



Earnings Conference Call

1st Quarter of 2022

May 10, 2022



Profitability

Net Income of
R\$183.2
million
in the Quarter

ROAE of
15.5%
in the 1Q 2022

7^o quarter of
consecutive
growth

Margin with Clients

Increase of
+9% **+33%**
in the quarter in the last 12 months

Spread with Clients

reached
4.3% a.a.
in the first quarter of 2022

Credit Quality

Expanded Provision Expenses / Portfolio

0.4%

Lowest level since 2019

Loans Overdue + 90 Days / Portfolio

0.6%

end of 1Q22

Coverage Ratio

444%

ESG

Release of the 1^o

Sustainability Report

NPS

69

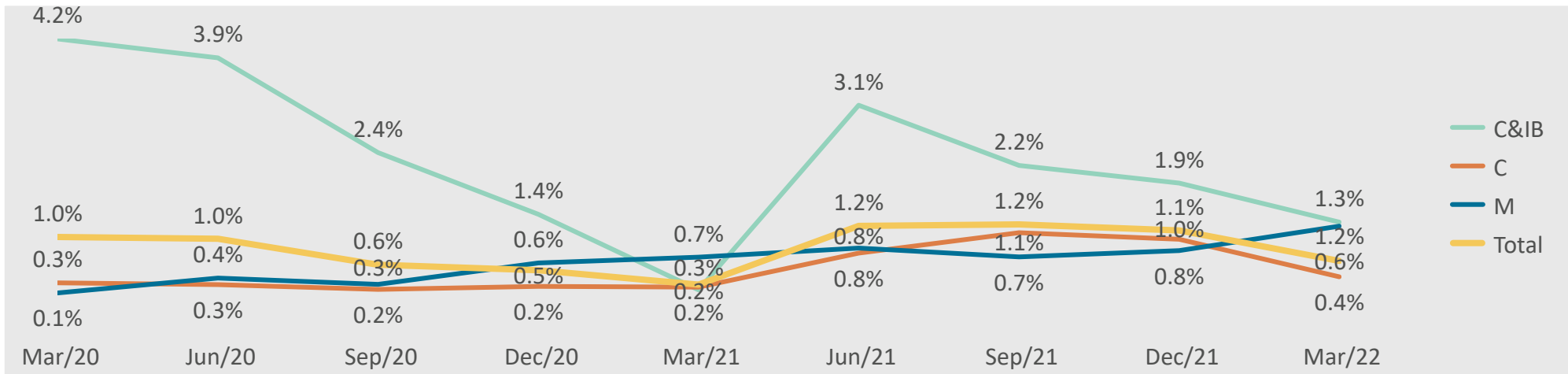
points

74% Promoters | 5% Detractors

Expanded Credit Portfolio (R\$ million)	Mar/22	% Total	Dec/21	% Total	Chg 3M	Mar/21	% Total	Chg 12M
Loans	23,064	100%	23,253	100%	-0.8%	21,472	100%	7.4%
C&IB	4,083	17.7%	4,209	18.1%	-3.0%	4,309	20.1%	-5.2%
Corporate	16,161	70.1%	16,129	69.4%	0.2%	14,964	69.7%	8.0%
Middle	2,821	12.2%	2,915	12.5%	-3.2%	2,199	10.2%	28.3%
Guarantees Issued	11,178	100%	11,069	100%	1.0%	10,736	100%	4.1%
C&IB	8,664	77.5%	8,712	78.7%	-0.6%	8,620	80.3%	0.5%
Corporate	2,461	22.0%	2,305	20.8%	6.8%	2,087	19.4%	17.9%
Middle	53	0.5%	52	0.5%	2.7%	29	0.3%	84.3%
Corporate Securities	3,321	100%	3,393	100%	-2.1%	3,277	100%	1.3%
C&IB	1,329	40.0%	1,452	42.8%	-8.5%	1,667	50.9%	-20.3%
Corporate	1,990	59.9%	1,936	57.1%	2.8%	1,610	49.1%	23.6%
Middle	2	0.1%	5	0.1%	(0.5)	0	0.0	-
Expanded Credit Portfolio	37,564	100%	37,715	100%	-0.4%	35,485	100%	5.9%
C&IB	14,076	37.5%	14,374	38.1%	-2.1%	14,596	41.1%	-3.6%
Corporate	20,612	54.9%	20,370	54.0%	1.2%	18,661	52.6%	10.5%
Middle	2,876	7.7%	2,972	7.9%	-3.2%	2,228	6.3%	29.1%

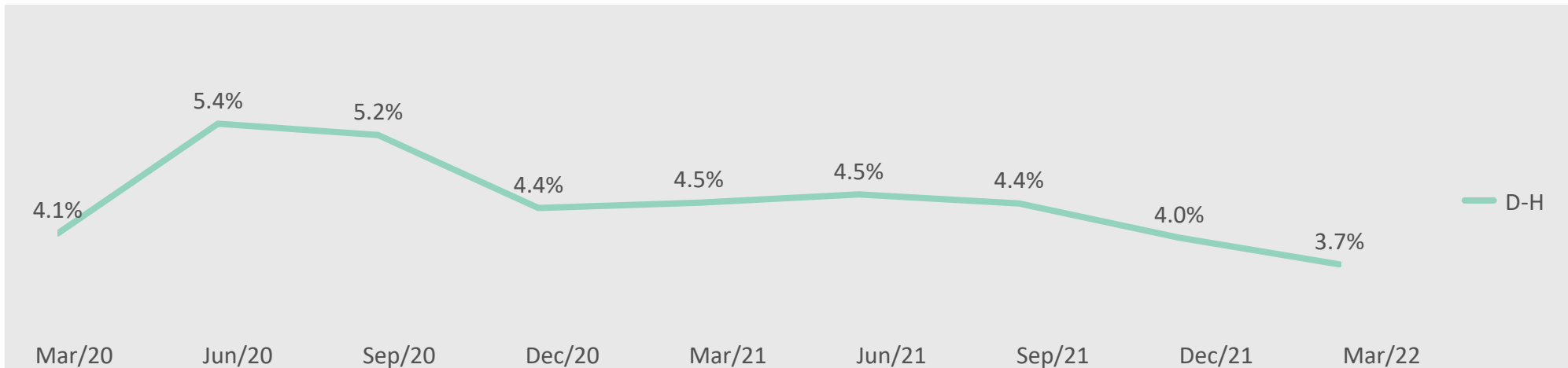
Loans Overdue for More Than 90 Days (includes falling due and overdue installments)

% of loan portfolio



Loans Rated D-H

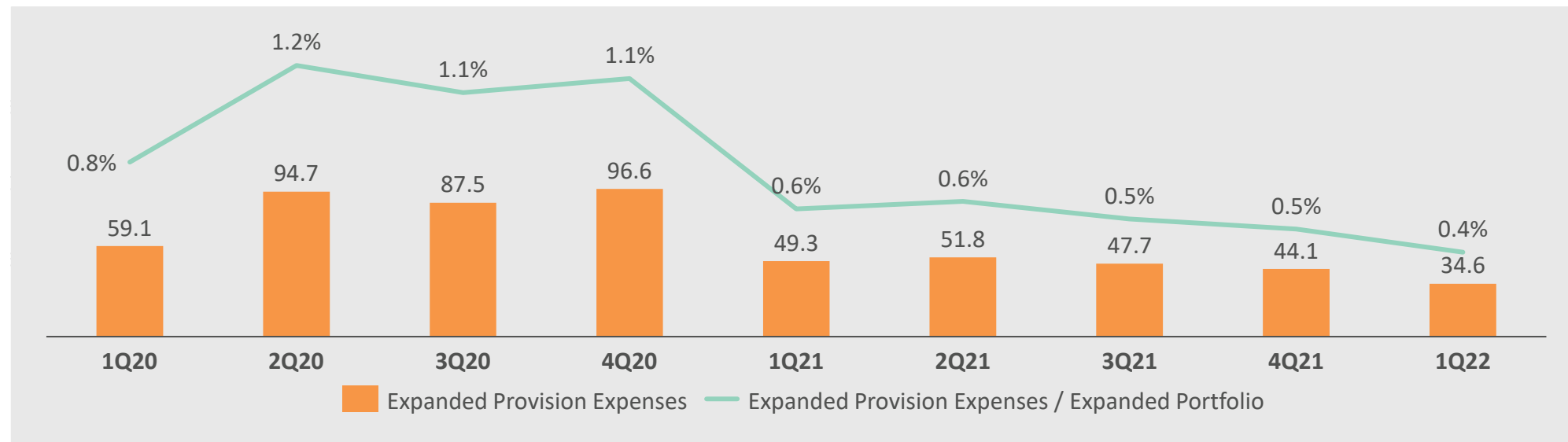
% of loan portfolio



Provision Expenses (R\$ million)	1Q22	4Q21	1Q22x4Q21	1Q21	1Q22x1Q21
Loan Loss Provision (LLP)	(26.5)	(42.2)	-37.2%	(34.4)	-23.1%
Provision for the Devaluation of Securities (PDS)	(0.2)	(7.1)	-97.5%	(20.4)	-99.1%
Credit Recoveries	0.3	4.3	-92.8%	0.3	23.4%
Provision Expenses	(26.4)	(44.9)	-41.3%	(54.6)	-51.7%
Provision for Guarantees Issued (PGI)	2.1	6.4	-68.1%	5.4	-62.2%
Provision for Assets not for Own Use (BNDU)	(10.3)	(5.7)	81.3%	-0.21	4864.2%
Expanded Provision Expenses	(34.6)	(44.1)	-21.7%	(49.3)	-30.0%
Expanded Credit Portfolio	37,563.7	37,715.5	-0.4%	35,484.8	5.9%
Expanded Provision / Expanded Portfolio (Annualized)	0.4%	0.5%	(0.1)	0.6%	(0.2)

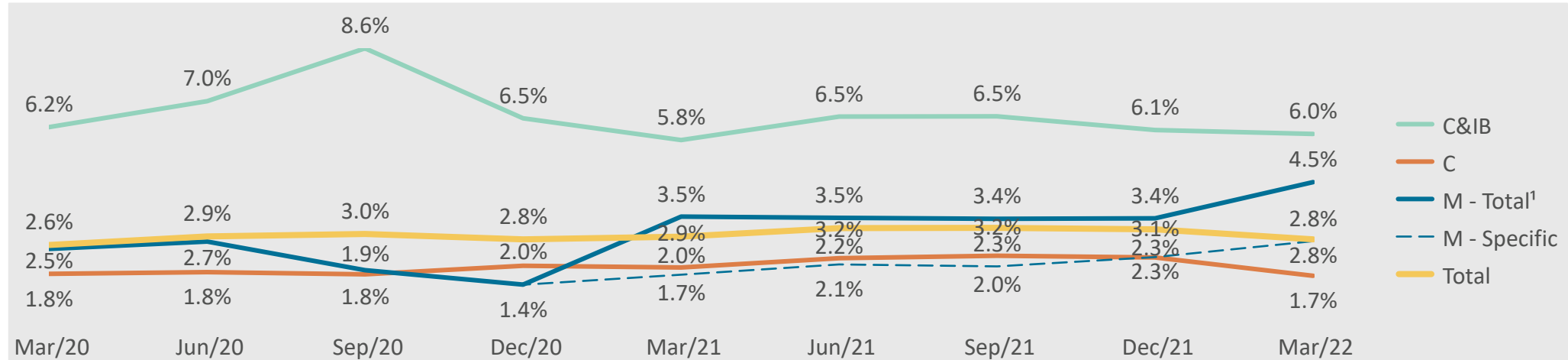
Expanded Provision Expenses

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



Loans Loss Reserve

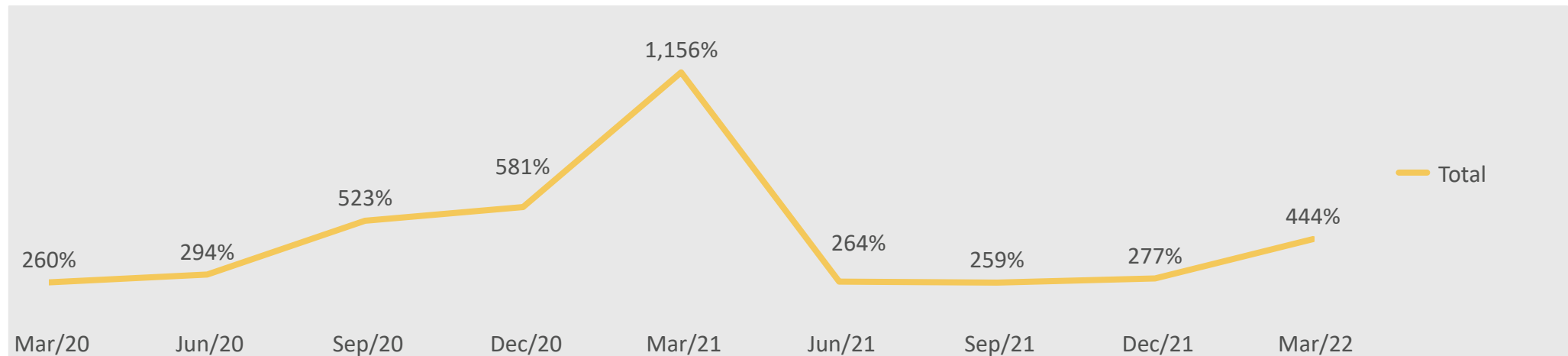
% of loan portfolio



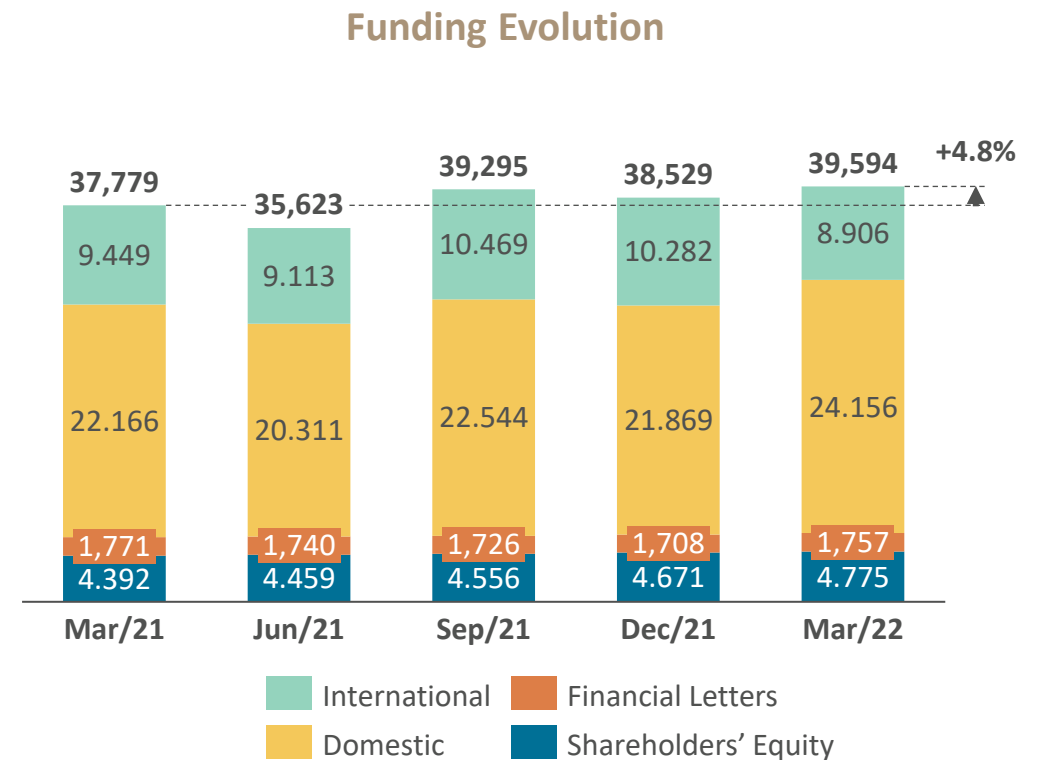
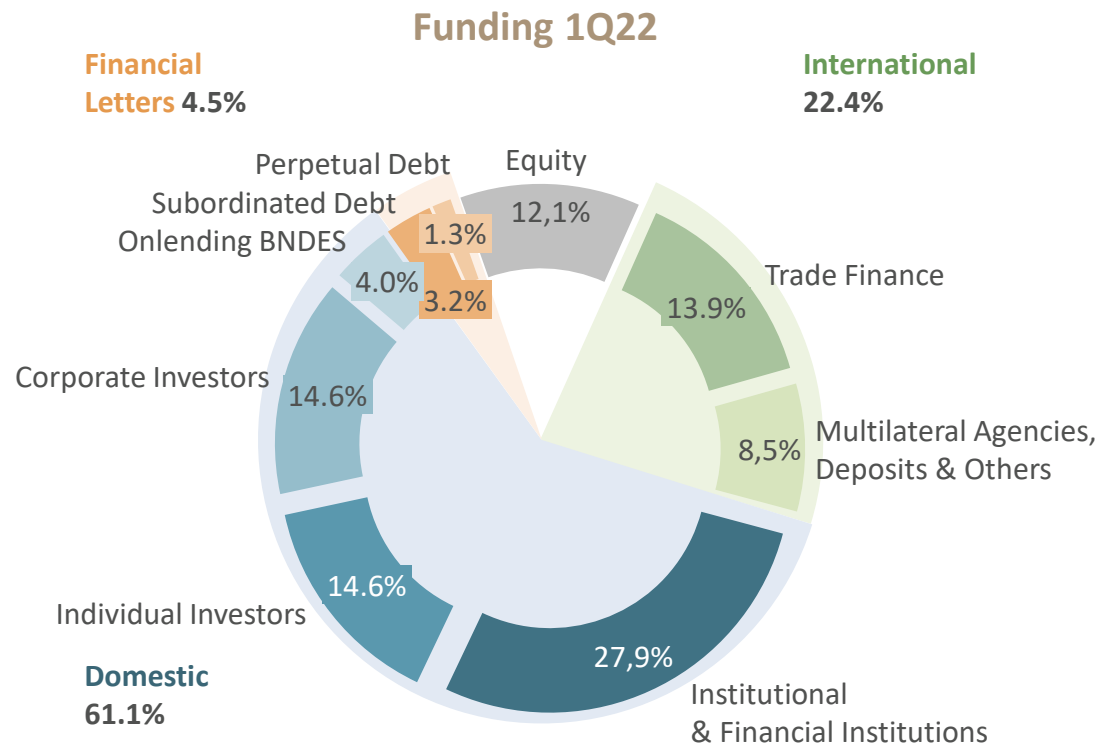
¹ Balance of Specific and General provisions

Coverage Ratio (loan portfolio)

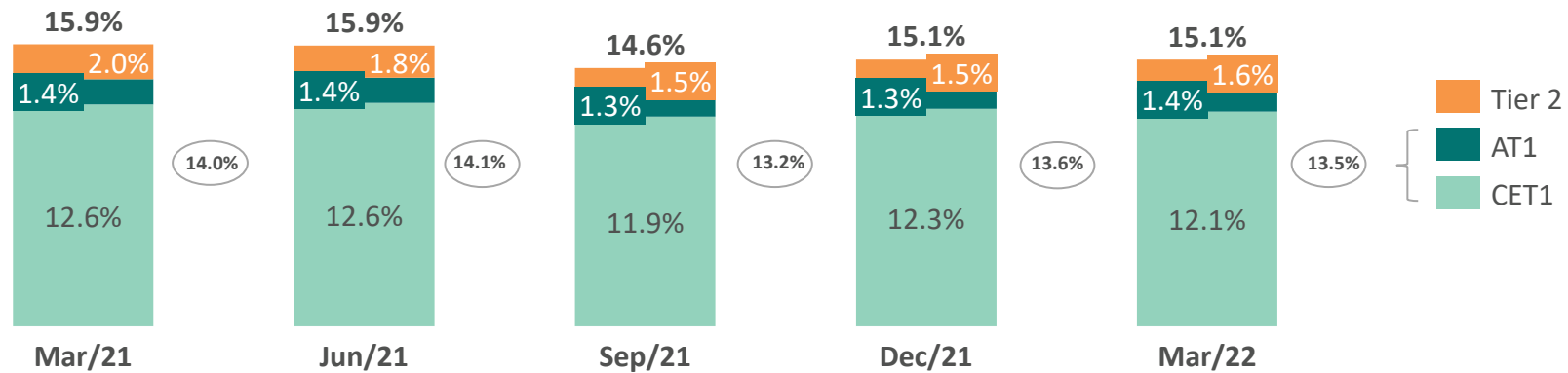
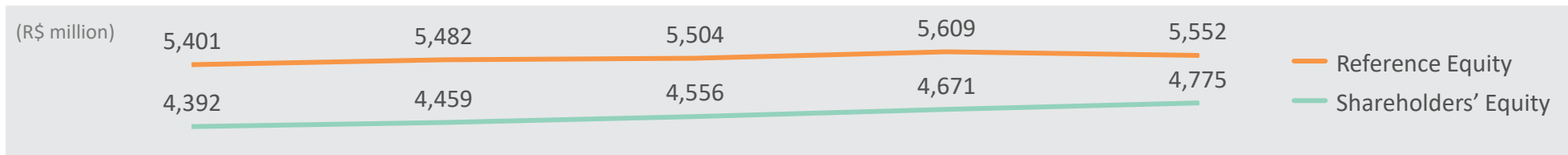
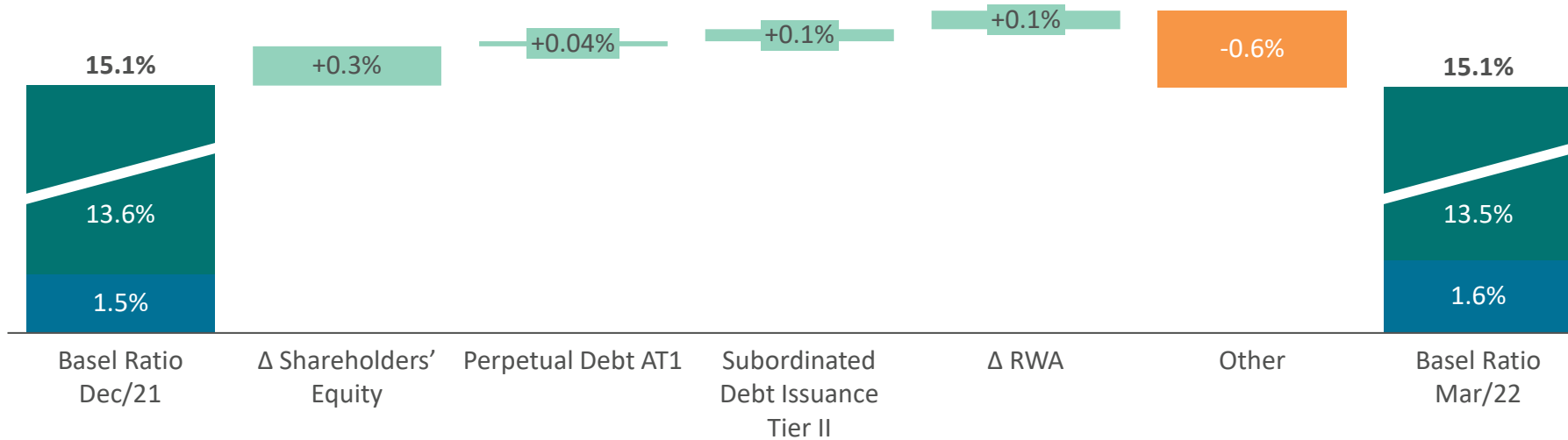
Loan Loss Reserve/Loans Overdue More Than 90 Days

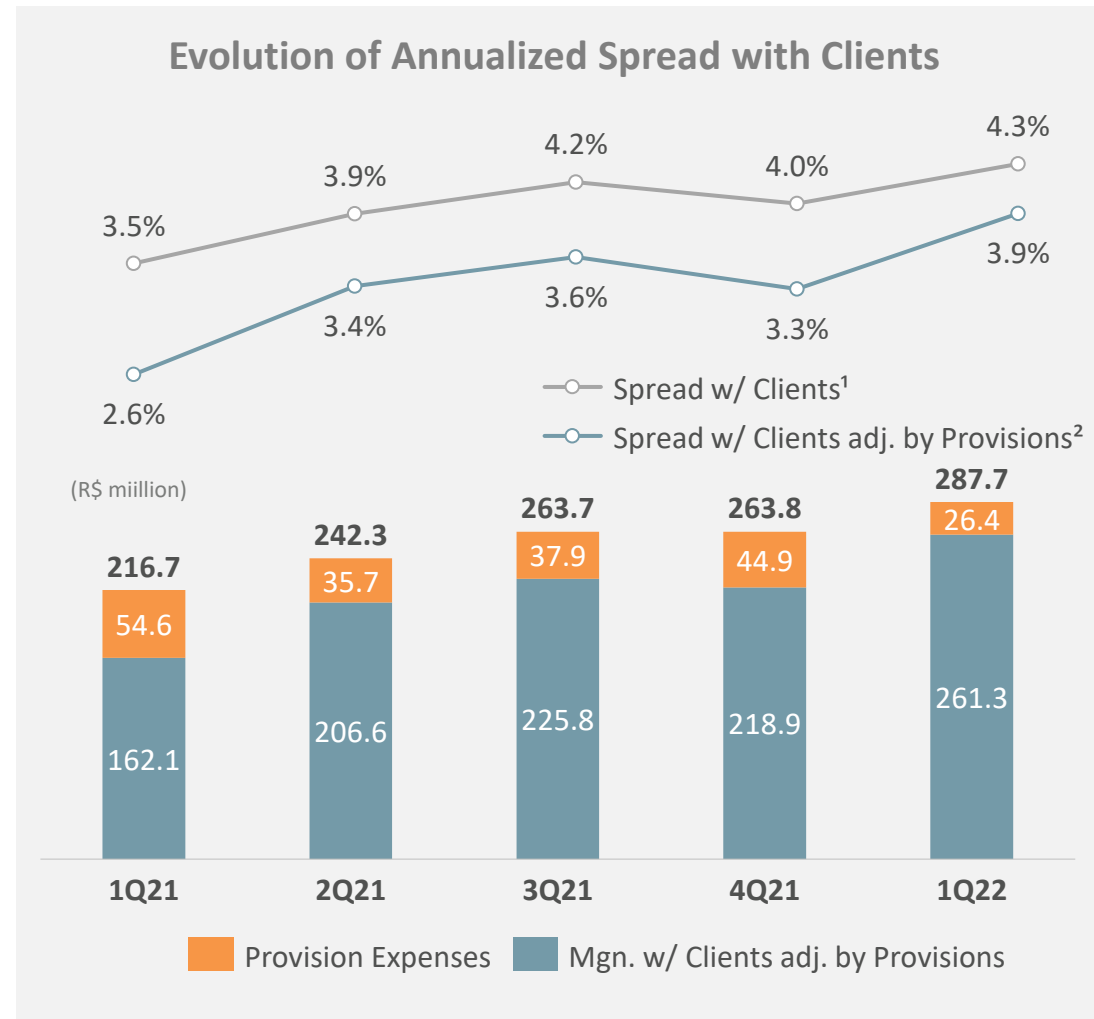
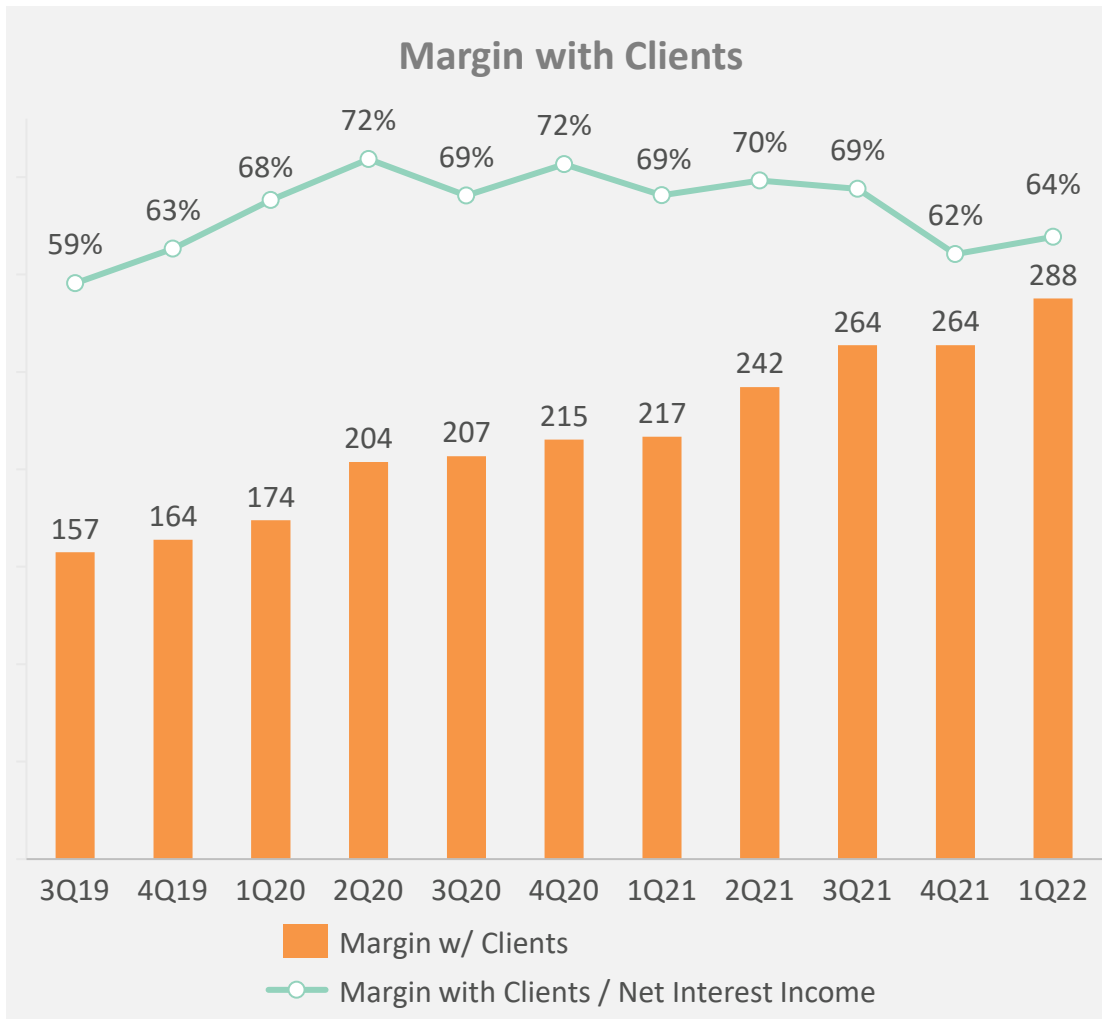


Diversified funding with access to local and international sources



Basel Ratio & Shareholders' Equity



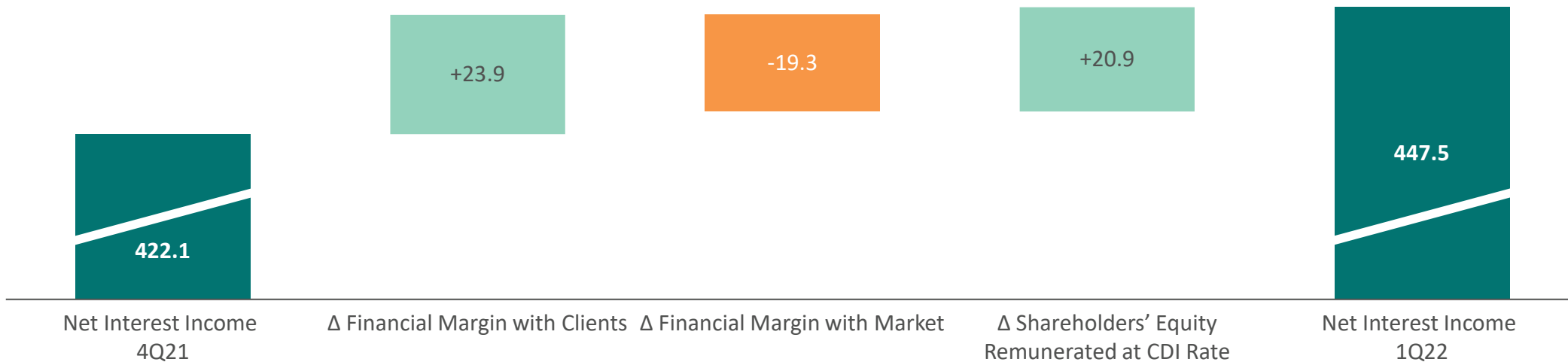


¹ Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

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

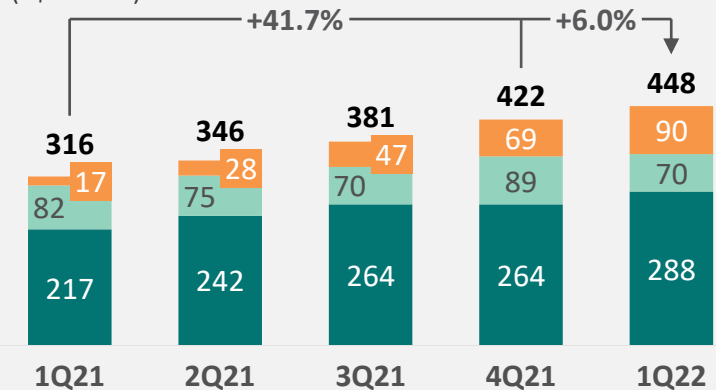
Net Interest Income

(R\$ million)



Net Interest Income

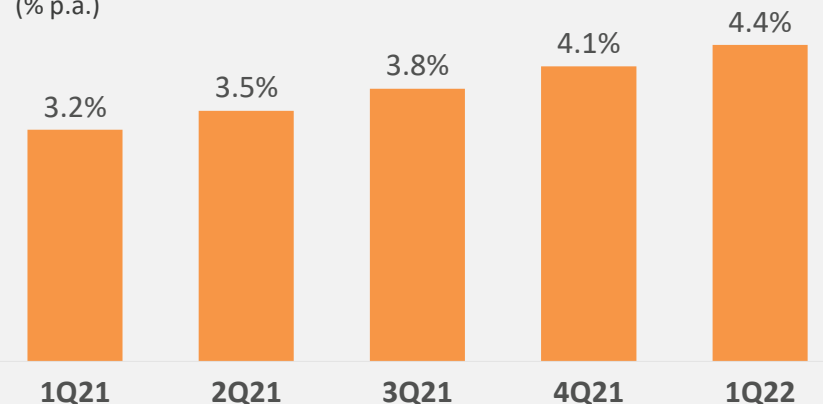
(R\$ million)



- Shareholders' Equity remunerated at CDI Rate
- Financial Margin with Market
- Financial Margin with Clients

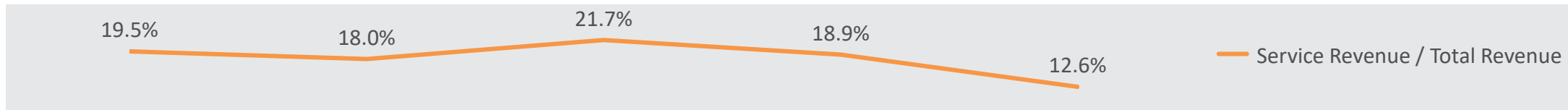
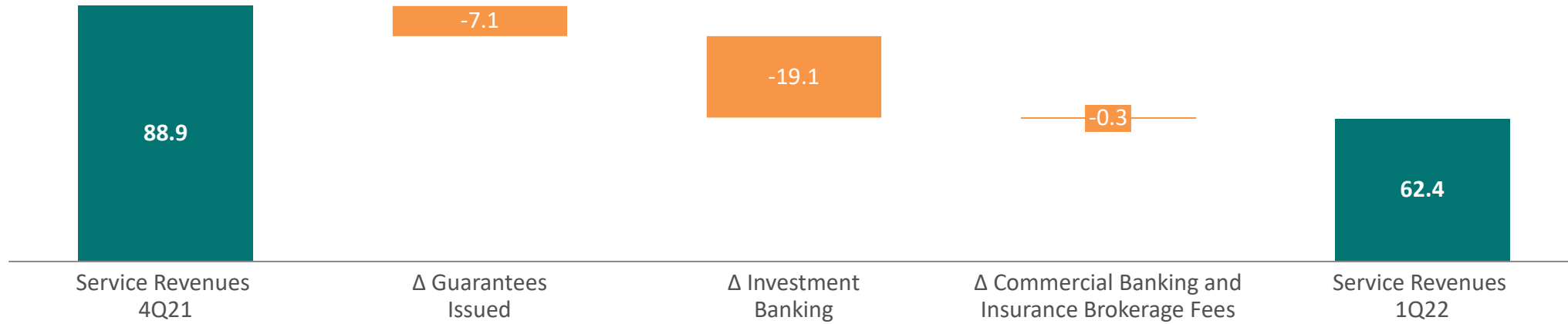
NIM

(% p.a.)



Service Revenues

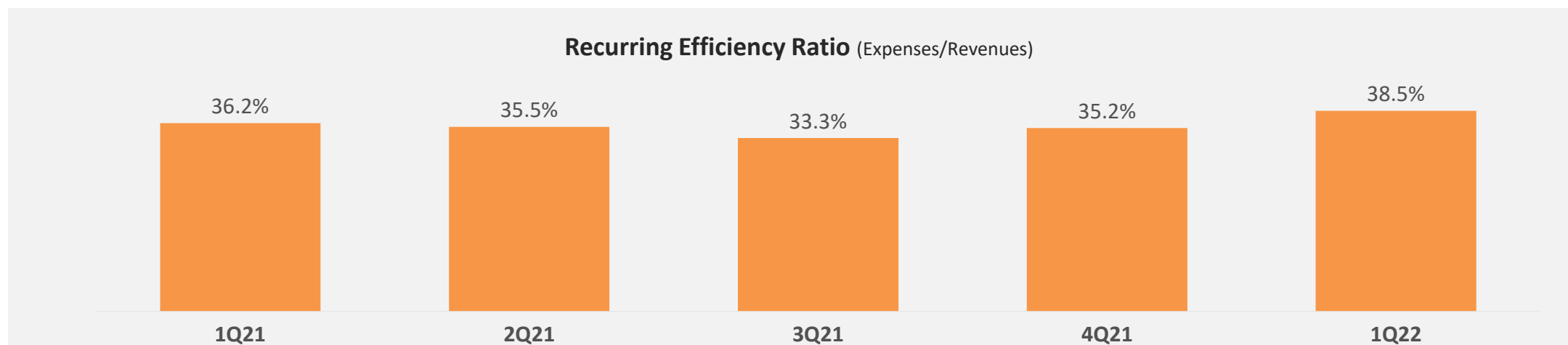
(R\$ million)



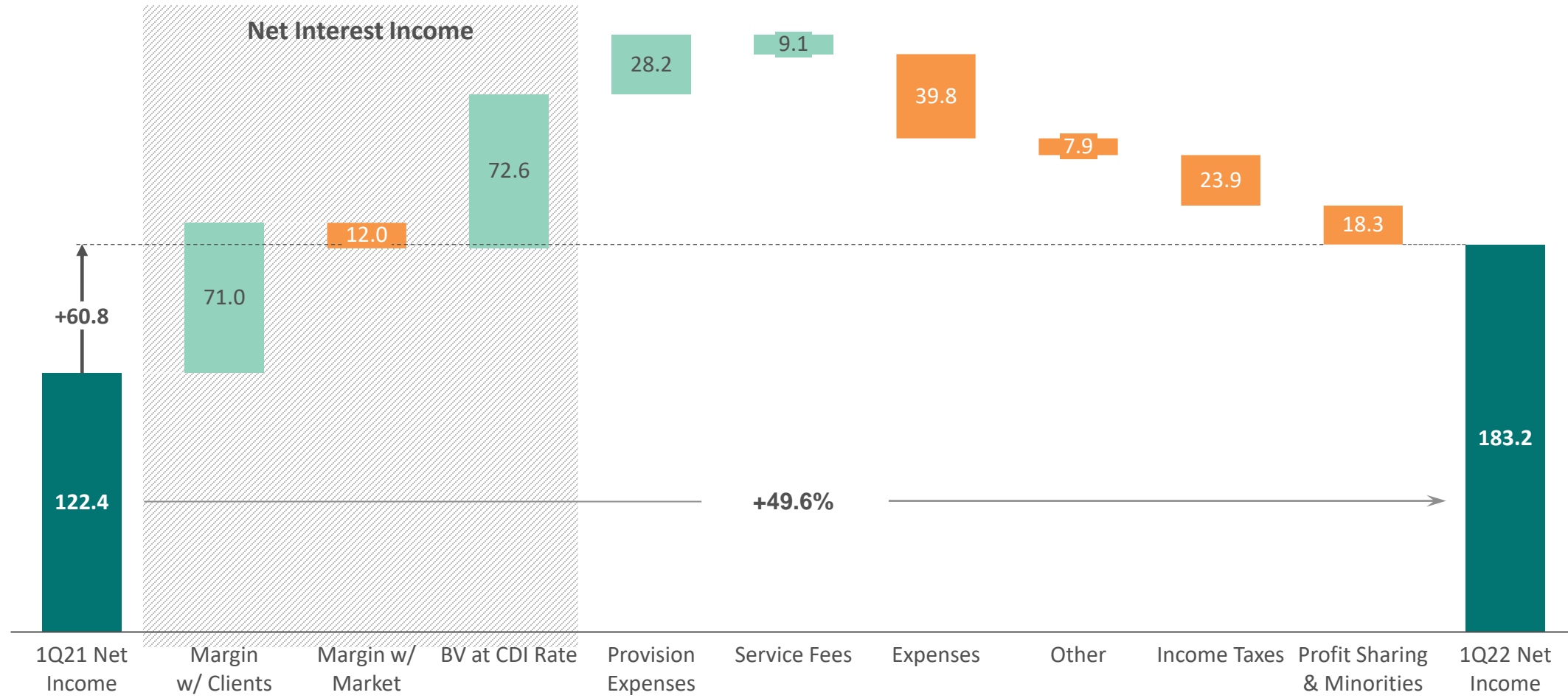
(R\$ million)



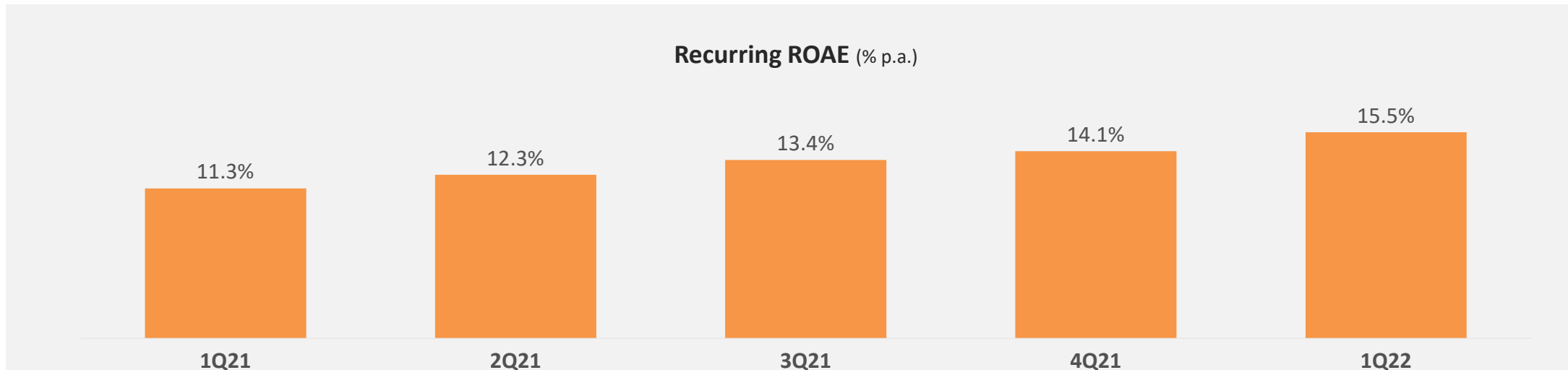
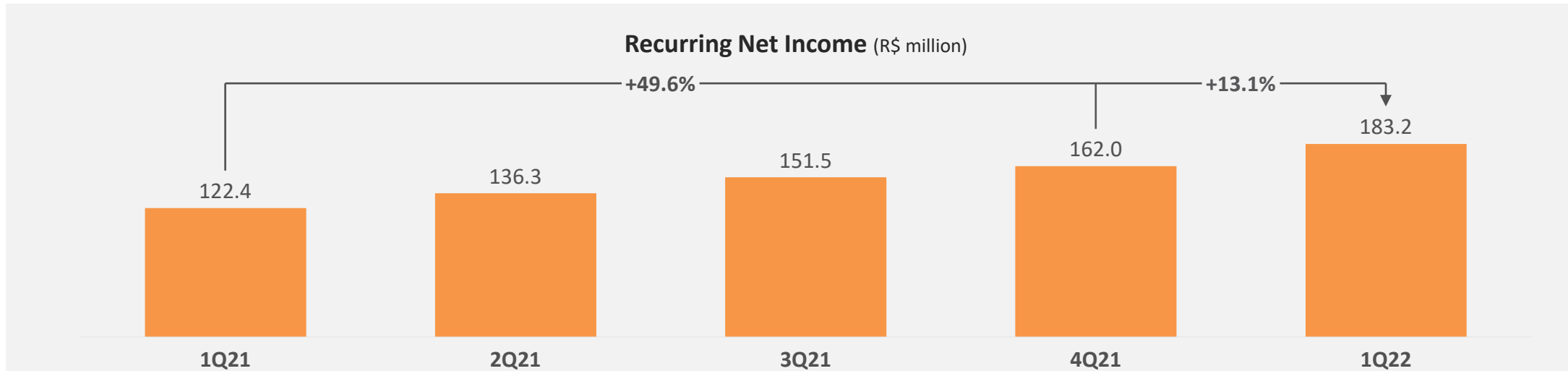
Expenses (R\$ million)	1Q22	4Q21	1Q22x4Q21	1Q21	1Q22x1Q21
Personnel Expenses	(88.7)	(76.5)	16.0%	(64.5)	37.6%
Other Administrative Expenses	(44.0)	(41.7)	5.4%	(28.4)	54.6%
Subtotal	(132.7)	(118.2)	12.3%	(92.9)	42.8%
Profit Sharing	(57.9)	(47.8)	21.0%	(39.9)	44.9%
Total	(190.5)	(166.0)	14.8%	(132.8)	43.4%
Employees	986	899	9.7%	776	27.1%



1Q22 x 1Q21 | Recurring



ROAE (%)	11.3%	420 bps	15.5%
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- Release of the first ABC Brasil's **Sustainability Report**;
- **Materiality Matrix** developed with the contribution of the ABC Brasil's several stakeholders;
- Adopting the internationally recognized standards of the **Global Reporting Initiative (GRI)** and incorporating indicators of the **Sustainability Accounting Standards Board (SASB)**.

- **IFC's Credit Facility** – member of the World Bank Group in the amount of US\$100 milhões;
- Use of the proceeds directed to climate finance in Brazil focused on decarbonization initiatives in agriculture.



Shareholders' Remuneration

- Profitable franchise
- Attractive dividend yield
- History of consistent and growing dividend payments

Reinvestment to support existing operations

- Earnings power to sustain credit portfolio growth
- Reduction in Client Acquisition Cost (CAC) and Cost to Serve (CTS)
- Build scalability

Investment in new initiatives to accelerate growth

- Expansion in initiatives with “right-to-win”
- Diversify revenue streams
- Unlock “hidden values”
- Capture optionalities

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