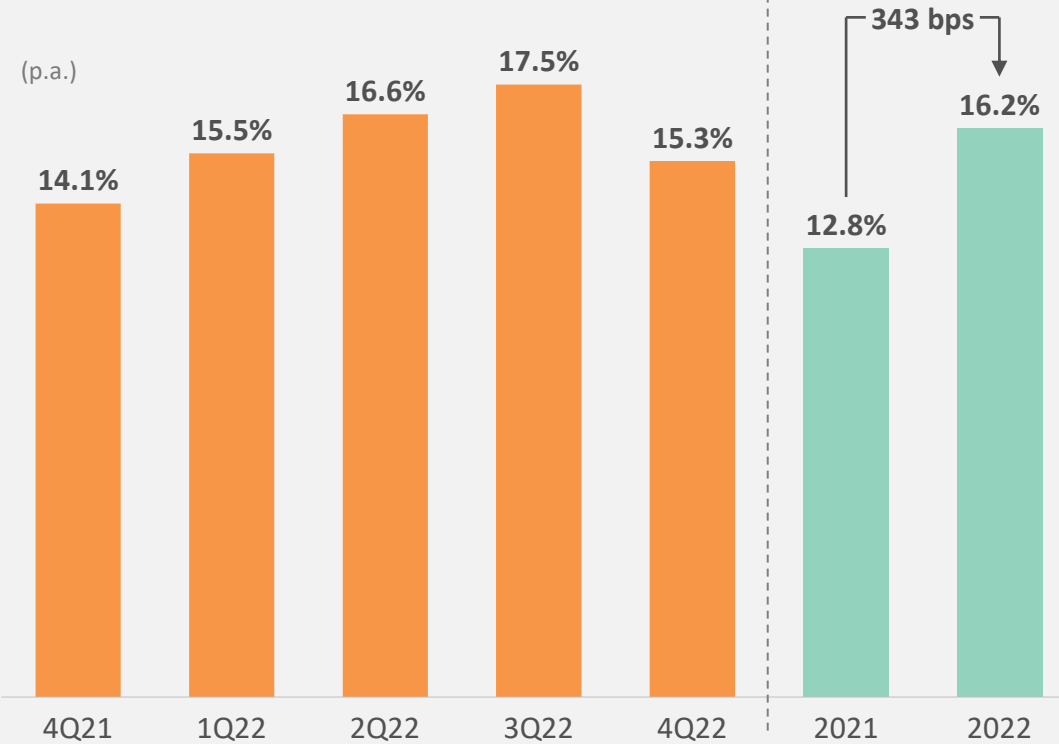
## Recurring Net Income

(R\$ million)



## Recurring ROAE

(p.a.)



	Guidance 2022	Performed 2022
<b>Expanded Credit Portfolio<sup>1</sup> Growth</b>	12% to 16%	14.7%
<b>Middle Segment Expanded Credit Portfolio Growth</b>	40% to 50%	40.1%
<b>Expenses Growth (Personnel, Other Administrative and Profit Sharing)</b>	30% to 40%	48.5%
<b>Efficiency Ratio (Expenses/Income)</b>	36% to 39%	38.4%

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

	Guidance 2023
<b>Expanded Credit Portfolio<sup>1</sup> Growth</b>	12% to 16%
<b>Middle Segment Expanded Credit Portfolio Growth</b>	35% to 45%
<b>Expenses Growth (Personnel, Other Administrative and Profit Sharing)</b>	15% to 20%
<b>Efficiency Ratio (Expenses/Income)</b>	35% to 38%

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

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