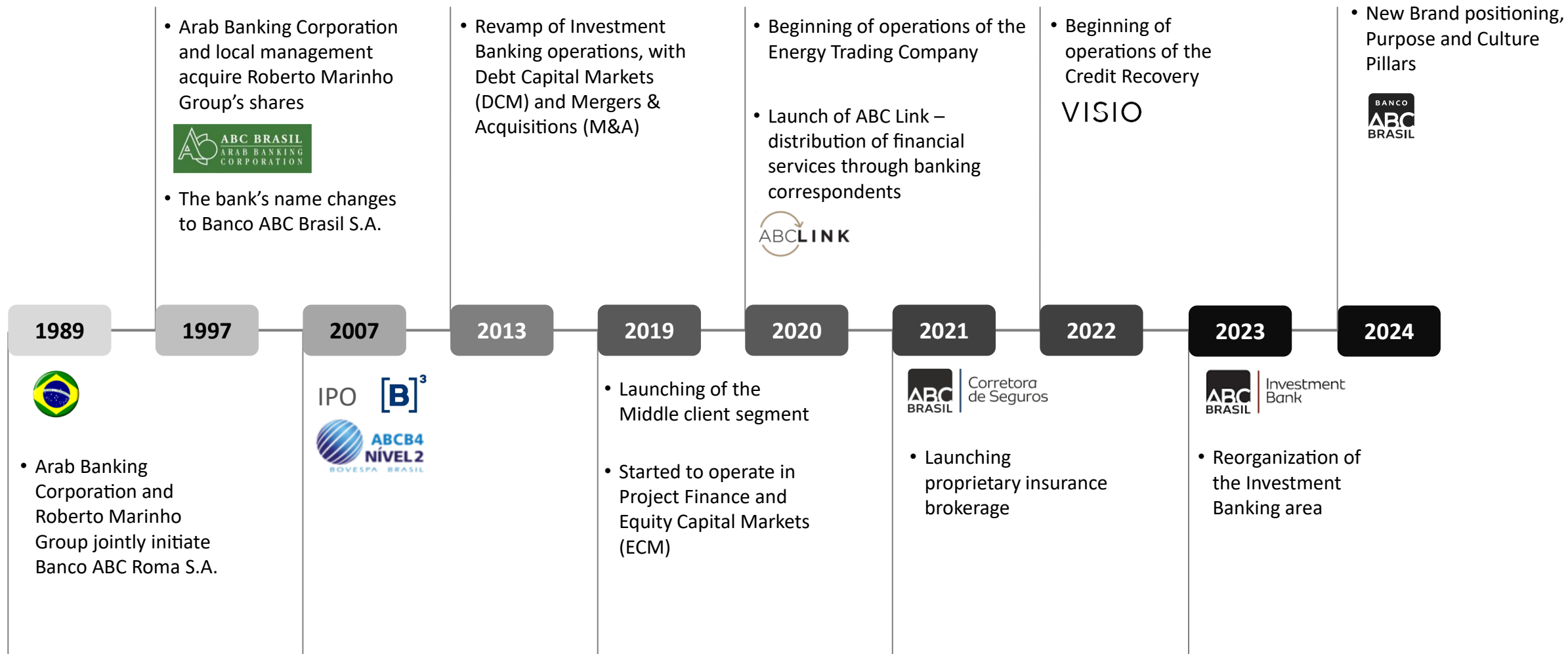


Investor Presentation

August 2025

Strategy and Business Segments

History in Brazil



Shareholders' Remmuneration

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

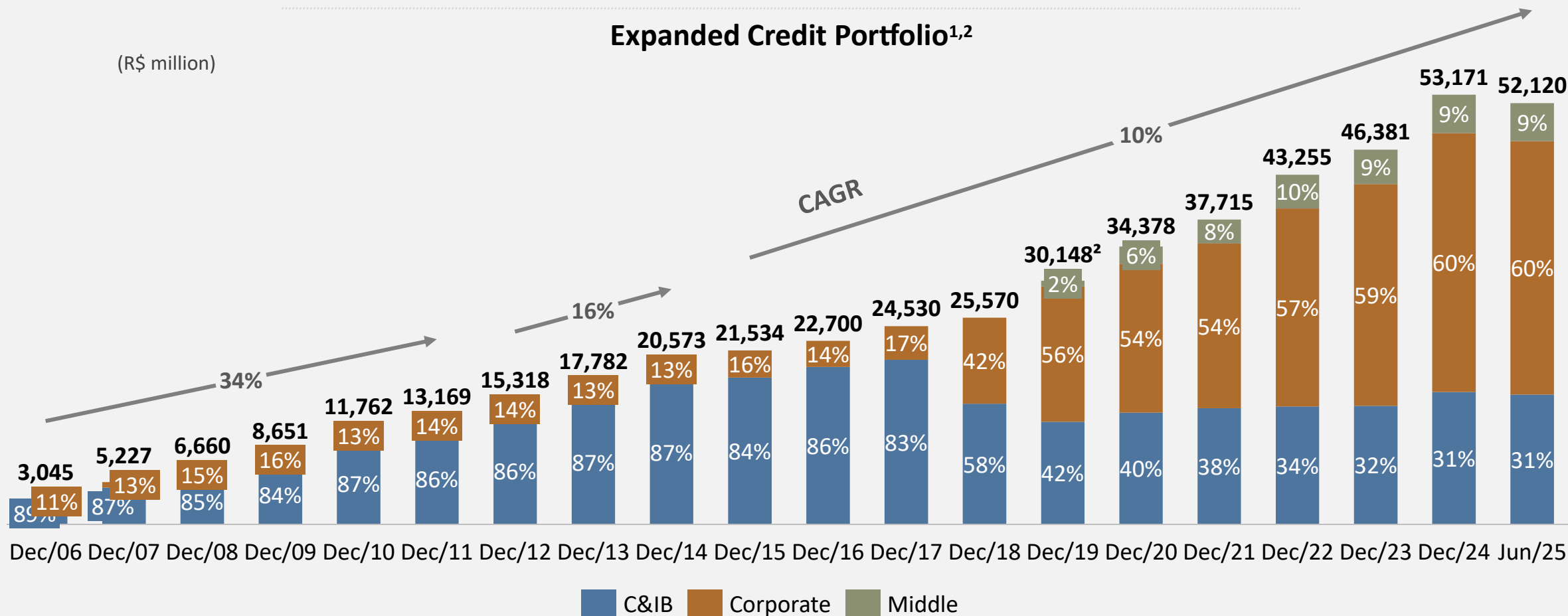
Reinvestment to support existing operations

- 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

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



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

- Scale number of clients and transaction volume, through a segmented offer
- Serve all our clients' stakeholders (suppliers, employees and clients)

Products

- Expand the product portfolio
- Reduce the dependency on specific business lines
- Leverage on the existing infrastructure, diluting the cost to acquire and serve clients

Channels

- Develop new distribution channels
- Use third party channels to distribute our services and products
- Distribute third-party services and products through our channels

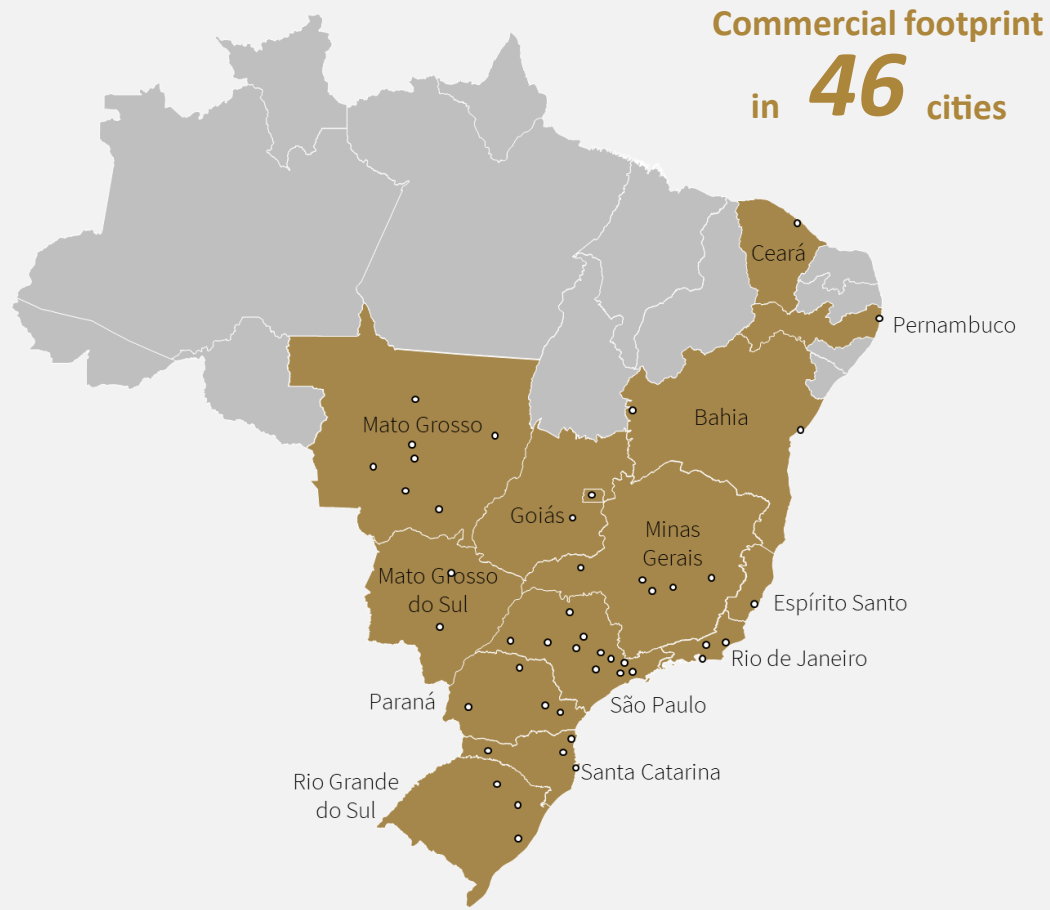
**Risk Exposure
Dilution**

**Capture Synergies
among Operations**

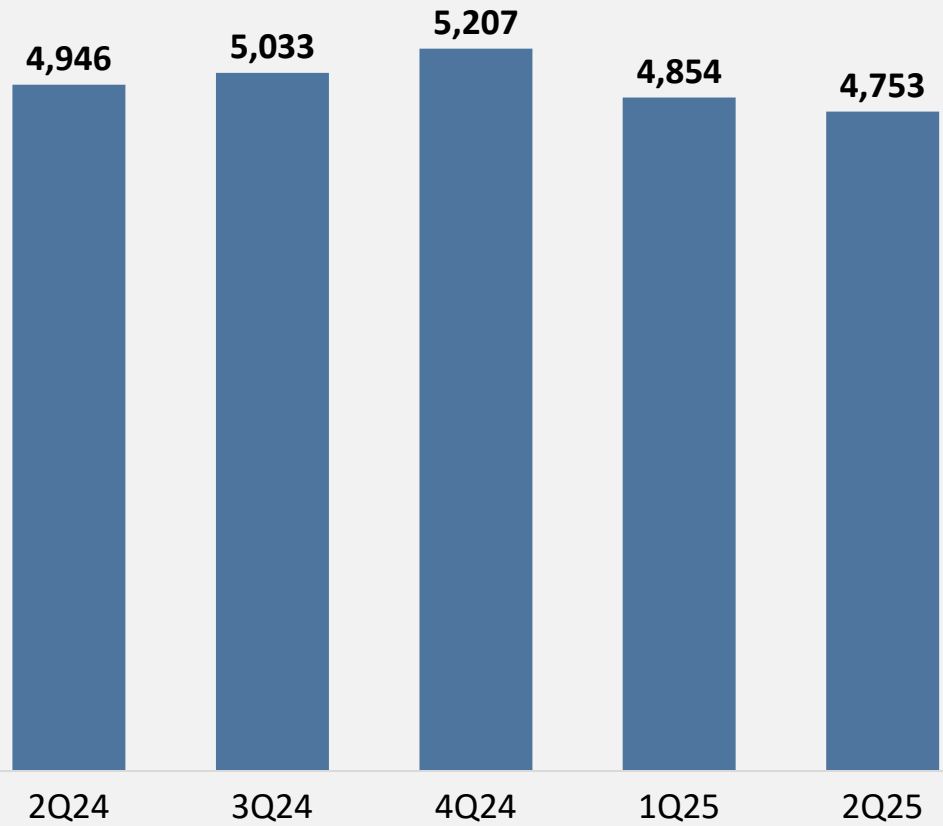
**Expand
Structural
ROAE**

**Lower Volatility
Over the Cycles**

Geographical Footprint



Client Base



C&IB¹

Corporate²

Middle³

Total

Corporate Clients

Average Ticket
(R\$ million)

Average Term
(days)

Jun/24 Mar/25 Jun/25

374 390 379

78.8 92.5 93.4

351 348 344

Jun/24 Mar/25 Jun/25

1,993 2,032 1,980

17.2 26.0 26.2

383 388 389

Jun/24 Mar/25 Jun/25

2,579 2,432 2,394

2.2 2.8 2.7

342 364 398

Jun/25

4,753

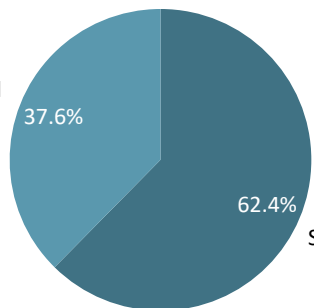
-4%

Chg. 12M

Geographical Breakdown of the Expanded Credit Portfolio per Segment

C&IB

Rio de Janeiro and
Minas Gerais

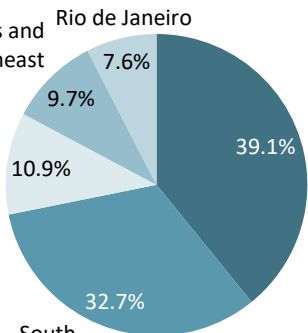


São Paulo

Corporate

Minas Gerais and
Northeast

Center-West



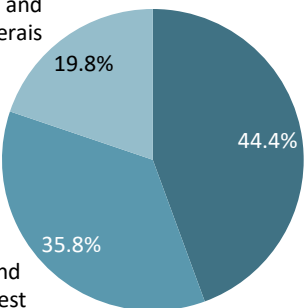
South

São Paulo

Middle

Rio de Janeiro and
Minas Gerais

South, Northeast and
Center-West



São Paulo

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)	2Q25		1Q25		2Q25x1Q25	2Q24		2Q25x2Q24
	Res. 4,966	% Total	Res. 4,966	% Total	Chg 3M	Res. 2,682	% Total	Chg 12M
Loans	22,521	100%	22,239	100%	1.3%	23,235	100%	-3.1%
C&IB	4,262	18.9%	3,436	15.4%	24.0%	4,506	19.4%	-5.4%
Corporate	14,470	64.2%	15,009	67.5%	-3.6%	14,829	63.8%	-2.4%
Middle	3,790	16.8%	3,794	17.1%	-0.1%	3,900	16.8%	-2.8%
Corporate Securities	16,726	100%	16,017	100%	4.4%	13,215	100%	26.6%
C&IB	4,145	24.8%	4,000	25.0%	3.6%	3,934	29.8%	5.4%
Corporate	11,719	70.1%	11,322	70.7%	3.5%	8,852	67.0%	32.4%
Middle	862	5.2%	695	4.3%	24.1%	428	3.2%	101.3%
"Cash" Portfolio¹	39,247	100%	38,255	100%	2.6%	36,449	100%	7.7%
C&IB	8,407	21.4%	7,435	19.4%	13.1%	8,440	23.2%	-0.4%
Corporate	26,189	66.7%	26,331	68.8%	-0.5%	23,681	65.0%	10.6%
Middle	4,652	11.9%	4,488	11.7%	3.6%	4,328	11.9%	7.5%
Guarantees Issued	12,872	100%	12,951	100%	-0.6%	11,835	100%	8.8%
C&IB	7,659	59.5%	7,829	60.5%	-2.2%	7,865	66.5%	-2.6%
Corporate	5,175	40.2%	5,086	39.3%	1.7%	3,946	33.3%	31.1%
Middle	39	0.3%	36	0.3%	8.1%	24	0.2%	60.2%
Expanded Credit Portfolio	52,120	100%	51,206	100%	1.8%	48,284	100%	7.9%
C&IB	16,066	30.8%	15,264	29.8%	5.3%	16,305	33.8%	-1.5%
Corporate	31,364	60.2%	31,418	61.4%	-0.2%	27,627	57.2%	13.5%
Middle	4,691	9.0%	4,524	8.8%	3.7%	4,352	9.0%	7.8%

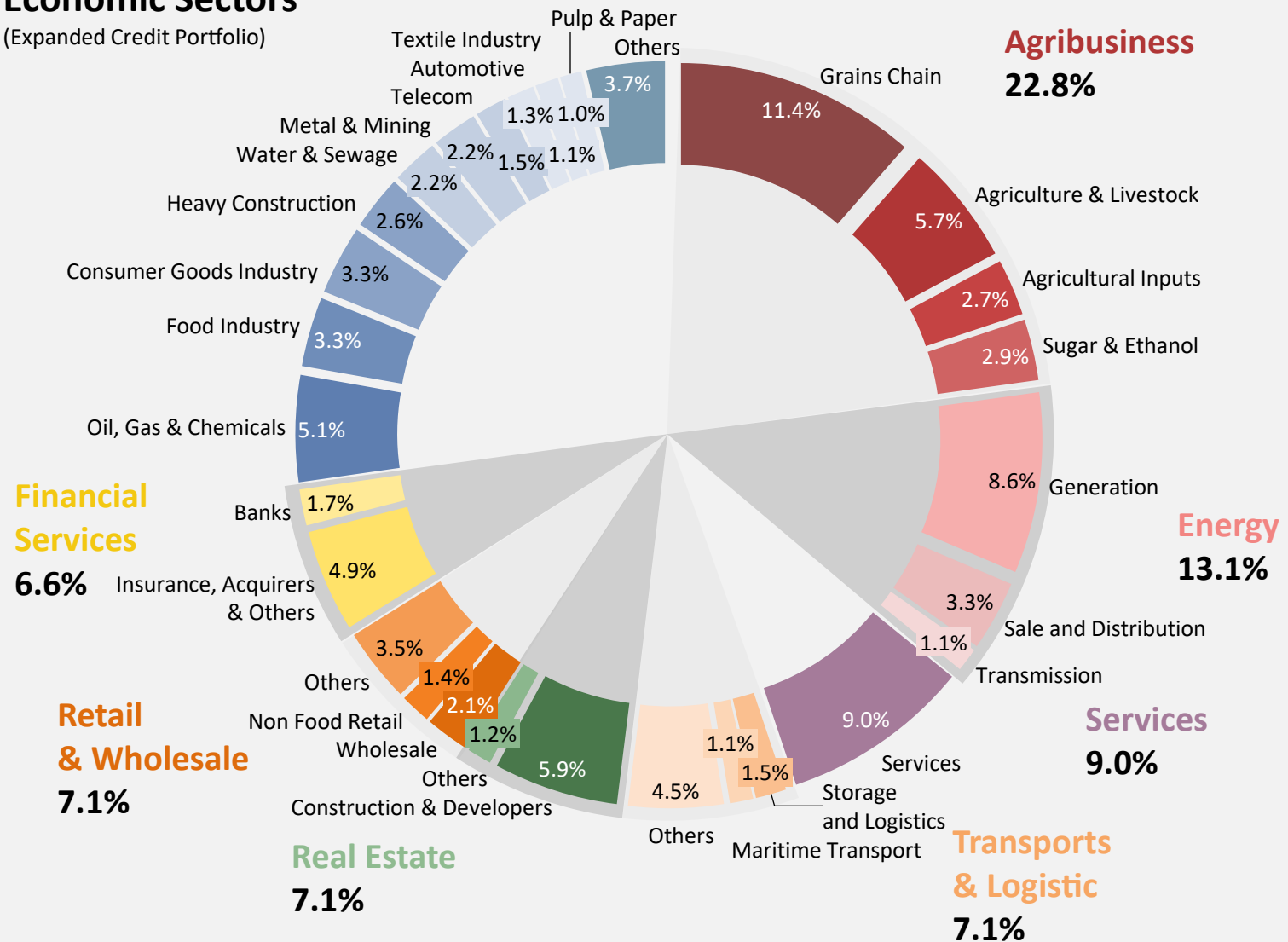
Note:

1 Includes Loans and Corporate Securities portfolios.

Economic Sectors & Collaterals

Economic Sectors

(Expanded Credit Portfolio)

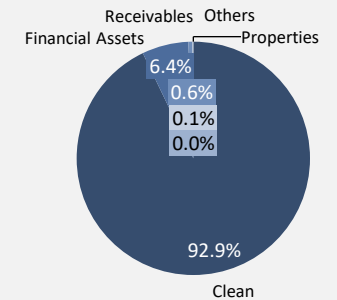


Collaterals

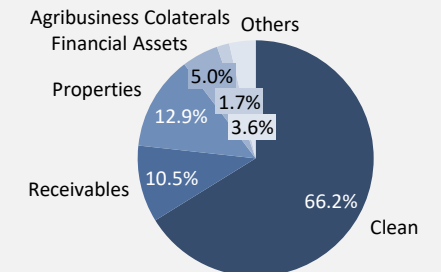
(Expanded Credit Portfolio)

C&IB

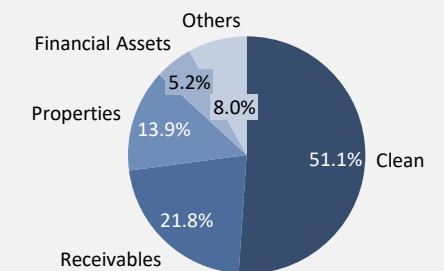
Collateralized Portfolio: 7.1%



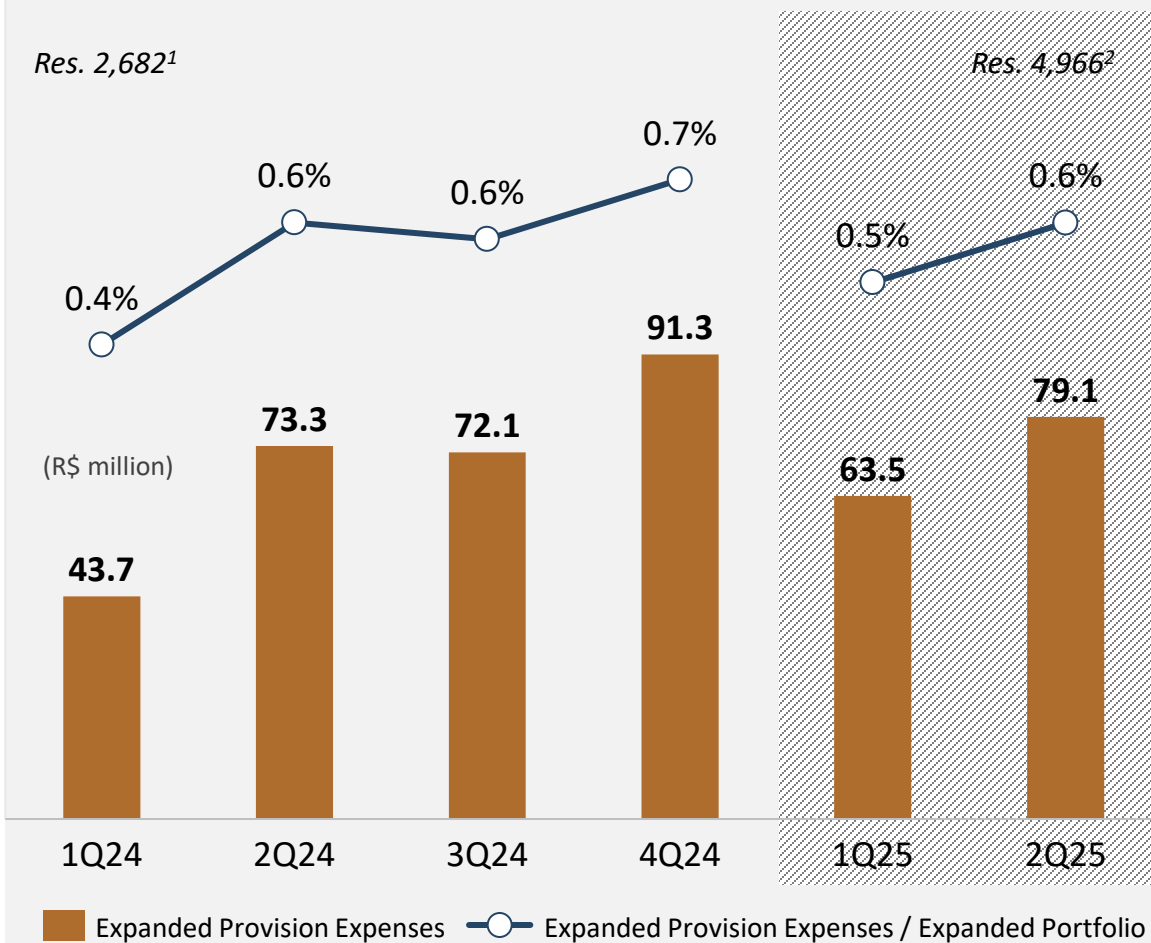
Corporate Collateralized Portfolio: 33.8%



Middle Collateralized Portfolio: 48.9%



Expanded Provision Expenses

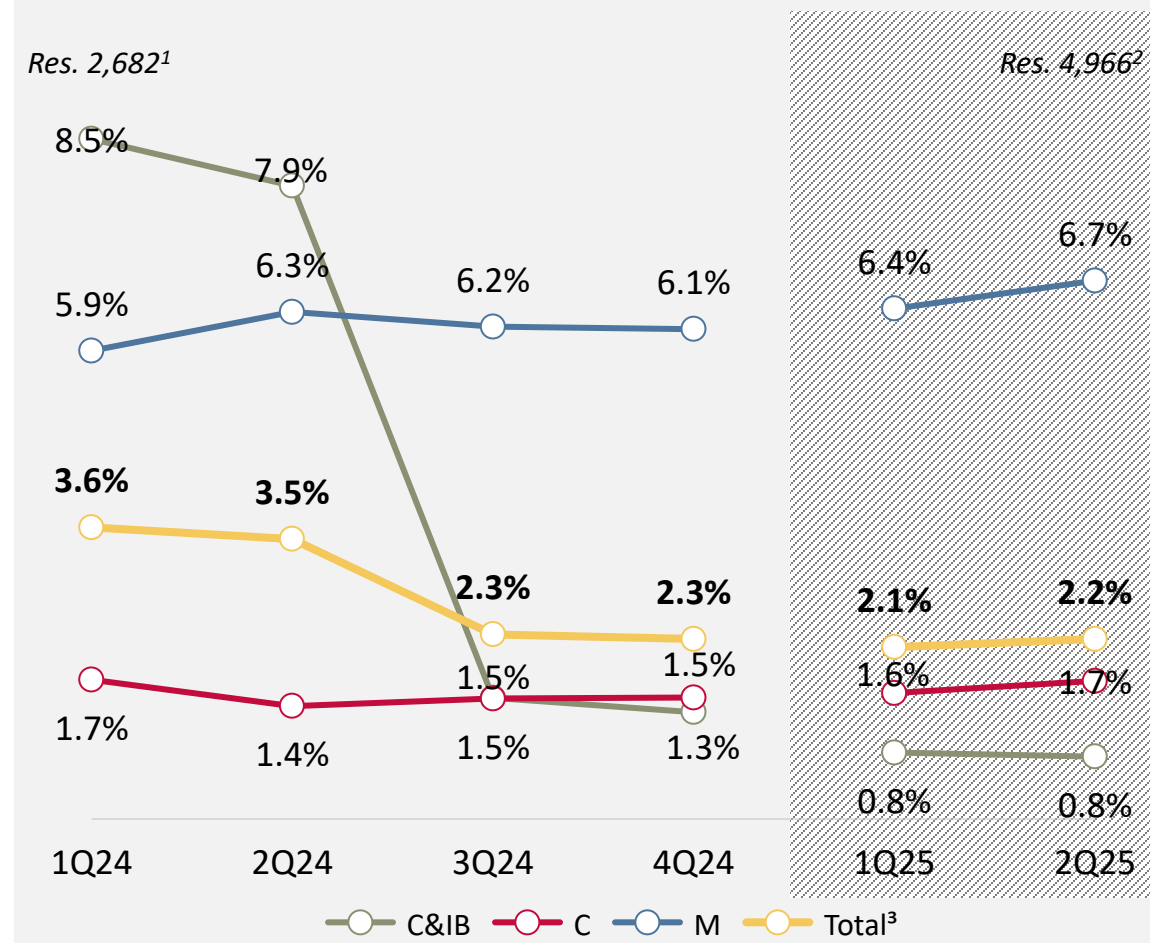


Notes:

1 % of Loan Portfolio. Excludes the isolated credit effect of a C&IB client, which finalized its Chapter 11 restructuring in the 3Q24

2 % of Expanded Credit Portfolio

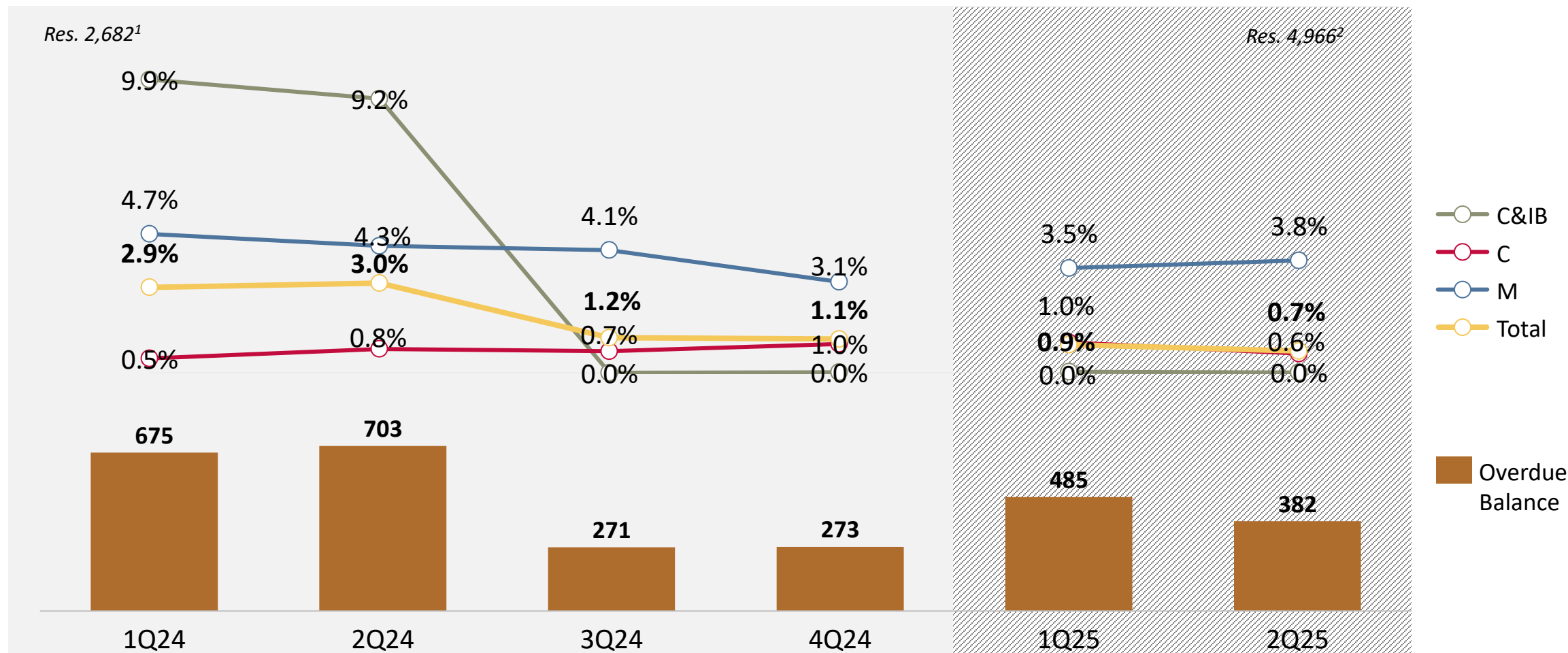
Expected Credit Loss



3 The Total Expected Credit Loss includes the Prospective provision of R\$190 million

Credit Portfolio Quality

+90 Days Overdue (includes falling due and overdue installments)

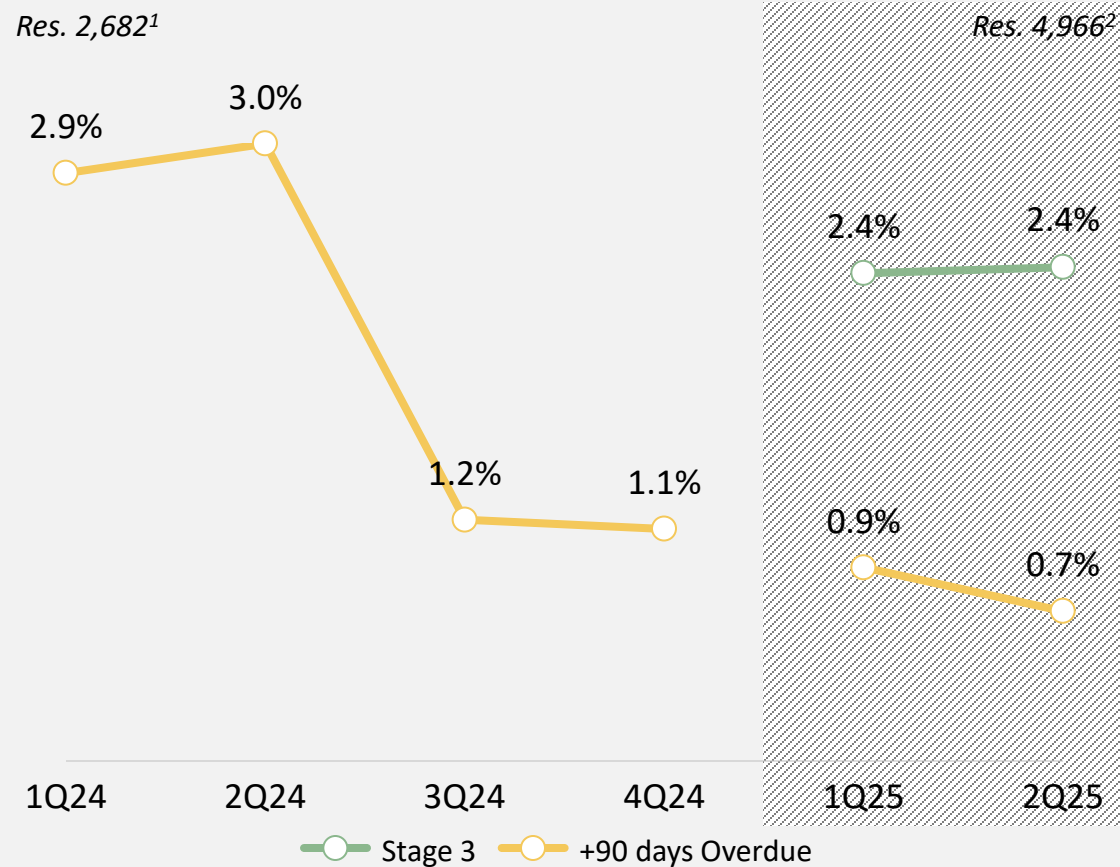


Notes:

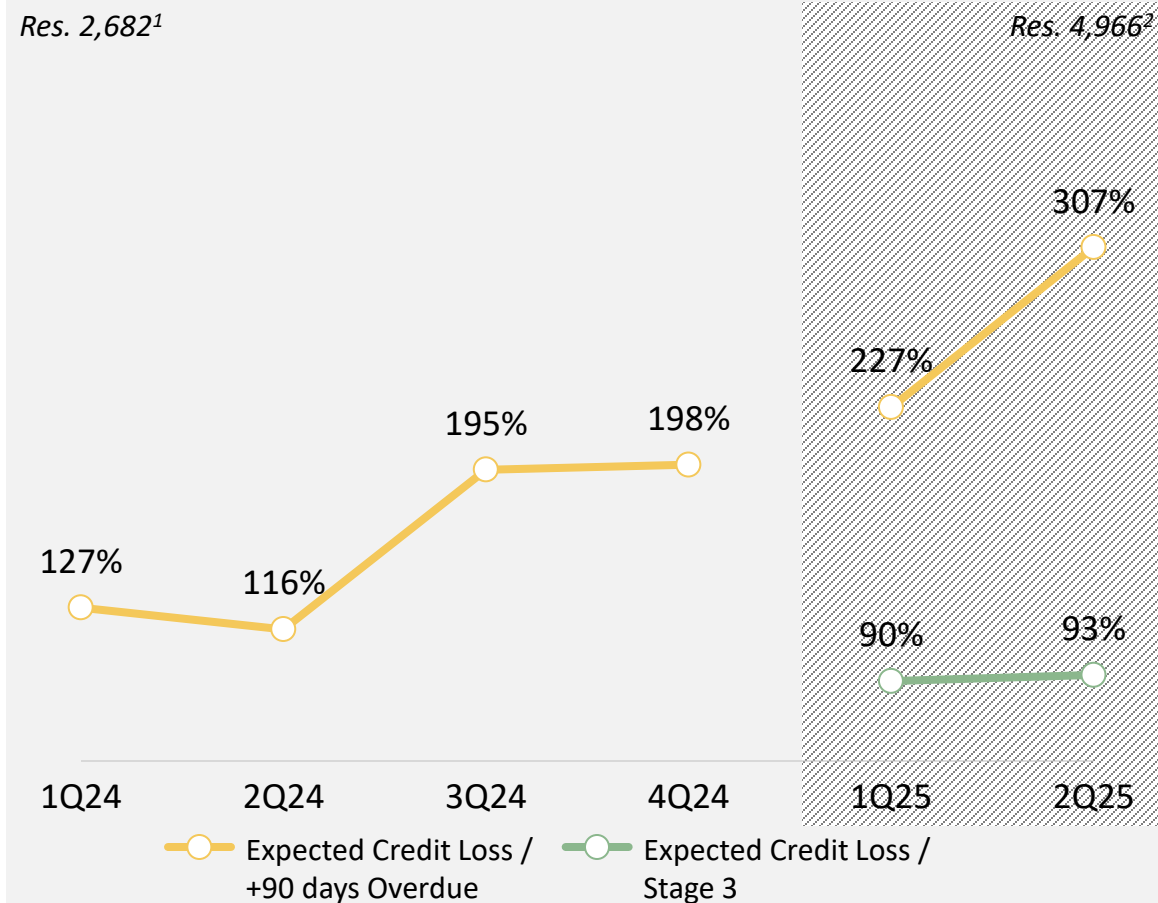
1 % of Loan Portfolio. Excludes the isolated credit effect of a C&IB client, which finalized its Chapter 11 restructuring in the 3Q24

2 % of Expanded Credit Portfolio

Operations in Stage 3 and +90 Days Overdue Balance



Coverage Ratio³



Notes:

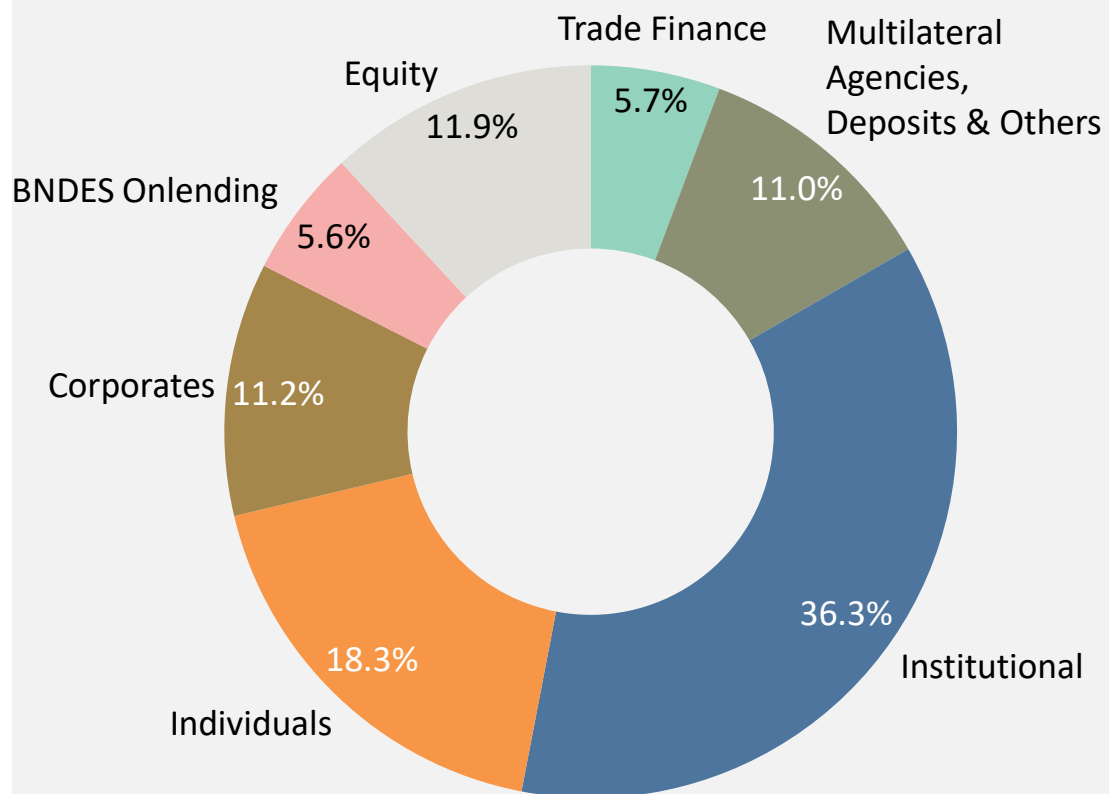
1 % of Loan Portfolio. Excludes the isolated credit effect of a C&IB client, which finalized its Chapter 11 restructuring in the 3Q24

2 % of Expanded Credit Portfolio

3 The Total Expected Credit Loss includes the Prospective provision of R\$190 million

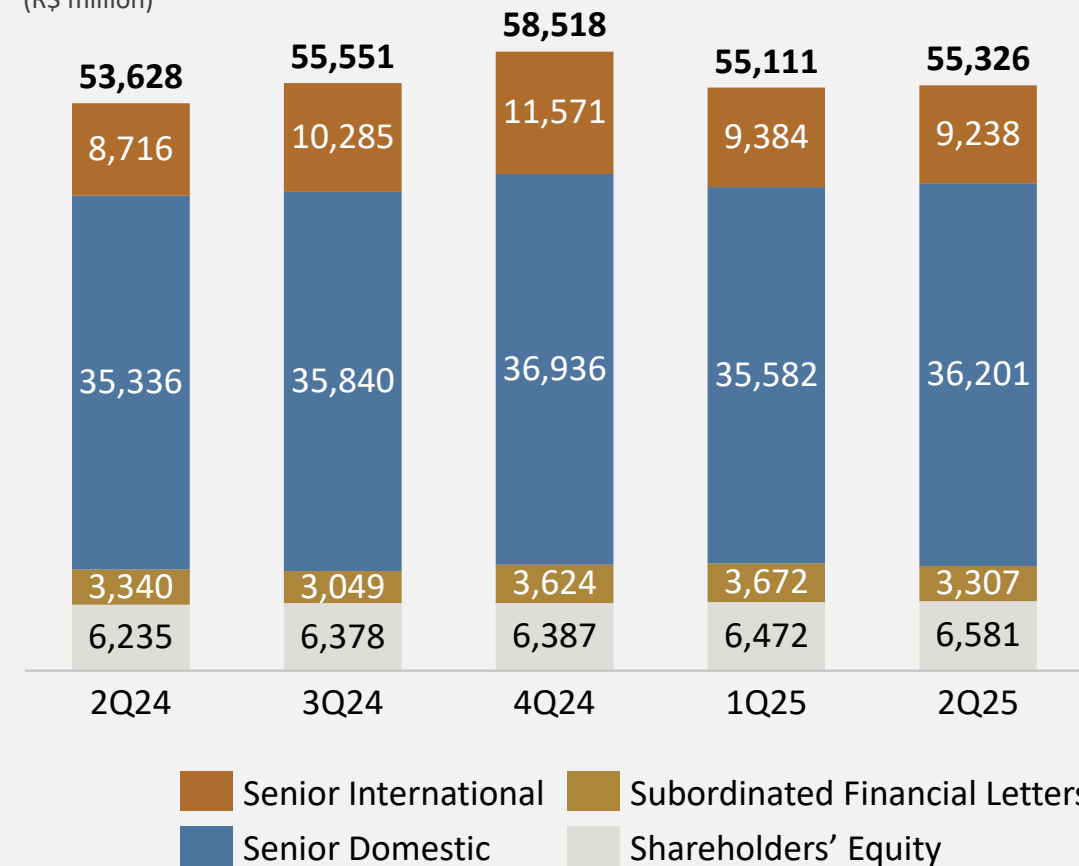
Funding and Capital Base

Funding 2Q25





Funding Evolution

(R\$ million)

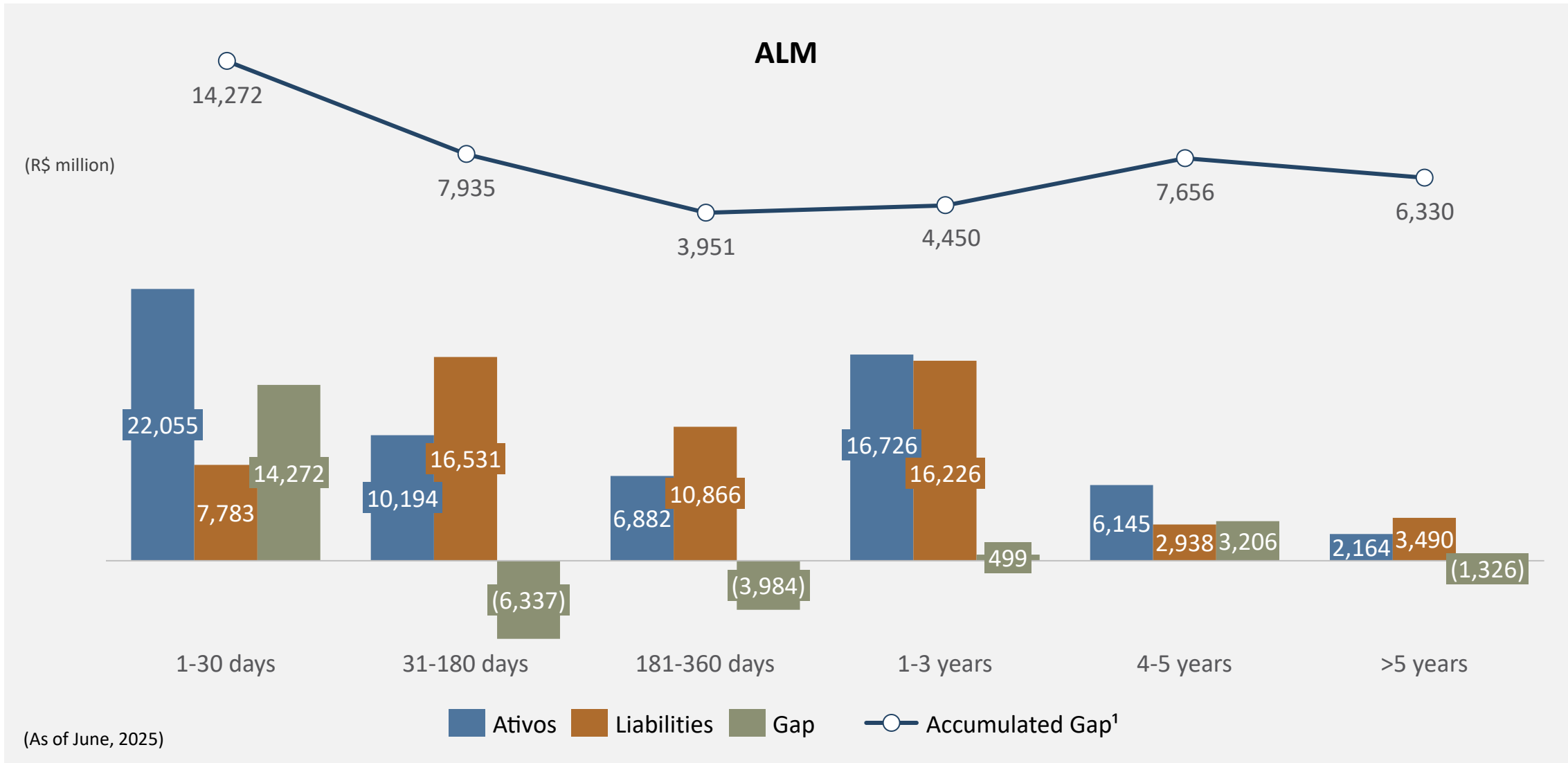


Funding (R\$ million)	2Q25	% of Total	1Q25	% of Total	2Q24	% of Total
Demand Deposits	563	1.0%	487	0.9%	551	1.0%
Time Deposits	8,078	14.6%	8,867	16.1%	10,675	19.9%
LCA, LCI & COE ¹	7,624	13.8%	7,179	13.0%	5,010	9.3%
Financial Bills	16,682	30.2%	16,443	29.8%	16,577	30.9%
Subordinated Local Notes (Letras Financeiras)	1,701	3.1%	2,049	3.7%	2,286	4.3%
Interbank Deposits	128	0.2%	187	0.3%	337	0.6%
Borrowing and Onlending Obligations Abroad	9,250	16.7%	8,938	16.2%	8,716	16.3%
Borrowing and Onlending Obligations	3,112	5.6%	2,865	5.2%	2,185	4.1%
Perpetual Sub. Financial Notes	1,606	2.9%	1,623	2.9%	1,054	2.0%
Subtotal (Funding with Third Parties)	48,745	88.1%	48,638	88.3%	47,393	88.4%
Shareholders' Equity	6,581	11.9%	6,472	11.7%	6,235	11.6%
Total	55,326	100.0%	55,111	100.0%	53,628	100.0%

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

			
Ratings	Local	Global	Sovereign
S&P Global	brAAA	BB	BB
FitchRatings	AAA(bra)	BB+	BB
MOODY'S	AAA.Br	Ba1	Ba1

Assets & Liabilities by Maturity

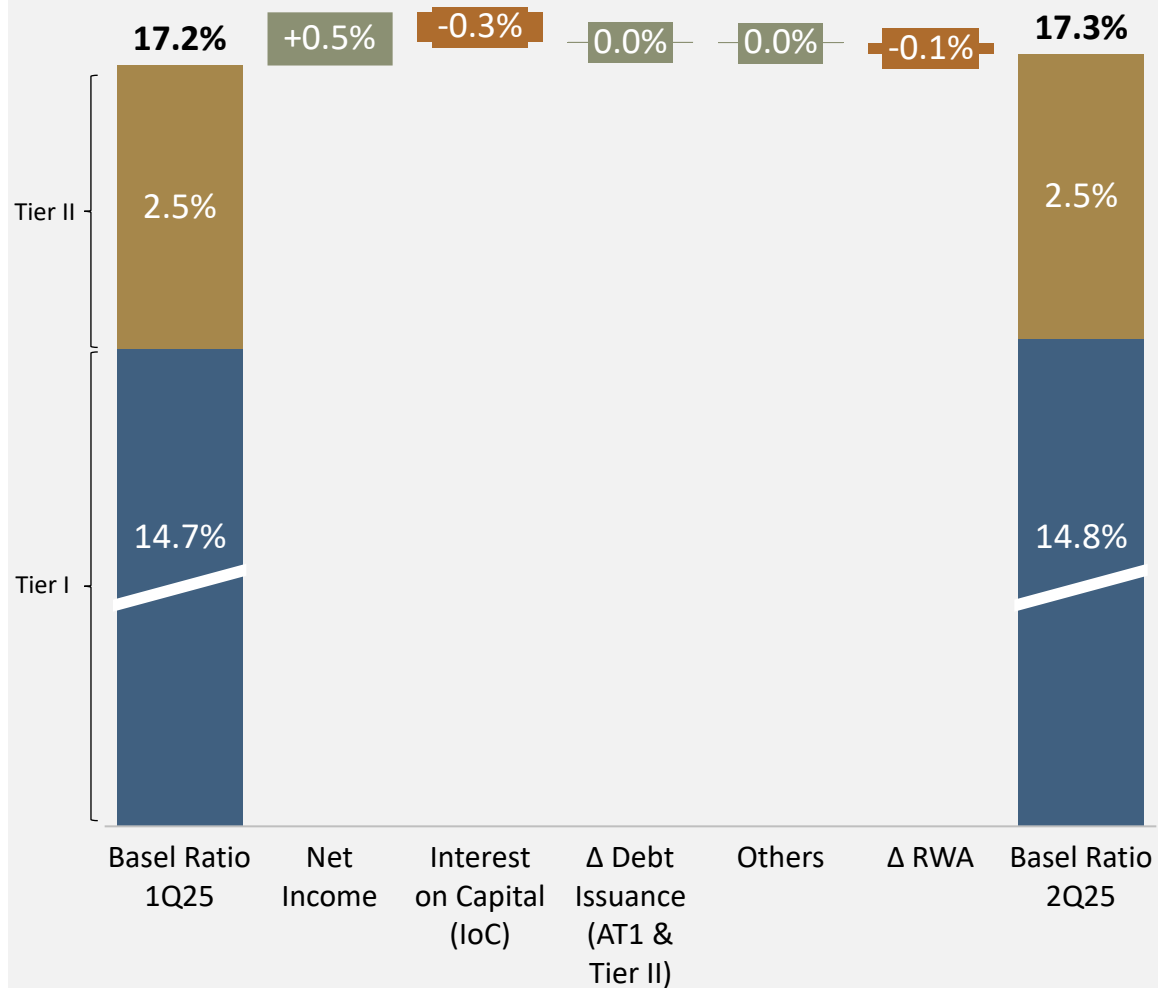


Note:

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.

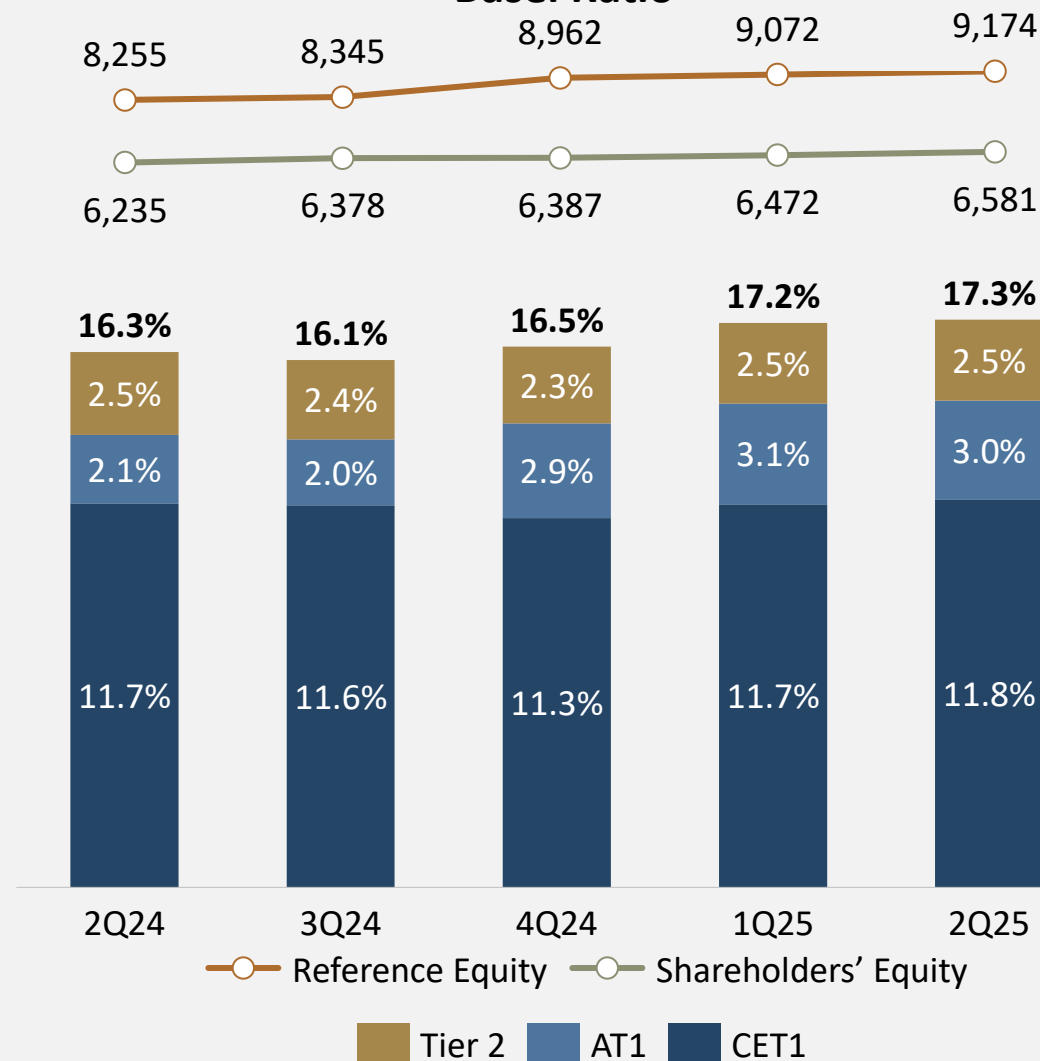
Basel Ratio & Shareholders' Equity

Basel Ratio 1Q25 vs. 2Q25



(R\$ million)

Basel Ratio

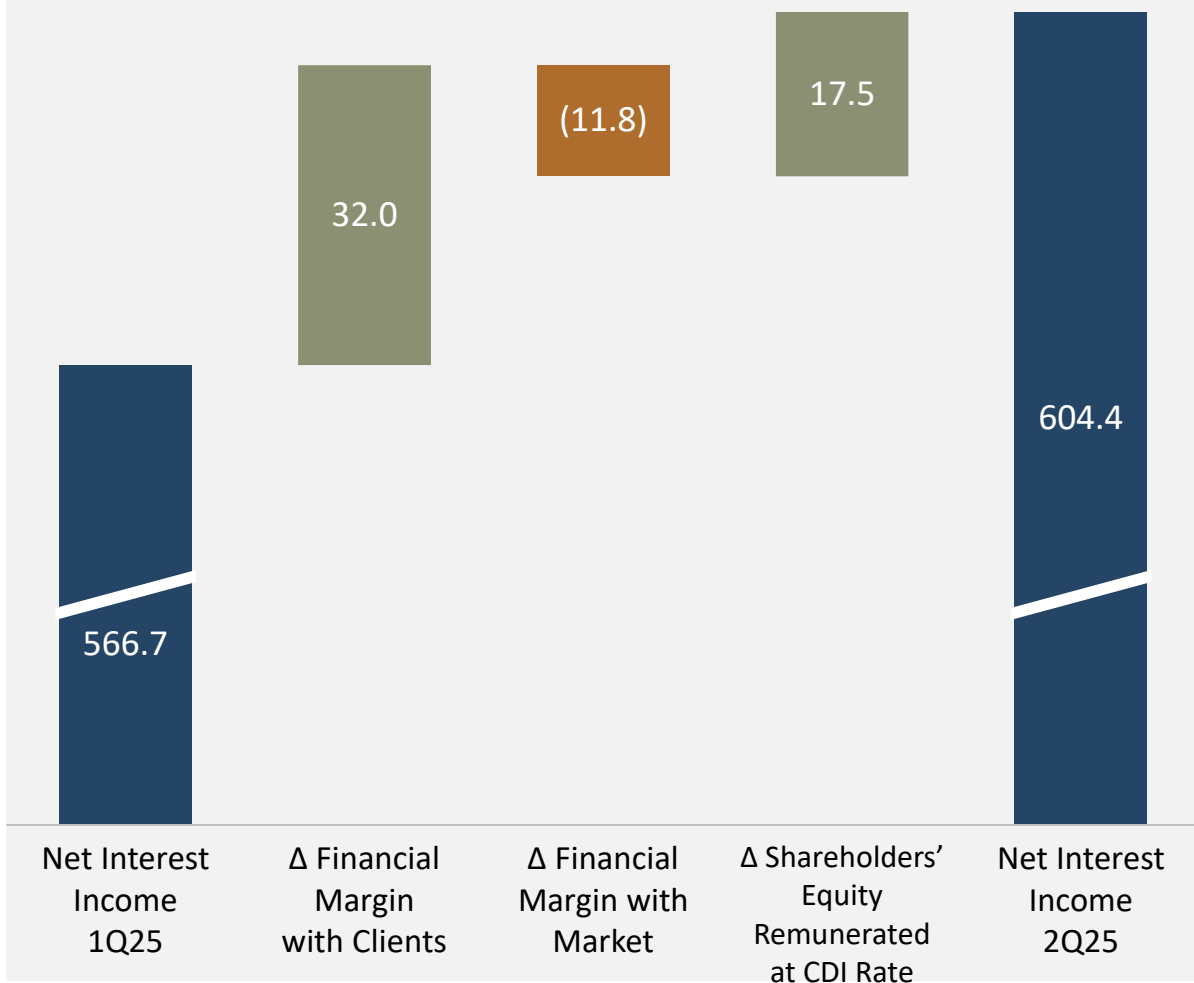


Financial Highlights

Net Interest Income

Net Interest Income 1Q25 vs. 2Q25

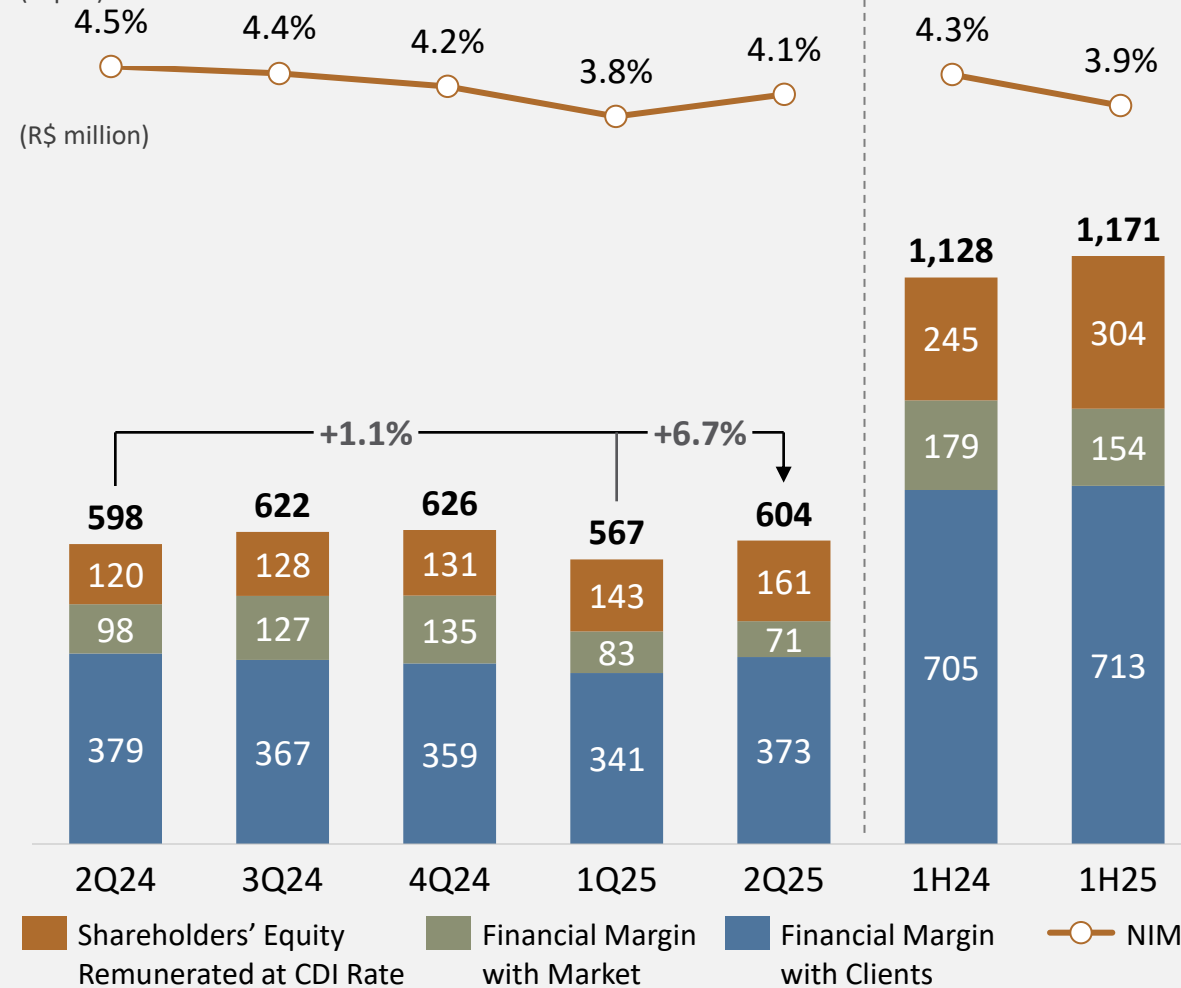
(R\$ million)



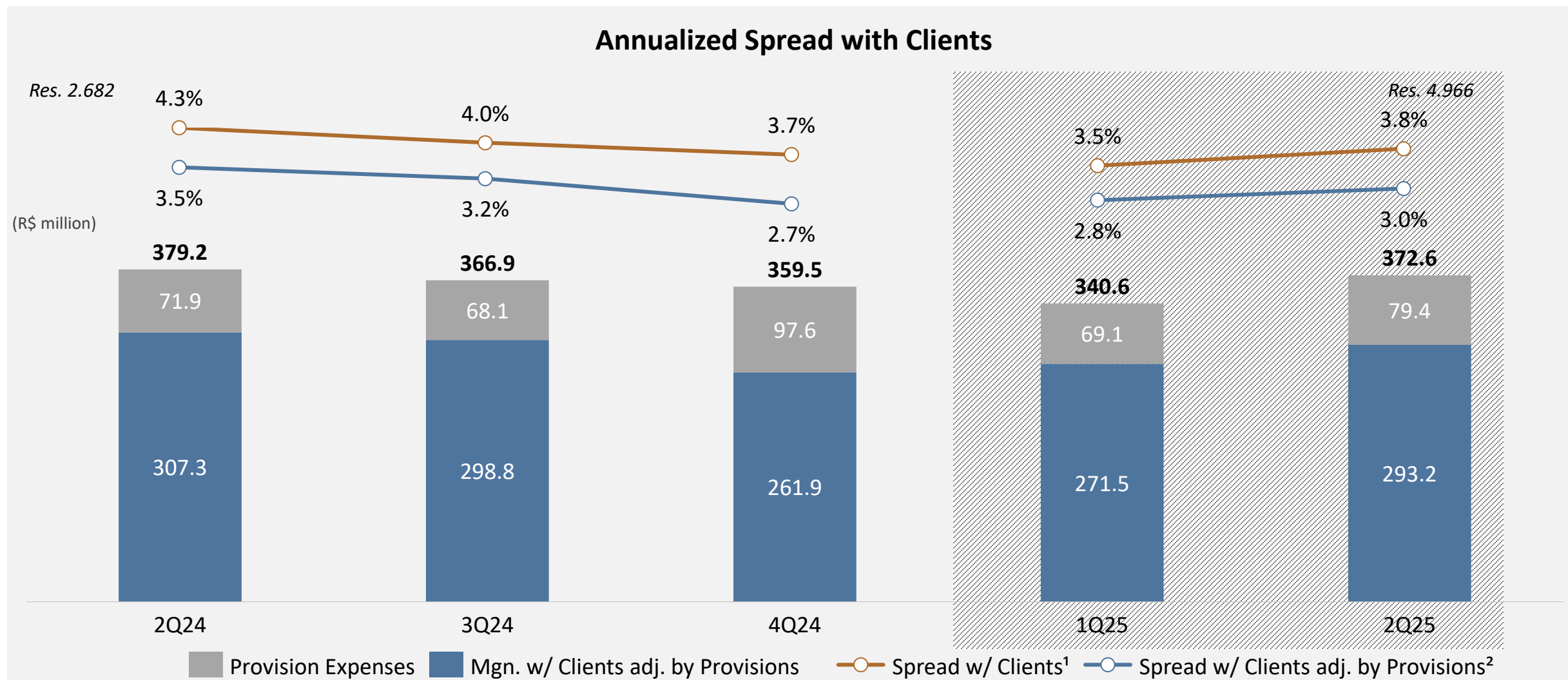
Net Interest Income & NIM

(% p.a.)

(R\$ million)



Margin and Spread with Clients



Notes:

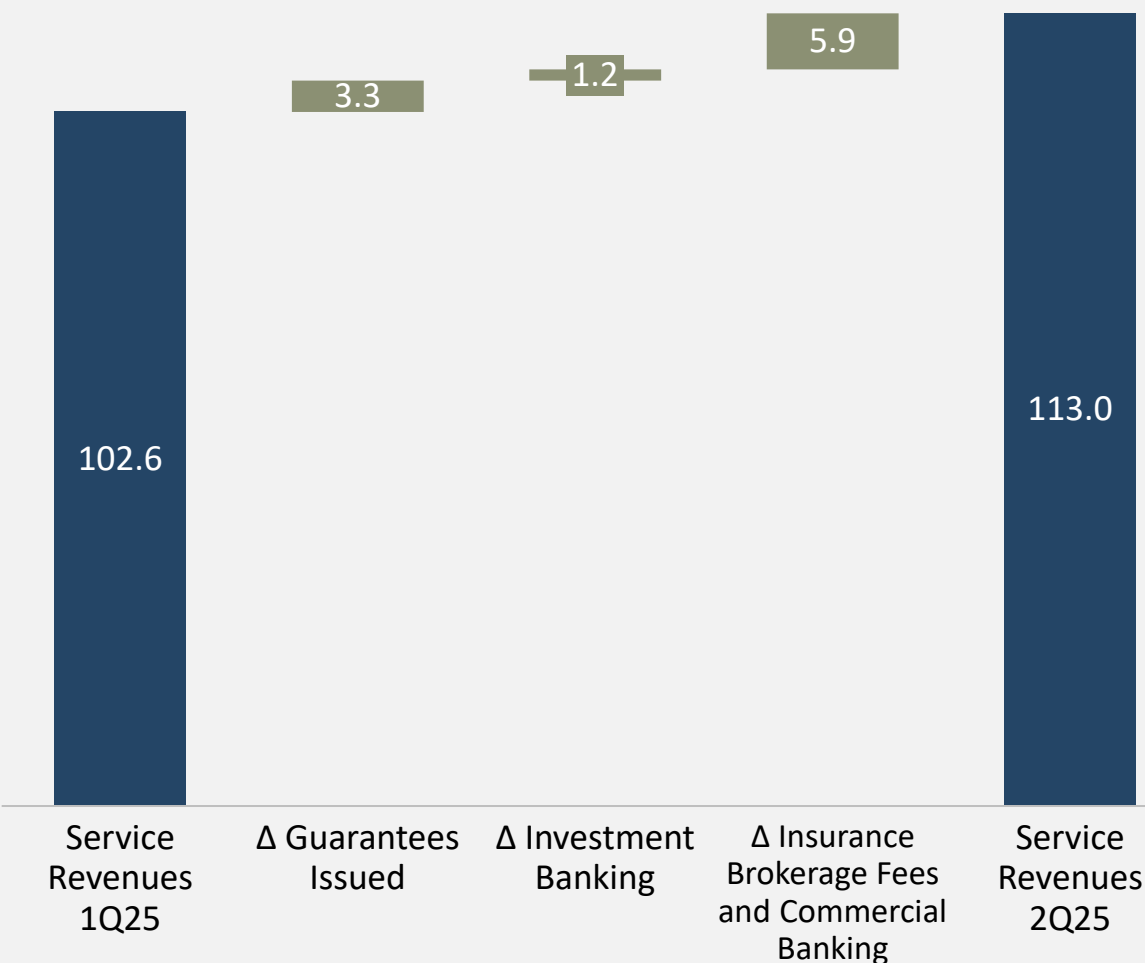
1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

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

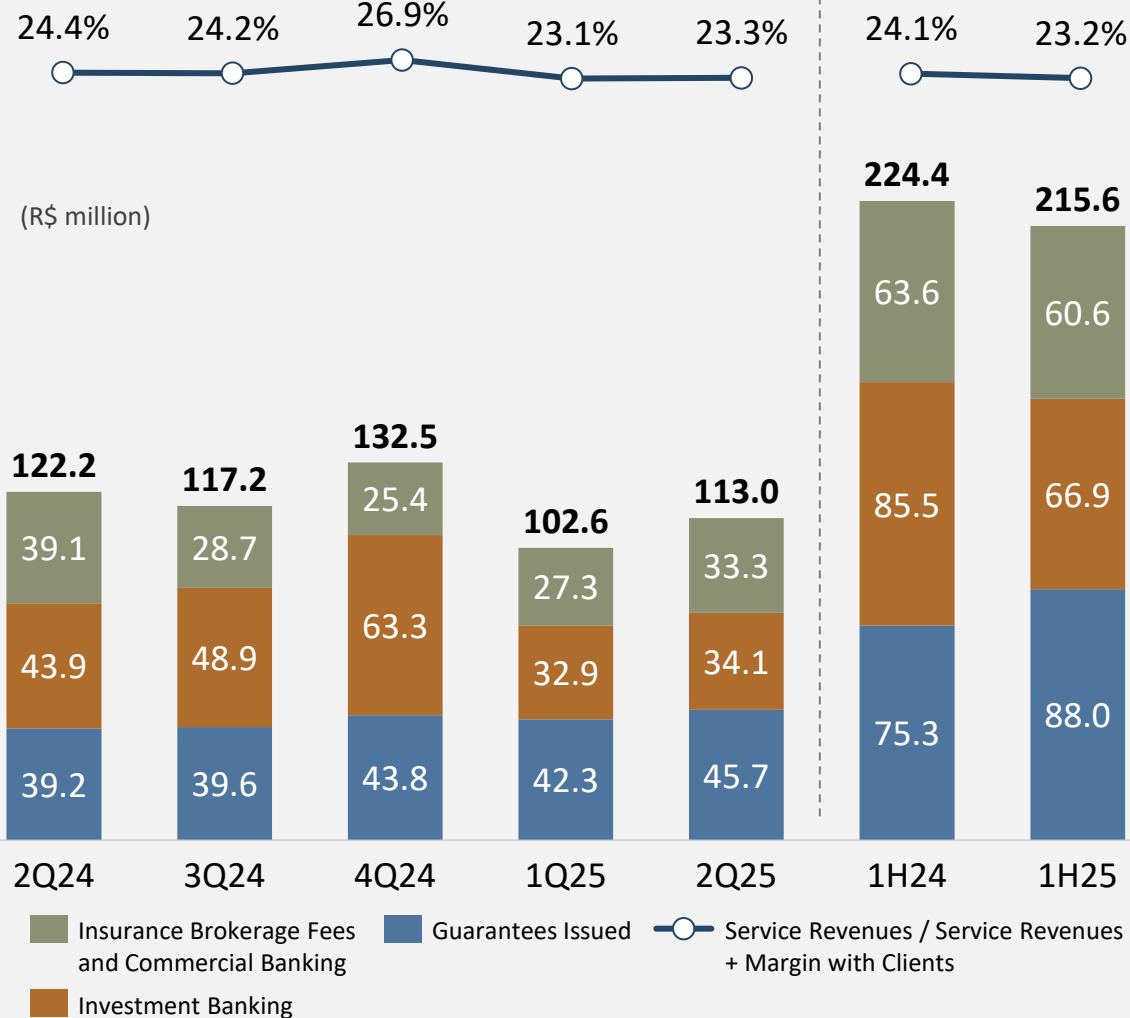
Service Revenues

Service Revenues 1Q25 vs. 2Q25

(R\$ million)

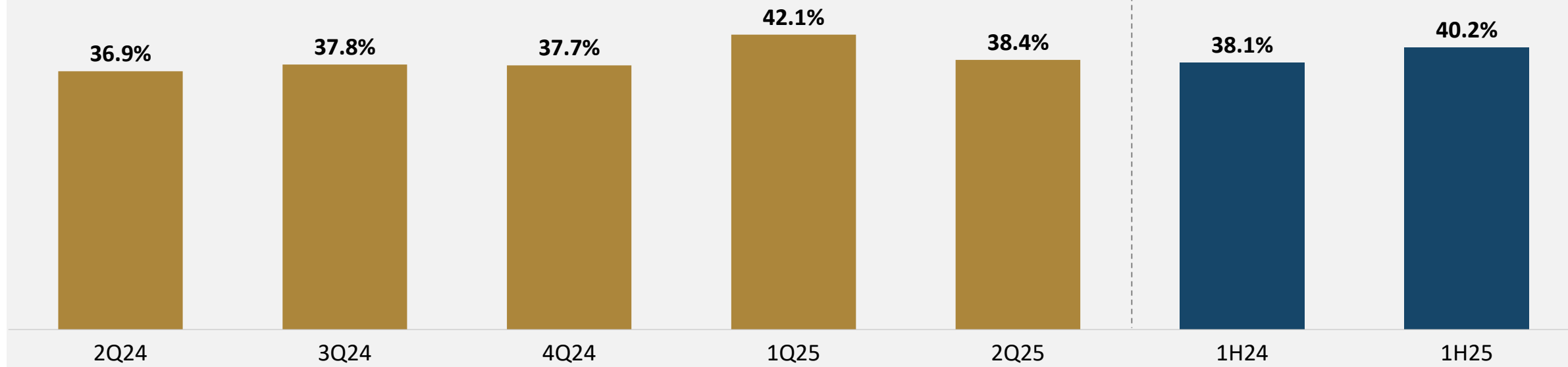


Service Revenues



Expenses and Efficiency Ratio

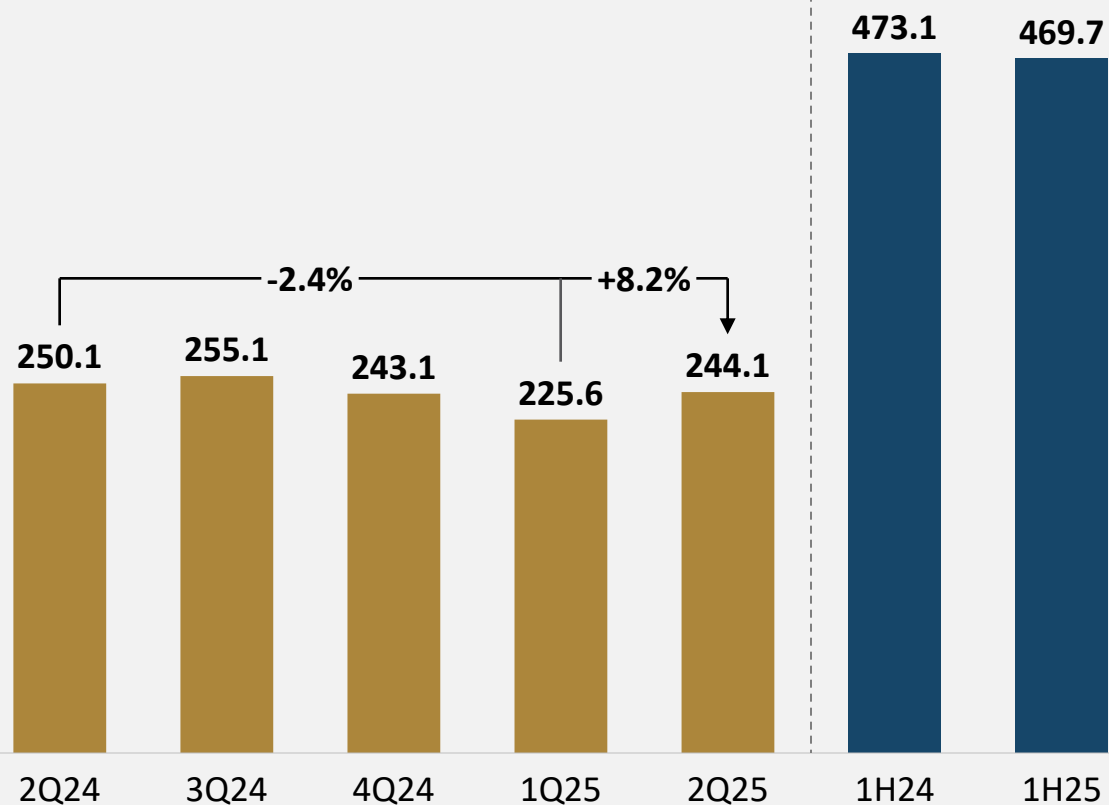
Efficiency Ratio (Expenses/Revenues)



Expenses (R\$ million)	2Q25 <i>Res. 4,966</i>	1Q25 <i>Res. 4,966</i>	2Q25x1Q25 Chg 3M	2Q24 <i>Res. 2,682</i>	2Q25x2Q24 Chg 12M	1H25 <i>Res. 4,966</i>	1H24 <i>Res. 2,682</i>	1H25x1H24 Chg 12M
Personnel Expenses	(128.2)	(126.9)	1.1%	(124.3)	3.2%	(255.1)	(241.8)	5.5%
Other Administrative Expenses	(66.6)	(70.8)	-5.8%	(65.7)	1.4%	(137.4)	(127.0)	8.2%
Subtotal	(194.9)	(197.7)	-1.4%	(190.0)	2.6%	(392.5)	(368.8)	6.4%
Profit Sharing	(64.6)	(68.1)	-5.1%	(66.5)	-2.9%	(132.7)	(131.4)	1.0%
Total	(259.5)	(265.7)	-2.4%	(256.5)	1.2%	(525.2)	(500.2)	5.0%
Employees	1,295	1,291	0.3%	1,294	0.1%	1,295	1,294	0.1%

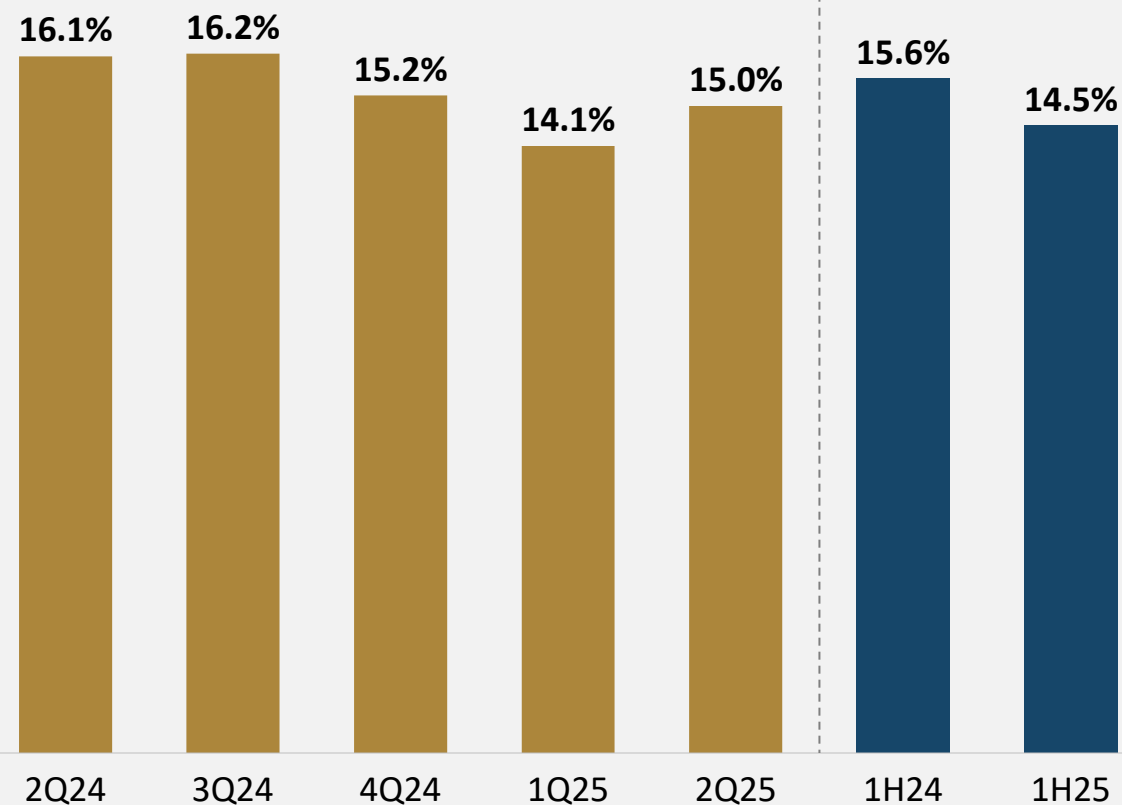
Recurring Net Income

(R\$ million)



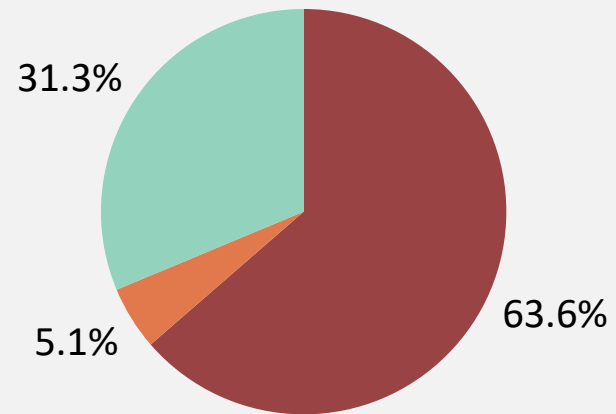
Recurring ROAE

(p.a.)



Ownership and Organizational Breakdown

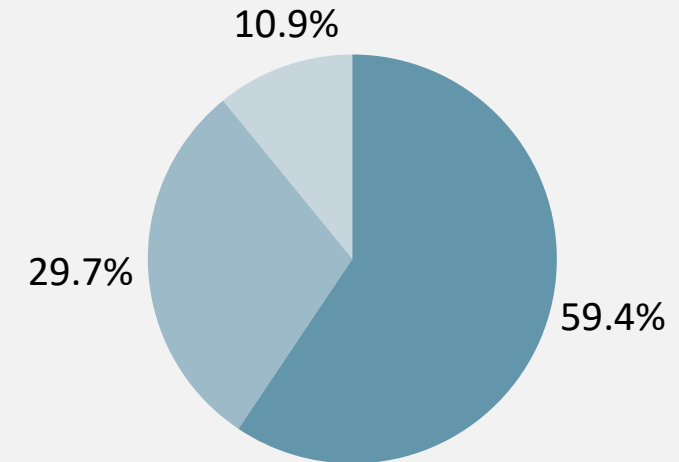
ABC Brasil¹



■ Bank ABC
■ Management²
■ Free-float

Jun/25

**Bank ABC
(Controlling Shareholder)**



■ Central Bank of Libya
■ Kuwait Investment Authority
■ Free-float

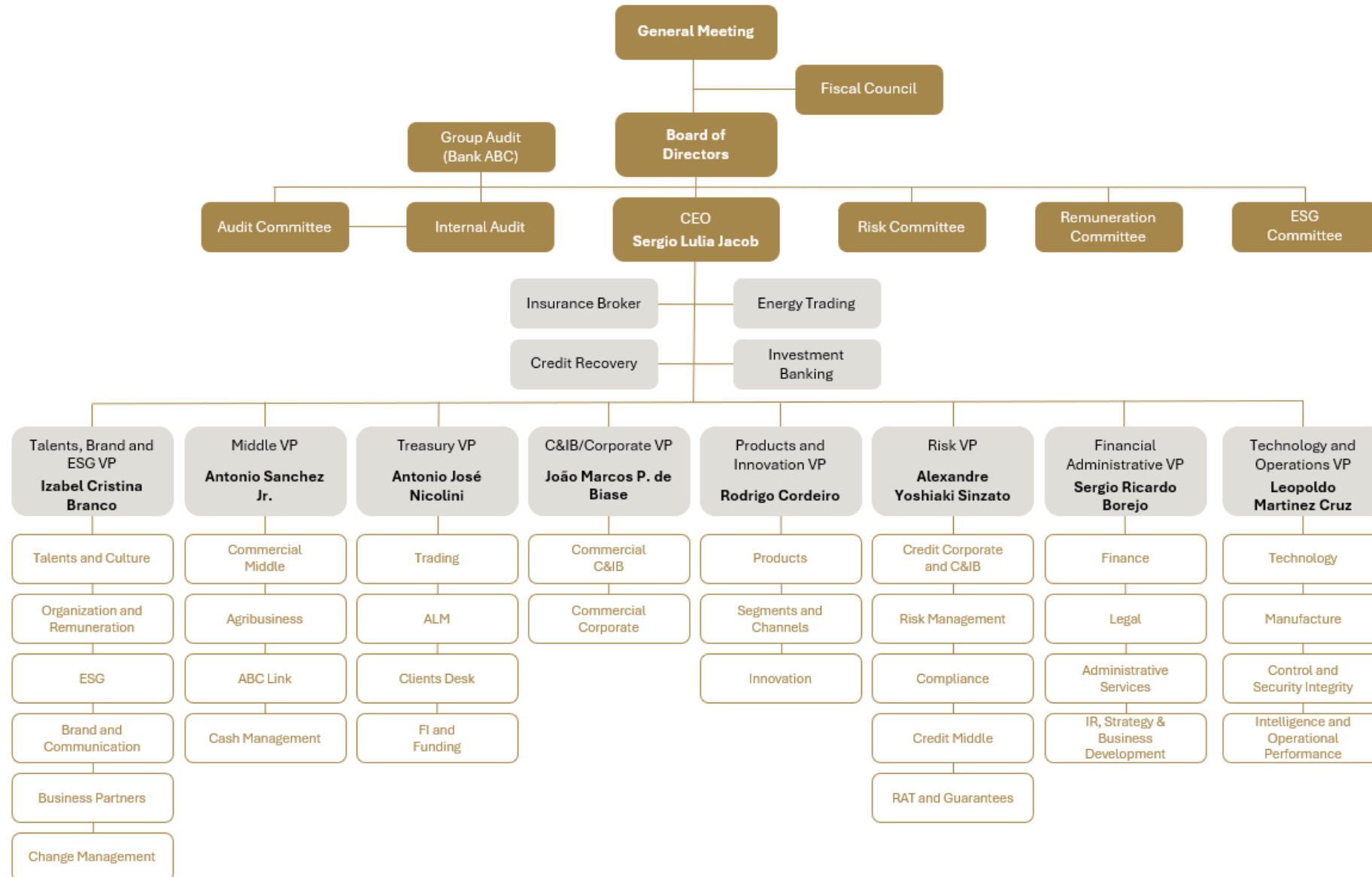
Mar/25

Notes:

1 Ex-Treasury

2 Management includes Company Executives, members of the Board and related persons to Banco ABC Brasil and affiliates companies.

Corporate Structure





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 5.1%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
ICO2 B3	IFNC B3

Note:

1 As of June 30, 2025

Sustainable Finance

- Allocation of more than **R\$21.1 billion¹** to **asset operations linked to ESG criteria²**
- Issuance of more than **R\$1.9 billion¹** in **sustainable Financial Bills and CDBs** on the local market
- Structuring **ESG debt securities** on the local capital market
- **BNDES Onlending ESG lines:** Fundo Clima, FGEnergia and Finame Baixo Carbono
- Access to ESG lines through **global multilateral agencies:**



Governance

- Release of the **2024 Integrated Annual Report**, consolidating the Company's financial and non-financial information, demonstrating how we generate value over time
- **ESG Committee**, reporting directly to the Board of Directors
- Mapping of the ESG maturity level of ABC Brasil's ESG suppliers

Pacts and Commitments



Signatory Investor



United Nations
Global Pact Member



More Women in
Leadership Seal

Climate Change

- ESG advisory for decarbonization plans
- Implementation of the Carbon Solutions Desk
- Automated measurement of emissions related to financing activities
- Strategy for reducing and offsetting scope 1 and 2 emissions



Adhesion to the B3 **Carbon Efficient Index** Portfolio

Notas:

1 As of June 30, 2025

2 According to ABC Brasil's Sustainable Finance Framework, which has a second party opinion from S&P

Appendix

Managerial Income Statement

Managerial Income Statement (R\$ million)	2Q25 <i>Res. 4,966</i>	1Q25 <i>Res. 4,966</i>	2Q25x1Q25 <i>Chg 3M</i>	2Q24 <i>Res. 2,682</i>	2Q25x2Q24 <i>Chg 12M</i>	1H25 <i>Res. 4,966</i>	1H24 <i>Res. 2,682</i>	1H25x1H24 <i>Chg 12M</i>
Net Interest Income	604.4	566.7	6.7%	597.6	1.1%	1,171.1	1,128.3	3.8%
Financial Margin with Clients	372.6	340.6	9.4%	379.2	-1.8%	713.2	705.0	1.2%
Shareholders' Equity Remunerated at CDI Rate	160.9	143.4	12.2%	120.1	34.0%	304.3	244.6	24.4%
Financial Margin with Market	70.9	82.7	-14.3%	98.2	-27.8%	153.6	178.7	-14.0%
Provision Expenses ¹	(79.4)	(69.1)	14.9%	(71.9)	10.3%	(148.4)	(112.6)	31.8%
Net Interest Income post-Provisions	525.0	497.6	5.5%	525.6	-0.1%	1,022.7	1,015.7	0.7%
Service Revenues	113.0	102.6	10.2%	122.2	-7.5%	215.6	224.4	-3.9%
Guarantees Issued	45.7	42.3	7.9%	39.2	16.5%	88.0	75.3	16.9%
Investment Banking	34.1	32.9	3.6%	43.9	-22.4%	66.9	85.5	-21.7%
Insurance Brokerage Fees and Commercial Banking	33.3	27.3	21.7%	39.1	-14.8%	60.6	63.6	-4.7%
Personnel & Other Administrative Expenses	(194.9)	(197.7)	-1.4%	(190.0)	2.6%	(392.5)	(368.8)	6.4%
Personnel Expenses	(128.2)	(126.9)	1.1%	(124.3)	3.2%	(255.1)	(241.8)	5.5%
Other Administrative Expenses	(66.6)	(70.8)	-5.8%	(65.7)	1.4%	(137.4)	(127.0)	8.2%
Tax Expenses	(42.9)	(34.7)	23.5%	(21.8)	96.3%	(77.6)	(43.4)	78.7%
Other Operating Income/Expenses	0.4	(2.8)	-114.1%	(2.2)	-117.6%	(2.4)	2.0	-217.6%
Non Operating Income	0.3	5.6	-94.9%	0.9	-68.6%	5.8	0.3	2031.1%
Earnings before Tax and Profit Sharing	401.0	370.6	8.2%	434.7	-7.8%	771.6	830.1	-7.0%
Income Tax and Social Contribution	(86.9)	(73.9)	17.6%	(111.0)	-21.7%	(160.8)	(215.0)	-25.2%
Profit Sharing	(64.6)	(68.1)	-5.1%	(66.5)	-2.9%	(132.7)	(131.4)	1.0%
Minority Interest	(5.4)	(3.1)	73.9%	(7.1)	-24.0%	(8.5)	(10.6)	-19.7%
Recurring Net Income	244.1	225.6	8.2%	250.1	-2.4%	469.7	473.1	-0.7%

Note:

1 Includes: Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries. From 1Q25 onwards, it also includes the Provision for Guarantees Issued (PGI), in accordance with Resolution 4,966

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