BANCO ABC BRASIL

Investor Presentation

November 2025

ABCB4 NÍVEL 2 BOVESPA BRASIL

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Strategy and Business Segments

History in Brazil

BANCO ABC BRASIL

1989

- Arab Banking Corporation and Roberto Marinho Group jointly initiate Banco ABC Roma S.A.

1997

- Arab Banking Corporation and local management acquire Roberto Marinho Group's shares

ABC BRASIL ARAB BANKING CORPORATION

- The bank's name changes to Banco ABC Brasil S.A.

2007

IPO [B]³

ABCB4 NÍVEL 2 BOVESPA BRASIL

2013

- Revamp of Investment Banking operations, with Debt Capital Markets (DCM) and Mergers & Acquisitions (M&A)

2019

- Launching of the Middle client segment
- Started to operate in Project Finance and Equity Capital Markets (ECM)

2020

- Beginning of operations of the Energy Trading Company
- Launch of ABC Link – distribution of financial services through banking correspondents

ABCLINK

2021

ABC BRASIL Corretora de Seguros

- Launching proprietary insurance brokerage

2022

- Beginning of operations of the Credit Recovery

VISIO

2023

ABC BRASIL Investment Bank

- Reorganization of the Investment Banking area

2024

- New Brand positioning, Purpose and Culture Pillars

BANCO ABC BRASIL

ABC Brasil Investment Case

Shareholders' Remmuneration

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

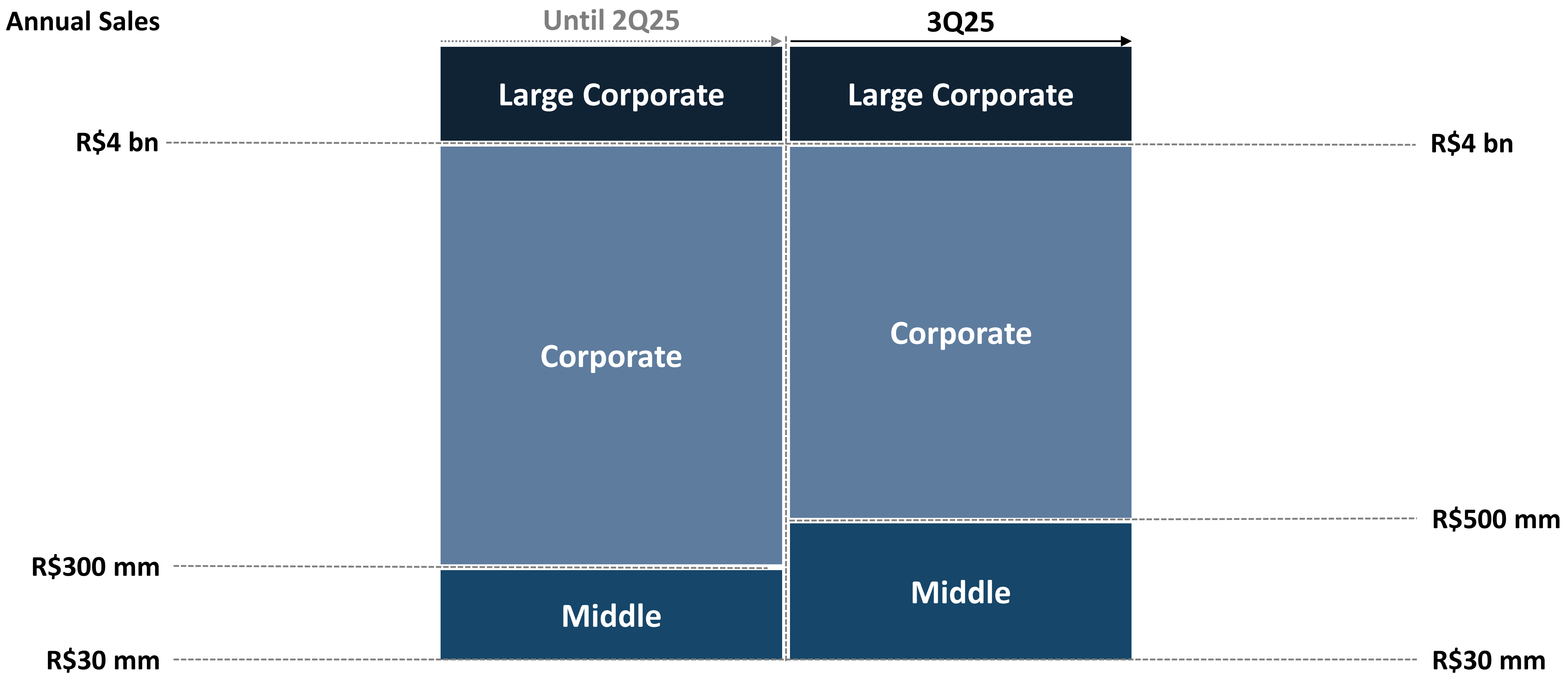
Reinvestment to support existing operations

- 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

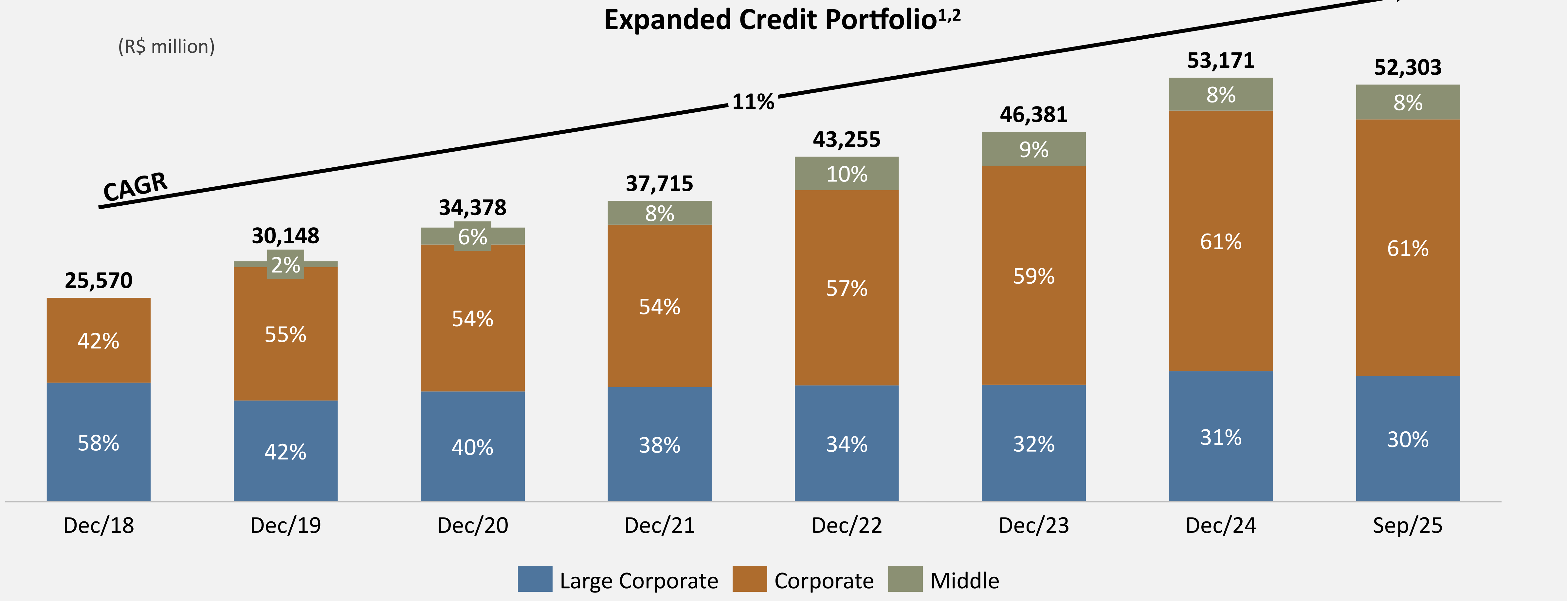
- Expansion in initiatives with "right-to-win"
- Diversify revenue streams
- Unlock "hidden values"
- Capture optionalities

Clients Re-segmentation



Focus on Companies

ABC Brasil offers financial solutions to companies in the **Large Corporate**, **Corporate** and **Middle** segments



Notes:

1 Based on the new client segmentation, historical data has been reclassified from 2024 onwards for comparability purposes

2 Includes Loans, Guarantees Issued and Corporate Securities portfolios

Growth Strategy

BANCO ABC BRASIL

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

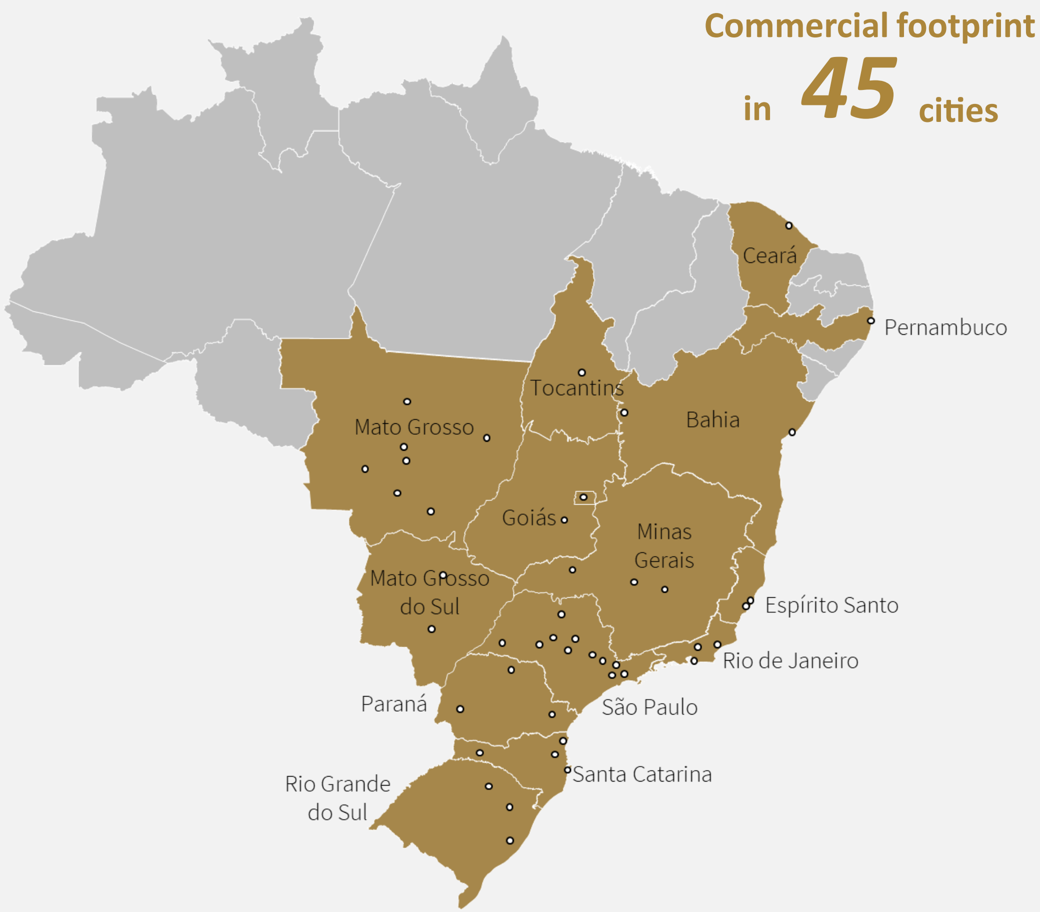
Capture Synergies among Operations

Expand Structural ROAE

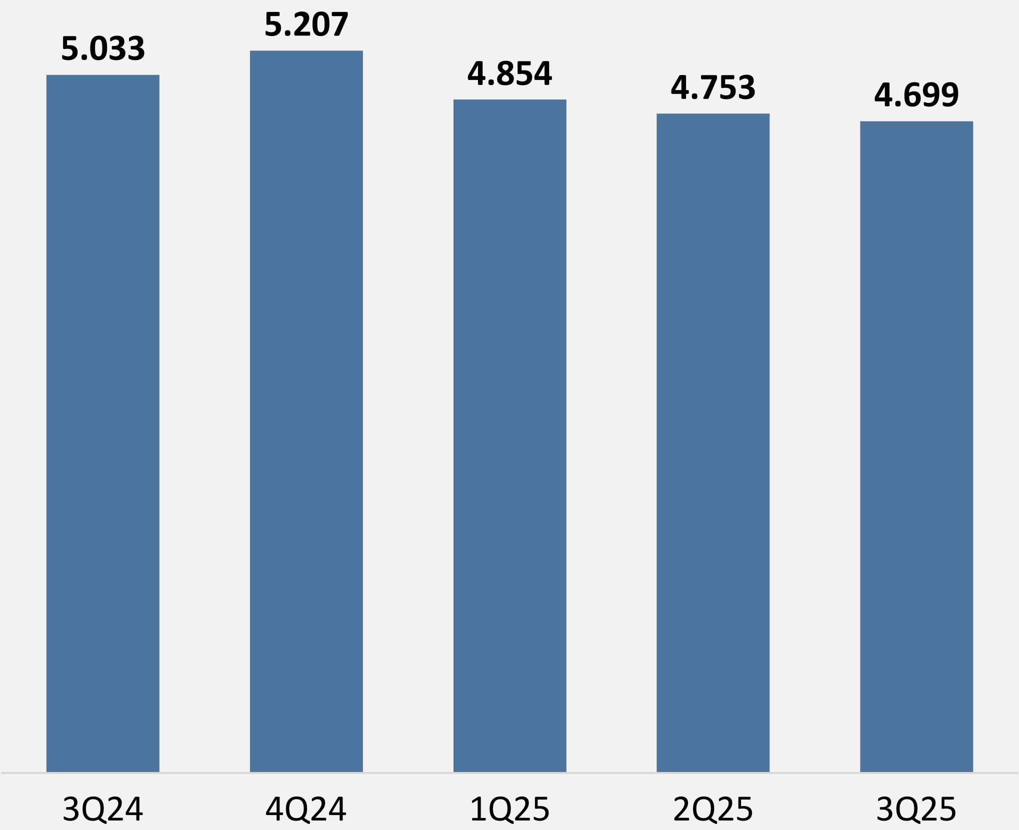
Lower Volatility Over the Cycles

ABC Brasil Expansion

Geographical Footprint



Client Base

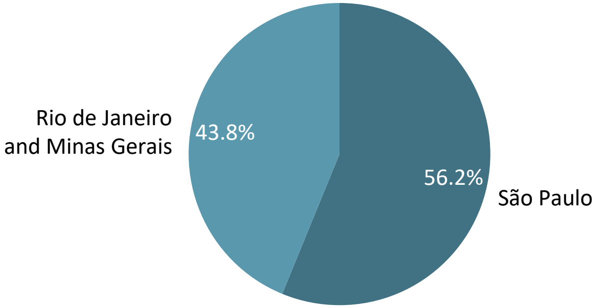


Segments Highlights

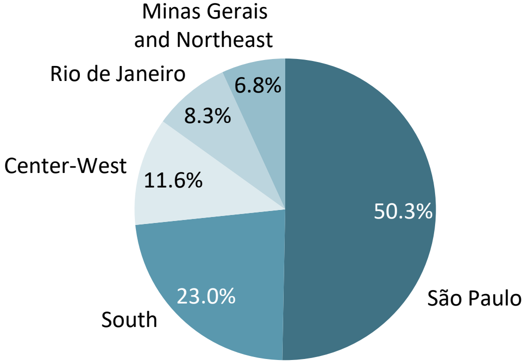
	Large Corporate[1]			Corporate[2]			Middle[3]			Total
	Sep/24	Jun/25	Sep/25	Sep/24	Jun/25	Sep/25	Sep/24	Jun/25	Sep/25	Sep/25
Corporate Clients[4]	387	379	410	2,301	2,304	2,192	2,345	2,070	2,097	**4,699** -7% Chg. 12M
Average Ticket[4] (R$ million)	91.4	93.4	86.8	19.1	23.7	24.0	2.3	2.5	3.0	
Average Term[4] (days)	308	344	341	394	396	406	351	387	389	

Geographical Breakdown of the Expanded Credit Portfolio per Segment

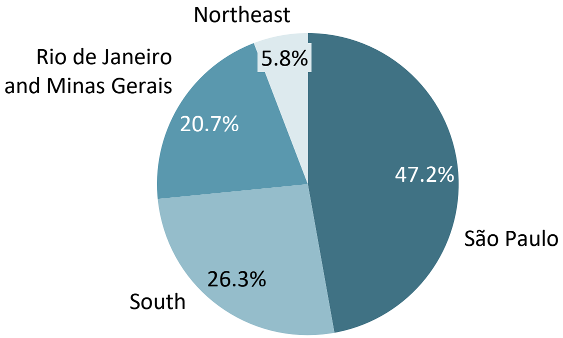
Large Corporate



Corporate



Middle



Notes:

1 Large Corporate: Clients with annual sales above R$4 bn

2 Corporate: Clients with annual sales between R$500 mm and R$4 bn

3 Middle: Clients with annual sales between R$30 mm and R$500 mm

4 Based on the new client segmentation, historical data has been reclassified from 2024 onwards for comparability purposes

Expanded Credit Portfolio

Expanded Credit Portfolio[1] (R$ million)	3Q25 Res. 4,966	% Total	2Q25 Res. 4,966	% Total	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	% Total	3Q25x3Q24 Chg 12M
Loans	**22,883**	**100%**	**22,521**	**100%**	**1.6%**	**22,984**	**100%**	**-0.4%**
Large Corporate	3,409	14.9%	4,262	18.9%	-20.0%	4,256	18.5%	-19.9%
Corporate	15,506	67.8%	14,592	64.8%	6.3%	14,847	64.6%	4.4%
Middle	3,967	17.3%	3,668	16.3%	8.2%	3,881	16.9%	2.2%
Corporate Securities	**16,834**	**100%**	**16,726**	**100%**	**0.6%**	**14,563**	**100%**	**15.6%**
Large Corporate	4,589	27.3%	4,145	24.8%	10.7%	3,968	27.2%	15.7%
Corporate	11,917	70.8%	12,349	73.8%	-3.5%	10,447	71.7%	14.1%
Middle	328	1.9%	233	1.4%	41.0%	148	1.0%	121.9%
"Cash" Portfolio[2]	**39,717**	**100%**	**39,247**	**100%**	**1.2%**	**37,547**	**100%**	**5.8%**
Large Corporate	7,998	20.1%	8,407	21.4%	-4.9%	8,224	21.9%	-2.7%
Corporate	27,423	69.0%	26,940	68.6%	1.8%	25,294	67.4%	8.4%
Middle	4,296	10.8%	3,901	9.9%	10.1%	4,029	10.7%	6.6%
Guarantees Issued	**12,586**	**100%**	**12,872**	**100%**	**-2.2%**	**12,463**	**100%**	**1.0%**
Large Corporate	7,808	62.0%	7,659	59.5%	1.9%	7,627	61.2%	2.4%
Corporate	4,725	37.5%	5,172	40.2%	-8.6%	4,792	38.5%	-1.4%
Middle	53	0.4%	42	0.3%	26.2%	44	0.4%	19.4%
Expanded Credit Portfolio	**52,303**	**100%**	**52,120**	**100%**	**0.4%**	**50,010**	**100%**	**4.6%**
Large Corporate	15,806	30.2%	16,066	30.8%	-1.6%	15,851	31.7%	-0.3%
Corporate	32,148	61.5%	32,112	61.6%	0.1%	30,087	60.2%	6.9%
Middle	4,348	8.3%	3,943	7.6%	10.3%	4,073	8.1%	6.8%

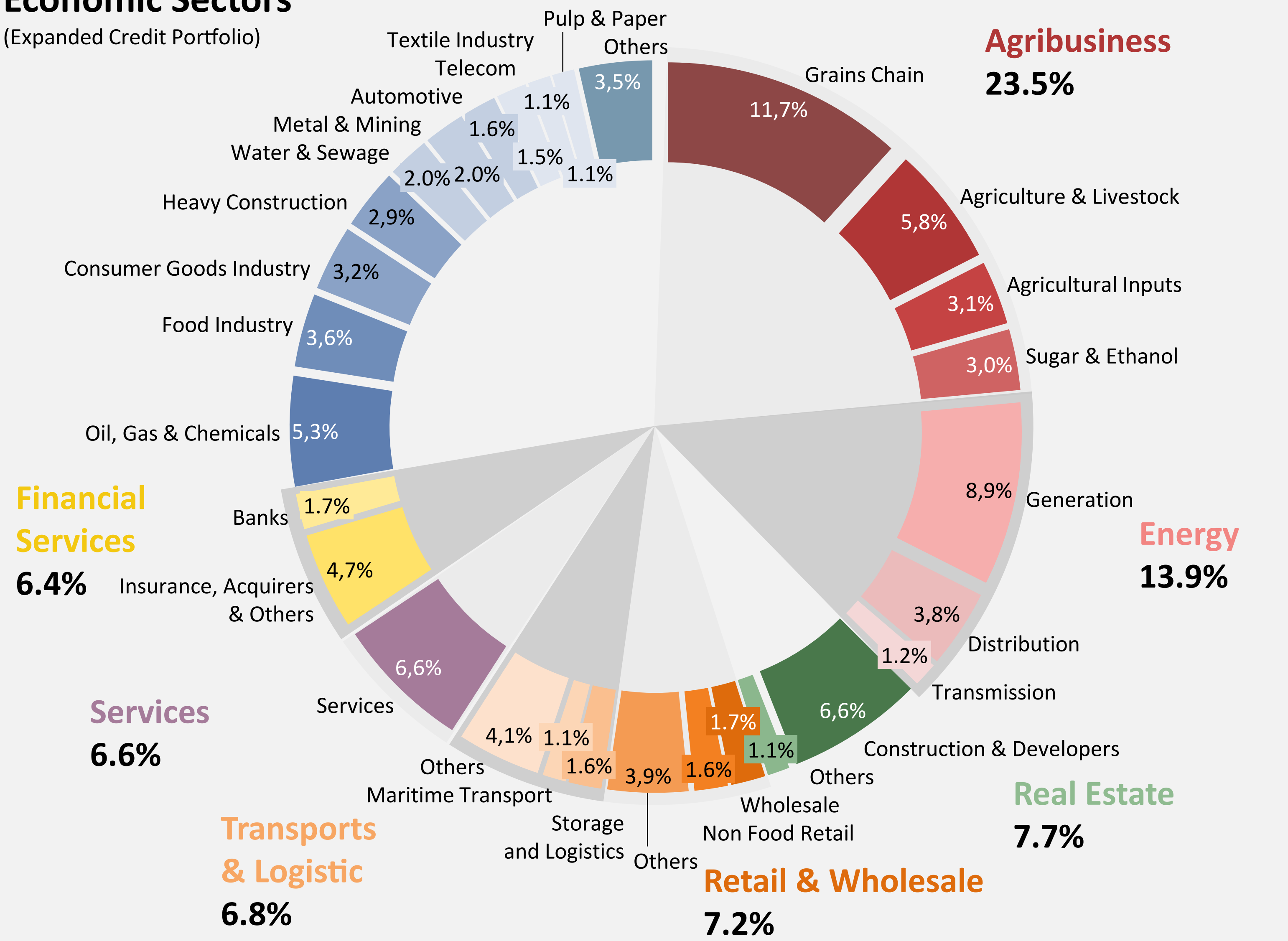
Notes:

1 Based on the new client segmentation, historical data has been reclassified from 2024 onwards for comparability purposes

2 Includes Loans and Corporate Securities portfolios

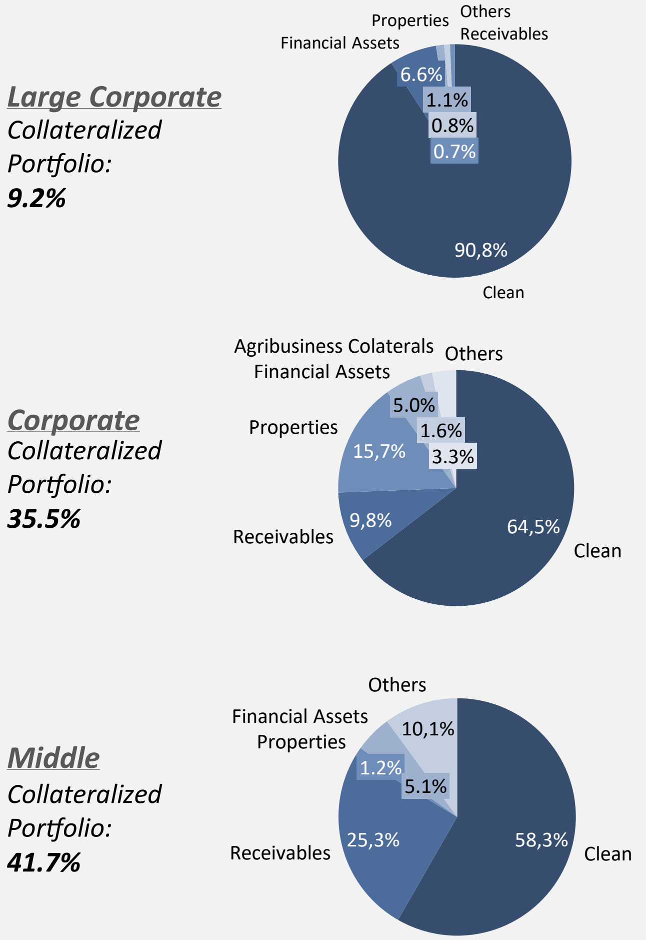
Economic Sectors

(Expanded Credit Portfolio)



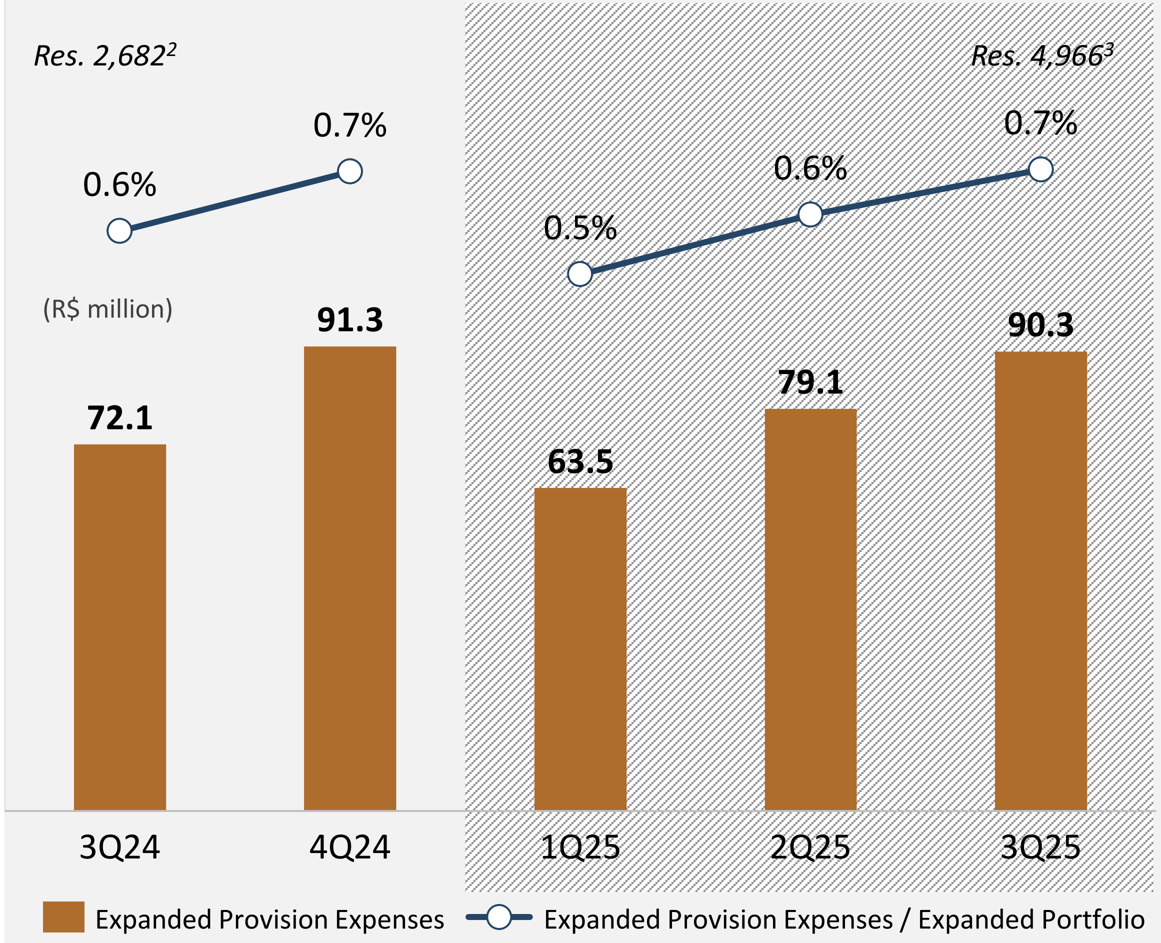
Collaterals

(Expanded Credit Portfolio)

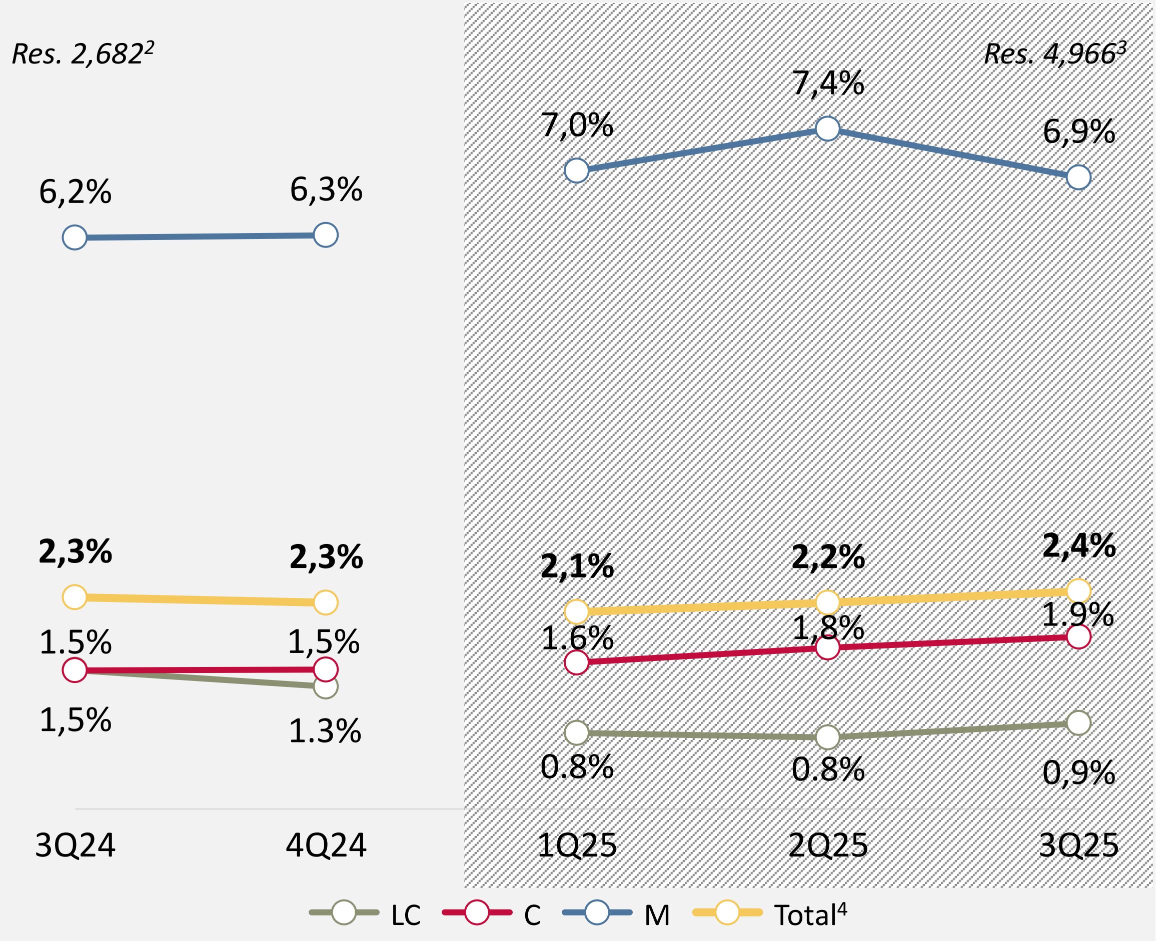


Credit Portfolio Quality

Expanded Provision Expenses



Expected Credit Loss[1]



Notes:

1 Based on the new client segmentation, historical data has been reclassified from 2024 onwards for comparability purposes

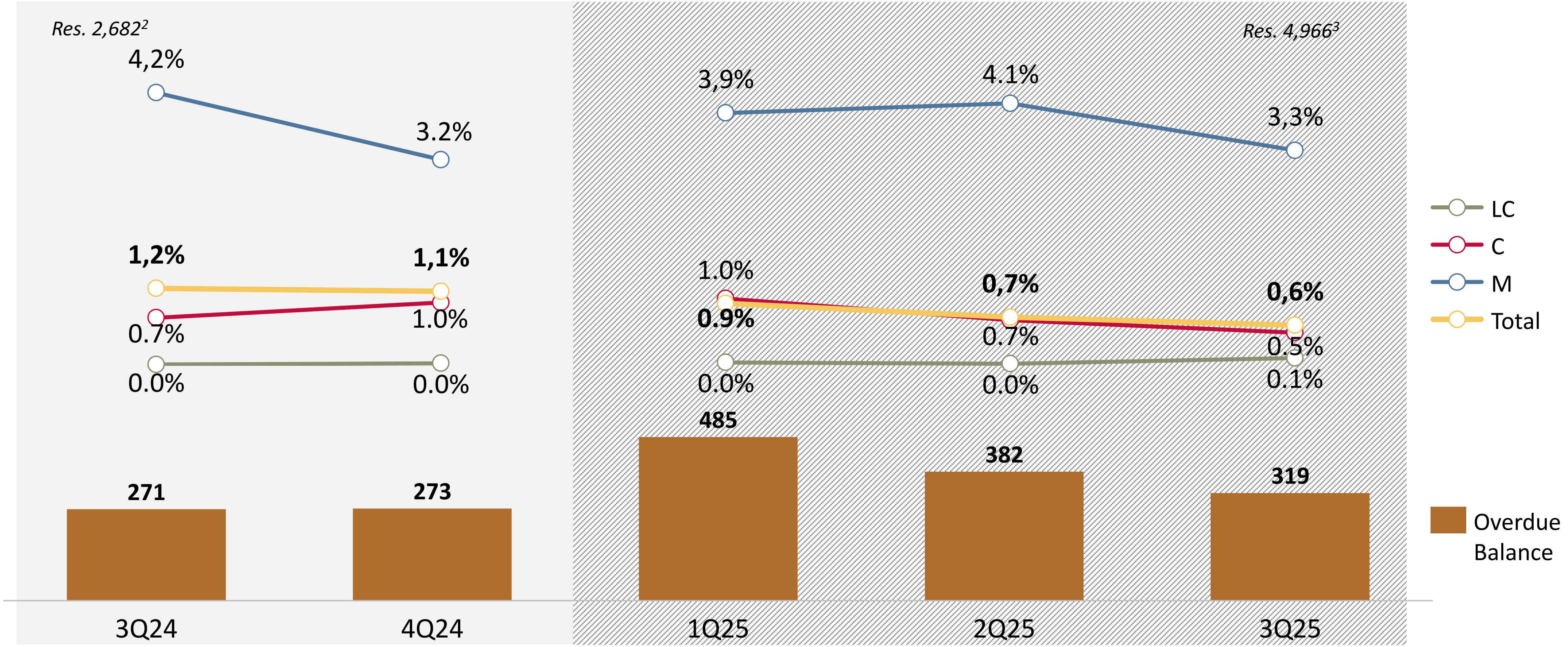
2 % of Loan Portfolio

3 % of Expanded Credit Portfolio

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

Credit Portfolio Quality

+90 Days Overdue[1] (includes falling due and overdue installments)



Notes:

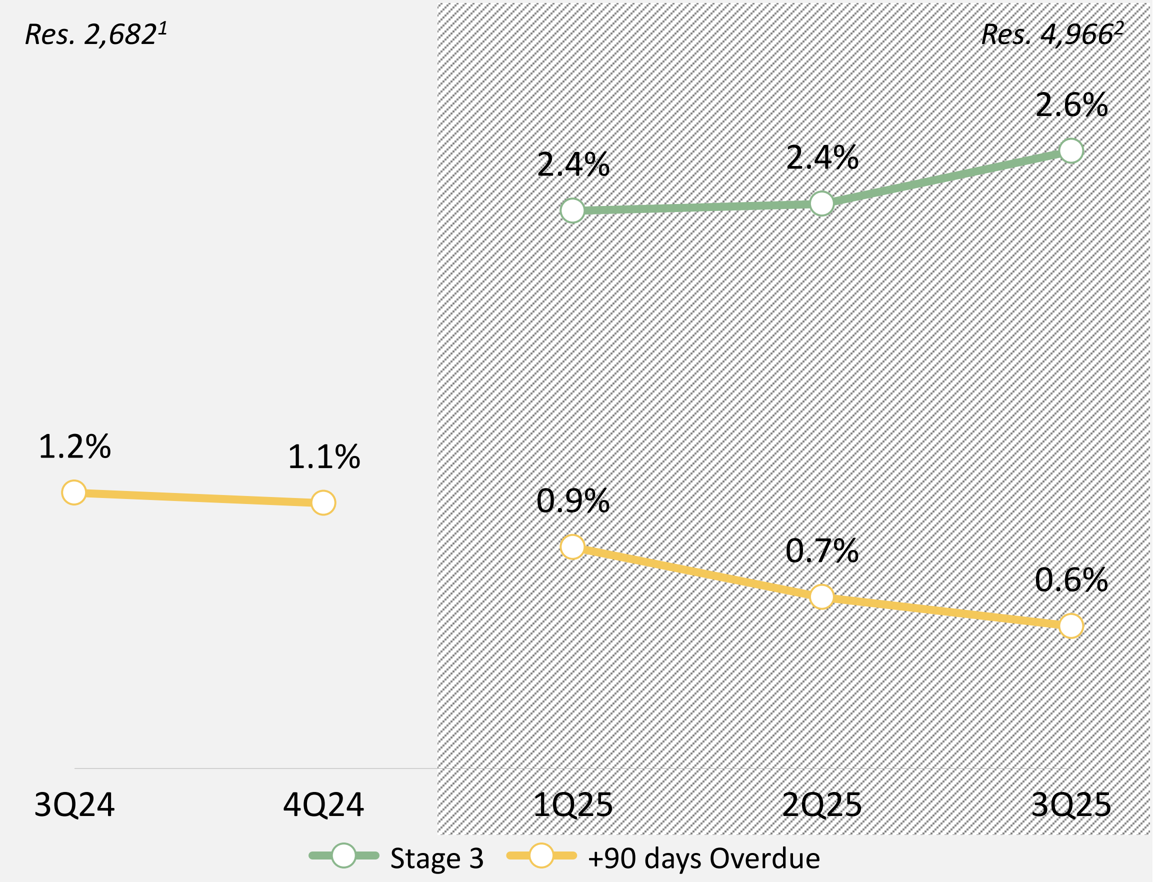
1 Based on the new client segmentation, historical data has been reclassified from 2024 onwards for comparability purposes

2 % of Loan Portfolio

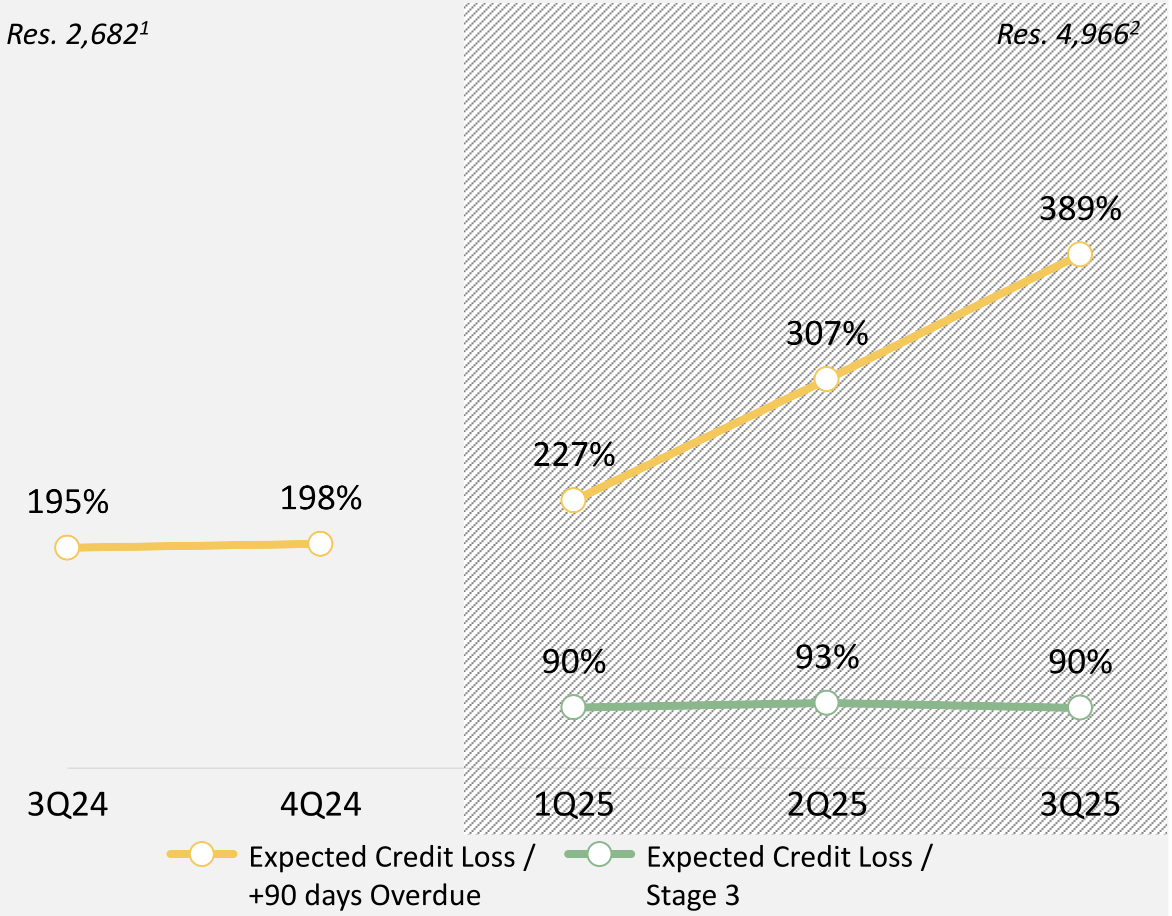
3 % of Expanded Credit Portfolio

Credit Portfolio Quality

Operations in Stage 3 and +90 Days Overdue Balance



Coverage Ratio[3]



Notes:

1 % of Loan Portfolio

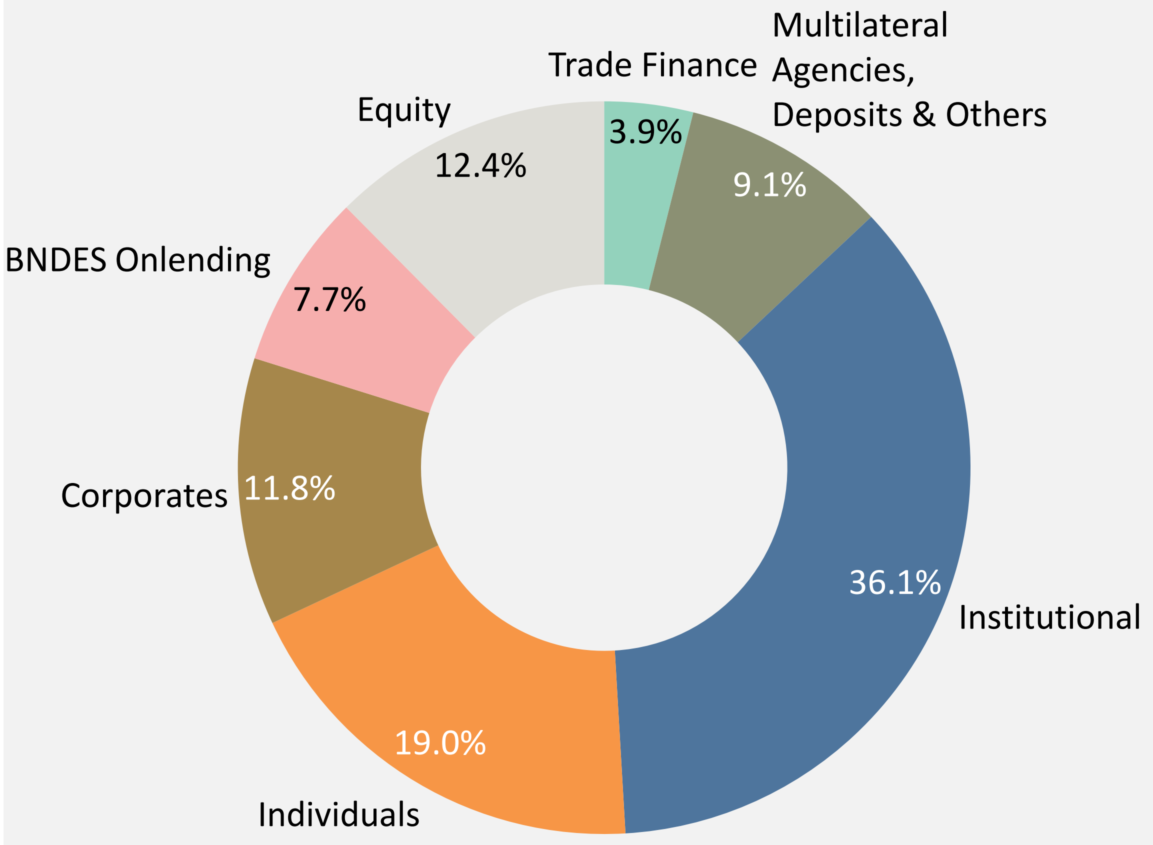
2 % of Expanded Credit Portfolio

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

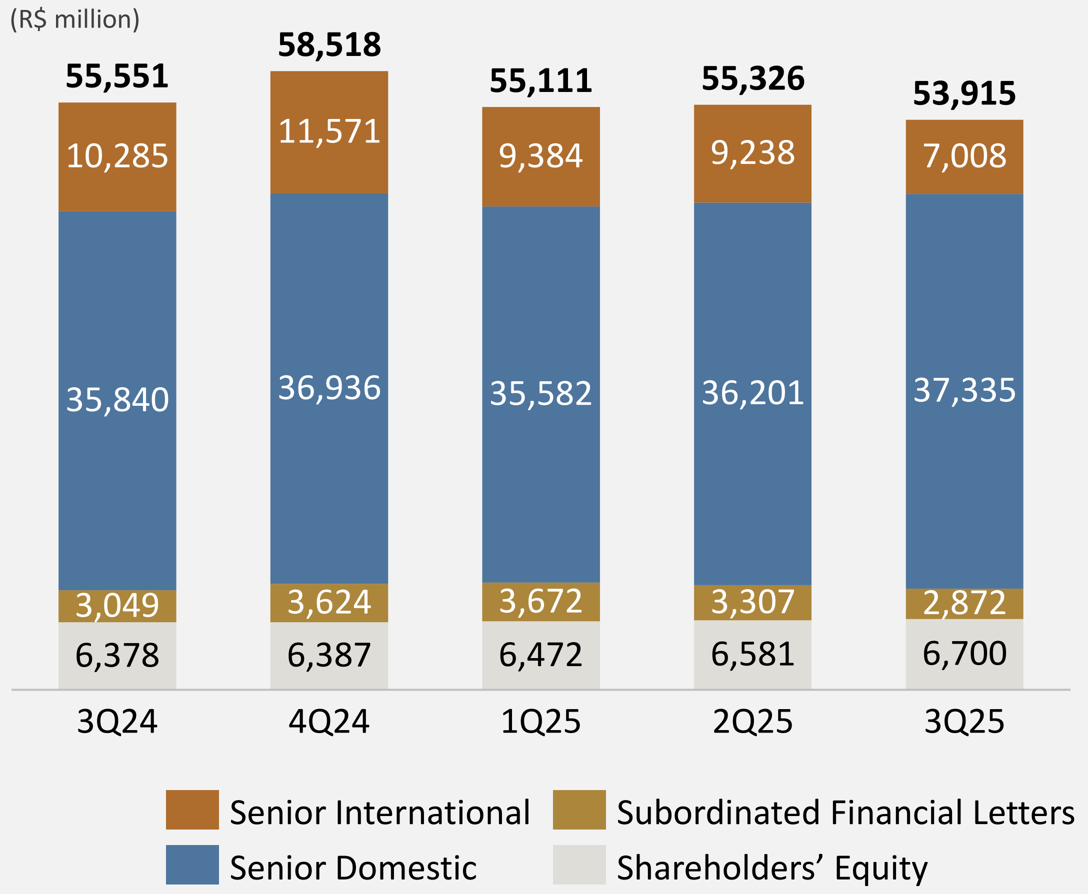
Funding and Capital Base

Funding

Funding 3Q25



Funding Evolution



Funding & *Ratings*

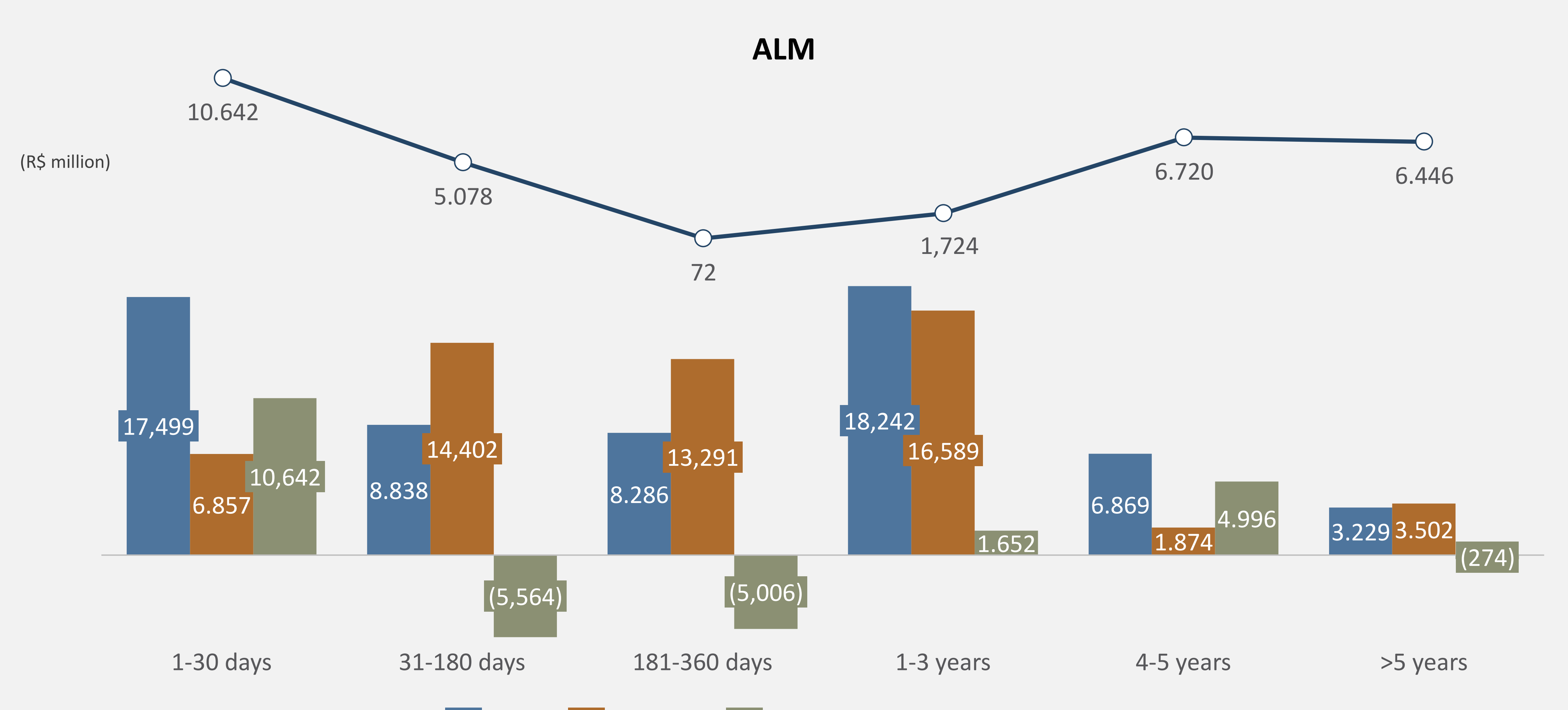
Funding (R$ million)	**3Q25**	**% of Total**	**2Q25**	**% of Total**	**3Q24**	**% of Total**
Demand Deposits	457	0.8%	563	1.0%	532	1.0%
Time Deposits	7,483	13.9%	8,078	14.6%	10,635	19.1%
LCA, LCI & COE[1]	7,937	14.7%	7,624	13.8%	5,642	10.2%
Financial Bills	16,321	30.3%	16,682	30.2%	16,542	29.8%
Subordinated Local Notes (Letras Financeiras)	1,556	2.9%	1,701	3.1%	2,005	3.6%
Interbank Deposits	237	0.4%	128	0.2%	152	0.3%
Borrowing and Onlending Obligations Abroad	7,731	14.3%	9,250	16.7%	10,285	18.5%
Borrowing and Onlending Obligations	4,175	7.7%	3,112	5.6%	2,336	4.2%
Perpetual Sub. Financial Notes	1,317	2.4%	1,606	2.9%	1,043	1.9%
Subtotal (Funding with Third Parties)	**47,215**	**87.6%**	**48,745**	**88.1%**	**49,173**	**88.5%**
Shareholders' Equity	6,700	12.4%	6,581	11.9%	6,378	11.5%
Total	**53,915**	**100.0%**	**55,326**	**100.0%**	**55,551**	**100.0%**

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

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

Assets & Liabilities by Maturity

BANCO ABC BRASIL

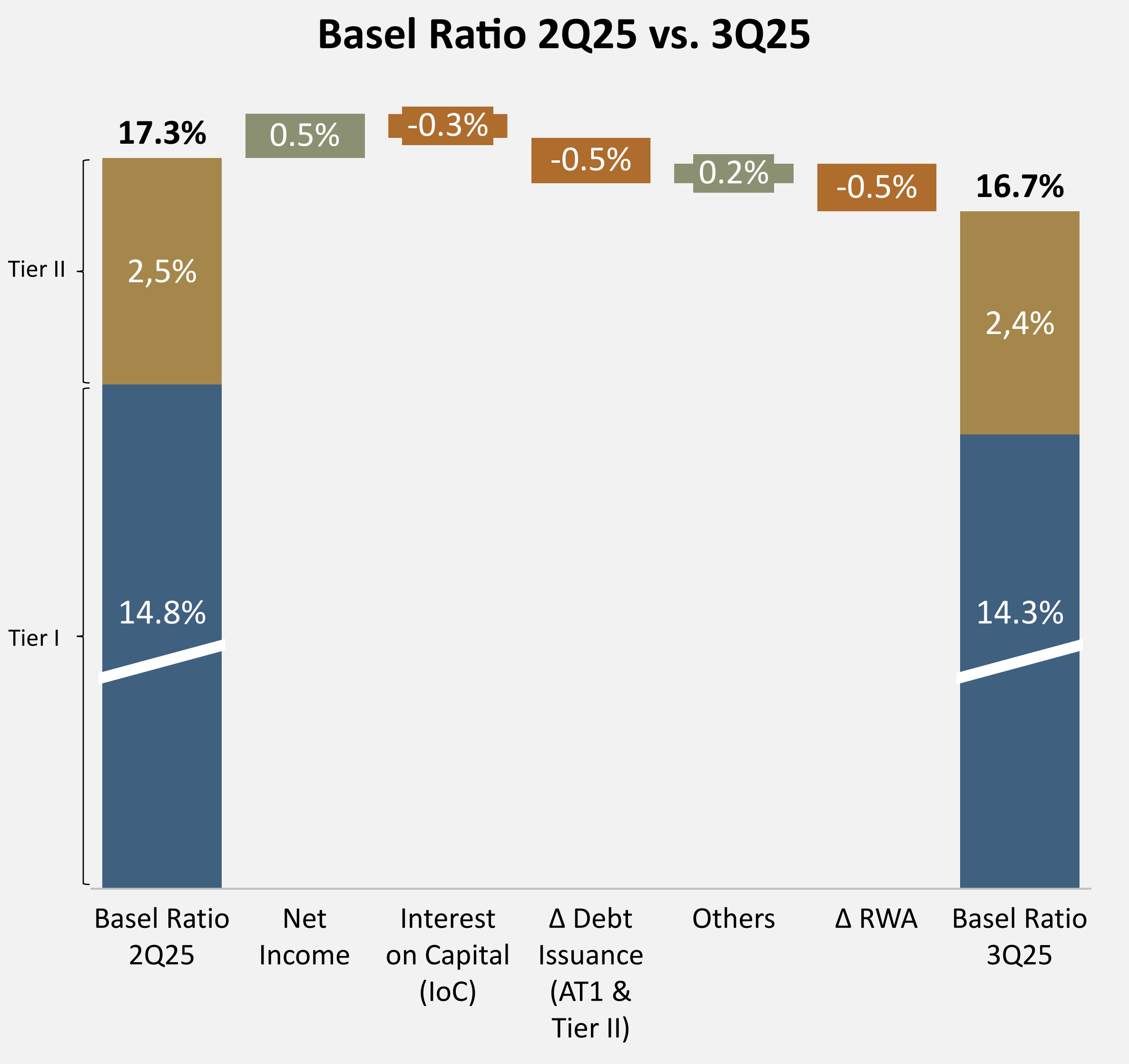


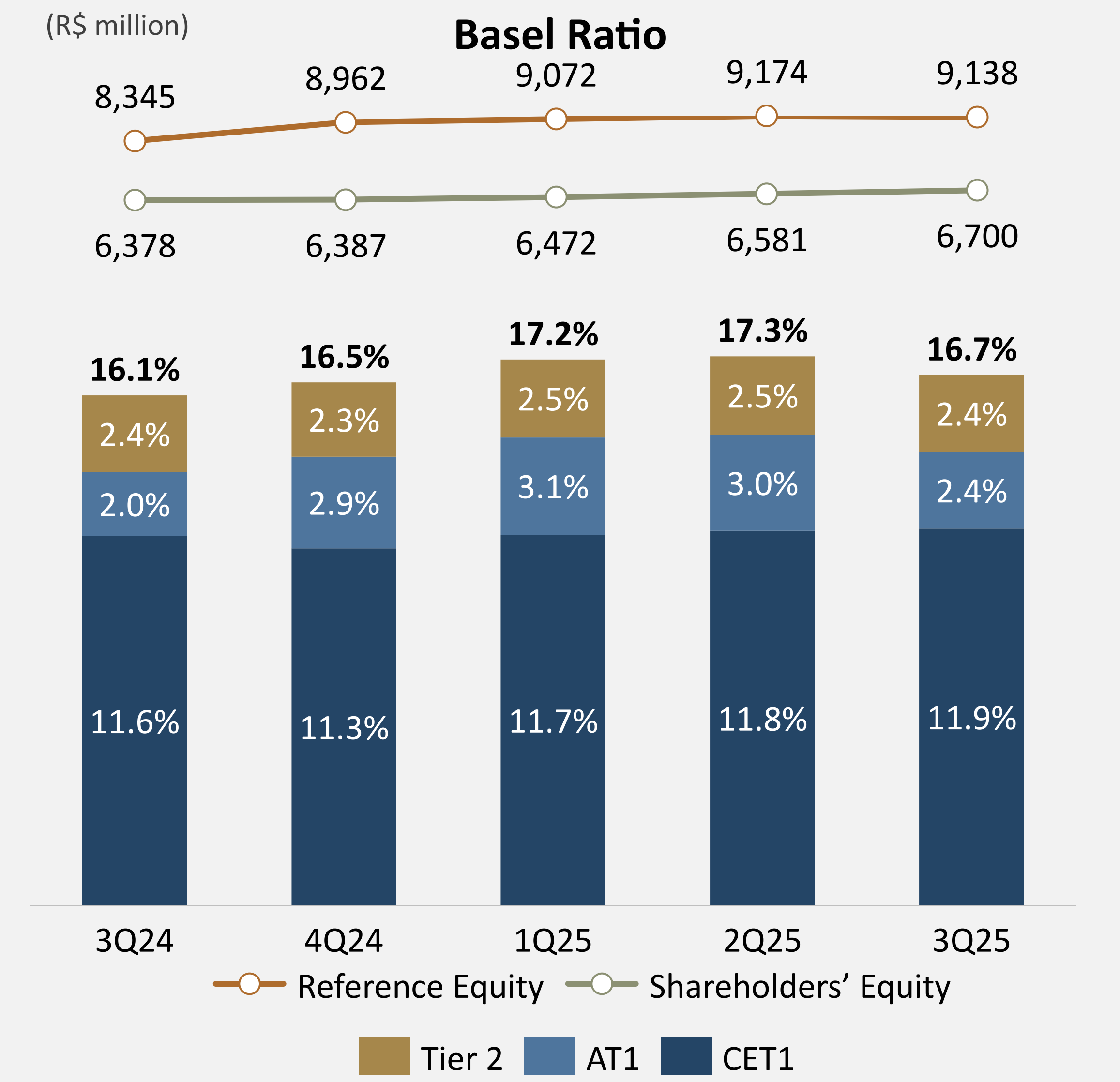
(As of September, 2025)

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

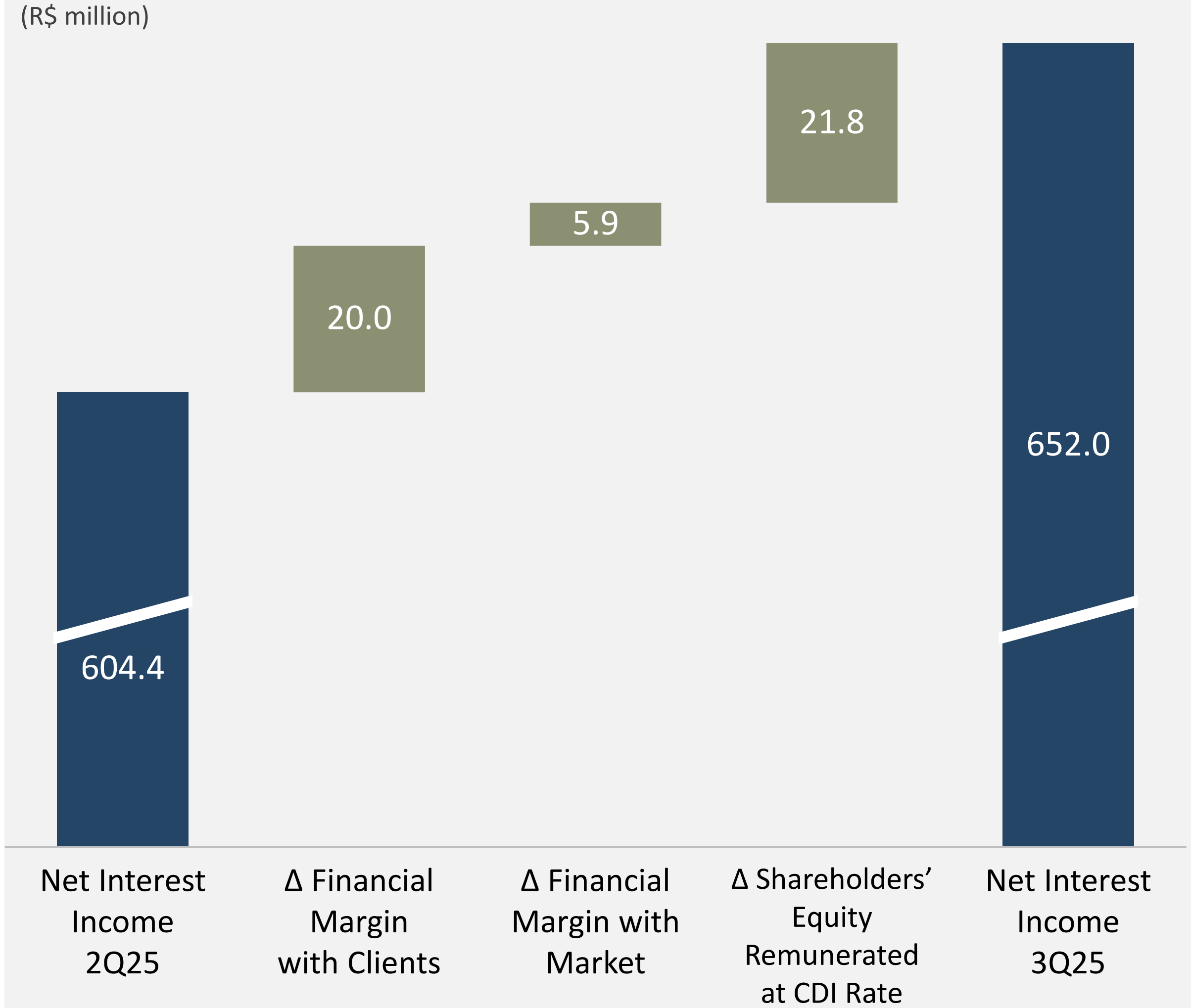




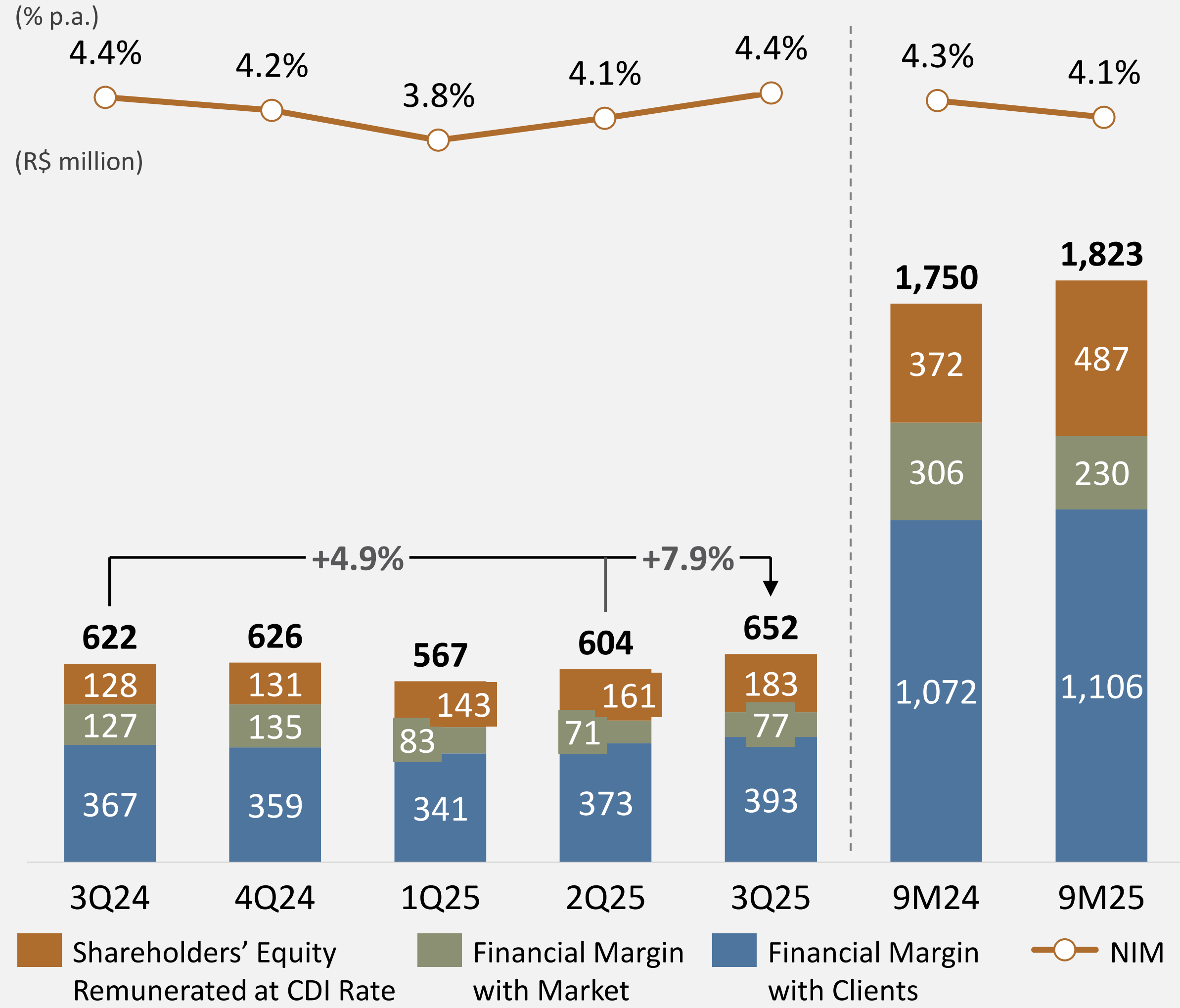
Financial Highlights

Net Interest Income

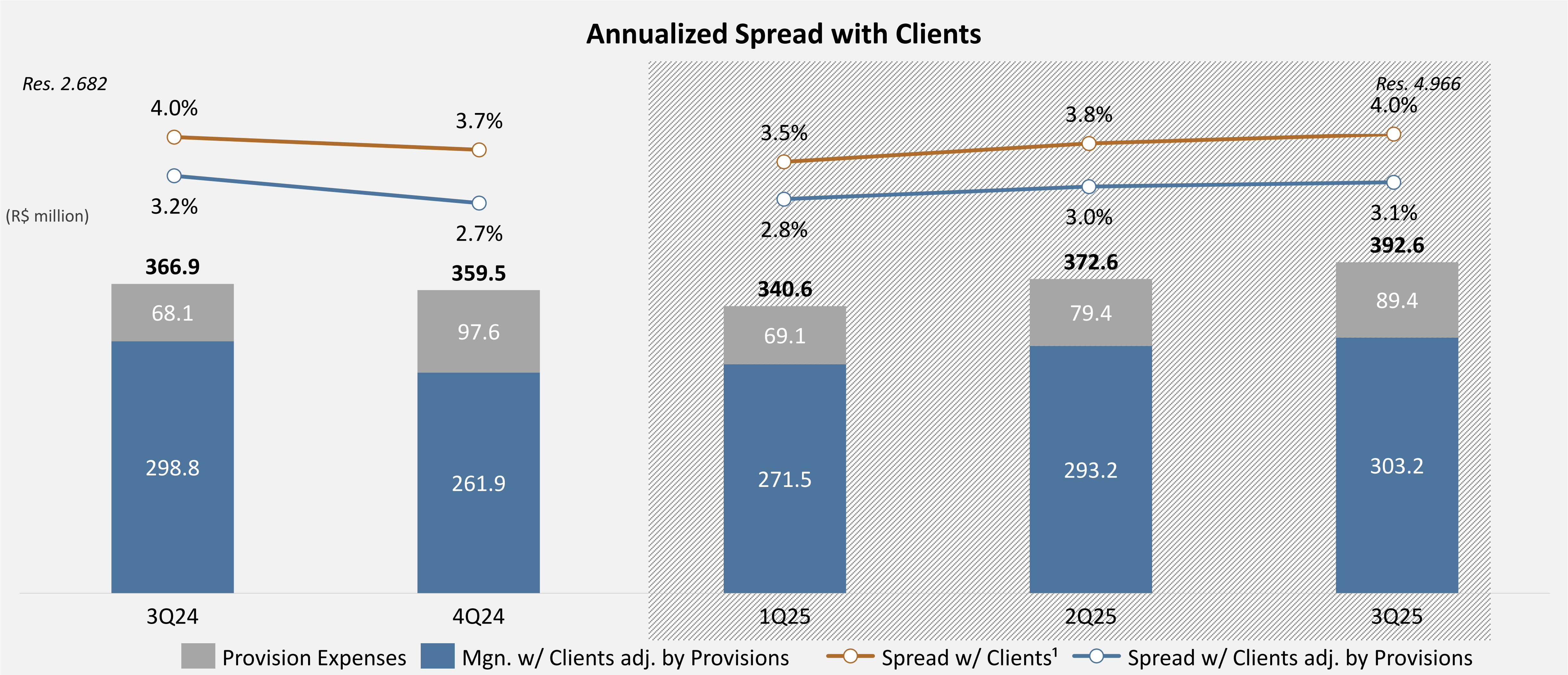
Net Interest Income 2Q25 vs. 3Q25



Net Interest Income & NIM



Margin and Spread with Clients

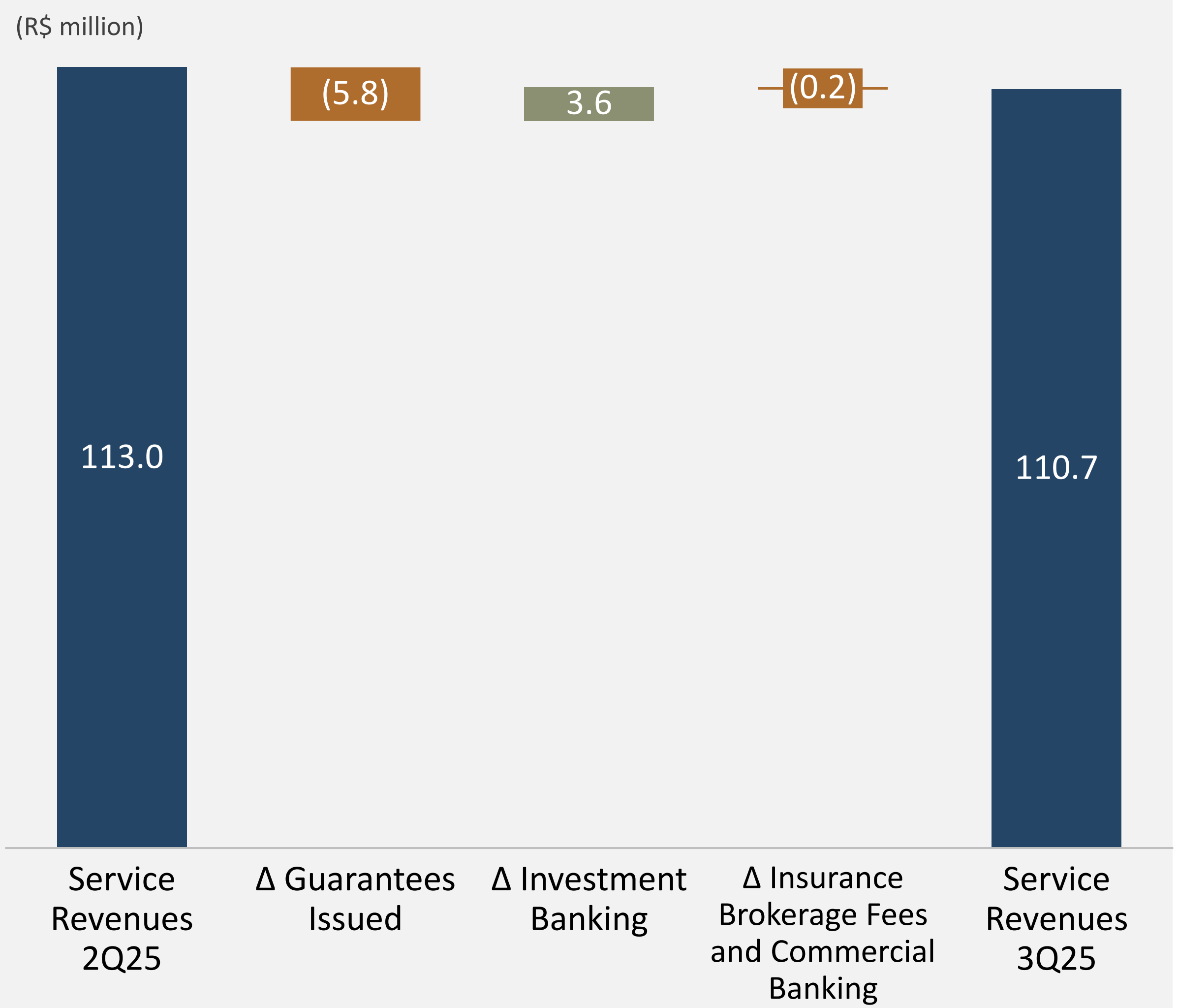


Notes:

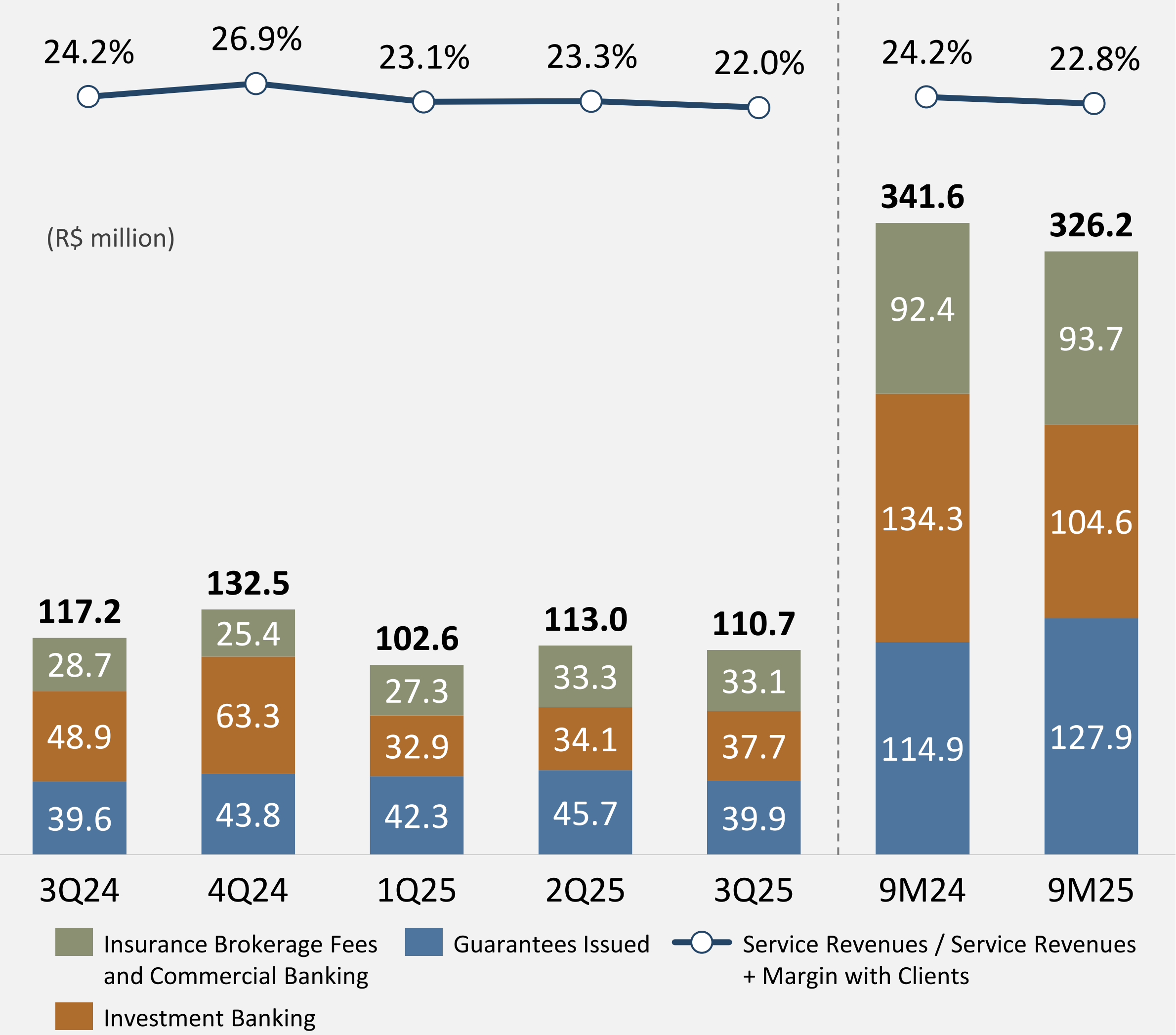
1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

Service Revenues

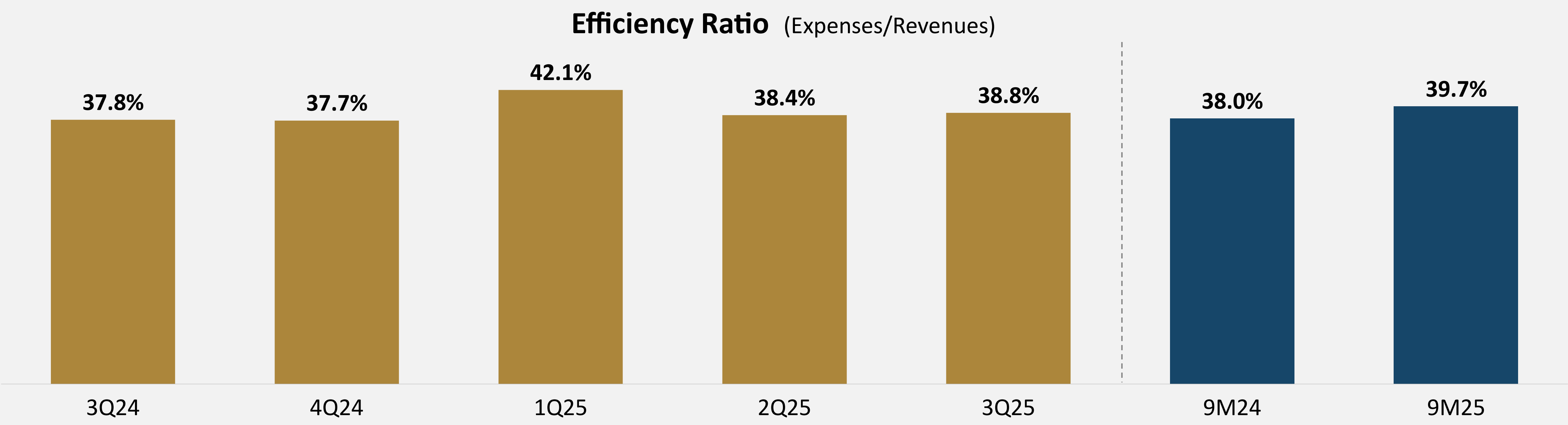
Service Revenues 2Q25 vs. 3Q25



Service Revenues

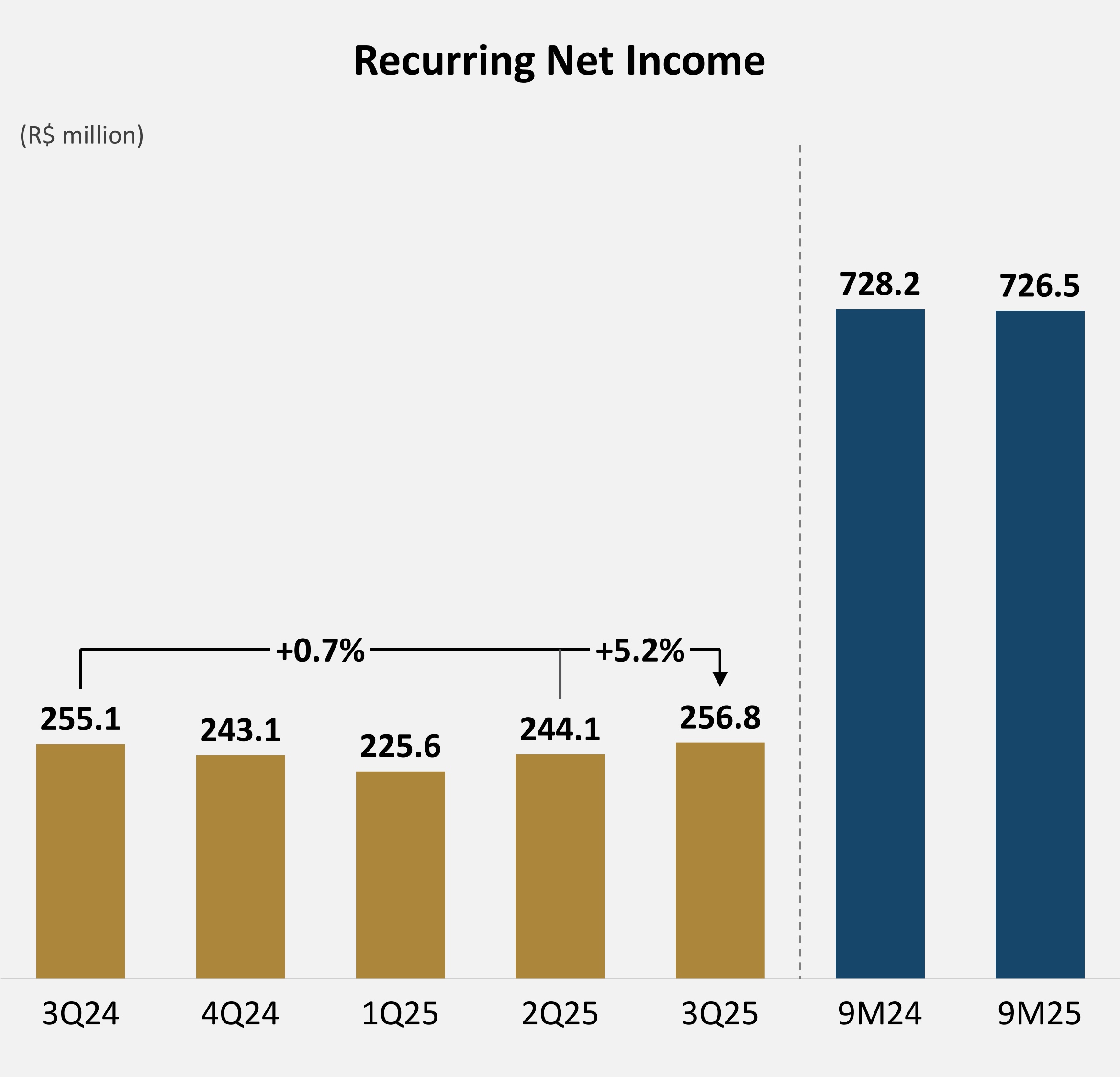


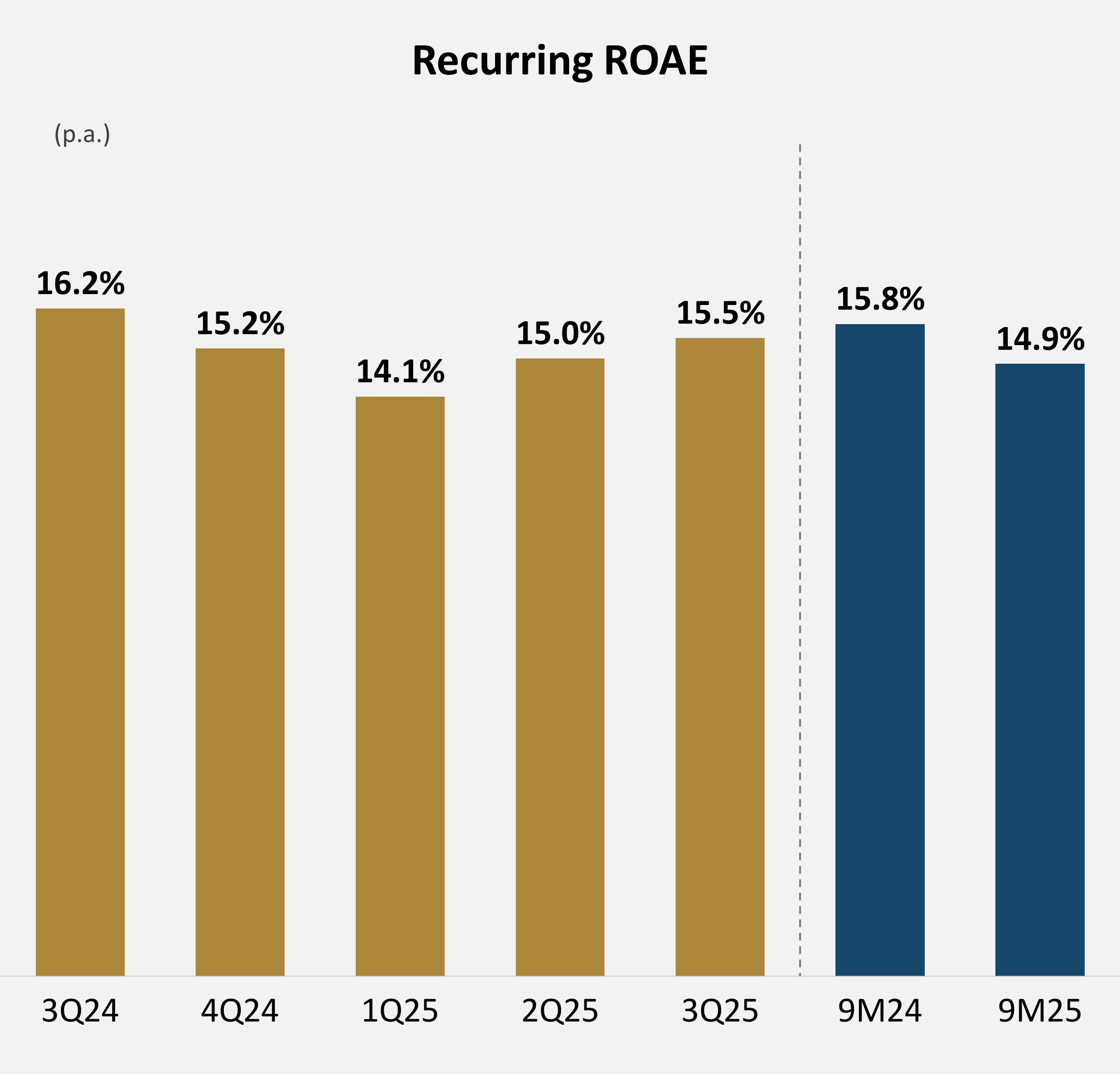
Expenses and Efficiency Ratio



Despesas (R$ milhões)	3T25 *Res. 4.966*	2T25 *Res. 4.966*	3T25x2T25 Var 3M	3T24 *Res. 2.682*	3T25x3T24 Var 12M	9M25 *Res. 4.966*	9M24 *Res. 2.682*	9M25x9M24 Var 12M
Despesas de Pessoal	(126.7)	(128.2)	-1.2%	(127.2)	-0.3%	(381.9)	(368.9)	3.5%
Outras Despesas Administrativas	(71.1)	(66.6)	6.7%	(71.6)	-0.7%	(208.5)	(198.6)	5.0%
Subtotal	**(197.9)**	**(194.9)**	**1.5%**	**(198.8)**	**-0.4%**	**(590.4)**	**(567.6)**	**4.0%**
Participação nos Lucros (PLR)	(81.4)	(64.6)	25.9%	(72.4)	12.5%	(214.1)	(203.7)	5.1%
Total	**(279.3)**	**(259.5)**	**7.6%**	**(271.1)**	**3.0%**	**(804.5)**	**(771.3)**	**4.3%**
Colaboradores	**1,298**	**1,295**	**0.2%**	**1,293**	**0.4%**	**1,298**	**1,293**	**0.4%**

Profitability

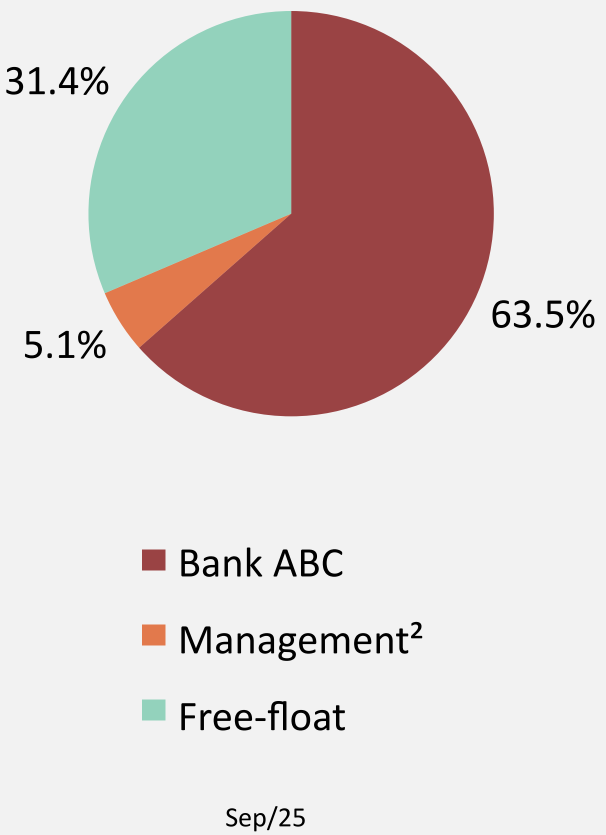




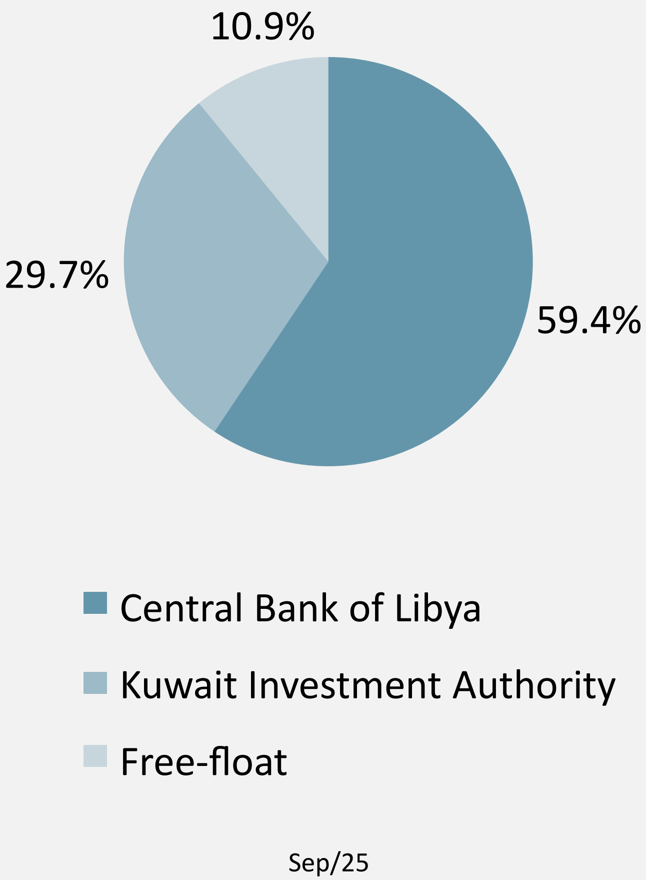
Ownership and Organizational Breakdown

Ownership Structure

ABC Brasil[1]



Bank ABC (Controlling Shareholder)

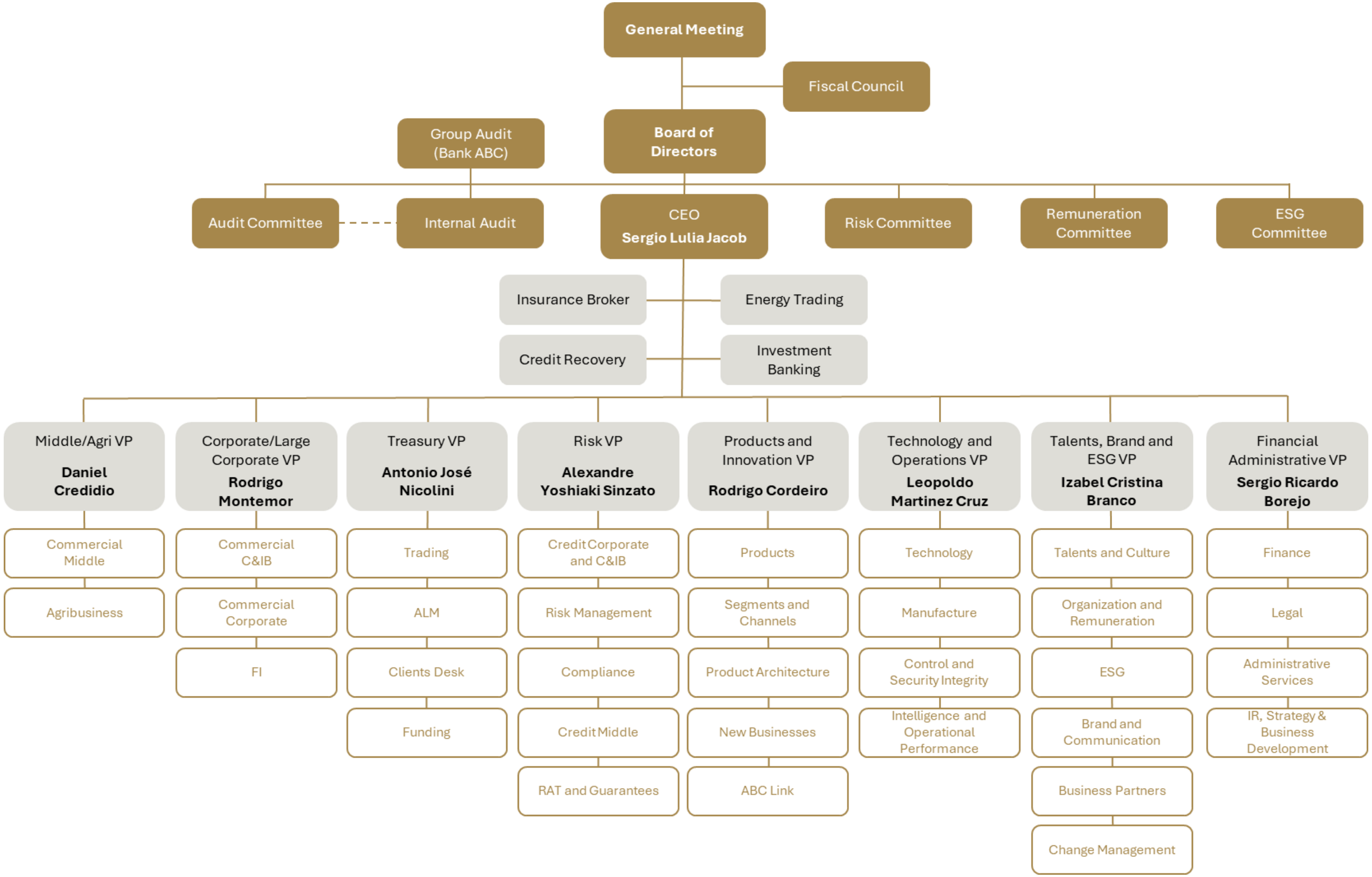


Notes:

1 Ex-Treasury

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

Corporate Structure



(Nov/25)

Listed at B3 since 2007

- ~31% 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

ABCB4 NÍVEL 2 BOVESPA BRASIL

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 September 30, 2025

ESG Highlights

BANCO ABC BRASIL

Sustainable Finance

- Allocation of more than **R$21.7 billion[1] to asset operations linked to ESG criteria[2]**
- Issuance of more than **R$1.5 billion[1] 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:**

IDB Invest

IFC International Finance Corporation WORLD BANK GROUP *Creating Markets, Creating Opportunities*

PROPARCO GROUPE AGENCE FRANÇAISE DE DÉVELOPPEMENT

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

CDP DISCLOSURE INSIGHT ACTION — Signatory Investor

UN Global Compact — United Nations Global Pact Member

+ML Mais Mulheres na Liderança Certificado ABBC — More Women in Leardership 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

ICO2 B3 — Adhesion to the B3 **Carbon Efficient Index** Portfolio

Notas:

1 As of September 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)	3Q25 *Res. 4,966*	2Q25 *Res. 4,966*	3Q25x2Q25 Chg 3M	3Q24 *Res. 2,682*	3Q25x3Q24 Chg 12M	9M25 *Res. 4,966*	9M24 *Res. 2,682*	9M25x9M24 Chg 12M
Net Interest Income	**652.0**	**604.4**	**7.9%**	**621.8**	**4.9%**	**1,823.1**	**1,750.1**	**4.2%**
Financial Margin with Clients	392.6	372.6	5.4%	366.9	7.0%	1,105.7	1,071.9	3.2%
Shareholders' Equity Remunerated at CDI Rate	182.7	160.9	13.5%	127.8	42.9%	487.0	372.4	30.8%
Financial Margin with Market	76.8	70.9	8.3%	127.0	-39.6%	230.4	305.7	-24.6%
Provision Expenses	(89.4)	(79.4)	12.6%	(68.1)	31.2%	(237.8)	(180.7)	31.6%
Net Interest Income post-Provisions	**562.7**	**525.0**	**7.2%**	**553.7**	**1.6%**	**1,585.3**	**1,569.4**	**1.0%**
Service Revenues	**110.7**	**113.0**	**-2.1%**	**117.2**	**-5.6%**	**326.2**	**341.6**	**-4.5%**
Guarantees Issued	39.9	45.7	-12.6%	39.6	0.7%	127.9	114.9	11.3%
Investment Banking	37.7	34.1	10.7%	48.9	-22.9%	104.6	134.3	-22.1%
Insurance Brokerage Fees and Commercial Banking	33.1	33.3	-0.7%	28.7	15.0%	93.7	92.4	1.4%
Personnel & Other Administrative Expenses	**(197.9)**	**(194.9)**	**1.5%**	**(198.8)**	**-0.4%**	**(590.4)**	**(567.6)**	**4.0%**
Personnel Expenses	(126.7)	(128.2)	-1.2%	(127.2)	-0.3%	(381.9)	(368.9)	3.5%
Other Administrative Expenses	(71.1)	(66.6)	6.7%	(71.6)	-0.7%	(208.5)	(198.6)	5.0%
Tax Expenses	(40.2)	(42.9)	-6.3%	(28.3)	42.1%	(117.7)	(71.7)	64.3%
Other Operating Income/Expenses	(2.4)	0.4	-726.8%	3.8	-165.1%	(4.8)	5.8	-183.5%
Non Operating Income	(1.0)	0.3	-441.5%	2.3	-142.2%	4.9	2.6	89.5%
Earnings before Tax and Profit Sharing	**431.9**	**401.0**	**7.7%**	**449.9**	**-4.0%**	**1,203.5**	**1,280.1**	**-6.0%**
Income Tax and Social Contribution	(88.4)	(86.9)	1.7%	(118.5)	-25.4%	(249.1)	(333.5)	-25.3%
Profit Sharing	(81.4)	(64.6)	25.9%	(72.4)	12.5%	(214.1)	(203.7)	5.1%
Minority Interest	(5.3)	(5.4)	-2.0%	(4.0)	32.2%	(13.8)	(14.6)	-5.5%
Recurring Net Income	**256.8**	**244.1**	**5.2%**	**255.1**	**0.7%**	**726.5**	**728.2**	**-0.2%**

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