



Investor Presentation

May 2024



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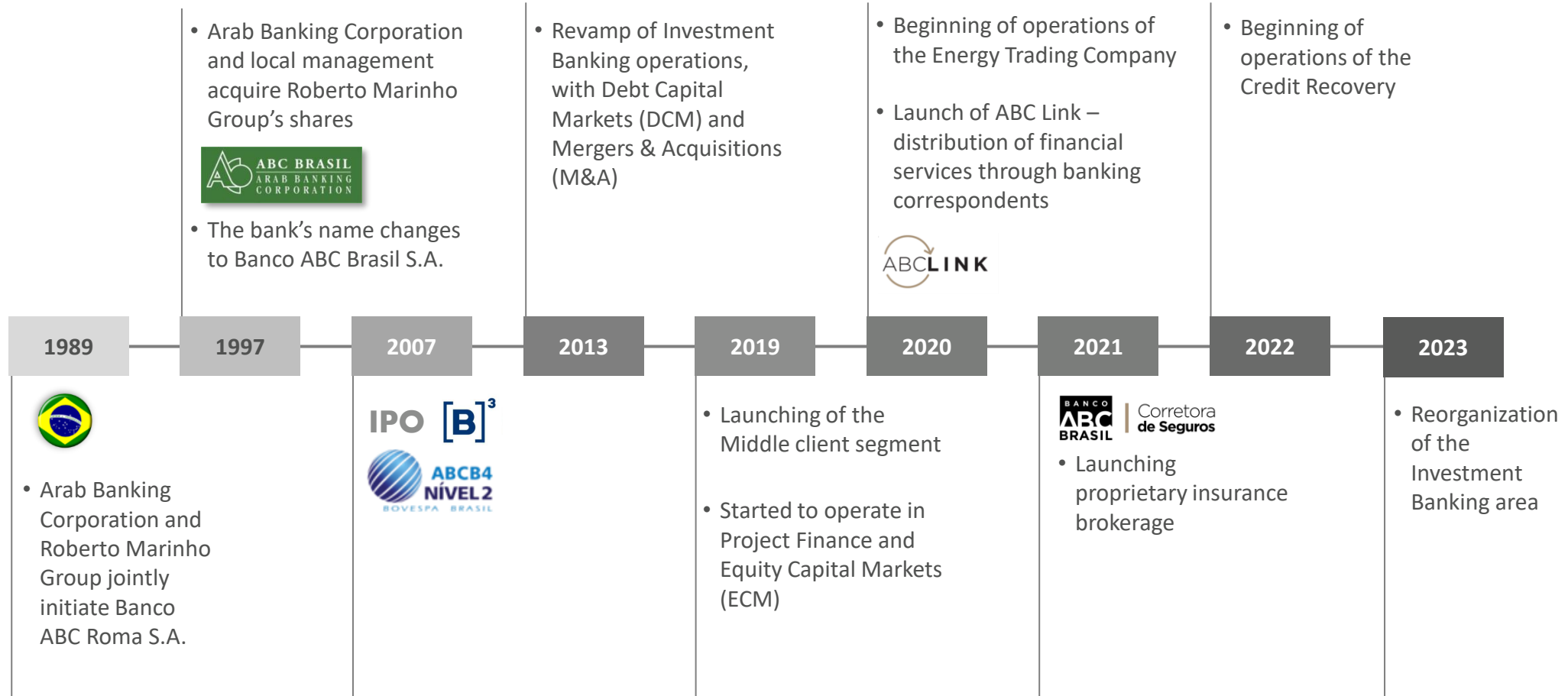


Strategy and Business Segments

Funding and Capital Base

Financial Highlights

Ownership and Organizational Breakdown



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

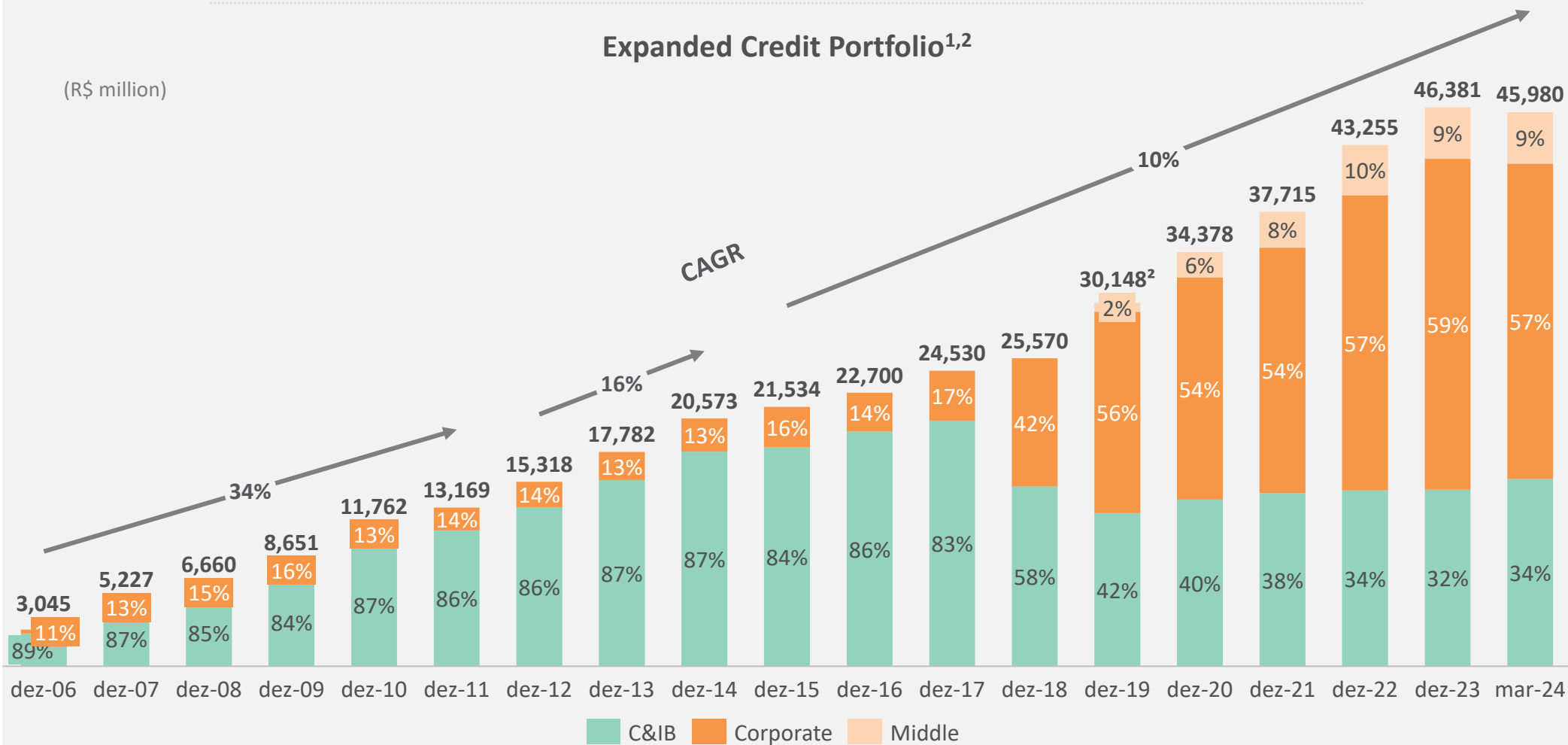
Investment in new initiatives to accelerate growth

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

Banco ABC Brasil offers financial solutions to companies in the **C&IB**, **Corporate** and **Middle** segments

Expanded Credit Portfolio^{1,2}

(R\$ million)



Notes:

1 Includes Loans, Guarantees Issued and Corporate Securities portfolios

2 New client segmentation starting in January 2021. For comparison purposes, 2019 figures are also presented with the same breakdown

Clients	<ul style="list-style-type: none">▪ Scale <u>number of clients</u> and <u>transaction volume</u>, through a segmented offer▪ Serve all our clients' stakeholders (<u>suppliers</u>, <u>employees</u> and <u>clients</u>)
Products	<ul style="list-style-type: none">▪ Expand the <u>product portfolio</u>▪ <u>Reduce the dependency</u> on specific business lines▪ Leverage on the existing infrastructure, diluting the cost to <u>acquire</u> and <u>serve</u> clients
Channels	<ul style="list-style-type: none">▪ Unlock value of the <u>distribution channels</u> through movements that add complementary capabilities▪ Use <u>third party channels</u> to distribute our services and products▪ Distribute third-party services and products through <u>our channels</u>

Risk Exposure Dilution

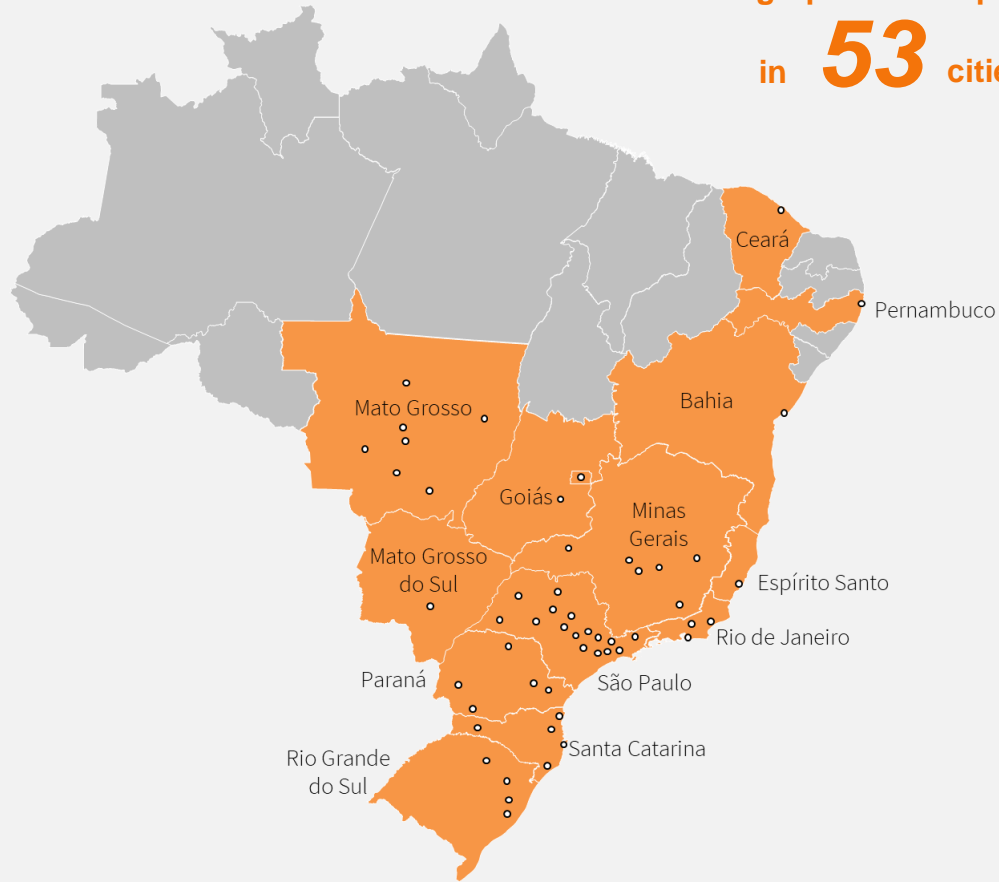
Capture Synergies among Operations

Expand Structural ROAE

Lower Volatility Over the Cycles

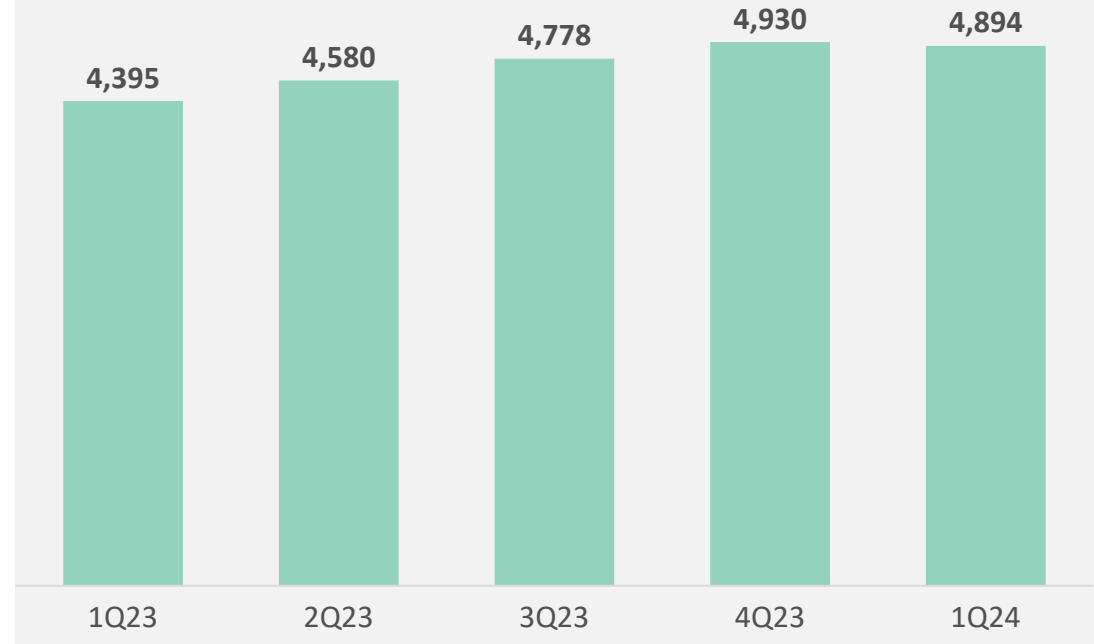
Geographical Footprint

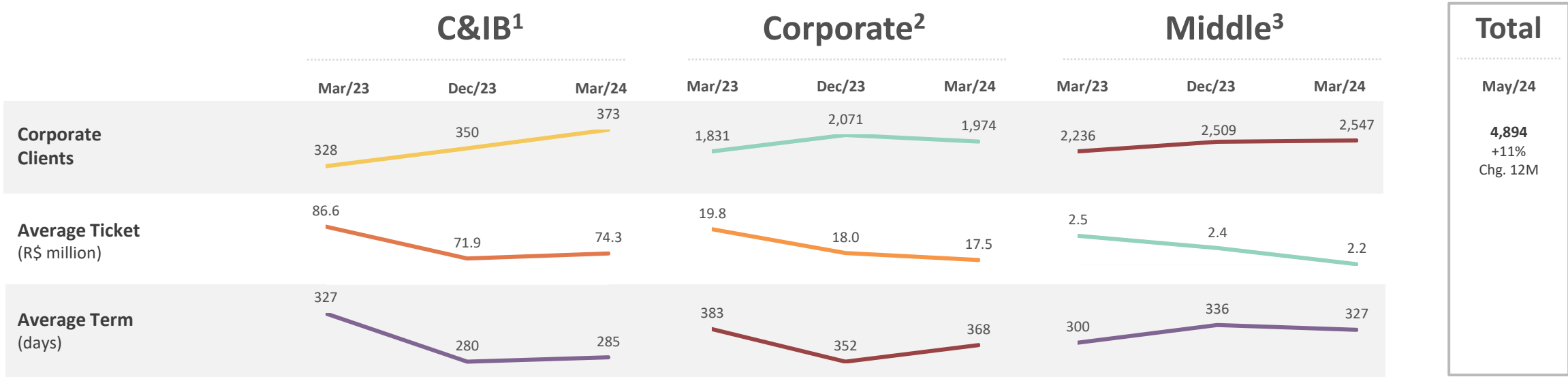
Geographical Footprint
in **53** cities



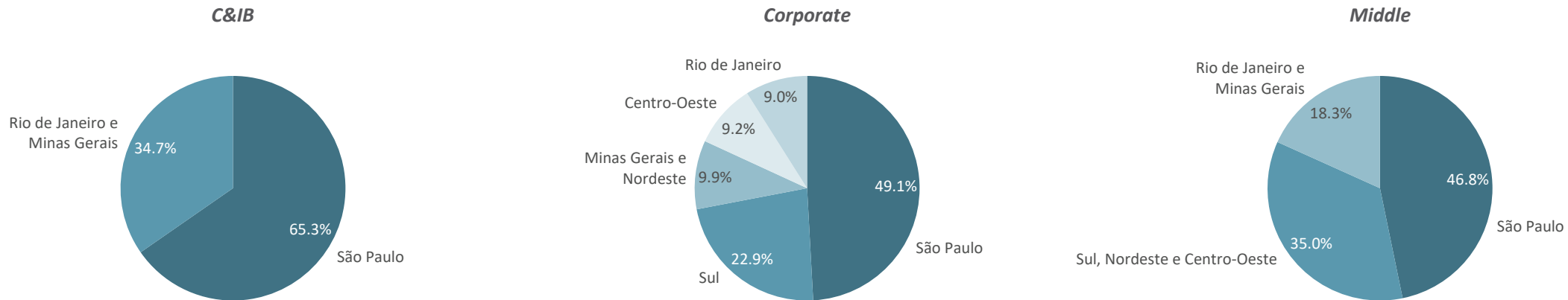
Client Base

+499 Clients
in 12 months **+11.4%**





Geographical Breakdown of the Expanded Credit Portfolio per Segment



Notes:
 1 **C&IB:** Clients with annual sales above R\$4 bn (may include companies within the Infrastructure, Energy and Private Equity segments, with annual sales below R\$4 bn).
 2 **Corporate:** Clients with annual sales between R\$300 mm and R\$4 bn.
 3 **Middle:** Clients with annual sales between R\$30 mm and R\$300 mm.

Expanded Credit Portfolio

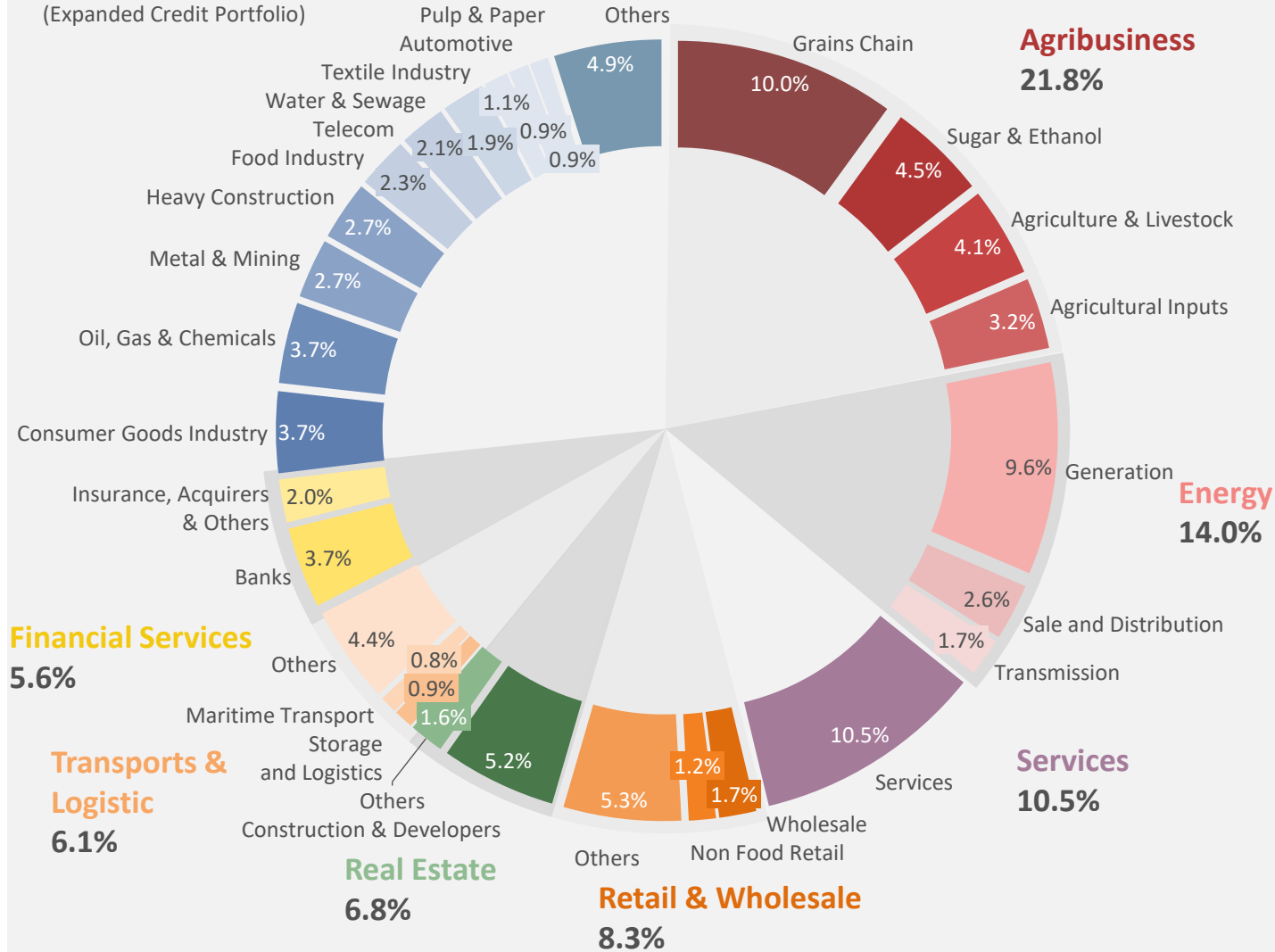
Expanded Credit Portfolio (R\$ million)	Mar/24	% Total	Dec/23	% Total	Chg 3M	Mar/23	% Total	Chg 12M
Loans	23,434	100%	24,829	100%	-5.6%	24,063	100%	-2.6%
C&IB	4,219	18.0%	3,835	15.4%	10.0%	3,466	14.4%	21.7%
Corporate	15,299	65.3%	16,895	68.0%	-9.4%	16,694	69.4%	-8.4%
Middle	3,916	16.7%	4,099	16.5%	-4.5%	3,903	16.2%	0.3%
Corporate Securities	11,093	100%	10,224	100%	8.5%	7,284	100%	52.3%
C&IB	3,452	31.1%	2,935	28.7%	17.6%	2,357	32.4%	46.4%
Corporate	7,330	66.1%	7,158	70.0%	2.4%	4,900	67.3%	49.6%
Middle	312	2.8%	131	1.3%	138.0%	26	0.4%	1081.1%
"Cash" Portfolio¹	34,528	100%	35,052	100%	-1.5%	31,346	100%	10.1%
C&IB	7,671	22.2%	6,770	19.3%	13.3%	5,823	18.6%	31.7%
Corporate	22,629	65.5%	24,053	68.6%	-5.9%	21,594	68.9%	4.8%
Middle	4,228	12.2%	4,230	12.1%	0.0%	3,930	12.5%	7.6%
Guarantees Issued	11,452	100%	11,328	100%	1.1%	12,306	100%	-6.9%
C&IB	7,886	68.9%	7,889	69.6%	0.0%	8,739	71.0%	-9.8%
Corporate	3,523	30.8%	3,403	30.0%	3.5%	3,529	28.7%	-0.2%
Middle	44	0.4%	37	0.3%	19.4%	38	0.3%	14.4%
Expanded Credit Portfolio	45,980	100%	46,381	100%	-0.9%	43,652	100%	5.3%
C&IB	15,556	33.8%	14,658	31.6%	6.1%	14,562	33.4%	6.8%
Corporate	26,151	56.9%	27,456	59.2%	-4.8%	25,122	57.6%	4.1%
Middle	4,272	9.3%	4,267	9.2%	0.1%	3,968	9.1%	7.7%

Note:

¹ Includes Loans and Corporate Securities portfolios.

Economic Sectors

(Expanded Credit Portfolio)

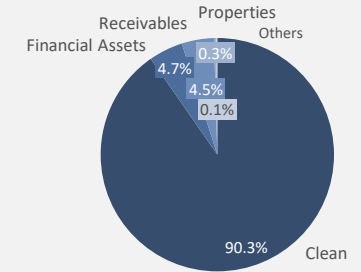


Collaterals

(Expanded Credit Portfolio)

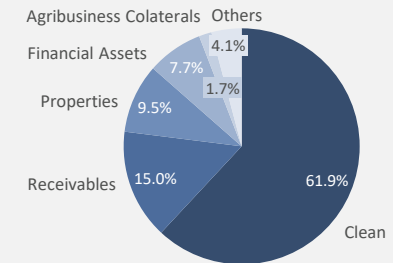
C&IB

Collateralized Portfolio: 9.7%



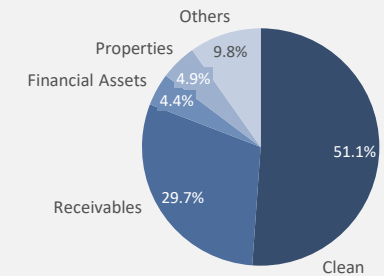
Corporate

Collateralized Portfolio: 38.1%



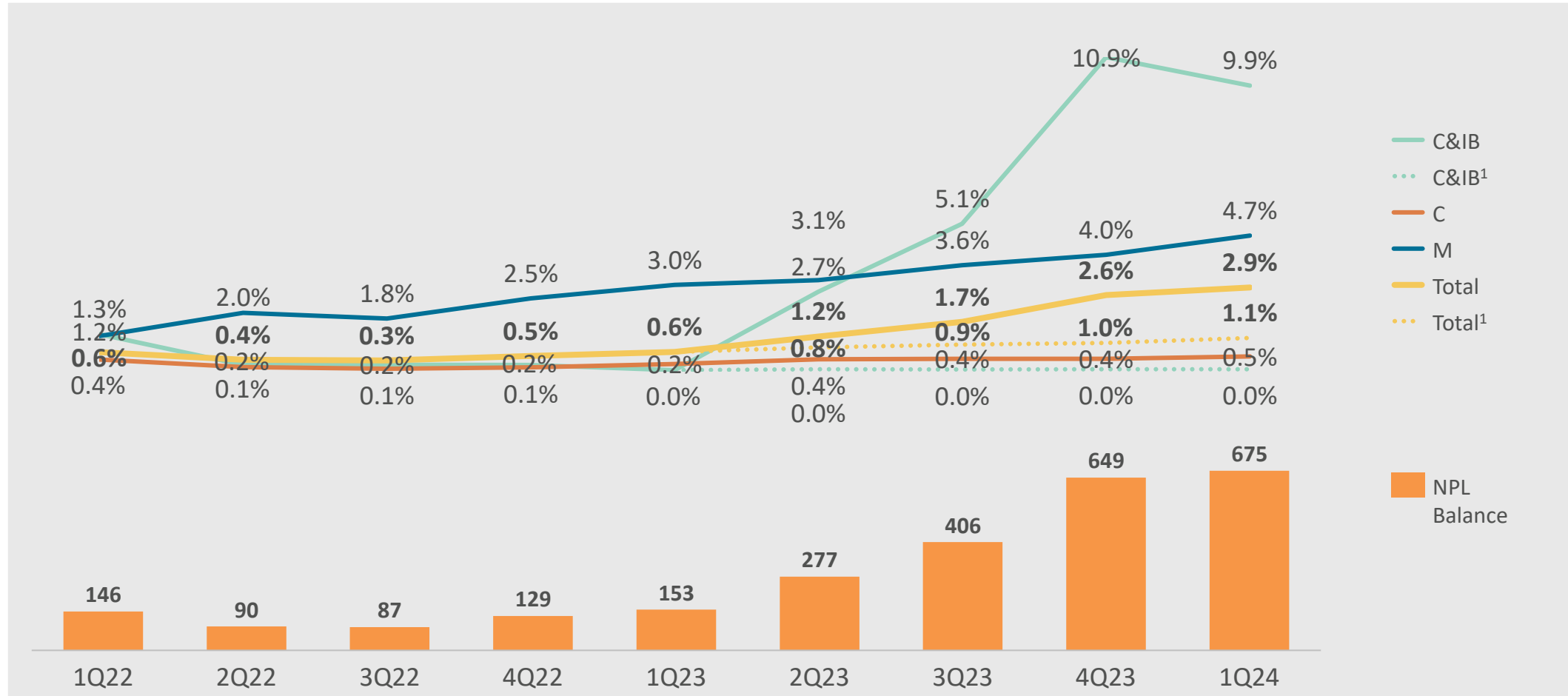
Middle

Collateralized Portfolio: 48.9%



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

R\$ million and % of loan portfolio

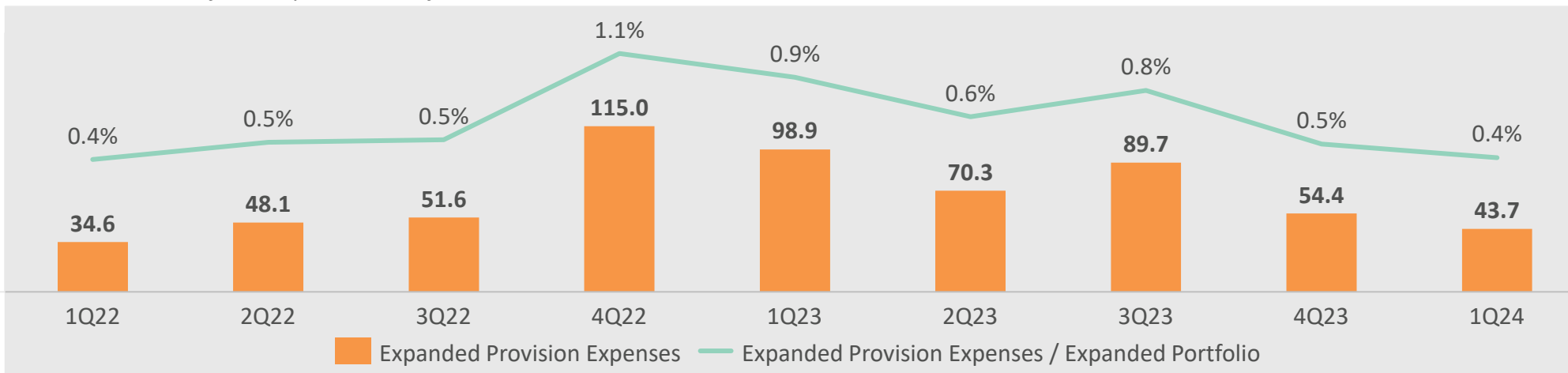


Note:

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

Expanded Provision Expenses

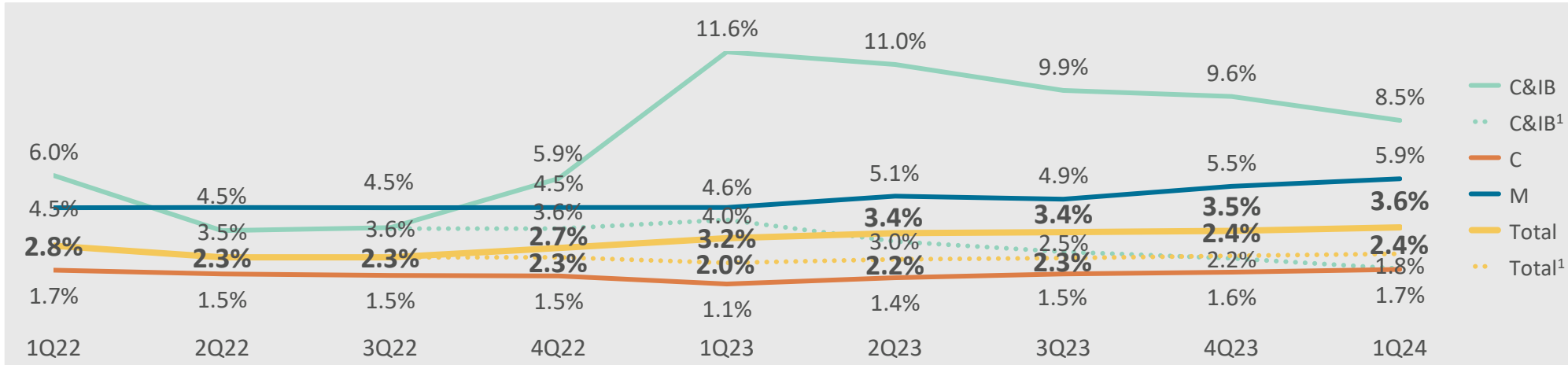
R\$ million and % of the Expanded Portfolio (annualized)



Provision Expenses (R\$ million)	1Q24	4Q23	1Q24x4Q23	1Q23	1Q24x1Q23
Loan Loss Provision (LLP) ¹	(43.0)	(88.5)	-51.3%	(104.7)	-58.9%
Provision for the Devaluation of Securities (PDS)	(4.2)	20.9	-120.1%	(2.4)	75.5%
Credit Recoveries	6.6	2.9	127.0%	2.4	179.9%
Provision Expenses	(40.7)	(64.6)	-37.1%	(104.8)	-61.2%
Provision for Guarantees Issued (PGI)	(2.2)	11.2	-119.4%	6.4	-133.7%
Provision for Assets not for Own Use (BNDU)	(0.9)	(1.0)	-10.1%	(0.6)	41.1%
Expanded Provision Expenses	(43.7)	(54.4)	-19.6%	(98.9)	-55.8%
Expanded Credit Portfolio	45,979.9	46,380.7	-0.9%	43,652.5	5.3%
Expanded Provision / Expanded Portfolio (Annualized)	0.4%	0.5%	(9) bps	0.9%	(53) bps

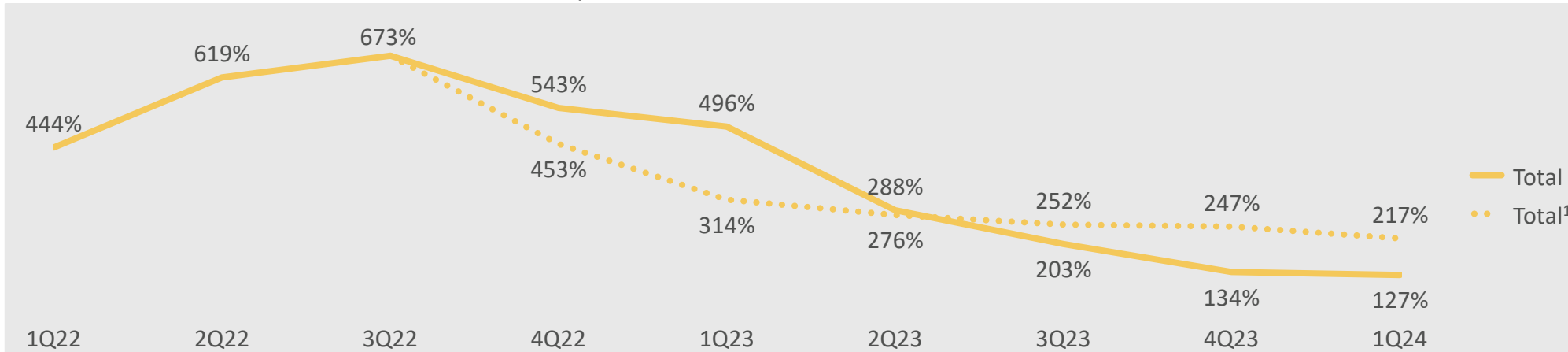
Loans Loss Reserve

% of loan portfolio



Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days

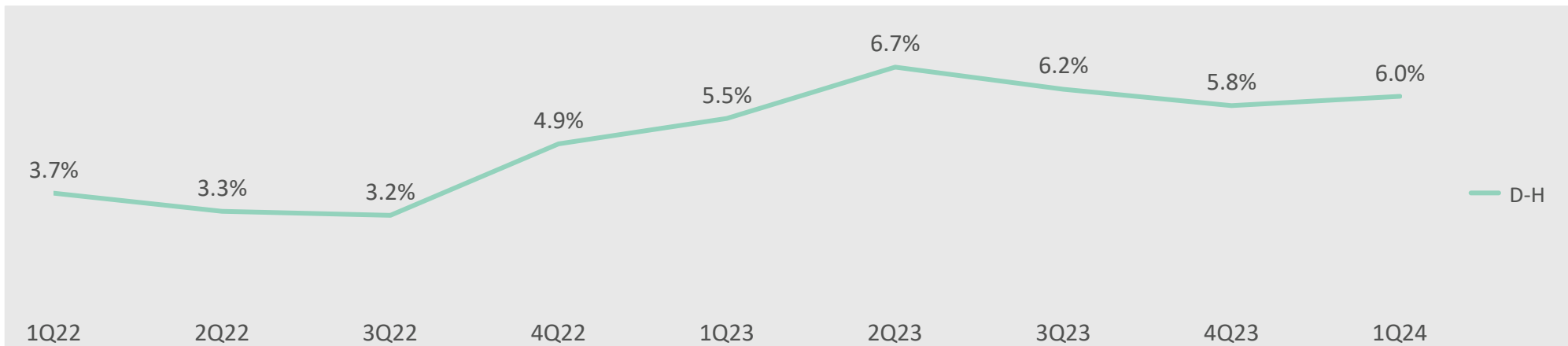


Note:

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

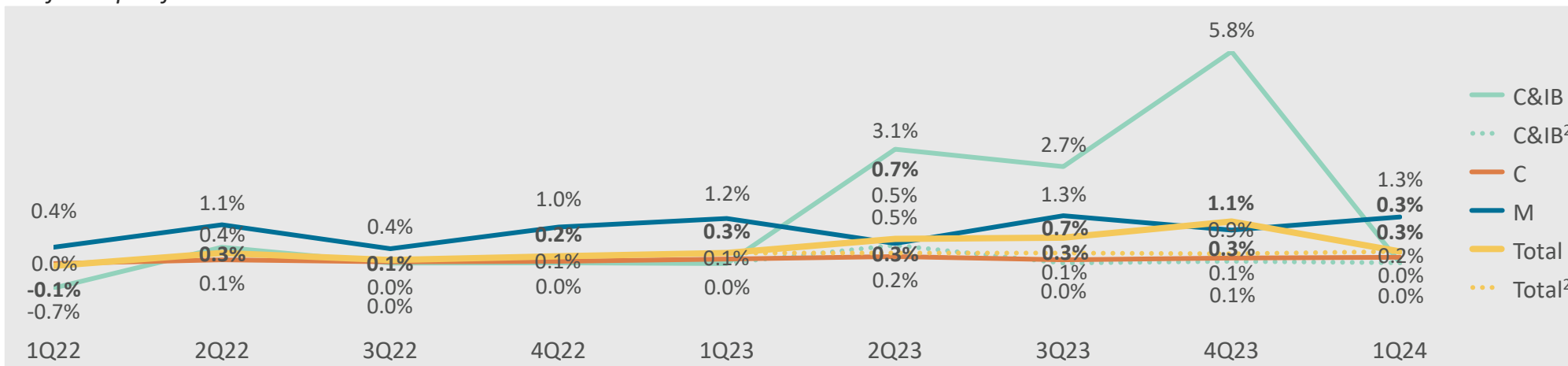
Loans Rated D-H (Brazilian Central Bank Resolution No. 2682)

% of loan portfolio



NPL Formation¹ (loans overdue for more than 90 days)

% of loan portfolio



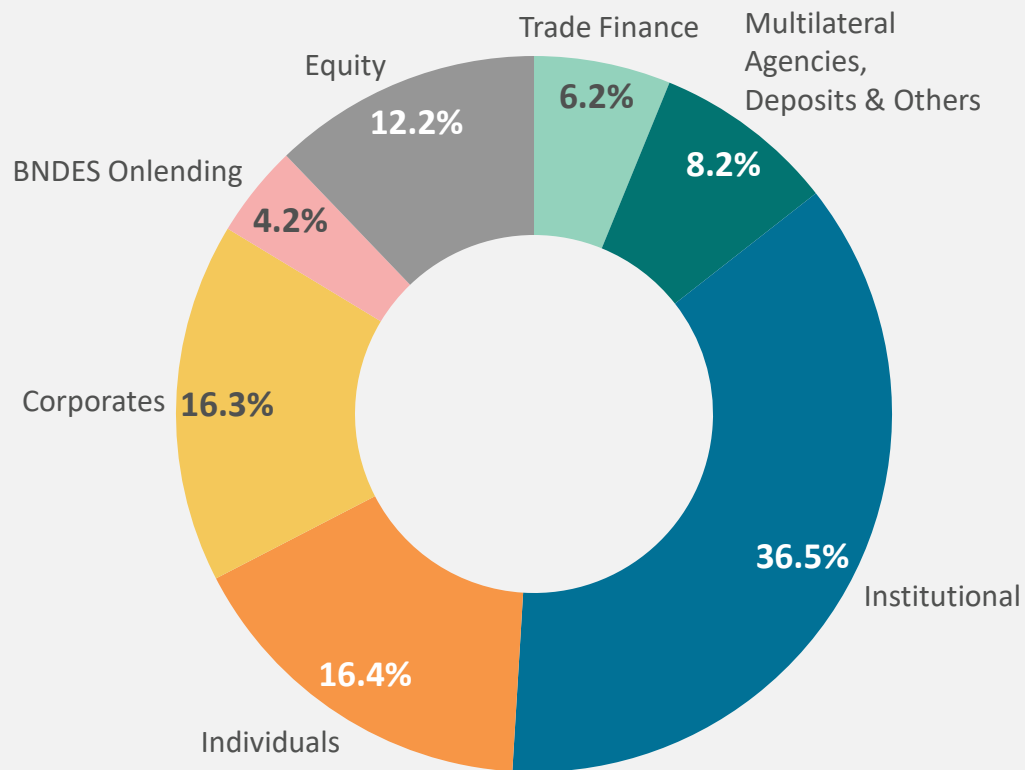
Notes:

- 1 Defined as the loan portfolio that becomes overdue for more than 90 days during the quarter, added to write-offs.
- 2 Excluding the effect an isolated case in the C&IB segment, currently under Chapter 11.

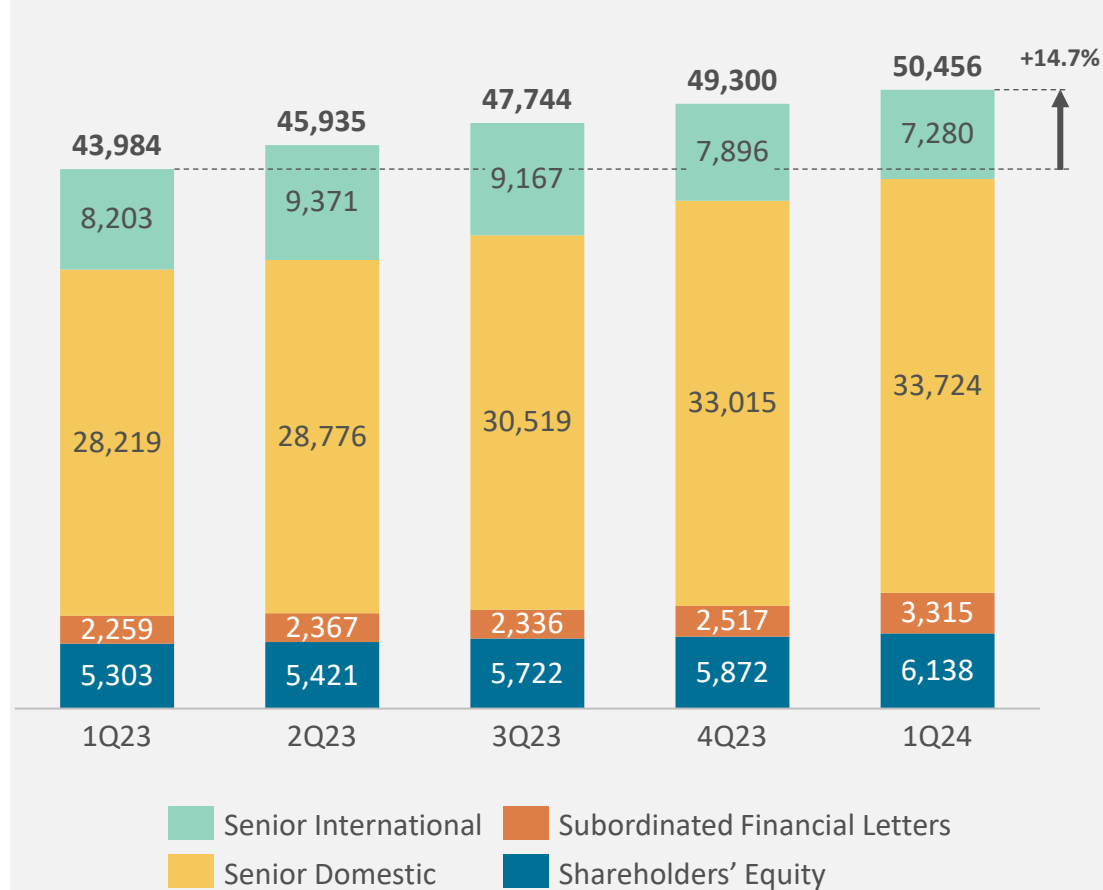


Strategy and Business Segments
Funding and Capital Base
Financial Highlights
Ownership and Organizational Breakdown

Funding 1Q24



Funding Evolution

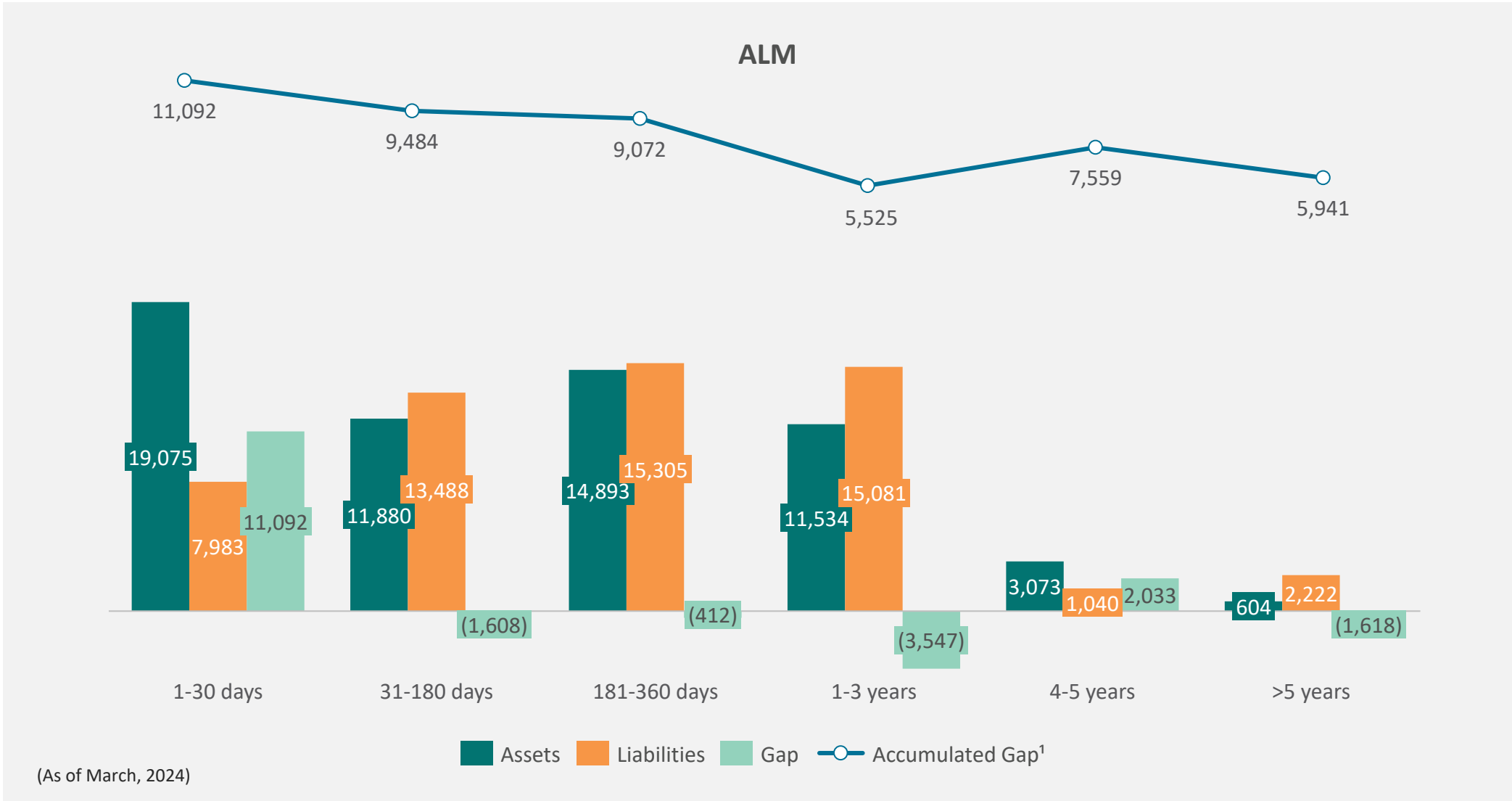


Funding (R\$ million)	Mar/24	% of Total	Dec/23	% of Total	Mar/23	% of Total
Demand Deposits	378	0.7%	693	1.4%	352	0.8%
Time Deposits	9,373	18.6%	9,246	18.8%	8,460	19.2%
LCA, LCI & COE ¹	5,000	9.9%	5,630	11.4%	6,530	14.8%
Financial Bills	16,284	32.3%	14,176	28.8%	10,486	23.8%
Subordinated Local Notes (Letras Financeiras)	2,293	4.5%	2,015	4.1%	1,734	3.9%
Interbank Deposits	583	1.2%	533	1.1%	504	1.1%
Borrowing and Onlending Obligations Abroad	7,280	14.4%	7,896	16.0%	8,203	18.6%
Borrowing and Onlending Obligations	2,107	4.2%	2,738	5.6%	1,887	4.3%
Perpetual Sub. Financial Notes	1,022	2.0%	502	1.0%	525	1.2%
Subtotal (Funding with Third Parties)	44,318	87.8%	43,428	88.1%	38,681	87.9%
Shareholders' Equity	6,138	12.2%	5,872	11.9%	5,303	12.1%
Total	50,456	100.0%	49,300	100.0%	43,984	100.0%

¹ LCA: Agriculture Credit Bills / LCI: Real State Credit Bills / COE: Structured Transactions Certificate

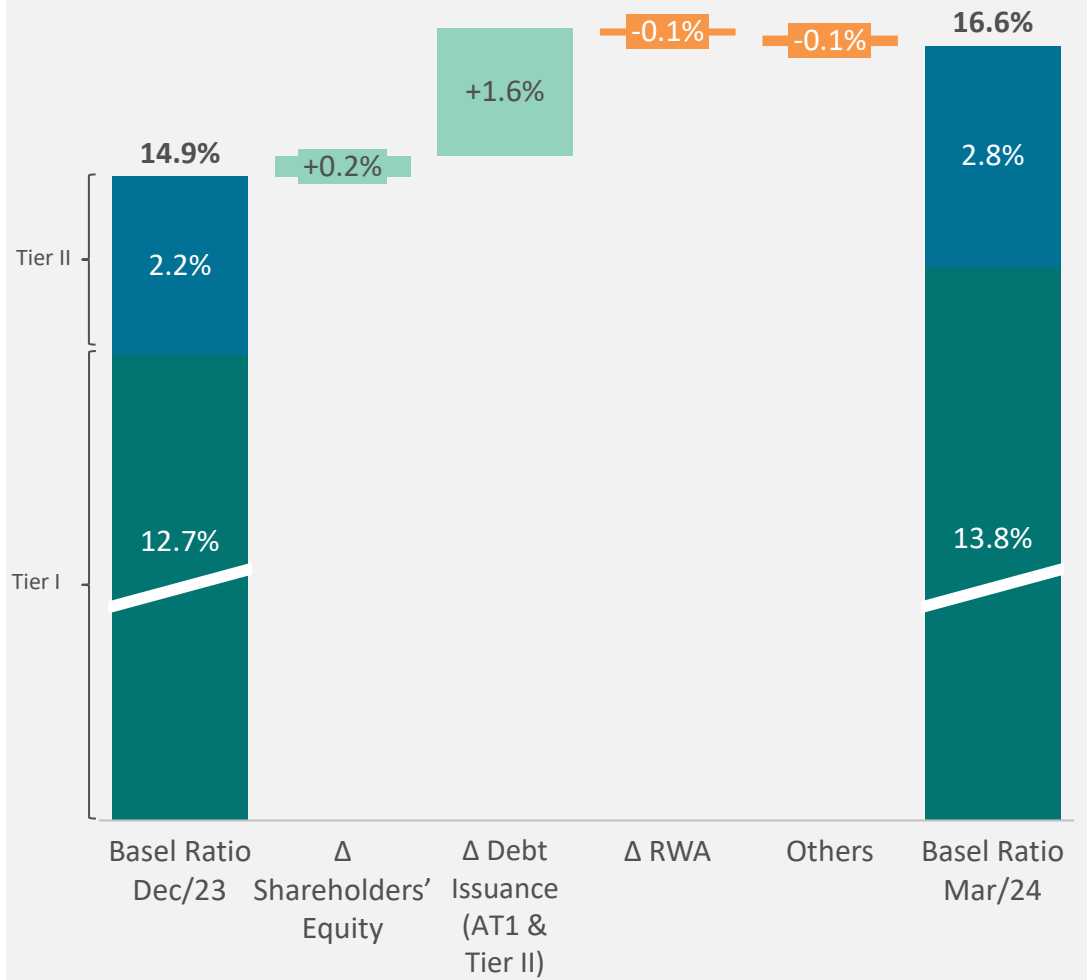
<u>Ratings</u>	Local	Global	Sovereign
S&P Global	brAAA	BB	BB
FitchRatings	AAA(bra)	BB	BB
MOODY'S	AA+.Br	Ba2	Ba2

Assets & Liabilities by Maturity



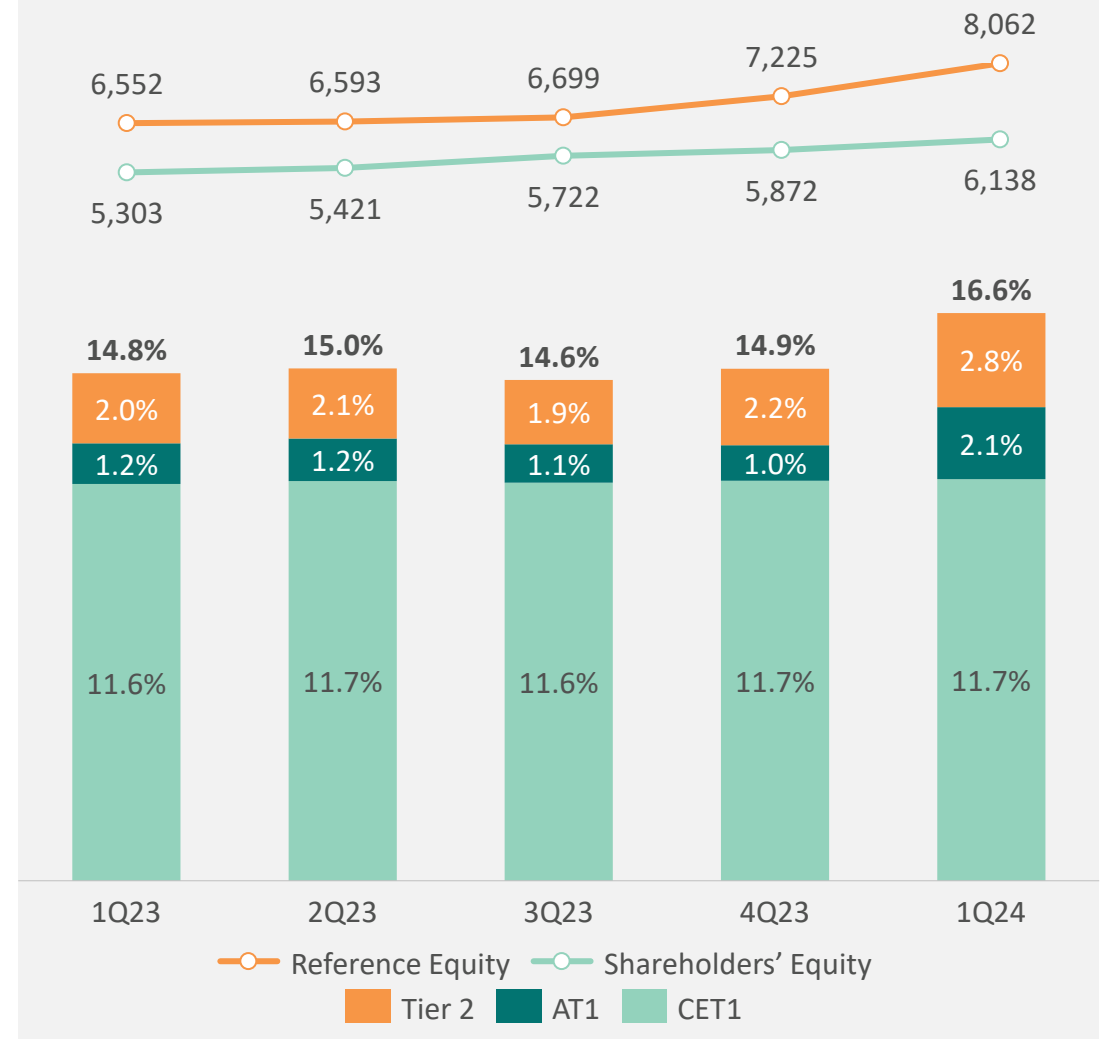
Note:
 1 Assuming Federal Government Securities liquid within 1-30 days, based on market prices, as they can be converted into cash through repurchase agreements or sold in the secondary market.

Basel Ratio 1Q24 vs. 4Q23



(R\$ million)

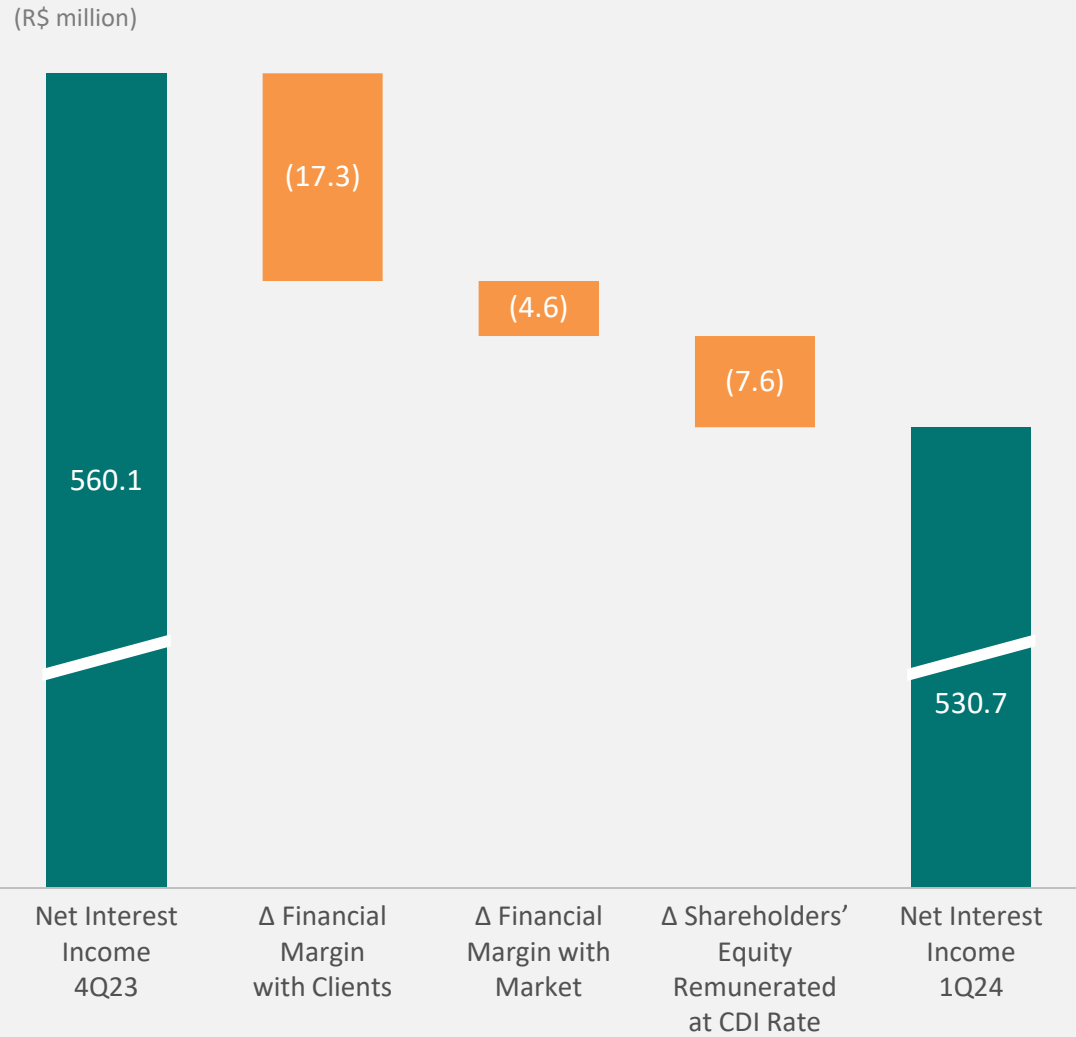
Basel Ratio Evolution



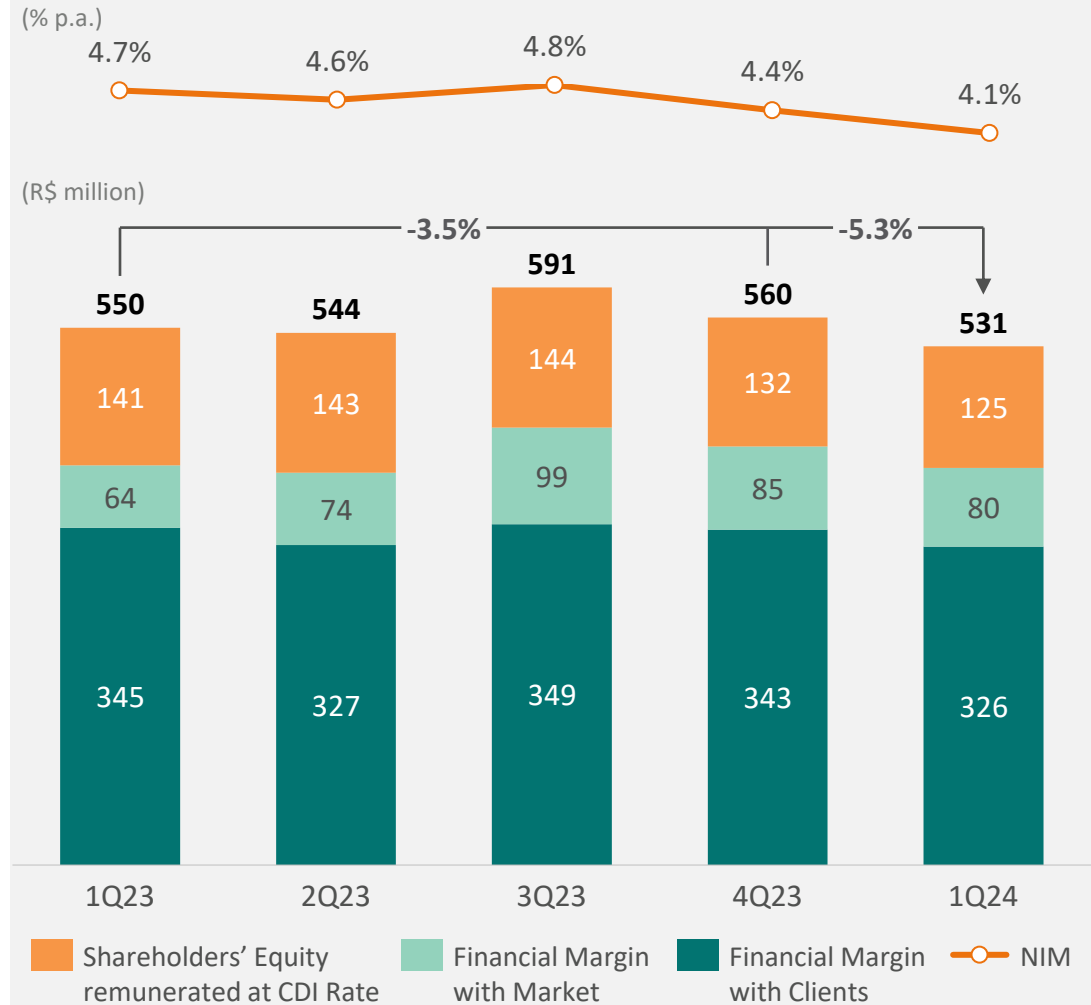


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Ownership and Organizational Breakdown

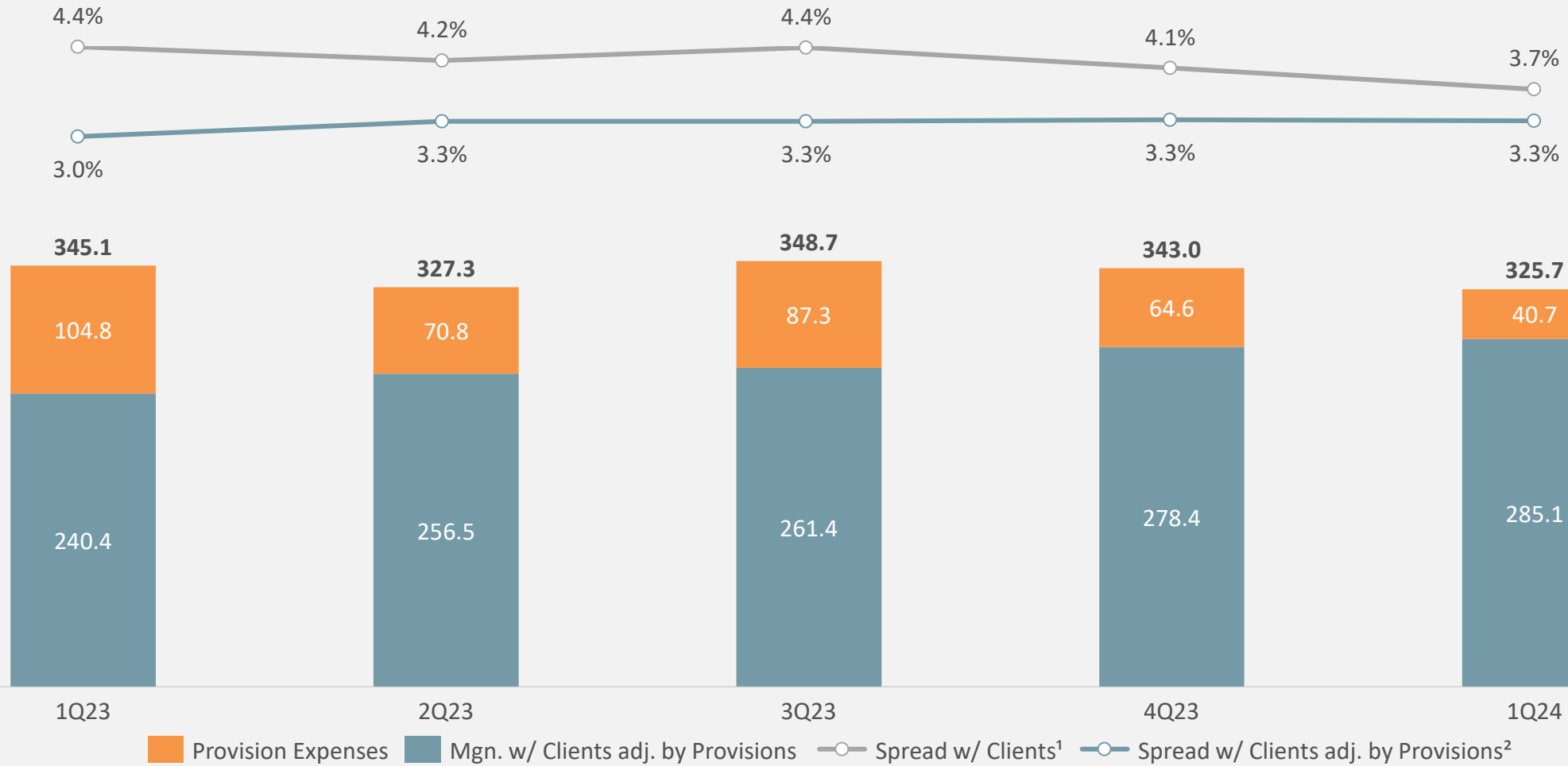
Net Interest Income 1Q24 vs. 4Q23



Net Interest Income & NIM Evolution



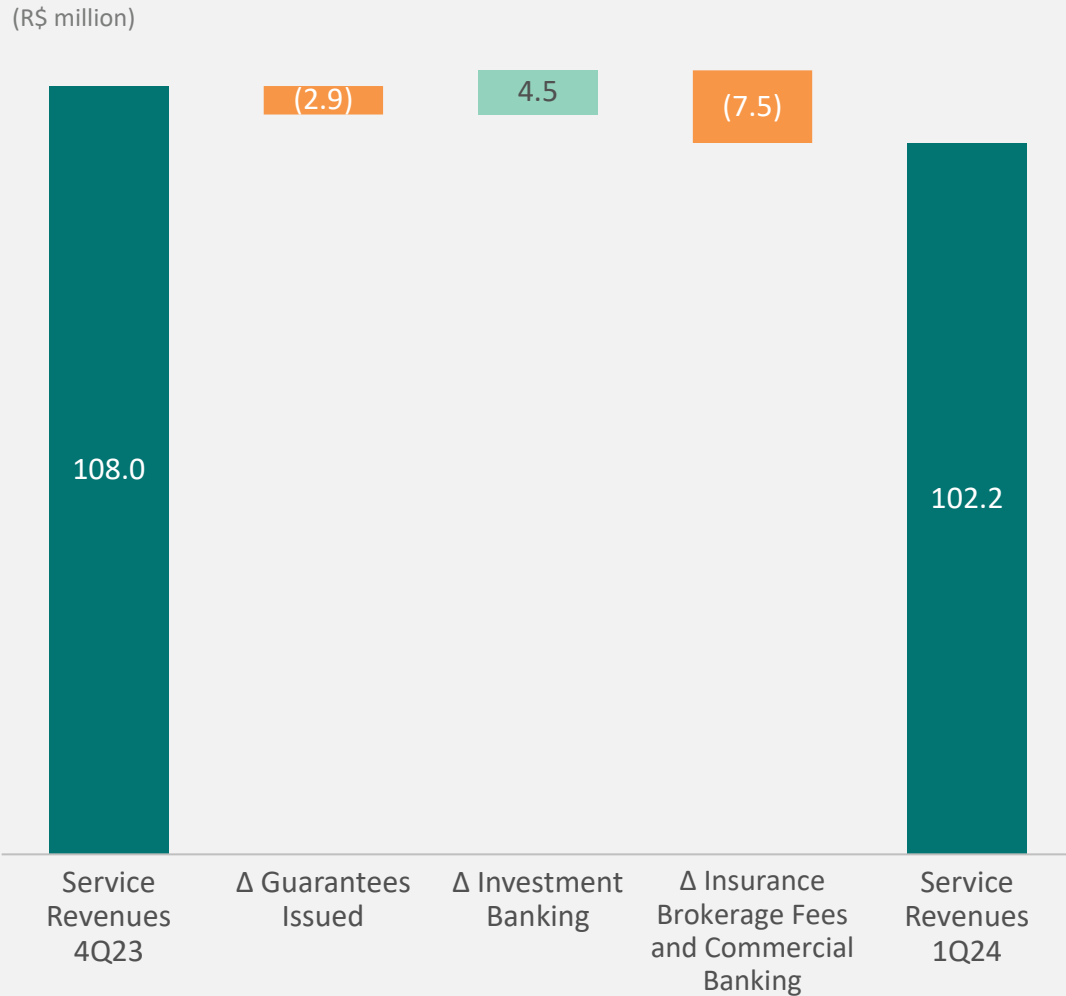
Annualized Spread with Clients



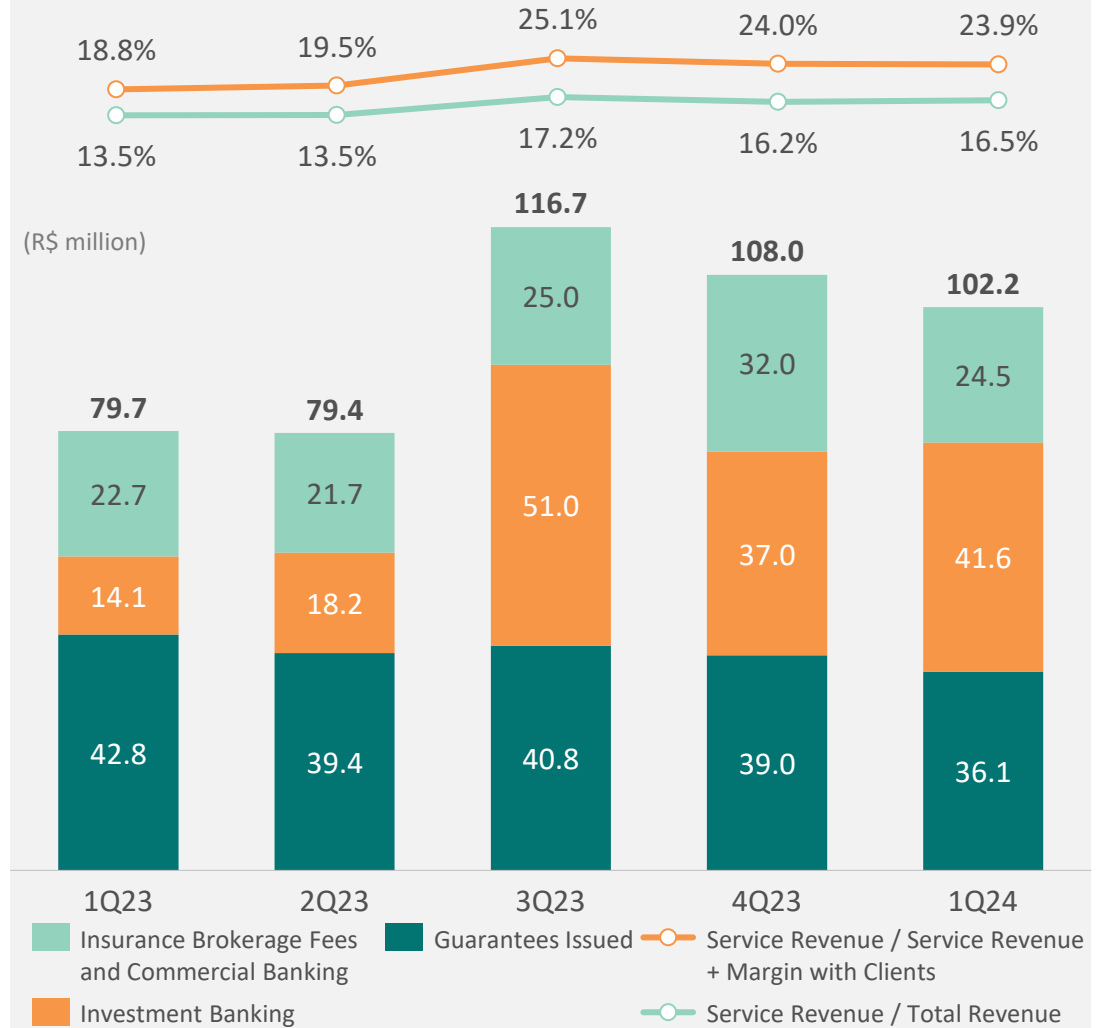
Notes:

- 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.

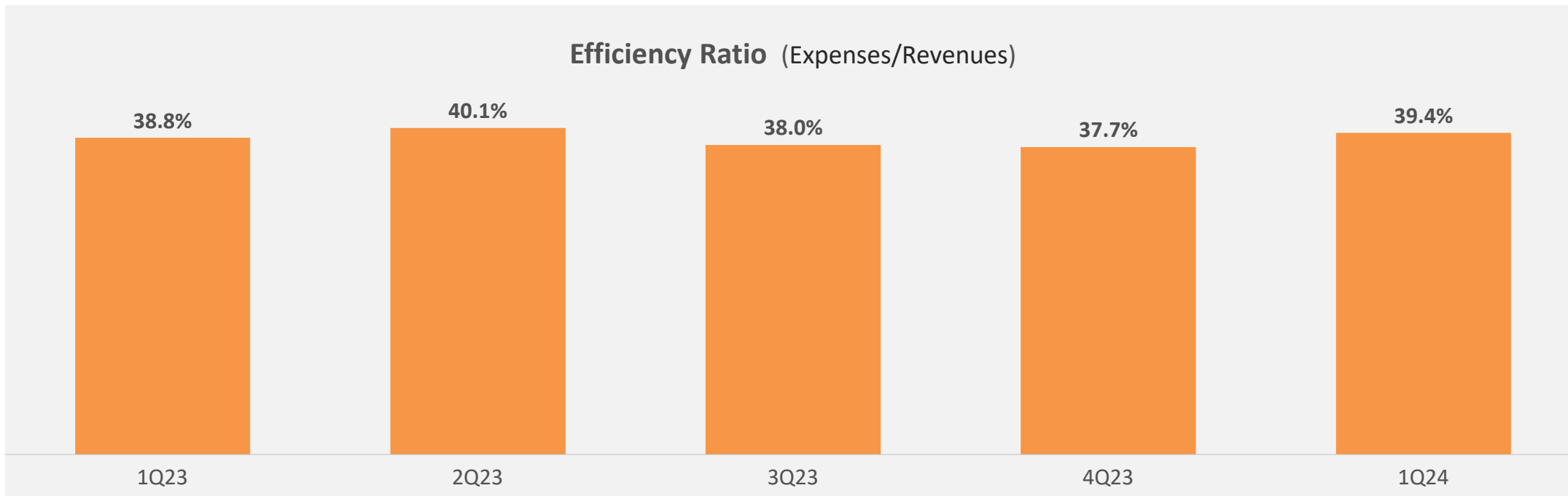
Service Revenues 1Q24 vs. 4Q23



Service Revenues Evolution



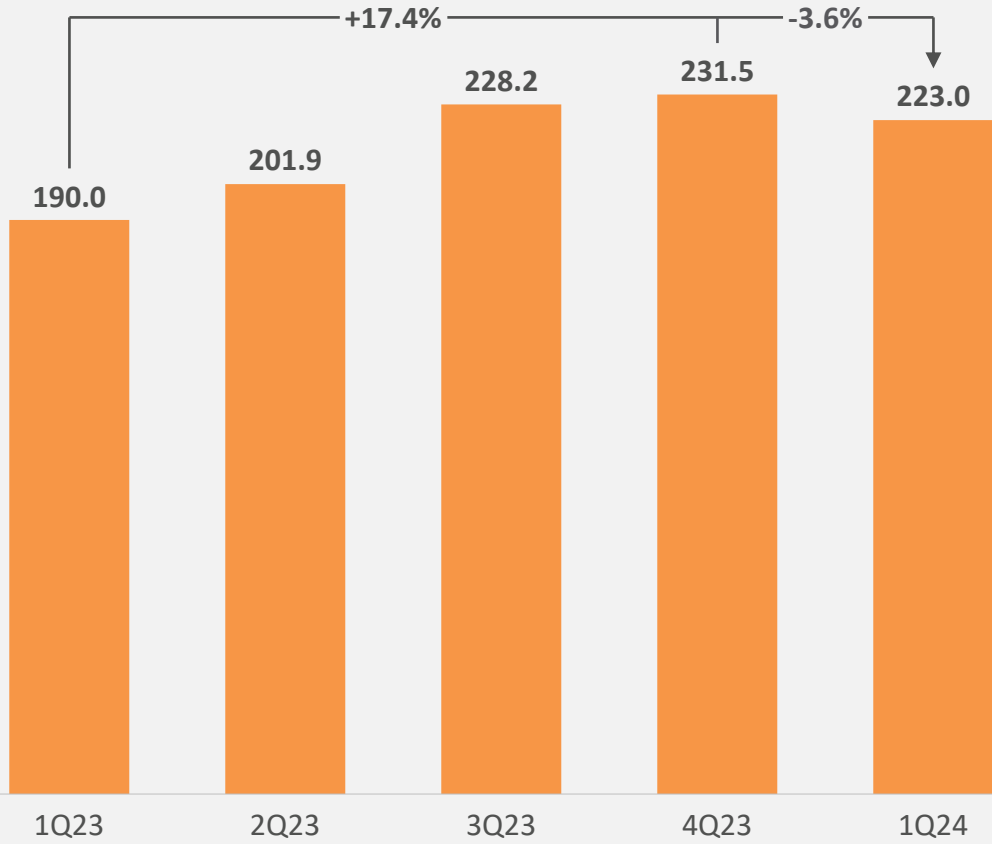
Efficiency Ratio (Expenses/Revenues)



Expenses (R\$ million)	1Q24	4Q23	1Q24x4Q23	1Q23	1Q24x1Q23
Personnel Expenses	(117.5)	(117.5)	0.0%	(108.6)	8.2%
Other Administrative Expenses	(61.3)	(59.4)	3.2%	(57.6)	6.5%
Subtotal	(178.8)	(176.9)	1.1%	(166.2)	7.6%
Profit Sharing	(64.8)	(70.9)	-8.6%	(63.4)	2.2%
Total	(243.7)	(247.8)	-1.7%	(229.6)	6.1%
Employees	1,276	1,257	1.5%	1,194	6.9%

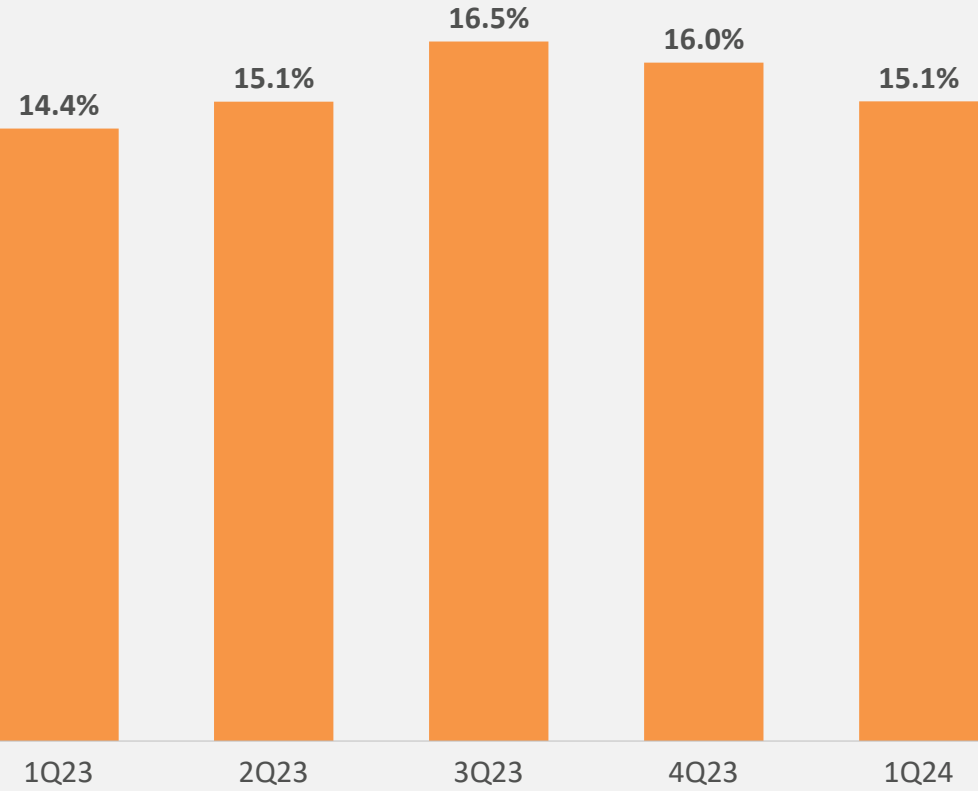
Recurring Net Income

(R\$ million)



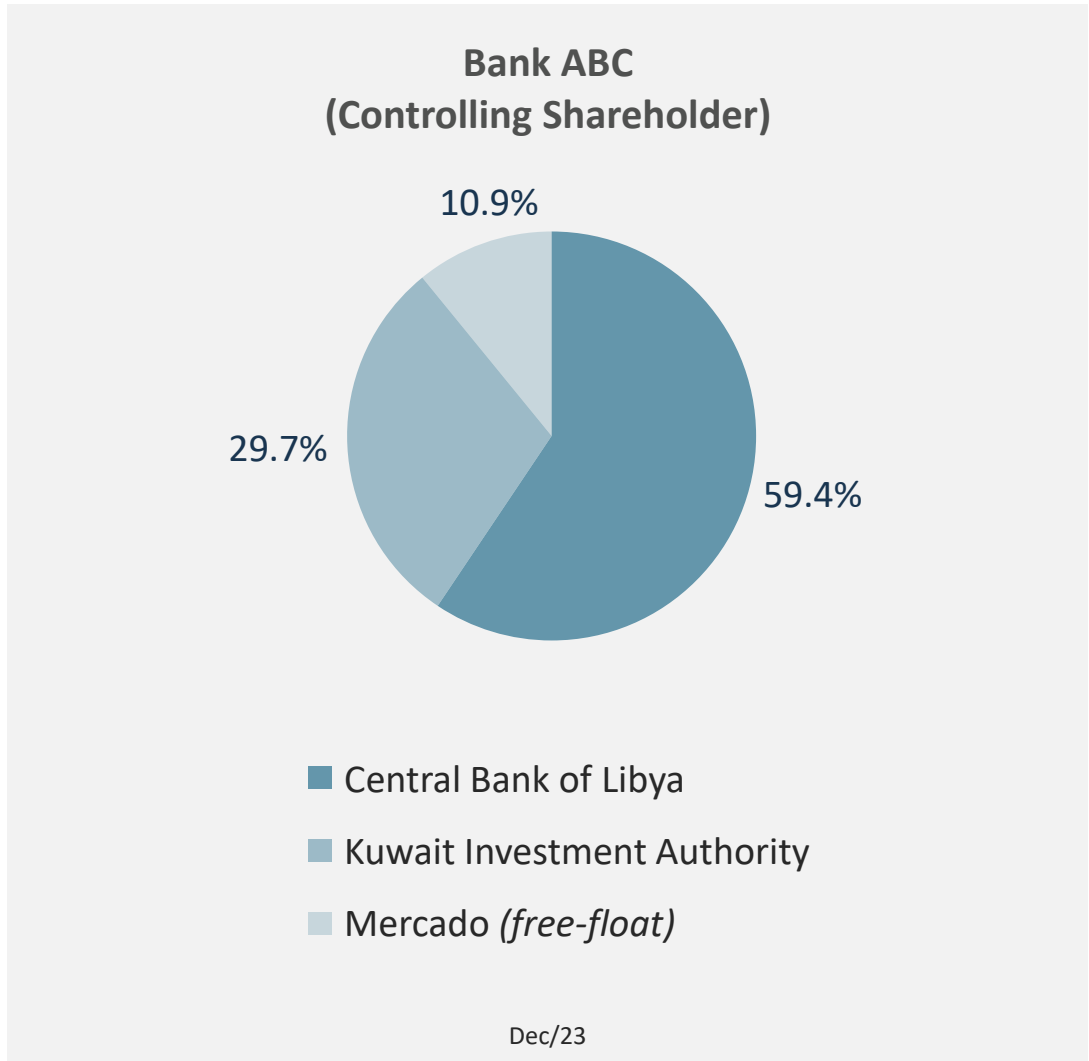
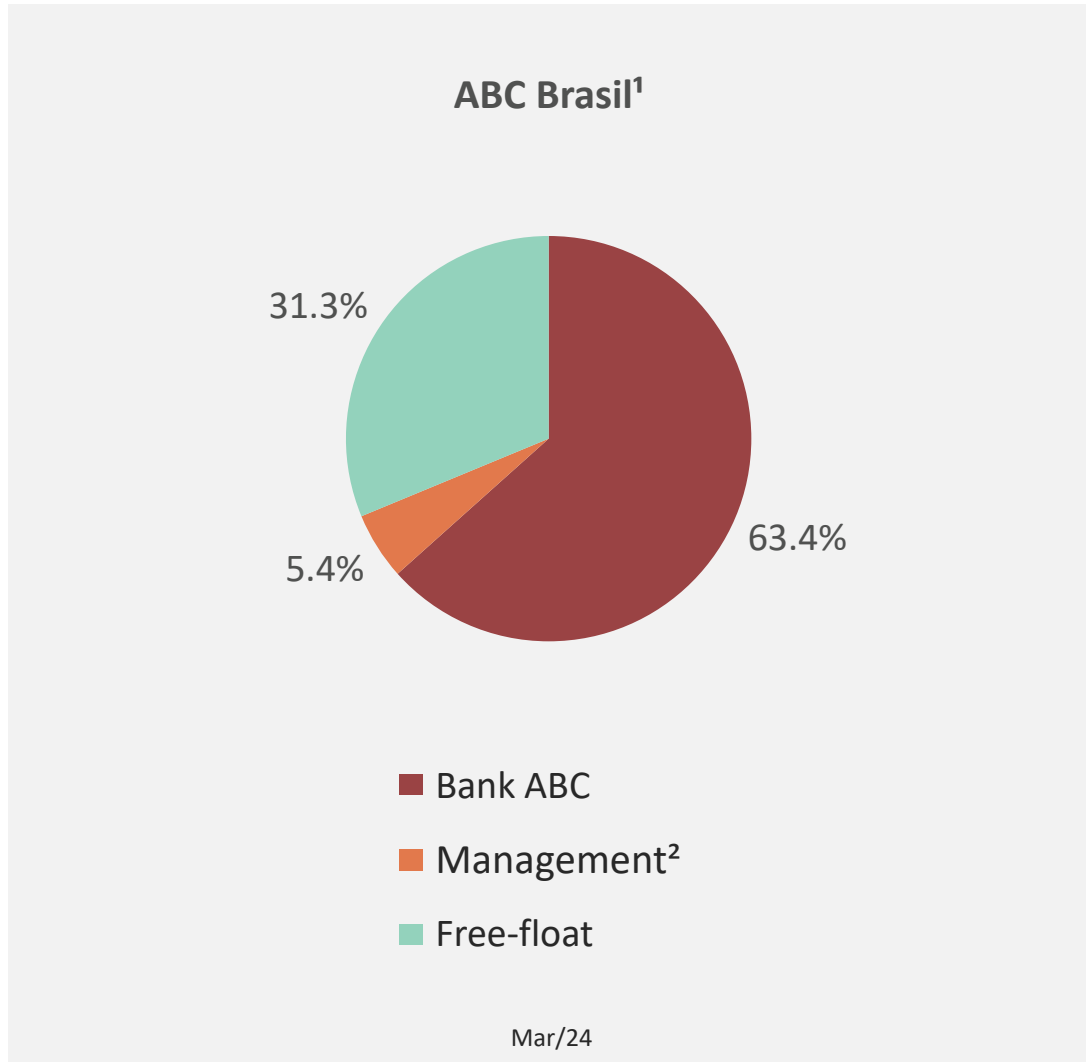
Recurring ROAE

(p.a.)

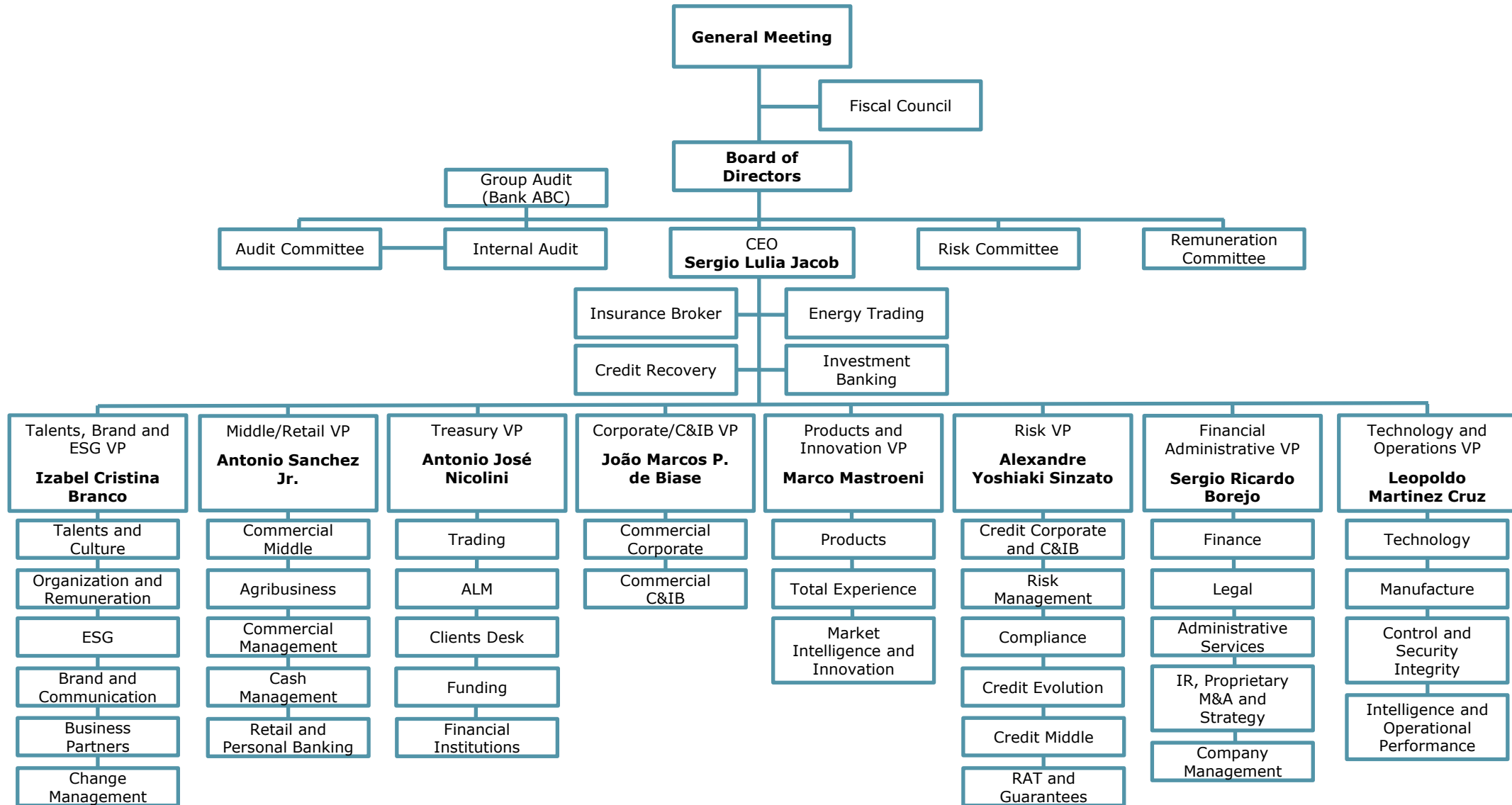




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Notes:
1 Ex-Treasury
2 Management includes Company Executives, members of the Board and related persons to Banco ABC Brasil and affiliates companies.





Listed at B3 since 2007

- ~30% *free float*;
- Active research coverage by sell-side analysts and credit rating agencies, with full disclosure.



Local management *Partnership*, supplemented by long-term alignment

- Senior management with approximately 5,4%¹ of the total capital of ABC Brasil, through long term incentive plans;
- Employees with a relevant part of their remuneration linked to performance goals, and relevant portion paid in ABC Brasil's shares.



Admitted at B3's Level 2 of Corporate Governance since IPO

- Minority shareholders with the right to appoint independent board members;
- All related-party transactions subject to CVM and B3 regulatory rules, including mandatory disclosure in the financial statements.

Included in the following B3's indexes:

IBRA B3 **SMLL B3**

IDIV B3 **IGC B3**

ITAG B3 **IGCT B3**

Note:

1 As of March 31, 2024



- Release of the second ABC Brasil's **Sustainability Report**, relying on independent external assurance, providing transparency and accessibility;
- **ESG Committee**, reporting directly to the Board of Directors, and to the **ESG Commission**, with members of the Executive Board as sponsors;
- Mapping of the ESG maturity level of ABC Brasil's ESG suppliers.

- Credit lines with **multilateral agencies** directly related to ESG issues.



- Approval of the first **Sustainable Finance Framework (SFF)**, which presents the characteristics and guidelines for issuing Sustainable Bonds
- Issuance of more than R\$350 million **Social Financial Letters**

Climate Change



Signatory Investor

- First-time assessment of **financed emissions**, that is, emissions resulting from financing activities.

Awards

- Best ESG program, in the **Financials Banks – Small Cap** segment from **Institutional Investor**
- Social Impact Award – recognition as one of the companies that most supported individual units of the **Institute for Social Opportunity (IOS)**.

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