



Earnings
Conference Call

4th Quarter and Full Year of 2021

February 14, 2022

Number of Clients

Added in 2021

+852

Total
Clients

+375

Clients with
Credit Exposure

Increasing **32%** in 12 months

Margin with Clients

Increase of

+23%

in 12 months

Spread with Clients

Reaching a **Spread with Clients** above

4.0%

in the second half of 2021

Credit Quality

Decrease of

43%

in **Expanded Provision
Expenses** compared to
the previous year

**Loans Overdue 90 Days
/ Portfolio**

1.1%

at year end

Investment Banking

Record annual revenues of

R\$107
million

DCM priced in 2021

47 transactions

totalling an issued volume of

R\$6.2 billion

Profitability

Net Income of

R\$572
million

in 2021

4Q 2021 ROAE

14.1%

6th quarter of
consecutive
growth

New Initiatives

Start of Operations



Corretora
de Seguros

C2e

Credit-to-Enterprise

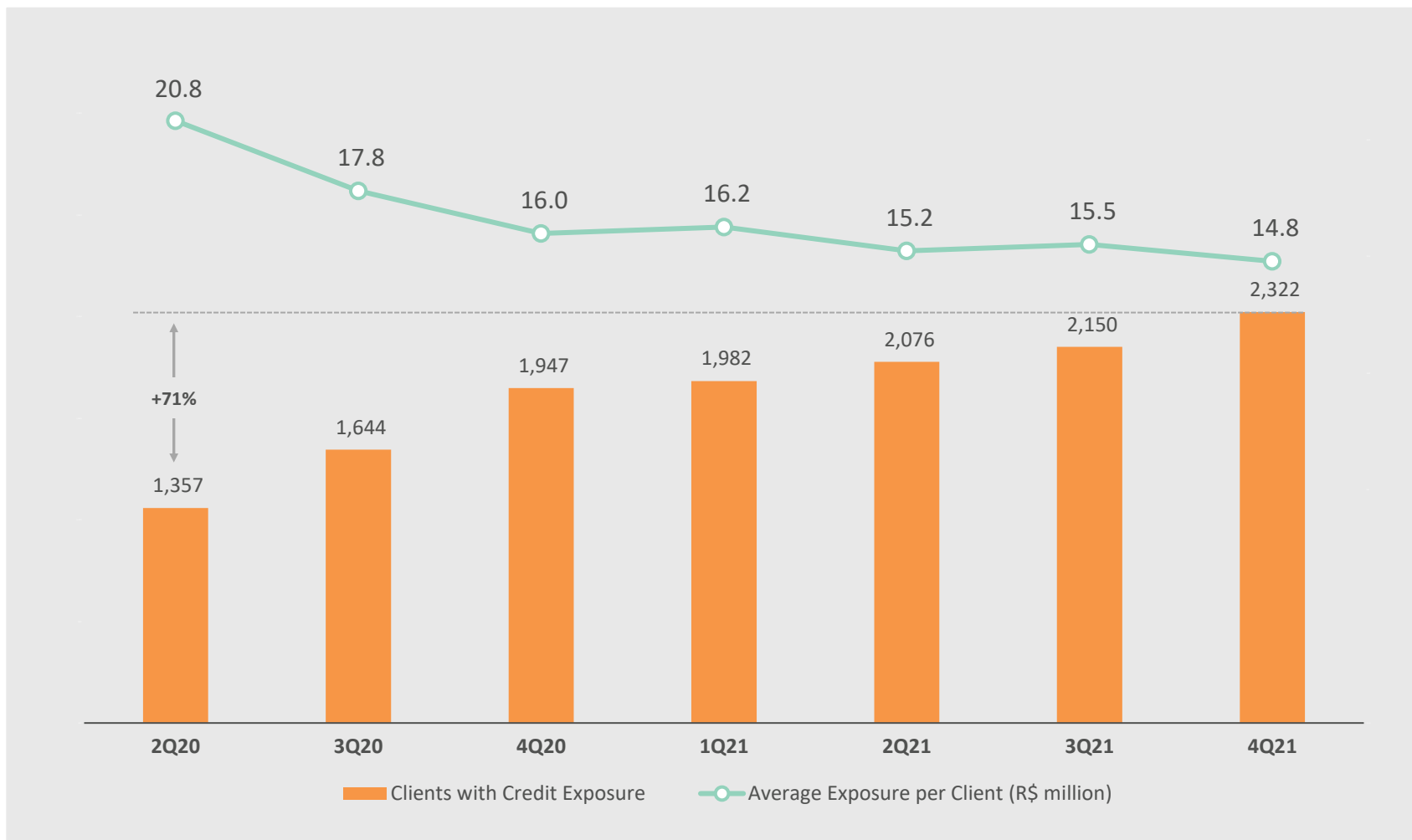
Crédito Consignado +

Expanded Credit Portfolio

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%

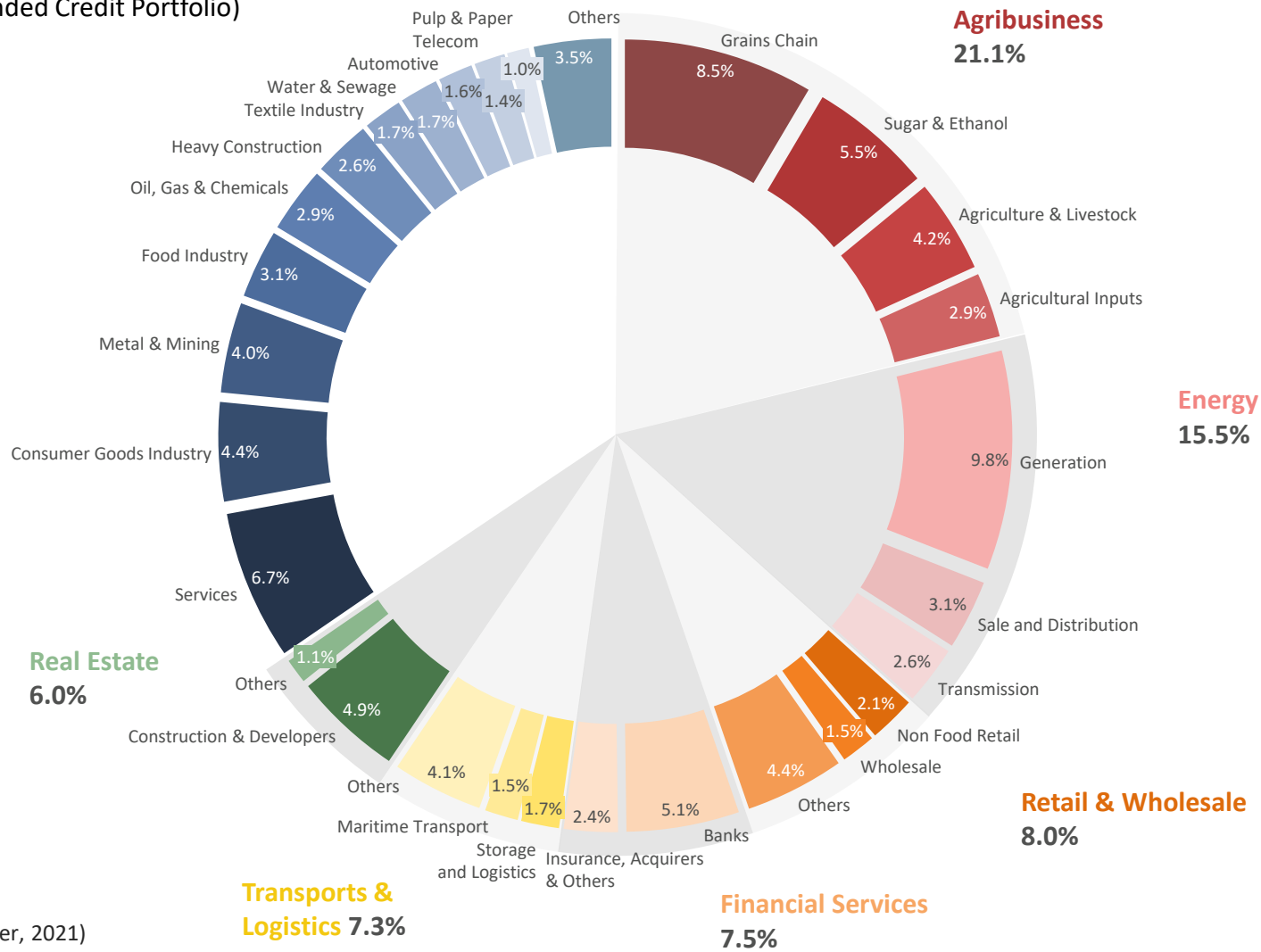
Clients with Credit Exposure and Average Exposure per Client

Number of Clients and R\$ million



Economic Sectors

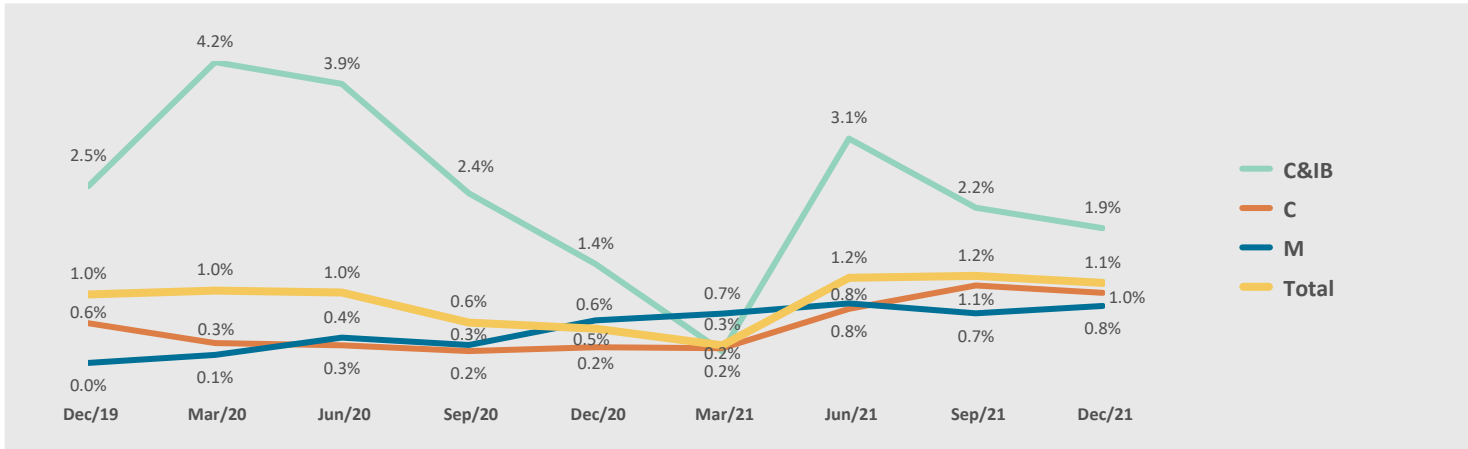
(Expanded Credit Portfolio)



(As of December, 2021)

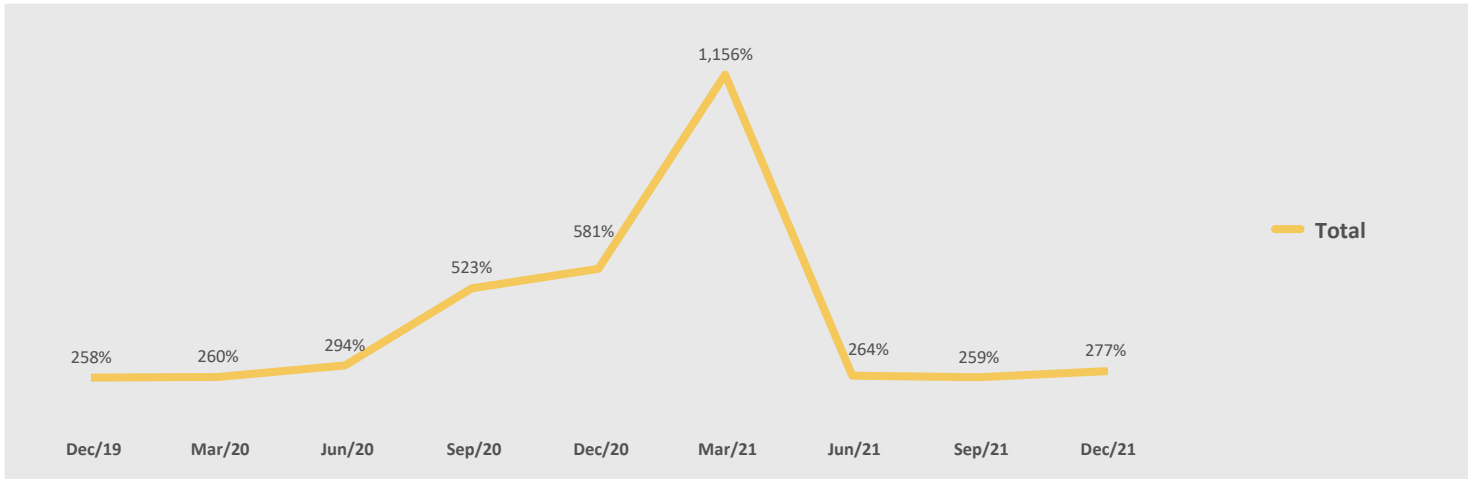
Loans Overdue for More Than 90 Days (includes falling due and overdue installments)

% of loan portfolio



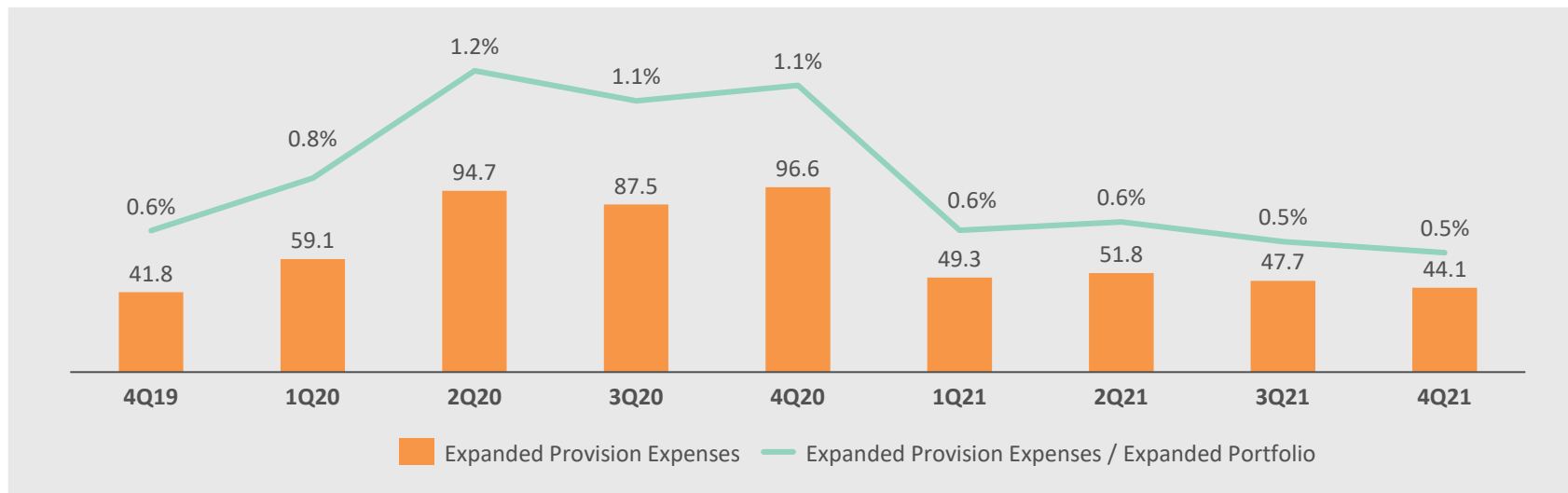
Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue for More Than 90 Days



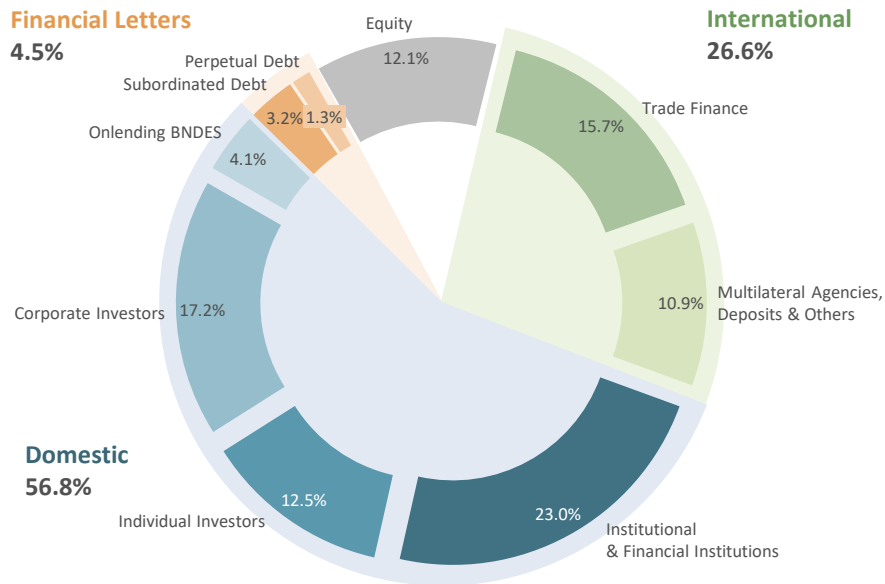
Provision Expenses (R\$ million)	4Q21	3Q21	4Q21x3Q21	4Q20	4Q21x4Q20	2021	2020	2021x2020
Loan Loss Provision (LLP)	(42.2)	(35.7)	18.1%	(36.2)	16.5%	(158.9)	(254.8)	-37.6%
Provision for the Devaluation of Securities (PDS)	(7.1)	(4.8)	47.2%	(48.2)	-85.4%	(35.9)	(65.4)	-45.1%
Credit Recoveries	4.3	2.6	67.7%	1.2	269.1%	21.7	12.7	70.8%
Provision Expenses	(44.9)	(37.9)	18.4%	(83.2)	-46.0%	(173.1)	(307.4)	-43.7%
Provision for Guarantees Issued (PGI)	6.4	(9.7)	-166.3%	(5.9)	-208.9%	4.2	(23.4)	-118.2%
Provision for Assets not for Own Use (BNDU)	(5.7)	(0.1)	8082.0%	(7.46)	-24.1%	(24.1)	(7.1)	241.1%
Expanded Provision Expenses	(44.1)	(47.7)	-7.5%	(96.6)	-54.3%	(193.0)	(337.9)	-42.9%
Expanded Credit Portfolio	37,715.5	37,275.8	1.2%	34,378.4	9.7%	37,715.5	34,378.4	9.7%
Expanded Provision / Expanded Portfolio (Annualized)	0.5%	0.5%	(0.0)	1.1%	(0.7)	0.5%	1.0%	(0.5)

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

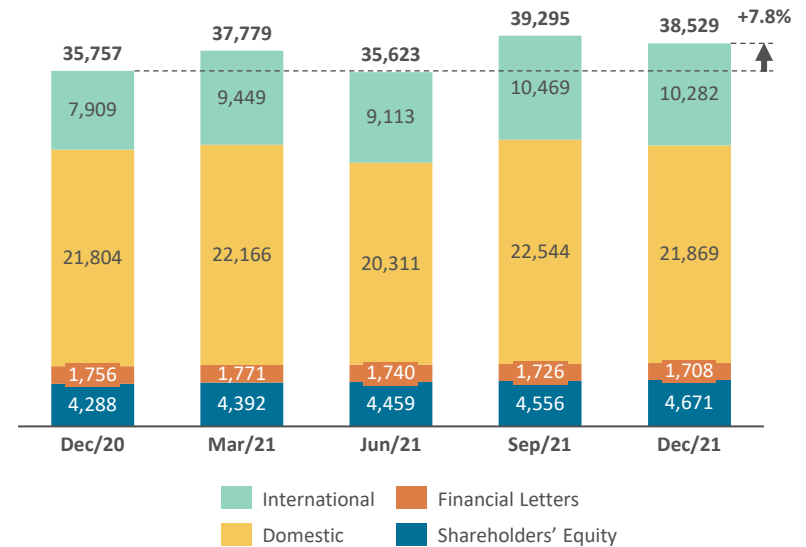


Diversified funding with access to local and international sources

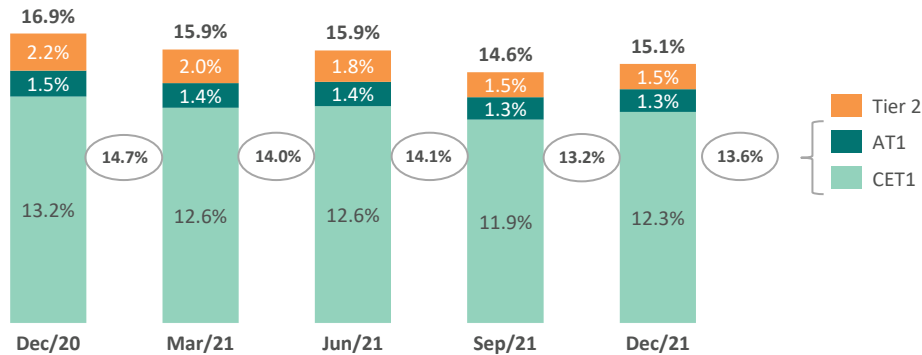
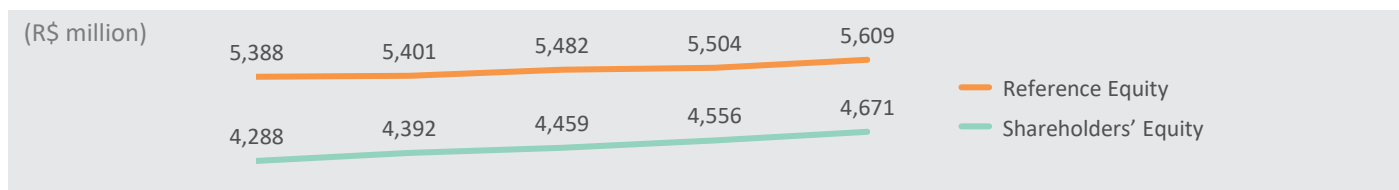
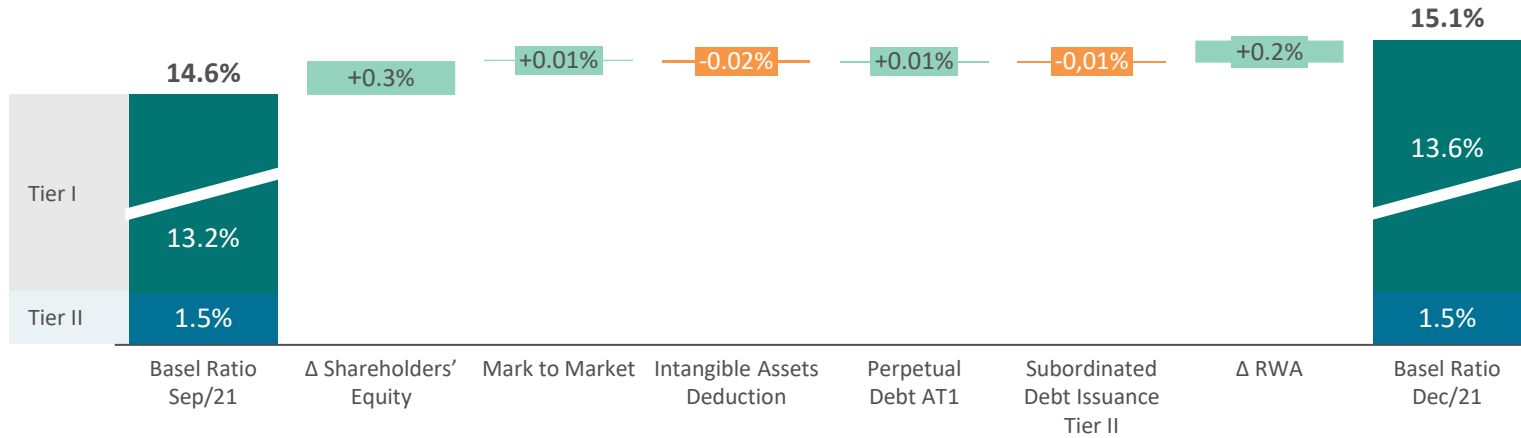
Funding 4Q21



Funding Evolution

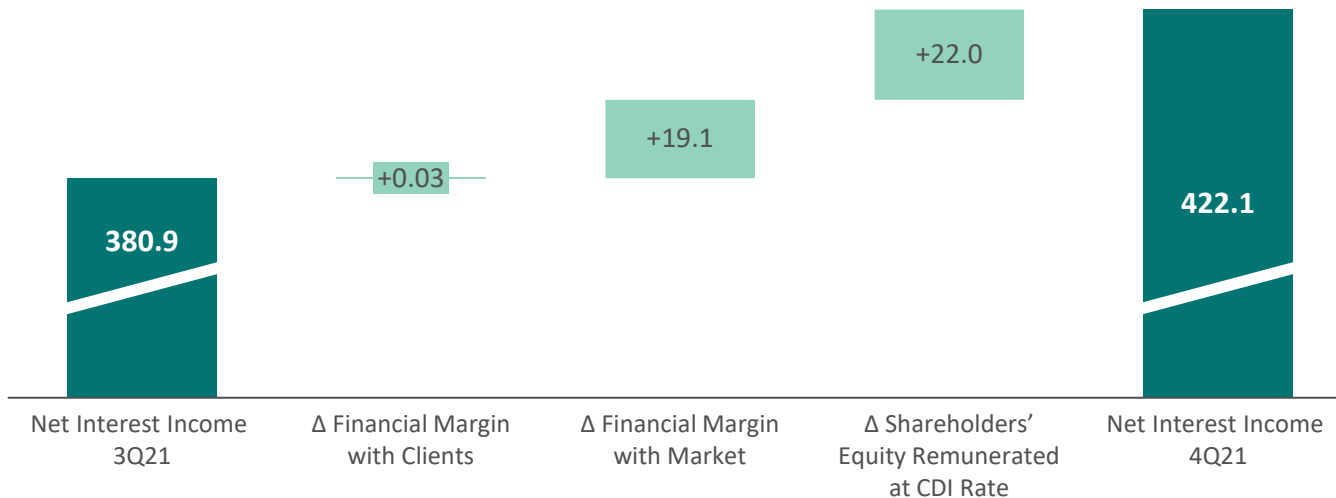


Basel Ratio & Shareholders' Equity

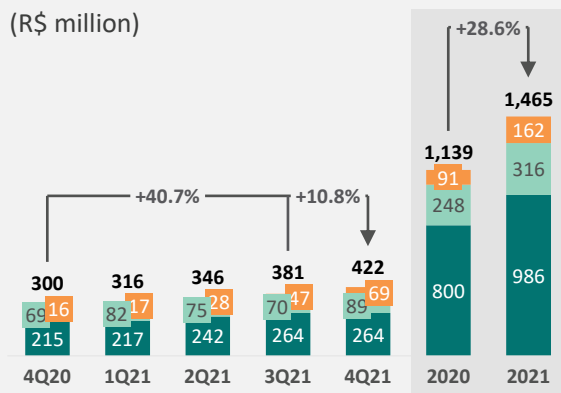


Net Interest Income

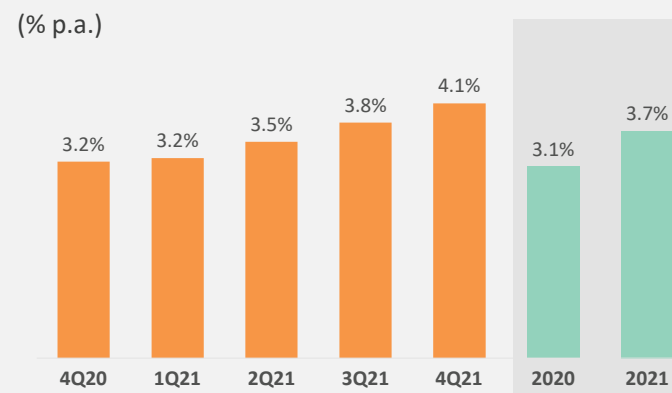
(R\$ million)



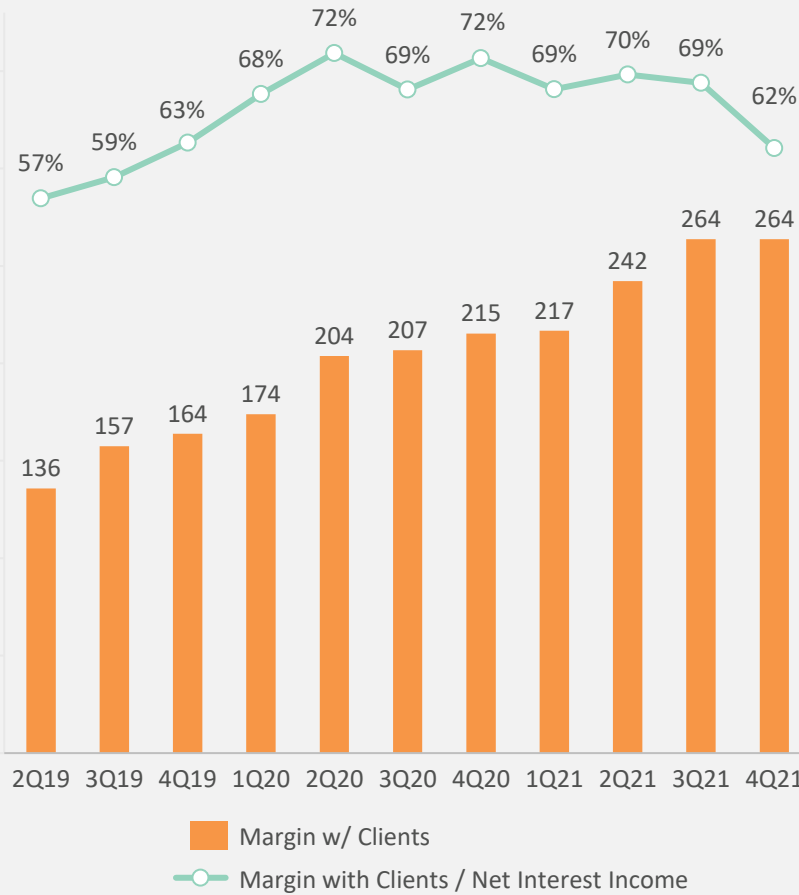
Net Interest Income (R\$ million)



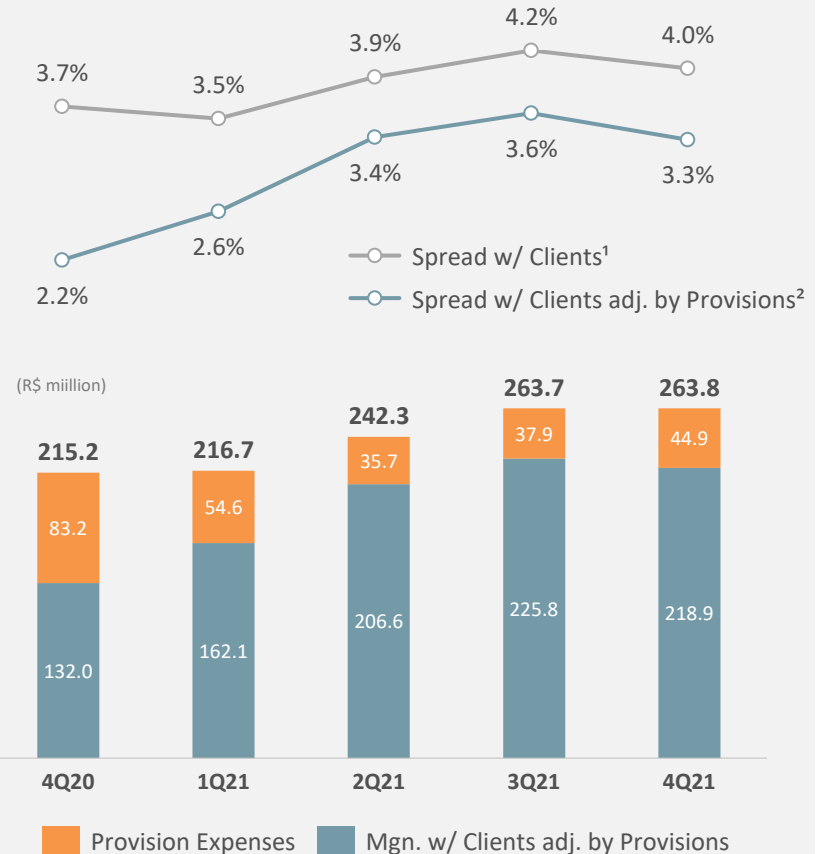
NIM (% p.a.)



Margin with Clients



Evolution of Annualized Spread with Clients

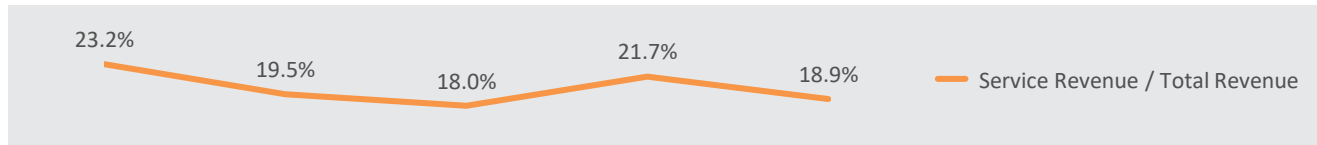
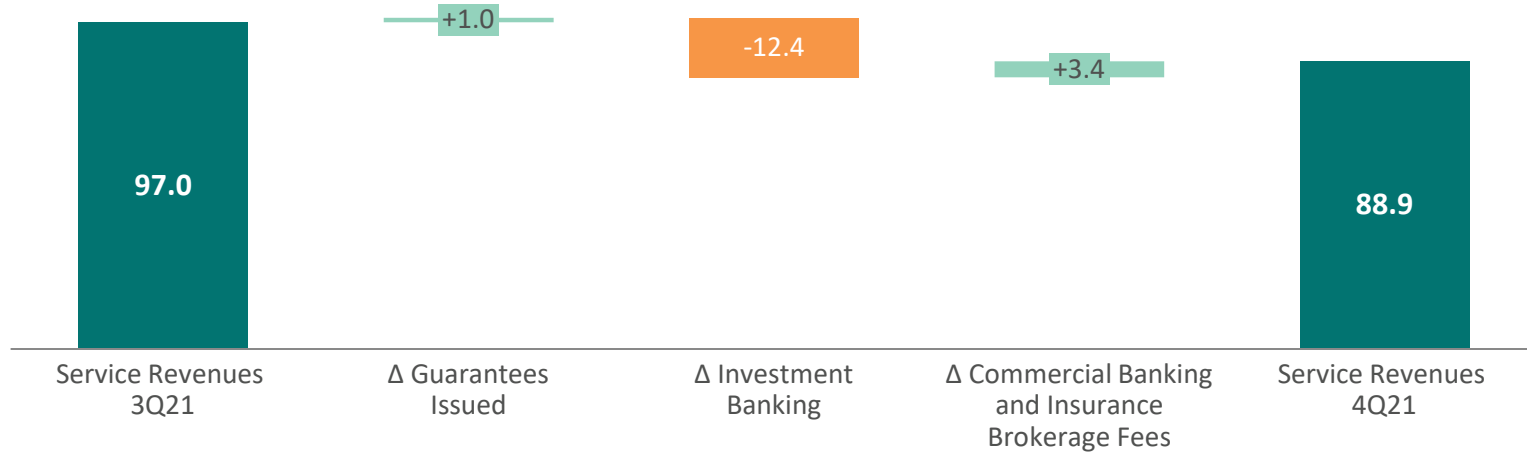


¹ Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

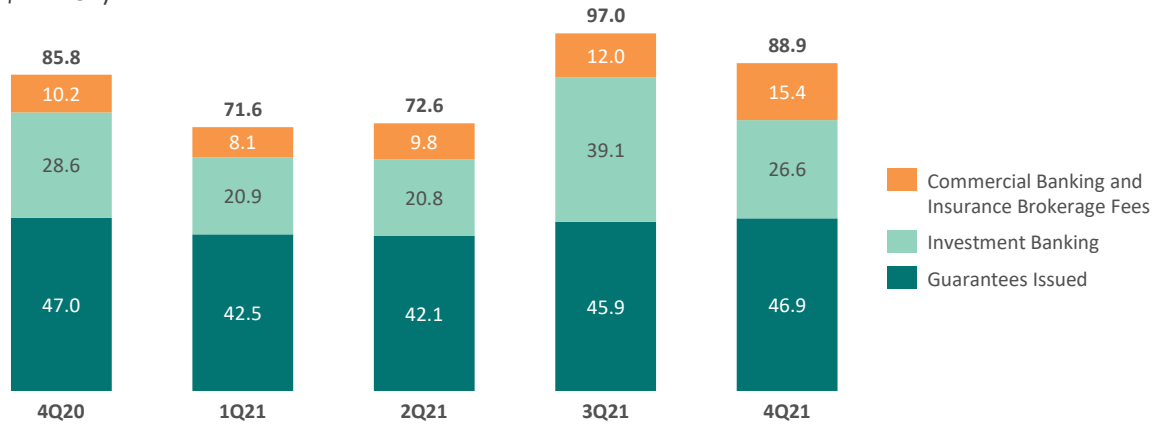
² Spread with Clients adjusted by Provisions includes Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries.

Service Revenues

(R\$ million)

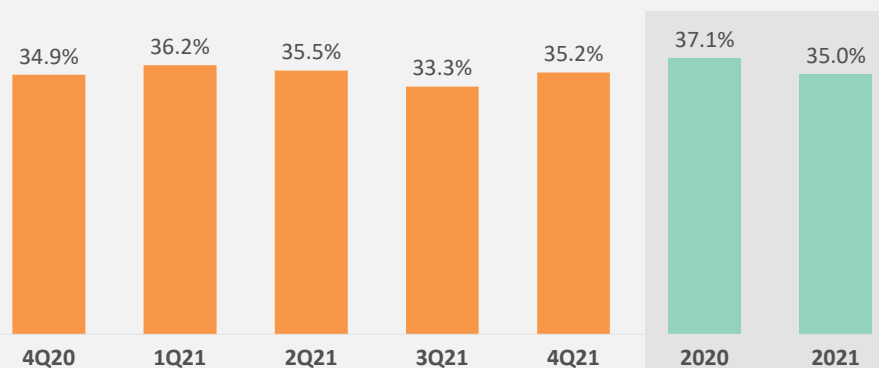


(R\$ million)

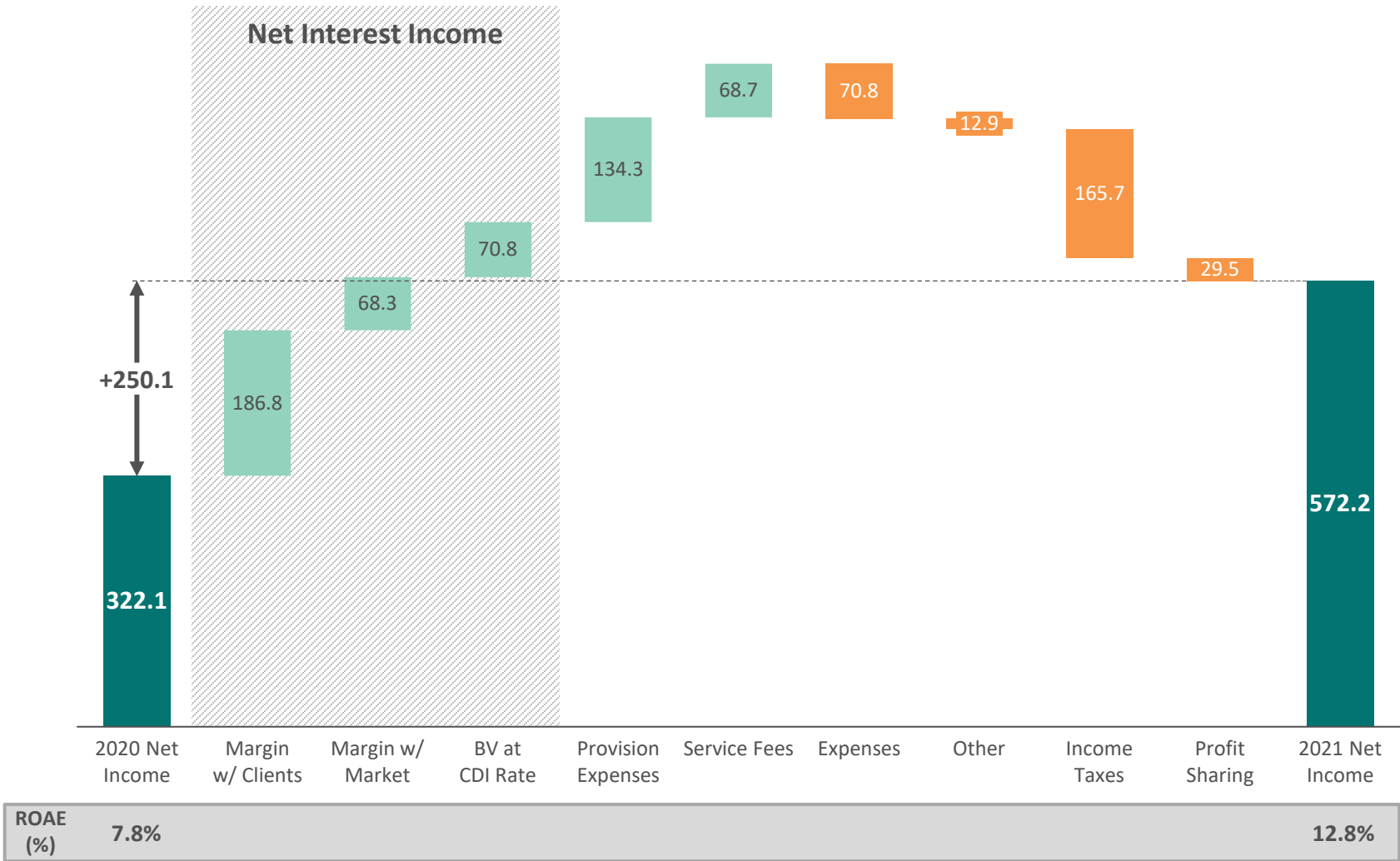


Expenses (R\$ million)	4Q21	3Q21	4Q21x3Q21	4Q20	4Q21x4Q20	2021	2020	2021x2020
Personnel Expenses	(76.5)	(72.1)	6.0%	(61.0)	25.3%	(279.9)	(235.4)	18.9%
Other Administrative Expenses	(41.7)	(36.6)	13.9%	(30.4)	37.1%	(143.3)	(117.0)	22.4%
Subtotal	(118.2)	(108.8)	8.7%	(91.4)	29.2%	(423.2)	(352.4)	20.1%
Profit Sharing	(47.8)	(40.1)	19.2%	(37.4)	27.8%	(167.3)	(137.8)	21.4%
Total	(166.0)	(148.9)	11.5%	(128.9)	28.8%	(590.5)	(490.2)	20.5%
Employees	899	856	5.0%	711	26.4%	899	711	26.4%

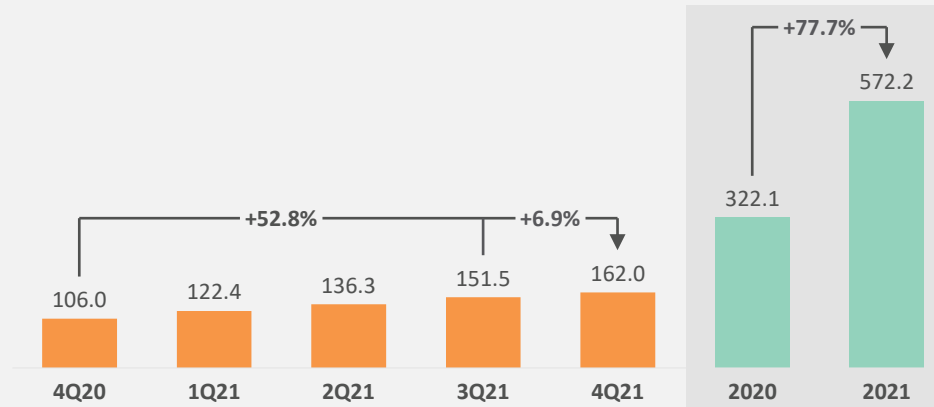
Recurring Efficiency Ratio (Expenses/Revenues)



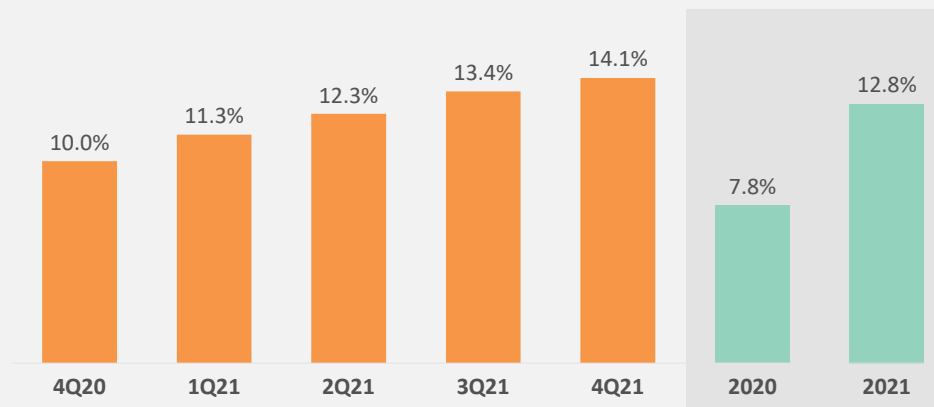
2021 x 2020 | Recurring



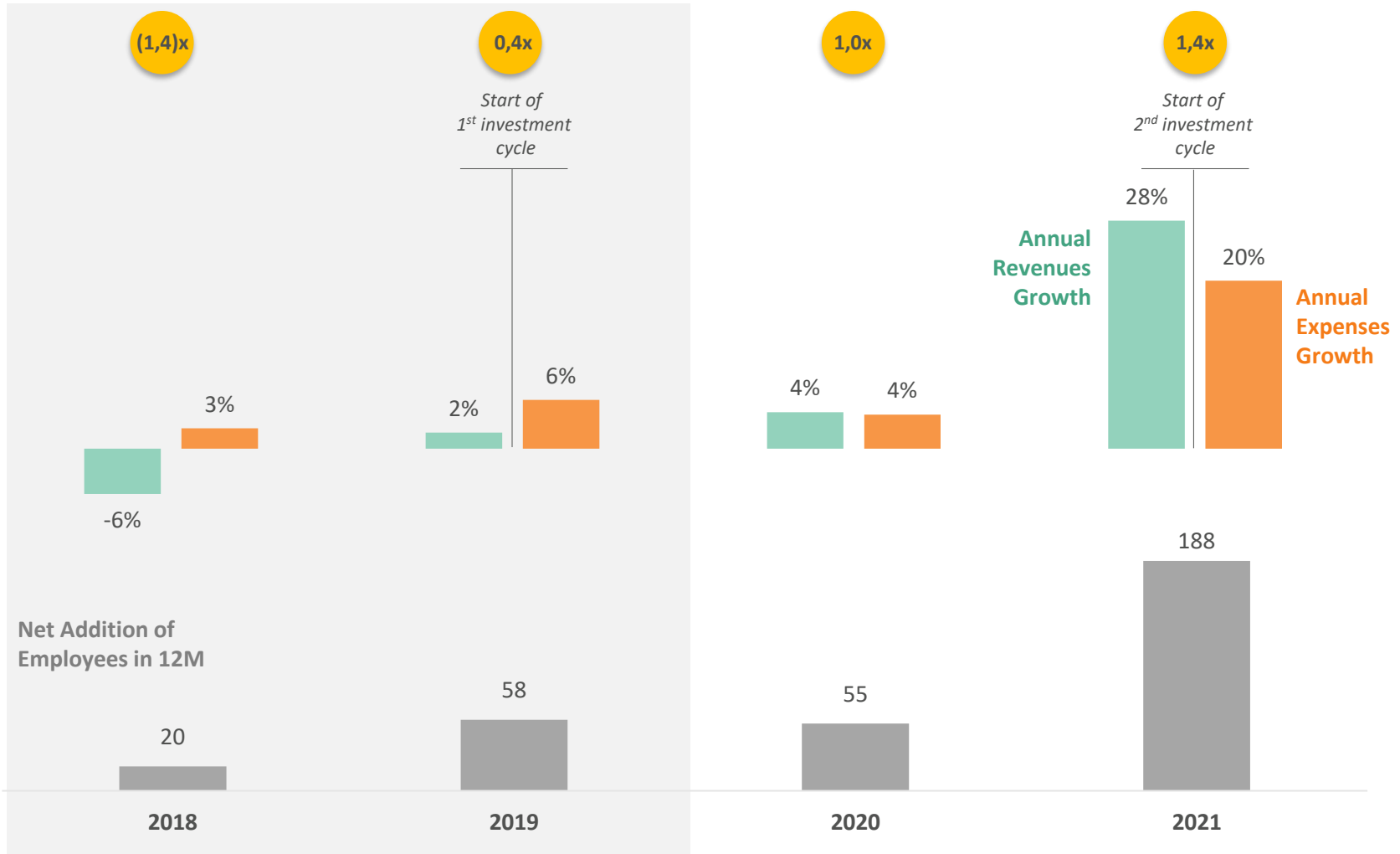
Recurring Net Income (R\$ million)



Recurring ROAE (% p.a.)



Annual Revenues Growth / Annual Expenses Growth



	2022
Expanded Credit Portfolio Growth¹	12% to 16%
Middle Segment Expanded Credit Portfolio Growth	40% to 50%
Expenses Growth (Personnel, Other Administrative and Profit Sharing)	30% to 40%
Efficiency Ratio (Expenses/Revenues)	36% to 39%

¹ Inclui as carteiras de empréstimos, garantias prestadas e títulos privados.

Website: www.abcbrasil.com.br | ri.abcbrasil.com.br

Phone: +55 (11) 3170-2000





Disclaimer

The following material, on this date, is a presentation containing general information about the Banco ABC Brasil S.A. We offer no guarantee and make no declaration, implicitly or explicitly, as to the accuracy, completeness or scope of this information.

This presentation may include forward-looking statements of future events or results according to the regulations of the Brazilian and International securities and exchange commissions. These statements are based on certain assumptions and analyses by the Company that reflect its experience, the economic environment, future market conditions and expected events by the company, many of which are beyond the control of the Company. Important factors that may lead to significant differences between the actual results and the statements of expectations about future events or results include the company's business strategy, Brazilian and International economic conditions, technology, financial strategy, financial market conditions, uncertainty regarding the results of its future operations, plans, objectives, expectations and intentions, among others. Considering these factors, the actual results of the company may be significantly different from those shown or implicit in the statement of expectations about future events or results.

The information and opinions contained in this presentation should not be understood as a recommendation to potential investors and no investment decision is to be based on the veracity, current events or completeness of this information or these opinions. No advisors to the company or parties related to them or their representatives should have any responsibility for any losses that may result from the use or contents of this presentation.