



2024

Integrated
Annual
Report



Integrity guides us.
Uniqueness
differentiates us.

A close-up photograph of a palm frond, showing the intricate vein structure and a color gradient from warm orange and yellow to deep green. The frond is curved, creating a sense of movement and depth. The background is dark, making the colors of the frond stand out.

Our investment in building smart partnerships is what promotes sustainable development and enhances the transformation of businesses and people.

01 Presentation

Message from the Chairman of the Board of Directors.....	6
Message from the CEO.....	8
About this report.....	10
Materiality.....	12
Relationship with stakeholders.....	15
Highlights of the year.....	16

04 Corporate governance

Corporate structure.....	42
Decision-making bodies.....	44
Performance assessment.....	48
Compensation.....	49
Participation in industry entities.....	51
ESG governance.....	52
Compliance.....	54

07 Value relations

Clients.....	106
Employees.....	110
Society.....	123
Suppliers.....	125

02 ABC Brasil

Who we are.....	21
Where we are.....	24
Our business.....	25
Our 35 th anniversary.....	26

05 Risk management

Governance and risk management ...	61
Risk management culture.....	65
Main risks monitored.....	66
RSAC governance and management.....	68

08 Environment

Consumption of natural resources and waste management.....	128
--	-----

03 Strategic management

Strategy and vision for the future....	29
How we generate value.....	31
Our culture.....	32
ESG strategy.....	36

06 Performance

Economic environment.....	75
Operating and financial results.....	76
Performance of our business.....	87
Sustainable business.....	97
Innovation and technology.....	100
Information security.....	101

09 Supplemental content

GRI content summary.....	148
TCFD disclosure recommendations..	161
Assurance letter.....	165
Corporate Information/Credits.....	168



Integrated
Annual
Report | 2024

01, Presentation

Message from the Chairman of the Board of Directors

GRI 2-22

We are pleased to share our 2024 Integrated Report, the year in which Banco ABC Brasil completes 35 years of operations. We have once again demonstrated the robustness of our business, navigating safely amid a challenging macroeconomic scenario in a highly competitive industry.

In 2024, with our brand repositioning, we have reinforced our purpose: we propel businesses, we build relationships, and we grow together with our stakeholders.

This positioning reflects the way we relate to all our stakeholders. The concept of ROR (Return on Relationship) now guides the strategy as a way of reaffirming the success of businesses anchored in client relationships, the solidity of the institution, transparency, and the creation of lasting bonds of loyalty and trust.

Khaled Kawan,
chairman of the Board of
Directors of ABC Brasil



This report evidences that our growth strategy has proven to be successful. We have diversified our businesses and sources of revenue, gained efficiency with the help of technology and managed risks prudently, but without missing out on good opportunity windows. We have expanded our client base to serve a wide range of business industries, and we continue to deliver a positive experience, as evidenced by the evolution of our satisfaction rates measured by our Net Promoter Score (NPS). Thus, we continue to grow safely and with a long-term vision improving the quality perceived by our clients.

We foster the generation of shared value for our clients, employees, suppliers and investors.

With this goal in mind, for yet another year we have invested in the development of our professionals. We have disclosed the behavioral guidelines we expect from each of them and promoted the training of our talent to sustain planned growth.

We have also made progress in disseminating our ESG strategy, which aims to drive our clients in the transition to a low-carbon economy. Since 2022, we have defined Climate Change and Diversity, Equity and Inclusion as priority topics for our organization. As a reflection of this progress, in 2024 ABC Brasil designated the growth of asset portfolio aligned with ESG criteria as a strategic KPI.

Our ambition for the future is to continue growing sustainably together with our clients. By 2025, we will remain committed to being a resilient bank, with revenue diversification, attentive to market movements and, above all, focused on ensuring that our efforts result in value generation and positive transformation for society.

Khaled Kawan,
chairman of the Board of
Directors of ABC Brasil

Message from the CEO

GRI 2-22

The year 2024 was one of evolution. Even in the face of challenging circumstances, we achieved the objectives set at the beginning of 2024. In our 35th year of operation, we fulfilled our purpose, reinforced by the launch of the new brand in the first months of the year: we propel businesses, we build relationships and we grow together.

With this outlook, we reaffirm our differential in the Brazilian banking industry, which has allowed us to evolve, year after year, generating value for our clients, employees, shareholders, partners and society as a whole.

For over three decades, we have maintained close relationships, supporting businesses in a variety of business industries, in activities that generate employment, income, innovation and contribute to the country's development. In 2024, we surpassed the 5,000 client mark, maintaining consistent growth in the NPS indicator, which reflects our dedication to client satisfaction and to our relationship with each one.

Sergio Lulia Jacob,
CEO of ABC Brasil



Building long-lasting relationships allows us to get to know each client in depth, offering customized solutions and increasing our relevance in the daily operations of each of the companies we interact with. As a result of this strategy, we have increased the share of low or no capital expenditure products and services in total revenue with clients to 40%.

Even with the greater caution required by the economic scenario, the expanded credit portfolio grew 14.6%, above the market average, and credit losses were lower than those in 2023, which were already at satisfactory levels. The net income was R\$971 million, and profitability reached 15.7%. The efficiency rate was 37.9%, better than the previous year. And we had another exceptional year in our Investment Bank, now consolidated in the partnership model.

Internally, we promote the continuous development of our employees, which is reflected in high engagement levels, as evidenced by our e-NPS (Employee Net Promoter Score) survey: more than 79% of our staff intend to stay with the bank for five years or more. We are an organization

committed to growth and dedicated to the professional advancement of our employees. We have also build good relationships with our shareholders, with whom we have established a high level of trust that results in autonomy in the management of the bank. These are all stable relationships that continually evolve because there is joint growth.

As a consequence of our brand repositioning, we reflected on the pillars of our culture and defined the guidelines that support our operations. In the process of disseminating these guidelines, we began by consistent leadership training, a program that will continue in 2025.

Our evolution path is also reflected in our ESG agenda. We have been dedicated to supporting our clients in the transition to a low-carbon economy. To this end, combating climate change is a central topic of our strategy. We have made progress in measuring greenhouse gas emissions from our credit operations and in integrating our business with ESG criteria. We have achieved our goal of increasing the share of sustainable finance in our

portfolio: of the total credit granted in the year, as 39% was earmarked to boost a greener and more inclusive economy.

All these results indicate the strategy implemented for diversifying the offering, increasing the client base and using technology. We are a profitable, efficient and resilient bank, prepared to face economic and socio-environmental challenges.

We start 2025 confident in our growth strategy and long-term vision, with the ability to quickly adapt to the market, and maintaining a safe environment for all stakeholders.

In this Report, we present the evolution path taken in 2024 and our commitments to be an institution that promotes the sustainable development of our clients, shareholders, employees and society as a whole.

Sergio Lulia Jacob,
CEO of ABC Brasil



Integrated
Annual
Report | 2024

About this report

GRI 2-2, 2-3, 2-4, 2-5, 2-14

With this document, we present to our stakeholders the most relevant achievements of Banco ABC Brasil in 2024, organized for the first time in the integrated reporting model, incorporating elements of the IFRS standard. This methodology guides the disclosure of ESG information (an acronym in English that encompasses the environmental, social and governance dimensions) in a manner integrated with economic and financial management.

The report is published annually, complies with the Global Reporting Initiative (GRI) standards and incorporates the Sustainability Accounting Standards Board (SASB) indicators in the Commercial Banks and Investment Banking & Brokerage categories. The selection of the information reported was guided by the materiality established in 2021 and revised in 2023, which identified the most relevant issues for Banco ABC Brasil's various stakeholders and considered the best practices and global trends on each topic.

Here we consolidate information related to the period from January 1 to December 31, 2024, covering all companies controlled by Banco ABC Brasil S.A.¹ We seek to describe our evolution in 2024 and the journey taken to generate value, increase positive impacts and mitigate possible risks and negative impacts. We also report on the initiatives developed to make ESG practices a transversal agenda at Banco ABC Brasil.

All information published here, as well as the definition of material topics, were approved by the Executive Committee and the Board of Directors after all information was analyzed and validated by the areas responsible for each topic. To ensure the quality of information related to social, environmental and corporate governance practices, the publication was subject to independent external assurance.

The consolidated financial statements, as well as data on minority interests, are presented in accordance with

accounting practices adopted in Brazil as of the end of 2024. These practices follow the accounting guidelines established by Law No. 6.404/76, as amended by Laws No. 11.638/07 and No. 11.941/09, in addition to the rules and instructions issued by the Central Bank of Brazil (BACEN) and the Brazilian Securities Commission (CVM). The criteria adopted for the consolidation of this information are applied uniformly to all consolidated entities. There were no merger, acquisition or divestment transactions in fiscal year 2024.

Our earnings releases, presentations, financial statements and quarterly results releases can be found in the [earnings center of the Investor Relations website](#). Questions and comments regarding this report can be sent to [Fale com RI](#) or by email to ri@abcbrasil.com.br.

¹Banco ABC Brasil S.A., ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A., ABC Brasil Administração e Participações Ltda., ABC Brasil Comercializadora de Energia Ltda., ABC Brasil Investment Banking Ltda., ABC Brasil Corretora de Seguros Ltda., Visio Gestora de Créditos Ltda., ABC M&A e ECM Ltda., ABC DCM Ltda., ABC Holding Financeira Ltda., Fundo de Investimento em Direitos Creditórios não Padronizados ABC I., Baraúna Fundo de Investimento Multimercado Crédito Privado, Apoema Fund Ltd. The entities included in the consolidated financial statements are the same as those included in this report.

Materiality

GRI 2-12, 3-1, 3-2

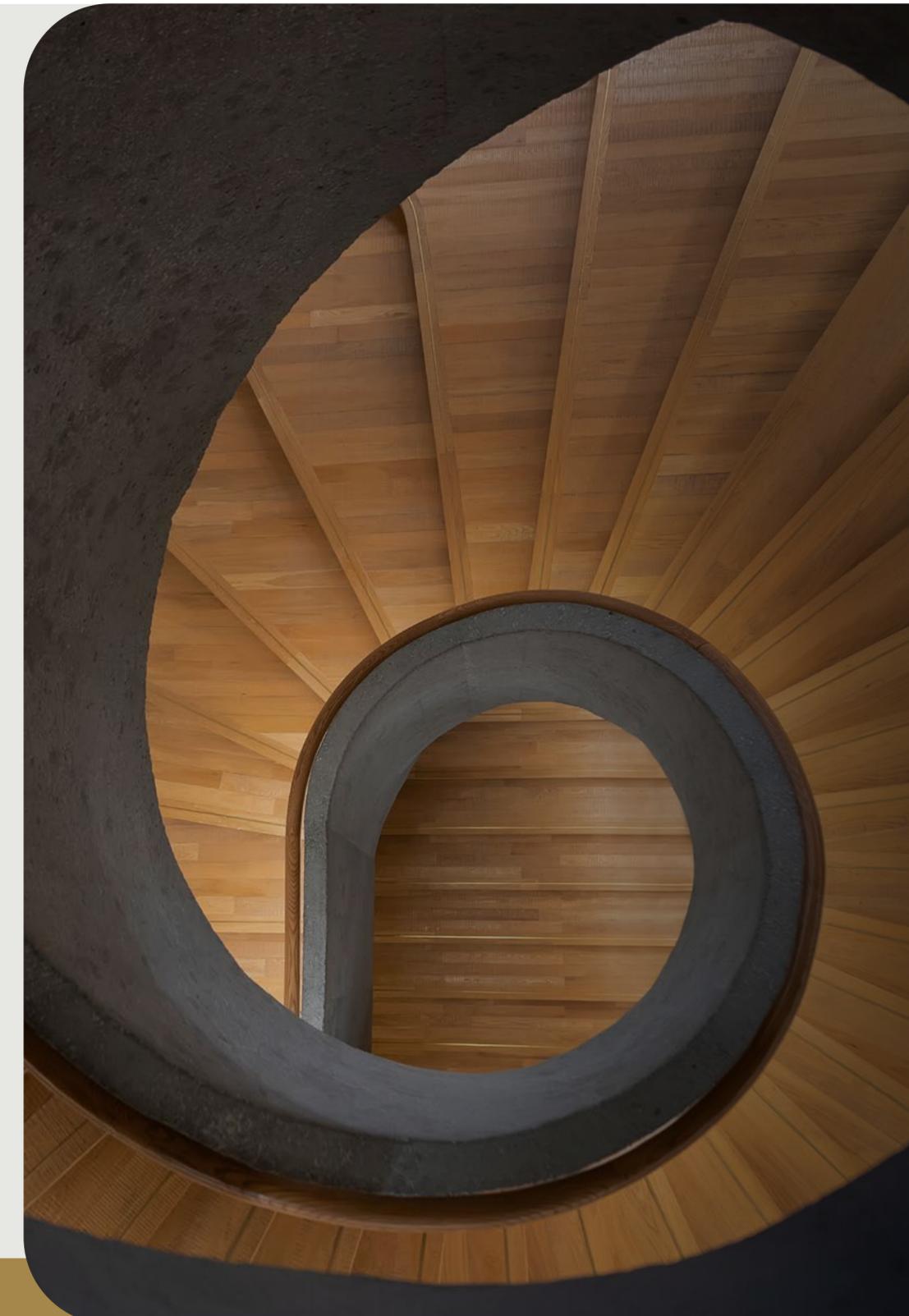
Our materiality is the result of an ongoing process of identifying and assessing impacts, opportunities and challenges on local and global agendas and reflects our strategic vision on environmental, social, climate and governance issues. We seek to map and prioritize the topics that are most relevant to business, considering the impacts generated by our activities.

This process is carried out every two years, and, for this report, we adopted the update made in 2023 as a reference for the 2024 performance. This review involved active listening to our stakeholders, including managers, employees, clients, communities, suppliers, investors, business partners and industry entities.

The construction process was carried out in four stages: research into theoretical references and benchmarking, consultation with key stakeholders through online surveys, compilation of data and validation of material topics.

For the final prioritization, weights were assigned according to the importance indicated by the organization's main stakeholders. The topics were then ranked based on the scores obtained, resulting in the topics of highest relevance, with an indication of their correlation with the United Nations (UN) Sustainable Development Goals (SDGs). In addition, we established that "Climate Change" should be considered a material topic, given its global relevance and its strategic importance for ABC Brasil.

The ten material topics guide the content reported here, in accordance with the GRI and SASB indicators. We seek to highlight the reasons why these topics are considered relevant to Banco ABC Brasil and how we conduct their management. The stages and results of this process were monitored and validated by the ESG area and approved by the Executive Committee and the Board of Directors.



Material topics

Related SDG

1. Ethics, transparency and integrity

Promoting ethical conduct in relationships throughout the value chain, combating any type of corruption and acting in accordance with laws and regulations. Contributing to the transition to a fairer and more sustainable economy.



2. Privacy and data security

Ensuring data protection and client privacy, as well as integrated management of risks arising from the collection, retention and use of sensitive data.



3. Innovation and technology

Developing and using new technologies to improve processes and ensure fast and secure client access to the services provided by the Bank.



4. Risk management

Ensuring that, in addition to operational and corporate risks, all social, environmental and climate risks are considered in business management.



5. Good corporate governance practices

Implementing best governance practices to ensure transparency, assertiveness, timeliness and fairness in the disclosure of information and decision-making within the company. Ensuring that management actions are aligned with the company's corporate strategy and culture.



Material topics

Related SDG

6. Client experience

Ensuring that the client is satisfied with our service and offerings. Maintaining active channels for client relations, with quick and effective responses. Supporting the development of small- and medium-sized companies in their value generation.



7. Economic performance

Optimizing the growing and sustainable economic result in the corporation's activities while operating in compliance with legal standards and our long-term vision.



8. Attraction, development
and care of human capital

Promoting a healthy work environment and mechanisms that allow talent development, attraction, retention, return in the form of better performance and employee satisfaction.



9. Diversity and inclusion

Promoting a plural, safe, inclusive and diverse work environment while ensuring respect for fundamental human rights.



10. Climate change

Promoting climate change mitigation and adaptation strategies while contributing to the collective effort to reduce greenhouse gas emissions. Developing emissions reduction initiatives both internally and throughout the value chain.



Main stakeholder relationship channels

GRI 2-29, 3-3

We maintain permanent communication channels with strategic audiences as a means of engagement. Thus, we seek to understand their demands and expectations and continually improve the quality of our relationships.

Stakeholder	Dialogue mechanism	Frequency	Additional information
Clients	NPS Survey Meetings and visits ABC Day	Permanent Regularly Annual	Voice of client
Employees	e-NPS Surveys Internal Communication ABC News Corporate events	Annual Biennial Permanent Monthly Non-recurring	Culture, engagement and climate
Industry entities	Participation in committees and working groups	Participation in committees and working groups	Participation in industry entities
Suppliers and business partners	Corporate email	Permanent	Suppliers
Investors, market analysts, rating agencies	ABC Day Email Telephone Disclosure and results conference	Annual Regularly Regularly Quarterly	Investor Relations Website
Regulators	Meetings Interactions with regulatory bodies	Non-recurring Whenever necessary	

Highlights of the year

Cost discipline and focus on profitability

In our 35th year of activities, we have achieved important results, expanded our client base, continued to diversify our business, advanced our ESG strategy, repositioned the brand and defined our culture drivers.

Profitability

Net Income

R\$**971.3** million
(+14.1% vs. 2023)

Return on Average
Equity (ROAE)

15.7%
(+0.2 p.p. vs. 2023)

Shareholders' Equity

R\$**6.4** billion
(+8.8% vs. 2023)

Service Revenue

R\$474.1 million
(+23.5% vs. 2023)

Investment Bank:
+64.1% vs. 2023

Capital Base

Tier 1 Capital of
14.1% (+1.4 p.p. vs. 2023)

Basel Ratio of
16.5% (+1.6 p.p. vs. 2023)

Capital Raising

R\$58.5 billion
(+18.7% vs. 2023)

Client base

+5.6% vs. 2023

+6 percentage
points in NPS
(76 in 2024 vs. 70 in 2023)

Expanded credit portfolio

R\$ **53.2** billion
(+14.6% vs. 2023)

Expenses

+7.8% vs. 2023

ESG Business

Implementation of the
carbon credit solutions
desk

R\$ **20.6** billion
in operations linked to
ESG criteria

+R\$1.8 billion
in sustainable capital
raising

Number of employees

+3.4% vs. 2023

Engagement rate
92%

Launch of the new brand
positioning and culture
drivers



02. ABC Brasil

Our proximity is what
drives new perspectives
and enhances business,
generating results.



Who we are

GRI 2-1, 2-6

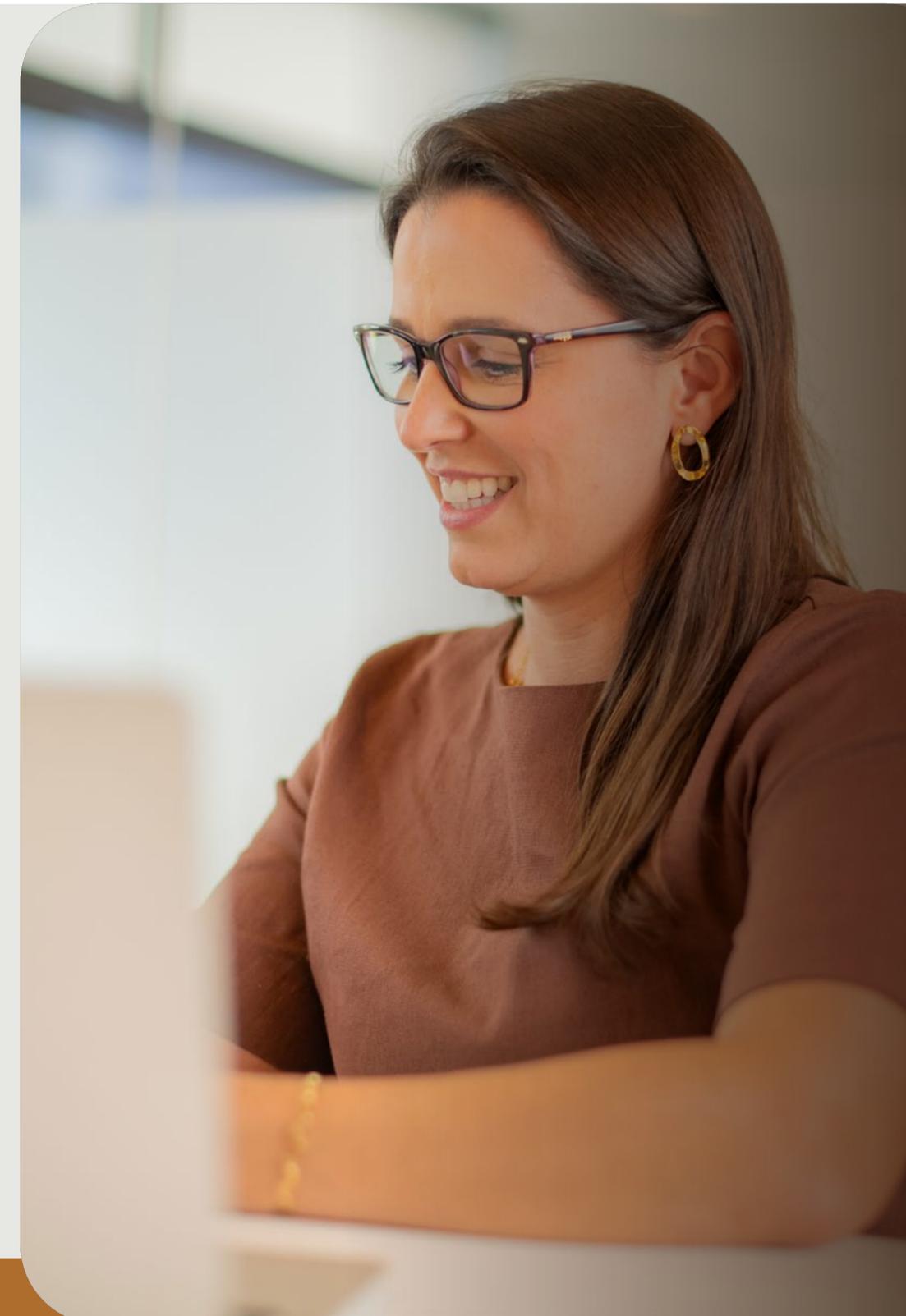
Banco ABC Brasil S.A. is a multiple financial institution founded in 1989, specializing in granting credit and offering financial solutions to medium and large companies in a wide range of business industries. We are qualified to operate in the commercial, financial, investment, real estate credit, credit recovery, foreign exchange, insurance brokerage and energy trading portfolios.

We ended 2024 with 5,207 clients from various diverse business industries, such as Agribusiness, Energy, Commerce, Transportation & Logistics, Finance, Civil Construction and Real Estate Developers.

Our portfolio is distributed across the C&IB, Corporate and Middle segments, according to each company's revenue².

For us, relationships generate value. That is why our proposal is focused on building long-term partnerships, guided by integrity and ethics, that drive new business and help us grow together with our clients.

²The C&IB (Corporate & Investment Banking) segment includes companies with annual revenues above R\$4 billion (may include clients from the Infrastructure, Energy and Private Equity industries with revenues below R\$4 billion). The Corporate segment includes companies with annual revenues between R\$300 million and R\$4 billion. The Middle segment includes companies with annual revenues between R\$30 million and R\$300 million.



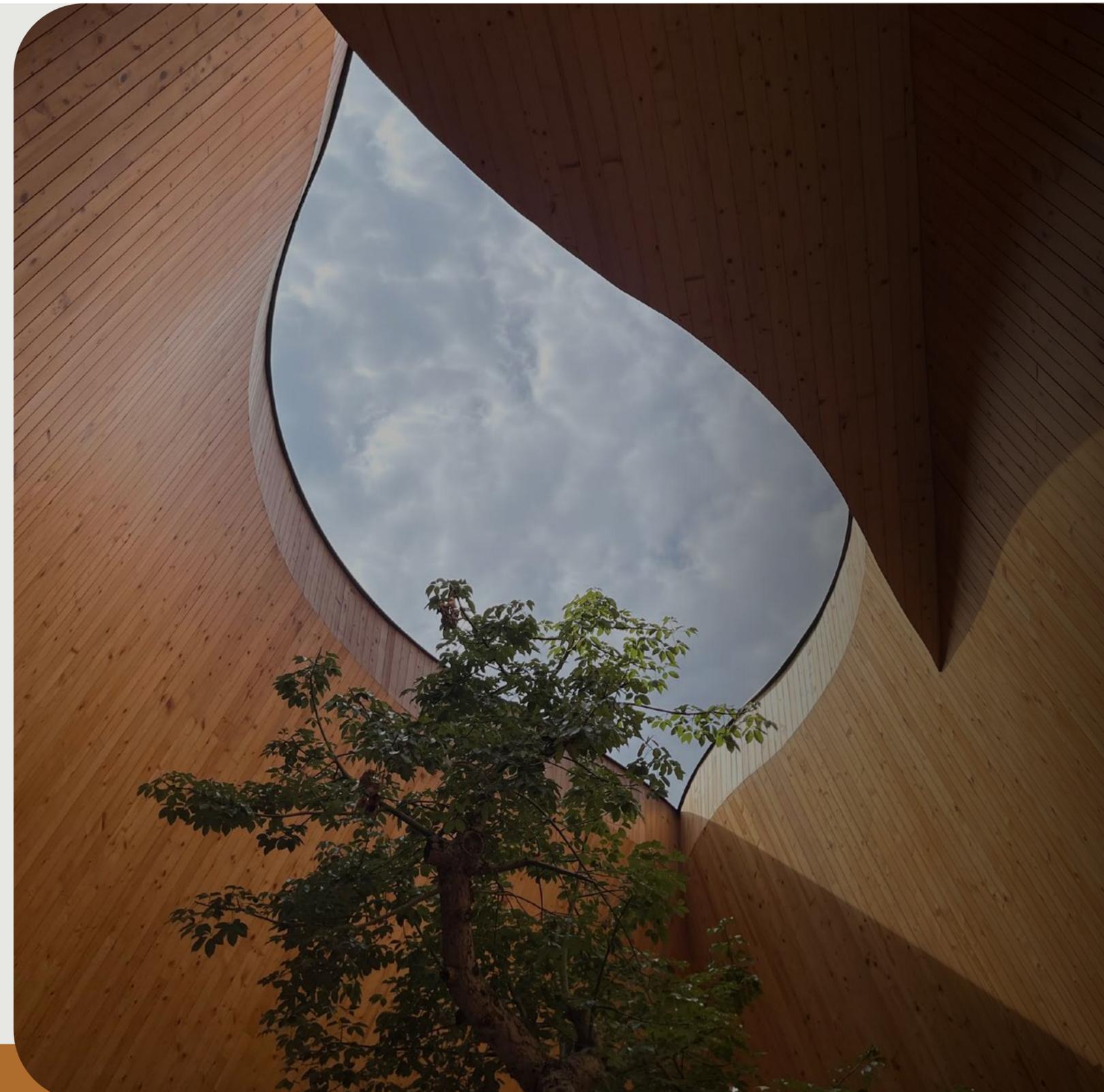
Banco ABC Brasil is managed by executives who are also our shareholders. They are experienced professionals who have autonomy to conduct business. We will close 2024 with 1,300³ employees and an active supply chain with around 1,300 companies of all sizes, 56% of which are contractual suppliers and 20% from the technology segment.

As a publicly-held corporation, we have been listed on Corporate Governance Level 2 of B3, the São Paulo stock exchange in Brazil, since 2007. We are structured as a local management

partnership, with the support of an international controlling shareholder, Arab Banking Corporation (Bank ABC), an institution headquartered in Bahrain. With our headquarters in the capital of São Paulo, we are present in 50 Brazilian cities. Abroad, we have a branch in Georgetown, in the Cayman Islands.

We are currently part of the following B3 indices: IBRA, SMLL, IDIV, IGC, ITAG, IGCT and the Carbon Efficient Index (ICO2), which brings together companies committed to management practices aimed at reducing greenhouse gas (GHG) emissions.

³The total is a consolidation of the following employment relationships: partners, employees hired under the CLT regime, the Executive Committee, apprentices and interns.



Organization Size

	2022	2023	2024
Total corporate clients (Quantity)	4,494	4,930	5,207
C&IB	331	350	379
Corporate	1,859	2,071	2,216
Middle	2,304	2,509	2,612
Expanded Credit Portfolio (R\$ million)	43,255	46,381	53,171
C&IB	14,594	14,658	16,379
Corporate	24,498	27,456	32,033
Middle	4,163	4,267	4,759
Shareholders' Equity (R\$ billion)	5.2	5.9	6.4
Expanded Credit Portfolio (R\$ billion)	43.3	46.4	53.2
Total number of employees (quantity)	1,196	1,257	1,300

⁴The total is a consolidation of the following employment relationships: partners, employees hired under the CLT regime, the Executive Committee, apprentices and interns.



Where we are

We have a commercial presence in 50 Brazilian cities in four regions of the country.

CENTRAL-WEST: Campo Grande, Canarana, Cuiabá, Goiânia, Lucas do Rio Verde, Nova Mutum, Ponta Porã, Rondonópolis, Sinop and Tangará da Serra.

NORTHEAST: Fortaleza, Luis Eduardo Magalhães, Recife and Salvador.

SOUTHEAST: ABC Paulista, Americana, Araçatuba, Araraquara, Barueri, Belo Horizonte, Campinas, Divinópolis, Guarulhos, Indaiatuba, Ipatinga, Juiz de Fora, Jundiá, Marília, Mogi das Cruzes, Presidente Prudente, Ribeirão Preto, Rio das Ostras, Rio de Janeiro, São José do Rio Preto, São José dos Campos, São Paulo, Teresópolis, Uberlândia and Vitória.

SOUTH: Blumenau, Cascavel, Caxias do Sul, Chapecó, Curitiba, Florianópolis, Joinville, Londrina, Passo Fundo, Ponta Grossa and Porto Alegre.

Commercial
presence in
50 cities



Our business



Commercial Bank

We provide commercial consultancy and offer financial solutions for large and mid-sized companies with annual revenues exceeding R\$30 million.



Investment
Bank

Investment Bank

We provide support for strategic decisions and capital raising, involving M&A (Mergers and Acquisitions), issuance of debt instruments and project arrangement (Project Finance), in addition to the arrangement and distribution of initial public offerings (IPOs) and Follow-Ons.



Corretora
de Seguros

Insurance Broker

We carry out insurance brokerage in partnership with several insurance companies to offer the best alternatives to our clients.



Energia

Energy Trading

We operate in the Free Contracting Environment (ACL) and specialize in structured products, such as prepayment transactions and cash flow adjustments, as well as hedge instruments, offering protection against exchange rate and inflation risks, among others. In addition, we offer our energy trading desk, actively participating in the trading environment with end consumers, generators and other traders.

VISIO

Visio Gestora de Crédito

We manage receivables from non-performing and IOU credits. We carry out prospecting, analysis, pricing and recovery for our proprietary portfolio, as well as offer this solution to our clients.

35 years of consistency and evolution



03. Strategic management

Strategic management

We have evolved in our growth strategy, which is supported by the expansion of our client base and the diversification of our product portfolio, and we are reaping the rewards of the largest investment cycle in our history, carried out since 2019.

In 2024, we completed the projects to reposition the ABC Brasil brand and restructure our culture. By launching the brand repositioning, we are highlighting the purpose that has guided everything we do: **we propel businesses, we build relationships and we grow together.**

With it, we make clear the differential that

we have consolidated over 35 years of operation. Using a consultative approach, we seek to use all our market knowledge to identify our clients' needs and offer the most appropriate solutions for each client.

Furthermore, in 2024, new indicators were incorporated into the monitoring of the execution of Banco ABC Brasil's growth plan, with an impact on the variable compensation of all employees. Among them is the growth of the ESG portfolio, a target that was exceeded in 2024 and will be maintained in 2025 (learn more on [page 97](#)).



Strategy and vision for the future

In line with the investments we have made in recent years and the global changes that have been impacting business, we updated our strategic plan in 2024. One of our ambitions for the future is to continue growing sustainably together with our clients, and, to this end, we focus our actions on the following goals:

- Gaining market share growing above the market.
- Increasing our relevance to clients.
- Diversifying sources of revenue.
- Increasing revenues without or with low capital allocation.
- Growing the client base to dilute fixed costs and capturing operational leverage.

The ESG agenda is included in this strategy as a cross-cutting topic, based on the assessment of local and global risks and opportunities, and on the prioritization of topics identified as most relevant by the main stakeholders with whom we dialogue.

Growth strategy

Clients

Expanding the number of clients and the volume of transactions through a segmented offer

Serving our clients' suppliers, employees and clients

Products

Expanding the product portfolio

Reducing dependence on specific lines of business

Leveraging the existing infrastructure and diluting the cost of client acquisition and maintenance

Channels

Developing new distribution channels

Using third-party channels to distribute the bank's products and services

Distributing third-party services and products through our channels

Dilution of Risk Exposure

Capturing Synergies Between Operations

Structural Expansion of the ROAE

Lower Volatility Over Cycles

How we generate value

Our Capitals

Financial capital

- R\$3.3 billion Shareholders' equity
- R\$53.1 billion Expanded credit portfolio
- R\$58.5 billion capital raising

Infrastructure Capital

- Recurring investment in technological infrastructure in recent years
- 260 strategic technology partners (20% of active suppliers)

Intellectual Capital

- New brand positioning built from stakeholder surveys
- Use of technology to automate operational processes

Human capital

- 1,150 trained and engaged employees
- 1,300 strategic partners
- Diversity, Equity and Inclusion as one of the strategic topics for the organization

Social and relationship capital

- Strategy oriented towards long-term relationships with clients, suppliers, employees and investors (Return on Relationship)
- Area dedicated to client experience
- Representation in seven industry entities
- Area dedicated to social responsibility initiatives

Natural Capital

- Automated calculation of financed emissions for each transaction
- Administrative headquarters in LEED Gold certified buildings
- Area dedicated to environmental management initiatives

How we create value

Our purpose

We propel businesses, we build relationships and we grow together.

Our business

Commercial Bank
Investment Bank
Insurance Broker
Energy Trading
Credit Manager

Our Strategy

Dilution of the risk exposure
Capturing synergies between operations
Structural expansion of the ROAE
Lower volatility across cycles

Approach to external influences

- Attention to regulatory developments
- Agility in the face of the economic environment
- Continuous improvement of risk analysis and mapping of emerging risks

Impacts

Financial capital

- R\$971.3 million Net income
- 15.7% ROAE
- 37.9% efficiency rate

Infrastructure capital

- Presence in 50 Brazilian cities

Intellectual capital

- Human capital
- 100% of threats to our infrastructure mitigated

Human capital

- R\$3.1 million invested in training
- 42 thousand hours of training
- 74% e-NPS
- Creation of the Women's Leadership Program

Social and relationship capital

- 5.6% growth in client base
- 6 percentage point increase in NPS
- R\$777 thousand in social and cultural investment

Natural capital

- 2.01 MM tCO2 of financed emissions
- Reduction of 879.97 GJ in electricity consumption
- Inclusion of ABC Brasil in the B3 Carbon Efficient Index Portfolio

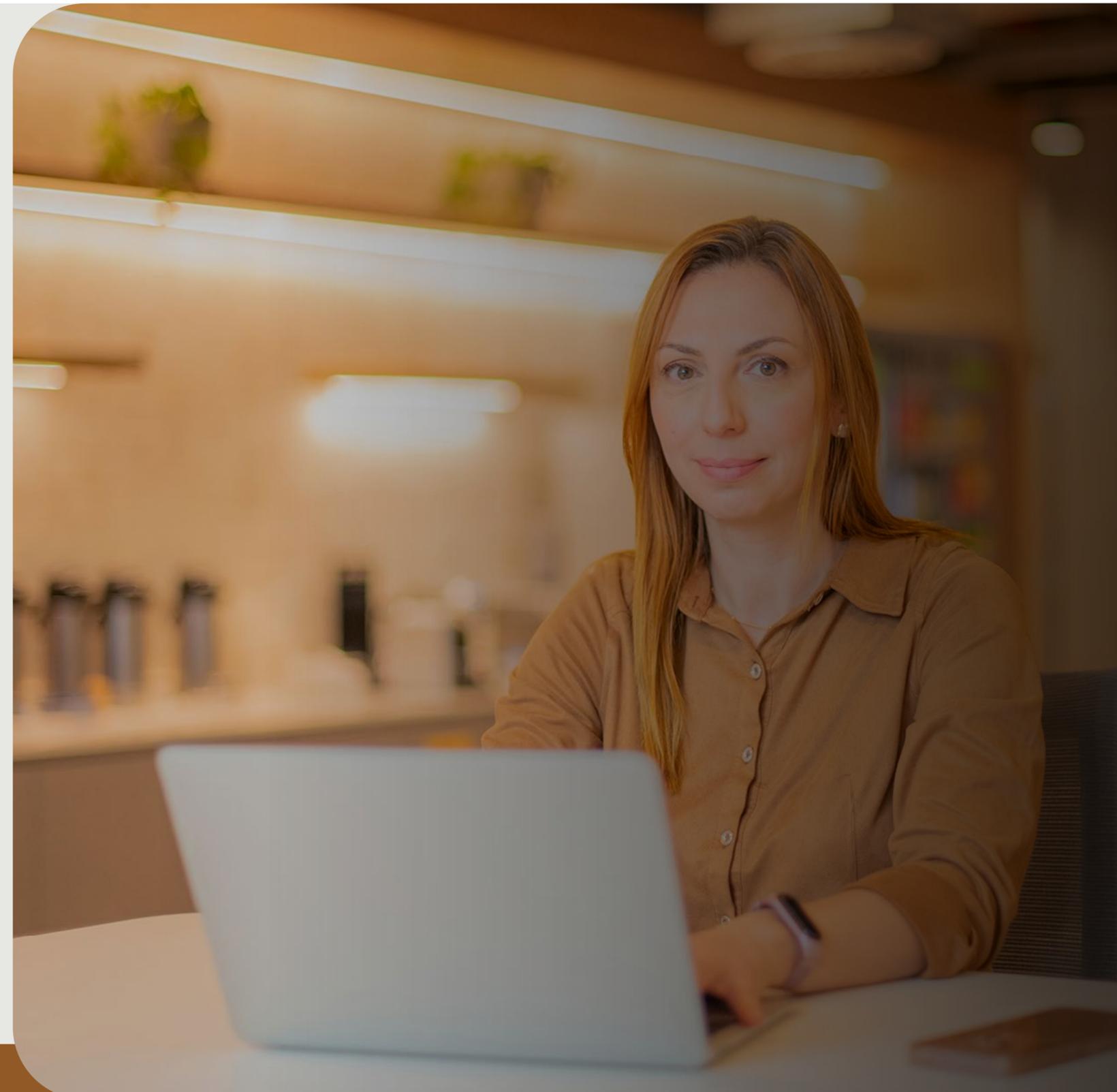
Our culture



We propel businesses, we build relationships and we grow together.

After two years of studies and conversations with various stakeholders, in 2024 we launched a new brand positioning and redefined the elements of our organizational culture. With this work, we reinforced to internal and external audiences the purpose that defines who we are, what we do and, above all, how we do it.

As a financial institution, we drive people, businesses and the country's economy forward. And we do this by building lasting relationships with clients, employees, investors and our partners. It is about building trust, continuous evolution and growing together.



To support this strategy, we created five culture drivers that reflect how we operate and what we want. Each of them is made up of behaviors expected in the day-to-day of all ABC Brasil professionals. They are::



All for the client

We build relationships of trust with our clients because we care for each one of them as if they were unique and singular.



Do the right thing

Here, ethics and honesty are non-negotiable. We know the rules and don't take shortcuts. We have alignment between words and practice.



Continuously learn and do your best

We are curious – we recognize that we don't know everything and we learn from each other to make the best decisions and make things happen.



Always play in the top league

Playing in the top league is about being ambitious in terms of results, excellent in execution, preparing better than others, dreaming big and believing.



We are people who like people

We are genuinely interested in people and encourage everyone to express their uniqueness and respect the whole. We nurture our relationships and grow together.

Values

Ethics and seriousness

Acting with high moral standards and establishing relationships of transparency, trust and respect with employees, clients, investors, shareholders and regulators.

Commitment

Offering the best business conditions aligned with the needs of clients, investors and shareholders.

Entrepreneurship

Encouraging the constant search for innovations that promote growth, development and increased efficiency.

Governance

Using mechanisms and processes that ensure the alignment of interests of different stakeholders.

ESG Strategy

Our actions are guided by the Social, Environmental and [Climate Responsibility Policy \(PR SAC\)](#) and by Banco ABC Brasil's evolution strategy, supported by a structured action plan.

This plan aims to prepare the organization for socio-environmental and climate challenges and consolidate it as an agent of positive transformation throughout the value chain.

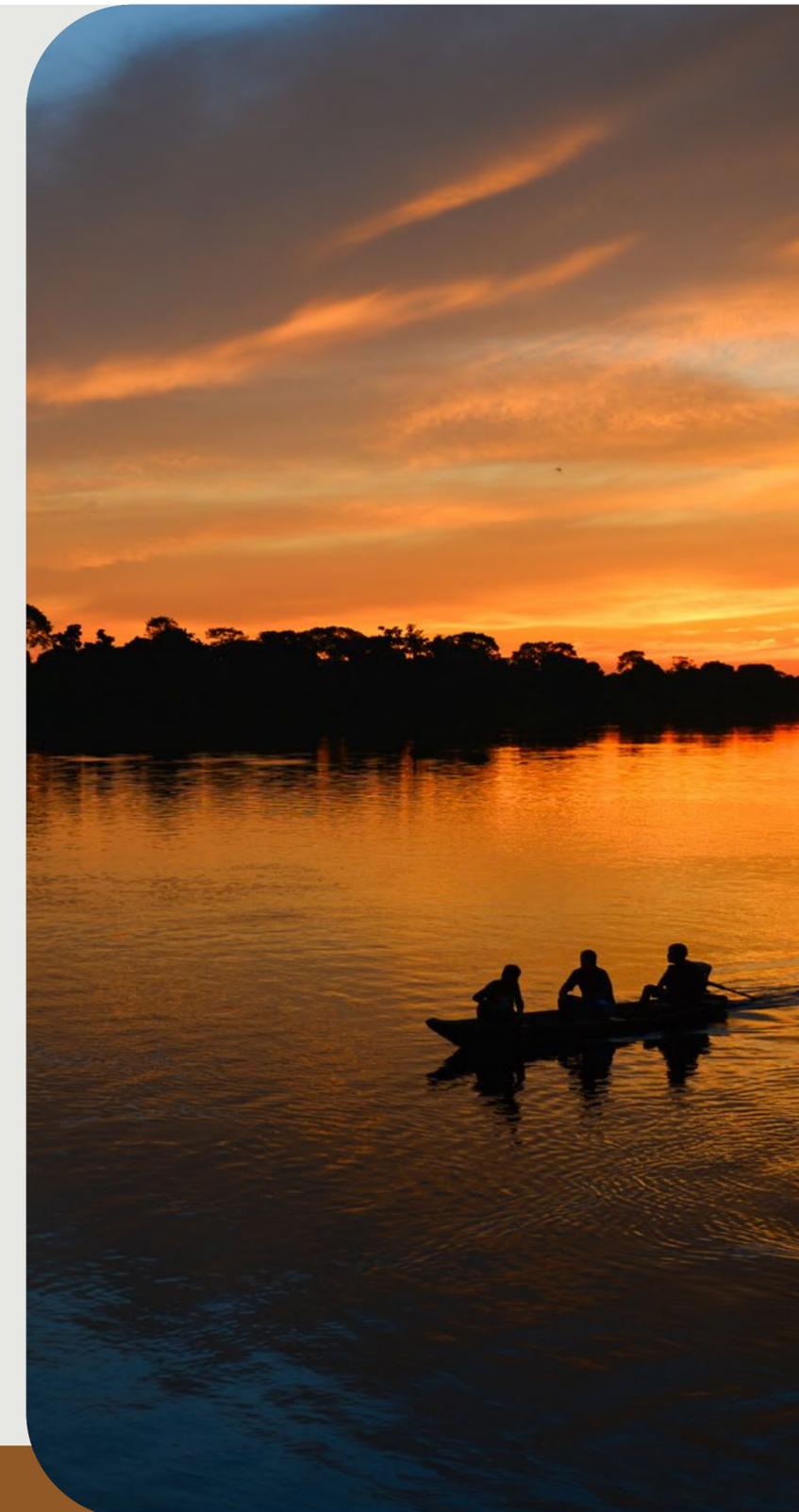
Acting transversally by connecting business, corporate governance and risk management, this strategy aims to:

- 01. Strengthen our institutional positioning on the ESG agenda** through the management of social, environmental and climate impacts, focusing on coordination with stakeholders and transparent and efficient communication of the results achieved.
- 02. Foment business opportunities by offering sustainable solutions** that contribute to the development of our clients (learn more on [page 97](#)).
- 03. To be a driver of a greener and more inclusive economy** throughout the chain in which we operate.

In 2022, Banco ABC Brasil defined Climate Change and Diversity and Inclusion as priority topics. Throughout 2023, we focused our efforts on structuring actions that established a solid foundation for the advances achieved in 2024.

As a reflection of this progress, in 2024 we incorporated ESG criteria as one of the organization's strategic KPIs, reinforcing our commitment to sustainable and responsible practices (learn more in Sustainable Business on [page 97](#)).

To reinforce this commitment, in early 2024 we joined the Global Compact, a United Nations initiative that encourages companies around the world to align their operations and strategies with the Ten Universal Principles in the areas of Human Rights, Labor, Environment and Anticorruption. By being part of this initiative, the institution demonstrates its responsibility to support and respect the universal principles of human rights as established by the United Nations ([GRI 2-23](#)).





Climate Strategy

As a financial institution, we play a key role in addressing the impacts of climate change, both in mitigating risks and in promoting opportunities. We have defined this agenda as strategic for our organization, with a focus on driving the transition to a low-carbon economy.

Due to the nature of our activities, we have a relatively low impact on direct Scope 1 and 2 emissions. Our most significant emissions are Scope 3, those arising from our financing activities. In 2023, we will begin measuring our financed emissions using the internationally recognized Partnership for Carbon Accounting Financials (PCAF) methodology (learn more in Financed Emissions on [page 132](#)).

As an evolution of this process, in 2024 we internalized and automated the calculation of the carbon footprint of each financing transaction, considering the specificities of each industry.

The technology applied to the emissions measurement process has allowed us to structure the Carbon Credit Solutions Desk. The goal of this desk is to connect our clients to solutions that promote the decarbonization of their operations, contributing to the mitigation of the impacts of climate change.

- > [Sustainable Business](#)
- > [Environment](#)

Social, Environmental and Climate Risk Strategy (RSAC)

GRI 3-3 (Climate Change), 2-25, 201-2, 408-1, 409-1, FN-CB-410α.2, FN-IB-410α.3, FN-CB-550α.2, FN-IB-550α.2

The social, environmental and climate impacts generated by the businesses we finance, if not managed properly, can trigger compensation for damages or payment of fines, delay or interrupt ongoing projects, delay adaptation to new regulatory demands, generate reputational damage and even affect our clients' ability to pay.

At the same time, the adoption of good social, environmental and corporate governance practices can drive positive impacts in the short and long term for everyone involved in the business.

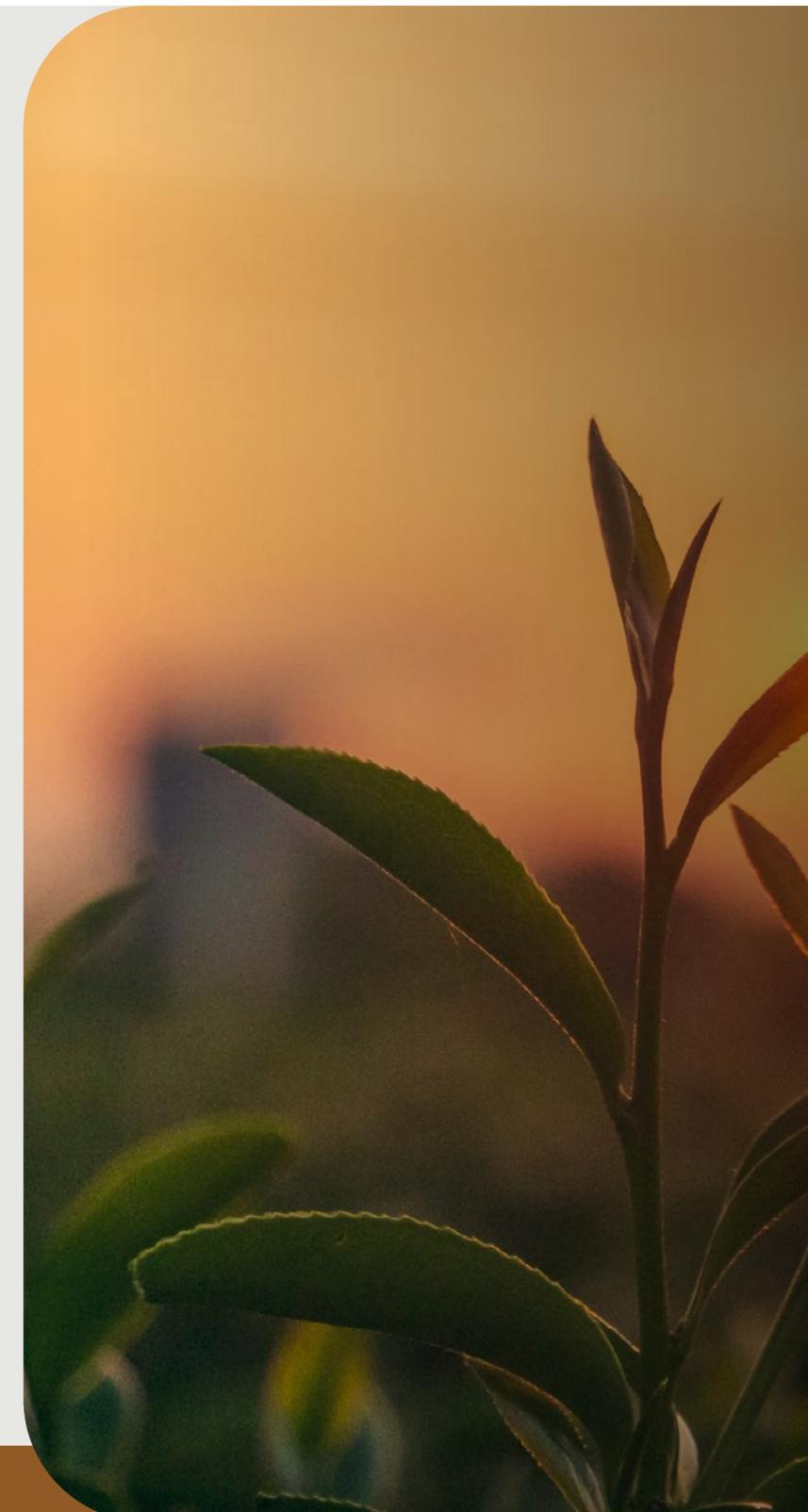
We continually monitor legal changes to this agenda, with the aim of guiding the Bank's actions and making the necessary adjustments, whether at a strategic or procedural level.

We have actively participated in public consultations held by the Central Bank of Brazil (BACEN) related to regulatory developments. We are part of industry working groups, including BACEN Consultation No. 100/24 on improving the Social, Environmental and Climate Risks and Opportunities Report and the FEBRABAN WG on SARB 14 – Social, Environmental and Climate Risk Management and Responsibility, and we monitor international regulations that may have an impact on industries that are part of our portfolio.

Currently, our processes for analyzing these risks are in compliance with CMN Resolutions No. 4.943 and 4.945 and the corporate guidelines detailed in the Social, Environmental and Climate Responsibility Policy (PRSAC) and in the

Operational Risk Policy. Since 2023, when RSAC was integrated into the Operational Risk Policy, we have included the climate variable in the Socio-Environmental Losses Registry and the RSAC RAS (Risk Appetite Statement) indicator (learn more on [page 68](#)).

We are also committed to pre-assessing potential negative social, environmental and climate impacts related to new types of ABC Brasil products and services. Even if our activities do not directly involve negative impacts, we take into account the potential effects on our value chain.



Continuous improvement

In 2024, we strengthened the integration of RSAC management with the Bank's other risk assessment routines. Following the incorporation of climate risks into our methodology, carried out in 2023, we made progress by including climate stress tests in the Bank's testing routine (learn more in the box to the side). This made it possible to assess the exposure to these risks and the resilience of the operation in different scenarios and time horizons. Currently, the assessment does not yet include checking geographic exposure versus the credit portfolio or concentrations of credit exposure to ESG factors.

Another advance was the integration of the assessment of physical climate risks in Project Finance operations based on data provided by the Climate Change Impact Information and Analysis System (AdaptaBrasil MCTI), in which we began to consider the exposure of the territories involved in these operations to extreme climate events.

We also reviewed the process of checking for updates to policies, legislation and regulations. To ensure timely identification of any changes, we increased the databases consulted and organized the procedure into four stages: information capture, screening, adjustment of procedures (if necessary) and dissemination.

In order to comply with CMN Resolution 5193/2024, which determines the verification of social, environmental and climate impediments in the granting of rural credit, a RSAC analysis routine was implemented integrated into the Agro Products team. With the increase in the volume of operations in this industry, we reinforced the procedures and training of teams to ensure our compliance with the regulations.

Learn more

- > [Governance and management of Social, Environmental and Climate Risks \(RSAC\)](#)
- > [Social, Environmental and Climate Risks and Opportunities Report \(GRSAC\) \(GRI 3-3 Climate change\)](#)
- > [Social, Environmental and Climate Responsibility Policy \(PRSAC\)](#)

Climate stress tests

FN-CB-550a.2, FN-IB-550a.2

The climate stress test is carried out quarterly, integrated with the credit stress test. In this analysis, we consider clients that operate in industries with a high climate exposure, in accordance with the TCFD (Task Force on Climate-Related Financial Disclosures) guidelines. Within this group, we focus on companies classified as high climate risk after applying the RSAC analysis.

Stress tests are used to estimate how much the bank would need to allocate to provisions if different adverse scenarios were to materialize. Subsequently, the provisioning required for each stress condition is applied to the capital structure to verify whether the institution would meet the minimum criteria established by international rules (Basel).

Strategies for mitigating financial losses in stress scenarios are defined annually. These may include, for example, credit restrictions for industries assessed as more vulnerable, use of additional reserves for potential losses, foreclosure of guarantees, reduction of operating expenses and actions to increase the regulatory capital.

04. Corporate governance

We value a transparent relationship with our shareholders, research analysts and the market in general.



Corporate governance

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-15, 2-16, 2-18, 2-19, 2-20, 2-23, 2-24, 2-26, 3-3
(Ethics, transparency and integrity, good corporate governance practices), 207-1

With shares listed on Level 2 of B3 Brasil since our IPO, we are committed to high standards of corporate governance and have voluntarily adopted differentiated governance practices and disclosure of additional information in relation to what is required by the law in force.

Both the operating principles and the rules and the responsibilities of corporate governance are established in our [Bylaws](#). We also have a Code of Ethics and a structured set of principles, policies and regulations that govern the management, decision-making and supervision processes of our operations.

To organize the activity flows and reinforce the relevance of the topic, in 2024 we created a specific corporate governance area, which began to centralize the demands and agendas addressed to the Bank's Board of Directors and committees, as well as the organization of agendas and commitments related to the topic.

The functioning and composition of the Corporate Governance bodies must follow, in addition to the applicable laws and regulations and the Bank's Bylaws, the specific internal regulations of each body.

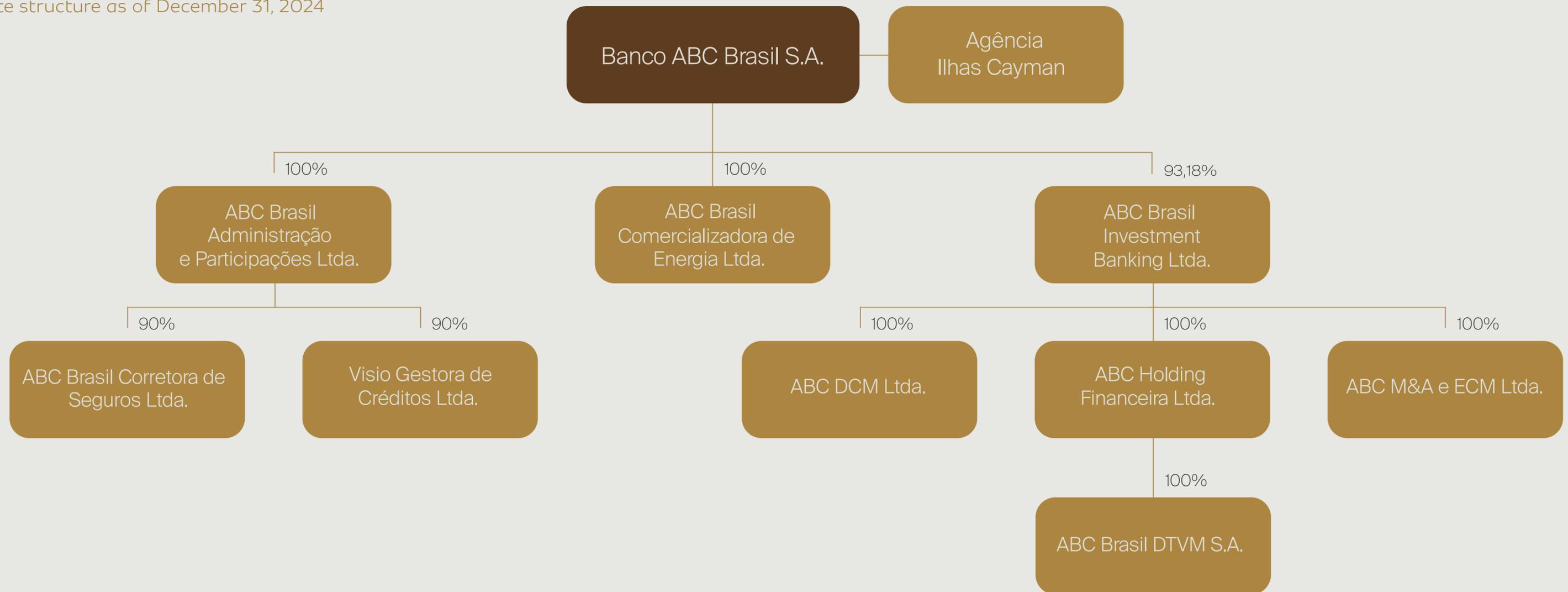
Learn more

> [Code of Conduct and other corporate governance policies](#)



Corporate structure

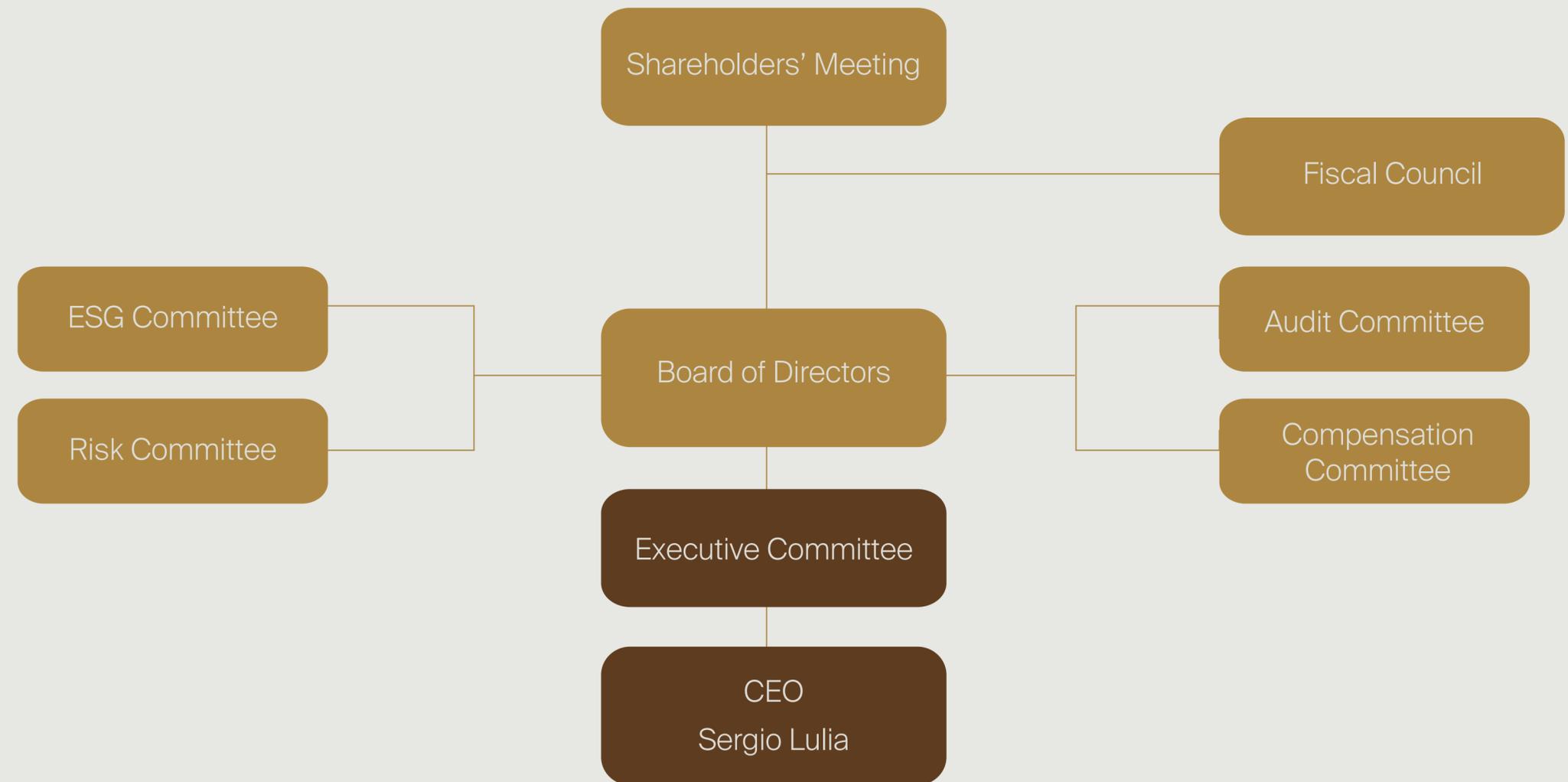
Corporate structure as of December 31, 2024



Decision-making bodies

Shareholders' Meeting

Defines the members of the Board of Directors and Fiscal Council of ABC Brasil.



Board of Directors

After the Shareholders' Meeting, the Board of Directors is the highest governance body of ABC Brasil. It is responsible for establishing the general direction of the business and for controlling and monitoring the organization's performance. Composed of seven directors in 2024, two of whom are independent, it is responsible for electing and dismissing members of the Executive Board, among other things.

The election of its members follows the criteria established in our Bylaws and in the B3 Level 2 Regulations. The appointment and selection process adopted by the Bank ensures that the body is formed by professionals qualified for the role, chosen for their technical skills and professional experience, and aligned with the highest governance standards, guaranteeing independence, separation of roles and transparency.

The selection is made through an election held by the Shareholders' Meeting, which also defines the overall compensation of the directors. The term of office is unified at two years, with the possibility of reelection. In accordance with the Bylaws, the positions of Chairman of the Board of Directors and Chief Executive Officer (CEO) may not be held by the same individual. The appointments to the Board of Directors, as well as the Executive Committee, are approved by the Central Bank.

The Board meets periodically to discuss the Bank's strategy, results, risks and opportunities, defining the actions that will be taken by senior management on a variety of fronts. The Board also keeps itself informed about crucial or relevant concerns for the organization through periodic meetings (GRI 2-16).

In 2024, the board met at least ten times, either in person or remotely. During the meetings, the directors learned about topics related to finance, competitive analysis, activities and reports from the Internal Audit, Audit Committee, Compensation Committee, Risk Committee and ESG Committee (GRI 2-13). The Bank's CEO also participated in the meetings, summarizing issues regarding the country's political and economic scenarios and performance during the period.

Throughout 2024, no topic considered crucial for the management of potential or actual impacts caused by ABC Brasil's activities on the economy, the environment, society, human rights or other stakeholders was addressed. This information is in accordance with data collected through grievance mechanisms and others or identified through other processes for assessing ABC Brasil's business conduct in its operations and business relationships.

Board of Directors

Khaled Said Ramadan Kawan
Chairman

Anis Chacur Neto
Deputy chairman

Nicholas Church
Member

Brendon Hopkins
Member

Tony Barbari
Member

Juliana Buchaim Corrêa da Fonseca
Independent member

Roberto Pedote
Independent member

Fiscal Council

An independent, non-permanent body composed of three sitting members and three alternates. It is responsible for monitoring the actions of management, analyzing and issuing opinions on the financial statements and other powers established by art. 163 of Law No. 6.404/76. The Fiscal Council was installed at the 2023 and 2024 annual shareholders' meetings and, therefore, was in operation during the year 2024. It meets every three months or whenever it needs to deliberate on matters within its competence.

Fiscal Council

Gabriela Pedercini	Sitting member
Paulo Moraes	Coordinator
Marcel Palanch	Sitting member

Executive Committee

Composed of the Chief Executive Officers and the Executive Vice Presidents of the Institution, it acts as an institutional decision-making forum for the discussion and approval of matters assigned by the Board of Directors and of interest to the institution, as provided for in the Bylaws. With extensive experience in the financial market, its members are responsible for managing the organization, including any impacts of our business on the economy, the environment and society.

The assessment of the performance of the CEO, vice presidents and officers is the responsibility of the members of the Board of Directors and is carried out in accordance with the goals established in the strategic planning.

Executive Committee

Sergio Lulia Jacob
CEO

Antonio José Nicolini
Vice president of Treasury

Antonio Sanchez Jr.
Vice president of Middle

Izabel Cristina Branco
Vice president of Talent,
Brand and ESG

João Marcos Pequeno De Biase
Vice president of Corporate /C&IB

Leopoldo Martinez Cruz
Vice president of Technology and Operations

Marco Mastroeni
Vice president of Products and Innovation⁵

Alexandre Yoshiaki Sinzato
Vice president of Risks

Sergio Ricardo Borejo
Vice president of Administrative and
Financial Affairs

Learn more

> For more information on corporate governance members, please see the [Investor Relations website](#).

⁵ The position was held by Rodrigo Cordeiro on 03/01/2025

Advisory Committees to the Board of Directors

Audit Committee

An advisory body to the Board of Directors. It reviews the Bank's individual and consolidated Financial Statements; assesses the qualifications and independence of internal and external auditors; assesses the performance of internal and external auditors and the quality and effectiveness of the internal control system, including compliance with laws and regulatory requirements, in addition to reviewing the Bank's internal regulations and codes, among other duties.

Audit Committee

Juliana Buchaim Corrêa da Fonseca
Chairwoman

Claudio Roberto Frizão Rey
Member

Maria Luiza Lage de Mattos Levi
Member

Risk Committee

It is responsible for supervising risk and capital management processes, in addition to reviewing policies on the aforementioned topics and recommending approval by the Board of Directors, as applicable, among other duties provided for in the applicable regulations.

Risk Committee

Anis Chacur Neto
Chairman

Tony Berbari
Deputy chairman

Juliana Buchaim Corrêa da Fonseca
Member

Compensation Committee

As part of its duties, it reviews the policy annually and proposes to the Board of Directors the various forms of compensation and benefits, in addition to special programs for recruiting and dismissing managers. It is composed of internal and external members, including a compensation consultant, who contributes with his experience and global market vision, in addition to regularly participating in research and contracting specific services to analyze the organization's Compensation Policies and Programs.

Compensation Committee

Roberto Pedote
Chairman

Brendon Hopkins
Member

Anis Chacur Neto
Member

Joaquim Monteiro Patto Netto
Independent member

Senior management performance assessment

GRI 2-18, 2-19, 2-20

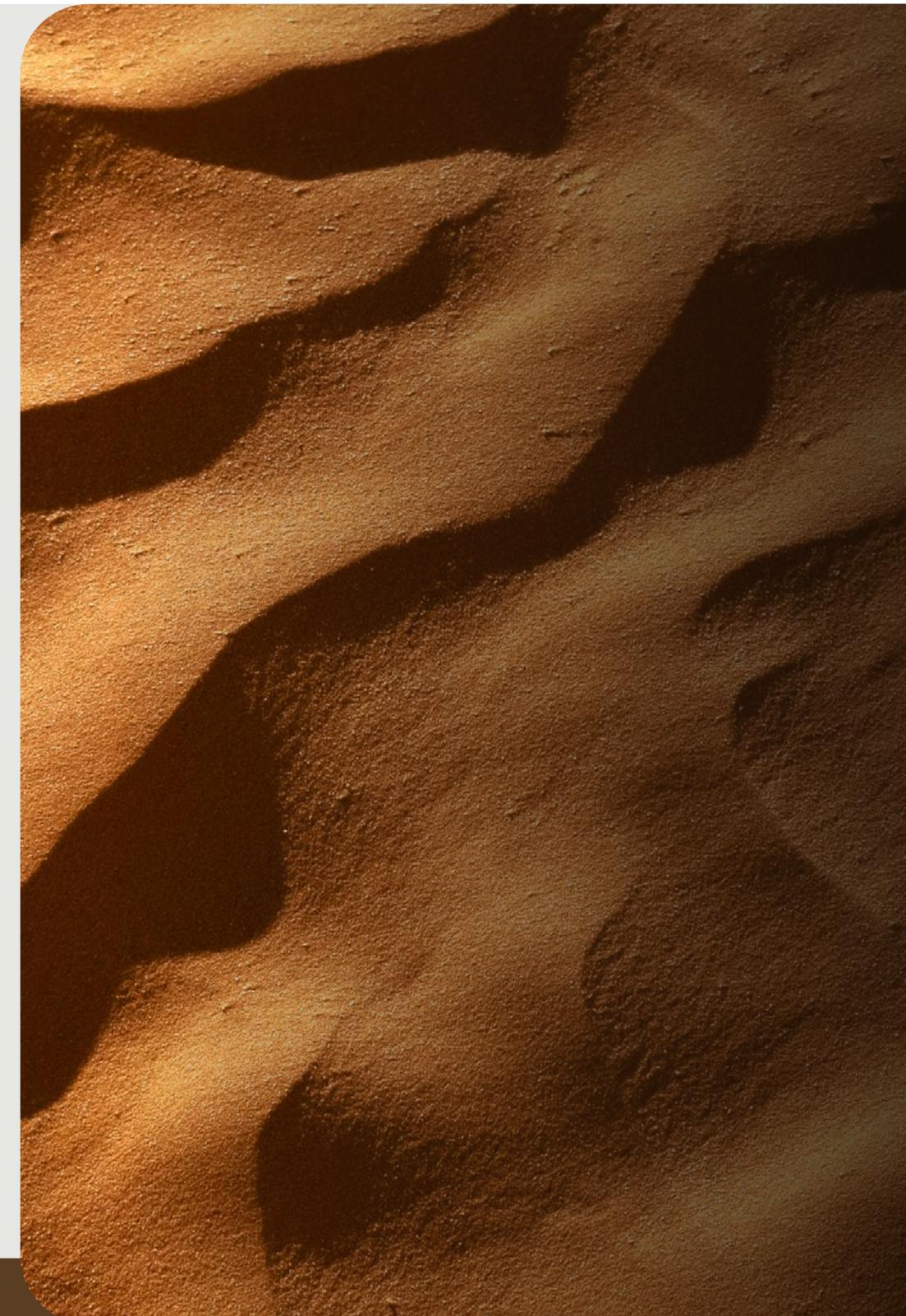
The Board of Directors conducts the annual performance assessment process for the members of ABC Brasil's governance bodies and carries out the self-assessment of its own members.

The model adopted consists of applying a questionnaire that addresses four variables:

- The dynamics of the Board of Directors.
- The performance of Advisory Committees, based on their purposes and responsibilities.

- The individual performance of the directors, considering attendance at meetings and participation in debates and decisions.
- Adequacy of the skills and experiences of the current members of the body in contrast with the future needs of changing members.

As a result of this process, several improvements to the dynamics of meetings have been implemented in recent years. Advances include: the CEO's monthly report to the Board, updating members on relevant topics before regular meetings; the creation of a Board Conflict of Interest Management Policy; and the introduction of training on strategic topics.



Senior management compensation

We have adopted a compensation policy for managers and senior executives in accordance with National Monetary Council Resolutions No. 5.177/24 and No. 4.656/18 and in line with best corporate governance practices.

Under the supervision of the Compensation Committee, the annual process of defining the compensation policy involves: assessment of internal and external scenarios; recommendations from a specialized consultant that advises the Committee based on surveys and consultations with specialized organizations; and statements by shareholders recorded in minutes of the committees and shareholders' meetings. Based on this data, a report is produced with the compensation proposal, which is then submitted to the Board of Directors for approval (GRI 2-20).

The determination of fixed and variable amounts must be compatible with the responsibilities of each body and member, in order to reflect two aspects:

Internal balance

Compatibility between the relevance of the activities and business lines.

External balance

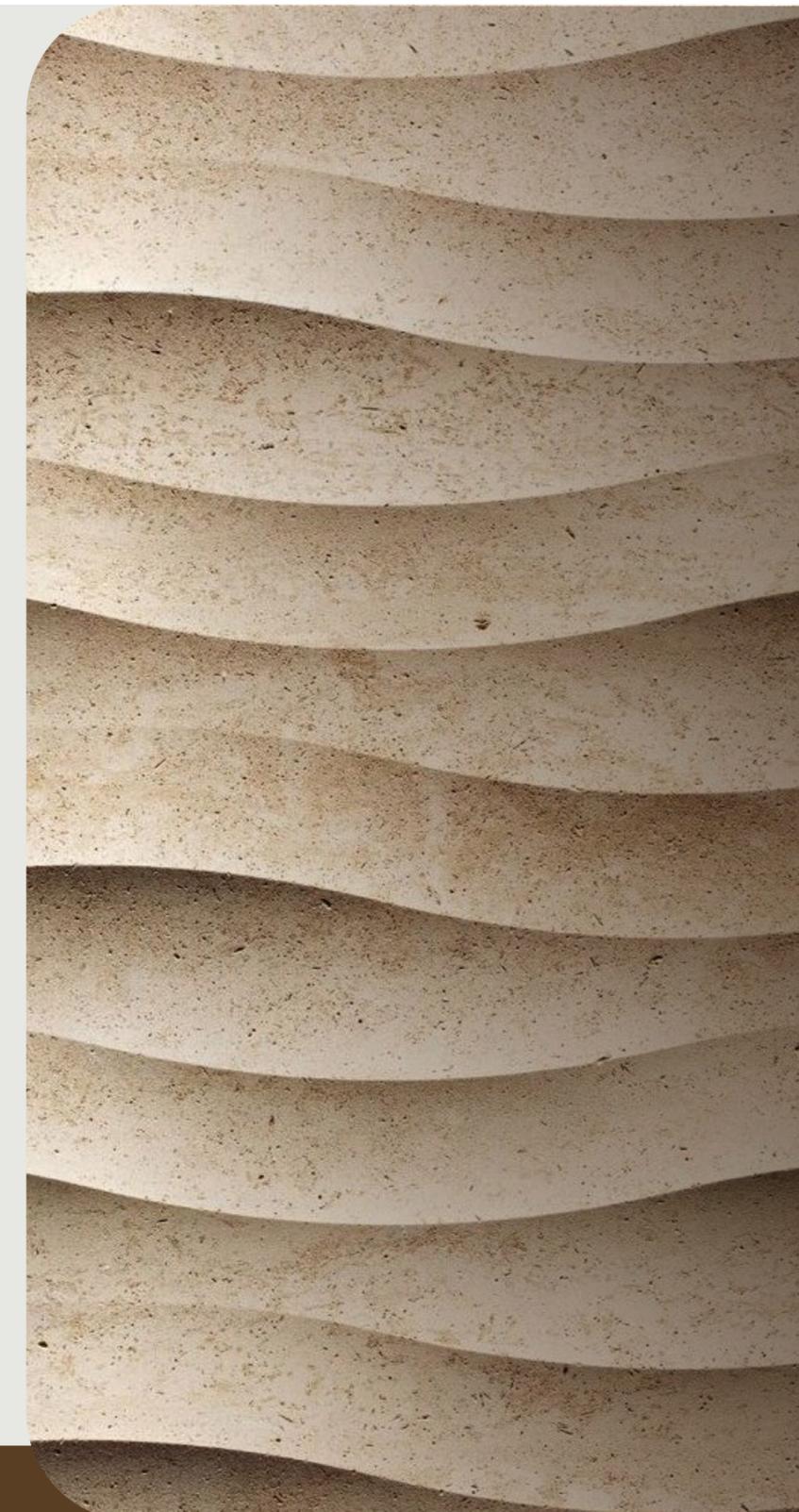
Alignment with the market practices of organizations of equivalent size and industry.

Compensation aims to attract and retain skilled professionals, aligning the interests of executives with those of shareholders. A set of six financial and non-financial indicators guide the variable compensation of the executive board. Non-financial indicators make up 10% of the amount, including the growth of the ESG operations portfolio.

Compensation structure

Our executives held an approximately 6% equity interest at the end of 2024, supplemented by a long-term share-based incentive plan. For officers, variable compensation is supplemented by the Matching Shares program, which encourages executives to purchase shares. For each share acquired, the Bank invests the same amount, which can be fully redeemed after a certain period. Members who already perform executive activities at the Bank do not receive additional payments for serving on committees.

Board of Directors	Fixed monthly compensation consisting exclusively of fees (fixed component).
Fiscal Council	Fixed monthly compensation consisting exclusively of fees in an amount not less than 10% of the average fixed compensation of officers, excluding benefits, bonuses and profit sharing.
Audit Committee	Fixed monthly compensation consisting exclusively of fees.
Compensation Committee	Fixed monthly compensation consisting exclusively of fees.
Other committees	There is no additional compensation for executives or members of the Board of Directors who participate in other committees.
Statutory Executive Board	Fixed component: fees and benefits. Variable component: calculated annually based on individual and collective results, with possible advance payment of up to 40% of the target amount. At least 50% is paid in shares or share-based instruments, released annually over a period of three years, in accordance with CMN Resolution No. 5.177/24.



Participation in industry entities

GRI 2-28

We have an active presence in several associations and organizations, through which we monitor industry discussions, and we participate in groups and committees responsible for developing and strengthening the adoption of good practices by institutions.

Brazilian Federation of Banks (FEBRABAN)

Member of the Board of Directors, Executive Board and ESG Committee. Participation in the following working groups: Brazilian Sustainable Taxonomy WG, SARB 14 WG, which discusses the update of the Social, Environmental and Climate Responsibility Policy, SARB 26 WG, which debates the Management of Illegal Deforestation Risk in the Beef Chain, and BACEN Consultation No. 100/24 WG, dedicated to improving the Social, Environmental and Climate Risks and Opportunities Report (GRSAC).

Brazilian Banking Association (ABBC)

Member and coordinator of the RSAC Commission, which aims to monitor, assess and supervise aspects related to regulations and good practices for managing socio-environmental and climate risk, and participation in Commission S (Social Responsibility).

Open Finance Association

Member with participation in the Final Structure WG.

Brazilian Association of Publicly-Held Companies (ABRASCA)

Member of the Capital Market, Legal, Auditing and Accounting Standards, Corporate Innovation, Institutional and Government Relations, ESG and Liquidity, Finance and Taxation Committees.

Brazilian Association of International Banks (ABBI)

Representation on the Fiscal Council, the Executive Board and the Technical Board and participation in the Diversity Committee and the Diversity Forum.

Brazilian Financial and Capital Markets Association (ANBIMA)

Representation on the Executive Board and the Fiscal Council and participation in the Brazilian Sustainable Taxonomy and Carbon working groups.

ESG Governance

GRI 2-12, 2-17

Our ESG governance is described in the [Social, Environmental and Climate Responsibility Policy \(PRSAC\)](#), which is the framework that guides how we insert ESG aspects into the conduct of ABC Brasil's business, activities and relationships.

The PRSAC principles of follow the provisions of National Monetary Council (CMN) Resolution 4.945. The policy is reviewed annually under the supervision of the Board of Directors, which is responsible for approving any changes to its content, as well as ensuring its coherence, effectiveness and compatibility with the organization's general strategy and other standards.

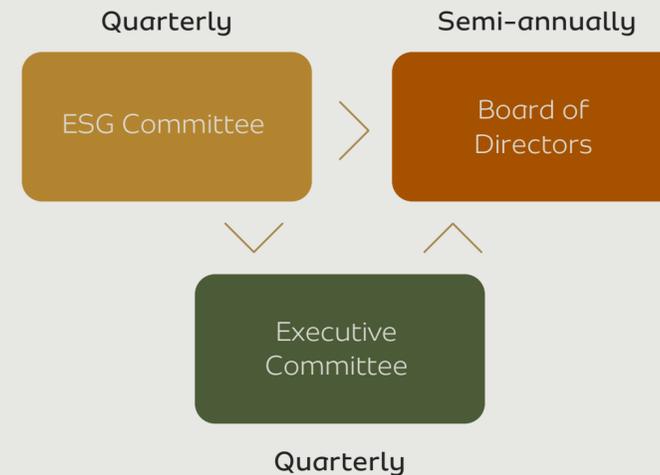
We integrate ESG governance into the Bank's various hierarchical levels through interactions with decision-

making bodies and a meeting schedule for reporting, approving initiatives and acquiring knowledge about this agenda. Represented by the executive who manages the area, the topic is included on the Board of Directors' agenda every six months and in the Executive Committee's meetings every three months, allowing for the dissemination of knowledge and continuous monitoring of developments in regulations and local and global trends, as well as discussions on risks and opportunities related to the topic (**GRI 2-13, 2-17**).

To keep the institution informed about developments in the ESG agenda, the topic has a fixed section on ABC News, a monthly internal newsletter in the form of a newscast to keep employees updated on the most relevant issues for the Bank.

ESG governance structure

Decision-making bodies and frequency with which the topic is addressed.



ESG Committee

Its purpose is to advise the Board of Directors, to which it reports, in carrying out activities related to the ESG agenda for the effectiveness of the Social, Environmental and Climate Responsibility Policy (PRSAC). It has one highly-specialized independent member who contributes with a strategic vision of best practices in the market.

ESG Committee

Roberto Pedote
Chairman

Juliana Buchaim Corrêa da Fonseca
Member

Sérgio Lulia Jacob
Member

Izabel Cristina Branco
Member

Denise Hills
Independent member

ESG Superintendence

It is part of the Vice presidency of Talent, Brand and ESG and is committed to implementing Banco ABC Brasil's ESG Strategy, generating shared value for the business. To this end, it is organized into four areas of activity:

Sustainable Finance

It promotes the development of sustainable businesses through financial solutions that drive Banco ABC Brasil's clients in the transition to a low-carbon economy.

Performance

Monitors Banco ABC Brasil's ESG performance and reports it through mandatory and voluntary reporting standards, supporting the ESG strategy.

Corporate Social Responsibility

It carries out strategic management of social topics and measures the impact and shared value generated. This includes voluntary contributions of Banco ABC Brasil's own funds and contributions resulting from tax incentives.

ESG Strategy

It develops clear and robust management of ESG Governance, with a long-term vision and related goals, incorporating the best market practices and following the main local and global trends.

Voluntary commitments

Global Compact

The world's largest voluntary corporate sustainability initiative. Led by the UN, this compact encourages companies to align their operations and strategies to act in line with the UN Sustainable Development Goals (SDGs).

CDP

A non-profit institution that manages the global reporting system for investors, companies, cities, states and regions regarding their environmental impacts, especially climate impacts.

Compliance

GRI 2-15, 2-23, 2-24, 2-25, 2-26, 2-27, 3-3 (Ethics, transparency and integrity),
205-1, 207-1, 207-2, 207-3, FN-CB-510a.2, FN-IB-51a.2

We promote integrity in our business environment in compliance with national and international laws, rules, standards and banking industry self-regulatory guidelines.

Our managers, employees, clients and suppliers are continually informed and asked to comply with the rules and commitments established by the [Ethical Principles and Rules of Conduct of ABC Brasil](#).

To ensure that regulatory risk is properly measured and mitigated, we have developed a structured governance flow to address vulnerabilities, continuously improving and monitoring it as new laws and regulations applicable to the Bank are published. We monitor the implementation of regulations in our processes,

regularly conduct regulatory compliance tests and demand compliance. All of these procedures are formalized in internal Regulatory Compliance standards. To collect the information necessary for regulatory compliance, the area monitors regulatory agencies, such as the Central Bank, FEBRABAN, CVM, B3, ANBIMA, CIMA and others. We also send monthly reports to the Bahrain Compliance Group. In 2024, there were no cases of non-compliance that resulted in fines or sanctions.

The Compliance area's responsibilities include fostering a culture of compliance and ensuring compliance with the Bank's commitments in all strategies, activities and relationships. Employees must demonstrate knowledge of the policies and confirm that they are aware of the rules and guidelines that govern the company, in addition to complying with the procedures on the topic.

Starting during the onboarding process, the assimilation of these standards involves mandatory in-person and virtual training. The main topics include:

- Anti-Money Laundering (AML)
- Information Security
- Operational Risk
- Anticorruption Law
- Personal Investment Policy
- Data Protection
- Compliance
- Fraud Prevention

Furthermore, all contracts with partners and suppliers include a mandatory anticorruption clause, and we provide regular training on the topic for these stakeholders (**GRI 205-1**). Data on individuals notified and trained in anticorruption policies and procedures are detailed in the Supplementary Content section on [page 135](#).

Compliance Culture

To make the concepts of ethics and conduct more tangible, in 2024 we held the Ethics in Focus program, open to all employees, in which real cases were

addressed from the perspective of Ethical Principles and Rules of Conduct. The program's content was aligned with our culture drivers and reinforced expected behaviors. We also held events and interviews to promote the Whistleblower Channel and the Ethics Committee, ensuring that everyone knows how to report their concerns and questions.

Every year we organize an event to discuss personal investment rules and Compliance Week, a panel with a wide range of topics and speakers. At this event, our employees have the opportunity to discuss points of interest in their areas with leading figures in the market, representatives of regulatory bodies and experts.

In internal communications, we have a schedule for the dissemination of institutional policies and we develop occasional and periodic reports and videos that address the issues we face on a daily basis. In 2024, we launched the Virtual Compliance Assistant (ADA), which offers instant support for questions, queries and quick searches.

Our professionals can contact politic@abcbrasil.com.br to request clarification on rules and practices of responsible conduct. Concerns regarding the organization's business conduct can be reported through the [Whistleblower Channel](#).

Compliance Agents

We have adopted a decentralized compliance structure, made possible by the role of the Compliance Agent. Distributed across the Bank's various areas, these professionals represent their areas in compliance forums and disseminate the topic throughout the organization.

Among his responsibilities, the agent is responsible for monitoring the system that notifies updates to standards issued by regulatory bodies, as well as reviewing and monitoring policies and adherence to standards within the structure in which he works. He also plays an important role in strengthening the culture of compliance, guiding employees on compliance issues.

In 2024, agents participated in training and workshops promoted by the Regulatory Compliance area, which addressed the expected conduct in their activities and responsibilities and the flow of processes related to regulations, rules and policies. We also developed a booklet with clear guidelines for the activities of Compliance Agents, providing clear guidance and outlining what is expected in their daily activities.

Policies and programs **GRI 2-23**

Our compliance policies and procedures, including the Compliance Program, are available on the [Investor Relations website](#) and are easily accessible to employees on the organization's internal networks. We review and update this content periodically or whenever necessary, in accordance with the regulations in force.

Anti-money laundering and combating the financing of terrorism

In conducting operations and in the relationships established by the Bank, we observe and follow the rules related to anti-money laundering and combating the financing of terrorism. The rules that guide our activities include:

- Central Bank requirements
- Circular No. 3978/2020
- Brazilian Securities Commission (CVM) Resolution No. 50/2021
- Federal Insurance Commissioner (SUSEP) Circular No. 612/2020
- Central Bank of Bahrain requirements – Business Standards/Financial Crime

- Guidance Notes on the Prevention and Detection of Money Laundering in the Cayman Islands
- Financial Action Task Force (FATF) recommendations
- Self-regulation guidelines for industry entities in Brazil

Our activities are guided by a set of policies, standards, processes and procedures that aim to guide managers and employees in complying with this legal framework.

We have a dedicated management structure and our own mechanisms to identify, mitigate and deal with occurrences of these crimes involving employees, clients, partners or suppliers. At Banco ABC Brasil, everyone is aware that they must maintain high professional integrity and confidentiality regarding financial, commercial and personal matters relating to clients, as provided for in our Code of Ethical Principles and Rules of Conduct and in the Anti-Money Laundering and Combating the Financing of Terrorism Policy, both available on the [Investor Relations website](#).

We comply with these standards throughout the client relationship cycle. The area in charge continuously monitors cases of litigation and negative media, including corruption-related issues, in addition to adopting targets for detecting crimes that may precede money laundering (**GRI 205-1**).

We have rules, processes and controls that must be followed when signs of money laundering or concealment of assets, rights and valuables are identified, which may be reported to the Financial Activities Control Council (COAF) and/or to the Cayman Islands Financial Reporting Authority (FRA).

Learn more

- > [Integrity Program](#)
- > [Whistleblower Channel](#)

Conflict of interest **GRI 2-15**

To comply with the requirements set forth in the regulation on conflicts of interest, we maintain physical and logical segregation in areas considered to be conflicting and analyze the annual update of forms on the topic. Our [Code of Ethical Principles and Rules of Conduct](#) establishes the obligation, on the part of our employees, to avoid situations of conflict of interest or relationships that put the Bank and its clients at risk or compromise them.

We continually raise awareness on the subject through internal communications and training.

Employees who wish to trade securities must comply with the system's guidelines for requesting investments, in line with the [Personal Investment Policy](#). This initiative aims to prevent the inappropriate use of insider information that overrides the interests of the institution, its investors and clients.

We also work to ensure transparency of information about the Controlling Shareholder and other Related Parties, with a proper description of the rules, policies and practices reported in the Reference Form, a public document regularly updated and published on the [Investor Relations website](#).

Any irregularities may be reported by employees, suppliers, clients or other interested parties through the [Whistleblower Channel](#). In 2024, there were no legal proceedings related to insider trading, antitrust, conflict of interest, anticompetitive behavior, market manipulation, malpractice or other laws or regulations in the financial industry. There were also no cases of non-compliance with laws and regulations that resulted in fines or non-monetary sanctions. For the purposes of defining the concept of "legal proceedings" addressed in this report, only court proceedings were considered

Tax approach

Our tax law department is linked to the organization's business and sustainable development strategies and plays an active role in ensuring regulatory compliance and tax compliance with tax regulatory bodies. The tax strategy is analyzed by the Tax Committee in monthly meetings and by the Product Committee on a weekly basis, with subsequent approval by the Executive Committee. In execution, there is a segregation in the structure between the regulatory assessment carried out by the Tax Legal area and the performance of assessments and collections carried out by the Tax Department, ensuring governance standards and mitigating risks of inconsistencies.

To ensure the quality and integrity of decisions, information is subject to external audits. Reporting concerns related to unethical and illicit behavior or the integrity of the organization in fulfilling its tax obligations is provided for in the Code of Ethical Principles and Rules of Conduct and can be done through the Whistleblower Channel.

We have an active presence in several associations and professional organizations that bring together representatives and experts in tax matters, including:

- Brazilian Federation of Banks (FEBRABAN)
- Brazilian Financial and Capital Markets Association (ANBIMA)
- Brazilian Association of Publicly-Held Companies (ABRASCA)
- National Association of Securities Brokers (ANCORD)
- Brazilian Association of International Banks (ABBI)

Whistleblower Channel

FN-CB-510α.2, FN-IB-510α.2

In line with our commitments to integrity, honesty and transparency, we maintain an independent Whistleblower Channel that is open to all audiences. This is a safe and confidential space to report any act that violates our principles of conduct and ethics, in addition to bringing together and welcoming all stakeholders of the institution.

We provide training on Compliance, the Anticorruption Law, the Integrity Program and Combating Harassment, which covers the Whistleblower Channel, to managers, employees and third parties. To complete the training, it is mandatory to sign the acknowledgment form, as well as the periodic update form.

Contacts for accessing the channel are available on the [Banco ABC Brasil](#) website and are open to the general public and disclosed internally through the intranet and internal communication channels and during awareness campaigns.

An external consultancy, the Instituto Centro de Tecnologia de Software (ICTS), receives complaints made through the channel and forwards them to the Ethics Committee. In this process, we ensure that the investigation is fair to all parties involved, ensuring that there is no retaliation, reprisal or victimization.

The non-retaliation stance contributes to an atmosphere in which cases that present signs of criminal or unethical conduct are assessed with transparency and integrity, allowing for more assertive management.

Whistleblower Channel

Available to employees, suppliers, third parties, partners, clients and other interested parties:

- [Institutional website](#)
- **Telephone 0800 300 4726**
(Monday to Friday, 10 am to 8 pm)

Women's Support Channel

We created a digital space to offer support to women who are victims of domestic and family violence. With a proposal to provide assistance and guidance, the channel is publicized internally and is available to all our employees through the institutional website and a free call center that is available from Monday to Friday, from 10 am to 8 pm.

Provided by specialized professionals, such as psychologists and social workers, the service includes personalized monitoring of each case. Referred by a specialized company, the support team works independently and has autonomy to seek the best solution for each woman in a situation of violence.

05. Risk management

We seek to ensure that events that pose threats to the organization are identified and mitigated proactively, in line with the risk appetite defined by the Bank.

Governance and risk management

GRI 3-3 (Risk management), 2-25, FN-CB-410a.2, 201-2

We acknowledge that our decisions and activities, as well as those of our clients, can generate impacts on communities and the environment. Therefore, it is essential to have a solid capacity to manage risks, especially those that may produce negative impacts. These processes are detailed in our Corporate Risk Policy and in the Socio-Environmental and Climate Risk Manual and are in compliance with National Monetary Council Resolution No. 4.557, which governs the activities of risk management structures, and Circular 3.930, which addresses the disclosure of information on risk and capital management considered relevant to the business.

At Banco ABC Brasil, risk management is a shared responsibility that permeates the entire organization across the board.

We have developed an internal culture that encourages employees to promptly report any risk, failure or deficiency in controls to the areas that are able to address them. To this end, we maintain structures dedicated to risk management activities, with the mission of identifying, assessing, monitoring, controlling and mitigating vulnerabilities in accordance with the organization's risk appetite. These teams are responsible for proposing measures that reinforce the execution of processes, correct failures and prevent practices that are not in line with the required standards.

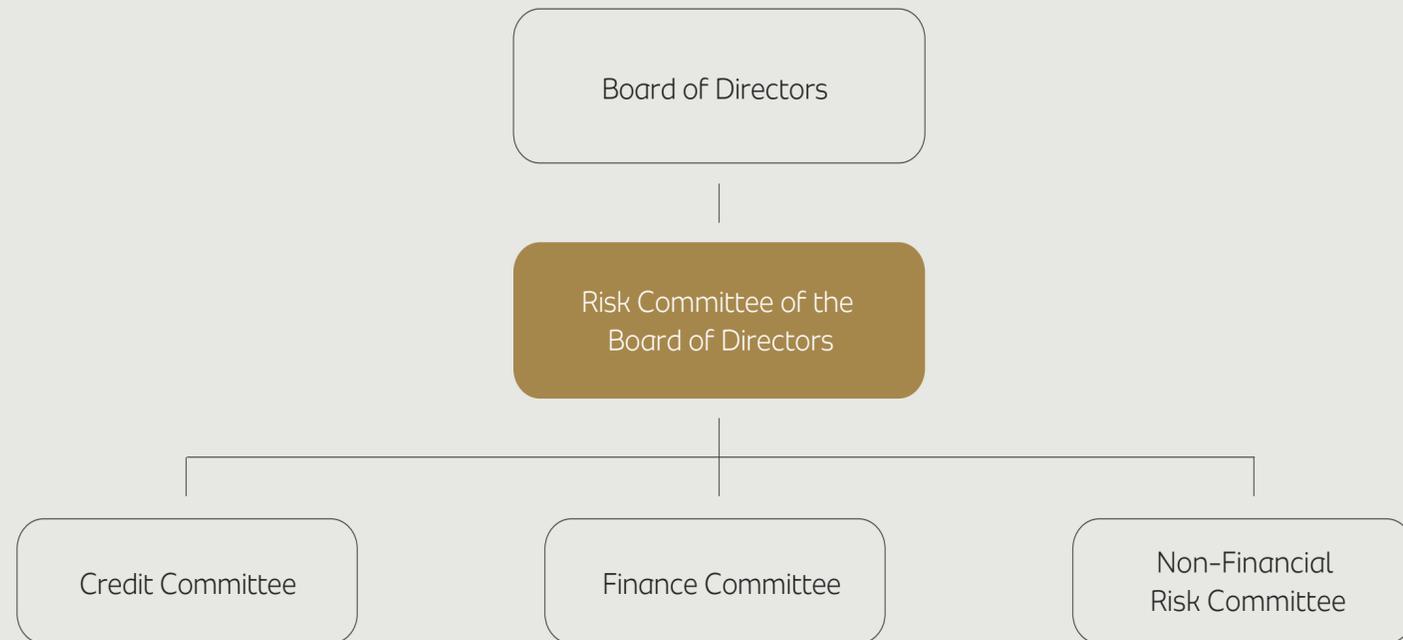
The Board of Directors and the Risk Committee are responsible for defining the Bank's risk appetite, approving business strategies and maintaining high standards of governance. These bodies must also ensure the independence and effectiveness of the risk management framework, providing resources for its proper functioning, with the specialized support of the Credit Committee, the Financial Committee and the Non-Financial Risk Committee (CORINF).

We centralize management activities in the Vice Presidency of Risks, which reports disciplinarily to the Presidency and functionally to the Risk Committee. This structure is under the responsibility of the CRO, the executive in charge of managing the institution's risks in all aspects: supervising the development, implementation and performance of the risk structure and adapting the risk appetite and strategic goals of the policies, processes, reports, systems and models used. Thus executive is also responsible for the adequate training of risk management teams and for supporting and participating in the strategic decision-making process related to the topic, assisting the Board of Directors (GRI 2-13).

The Risk Management Department is responsible for overseeing operations. Reporting to the Vice Presidency of Risks, it brings together teams of specialists and generalists who work in an integrated and independent manner to identify, assess, measure and manage vulnerabilities in the daily business. These teams are continually trained and prepared to identify and monitor risk factors and threats and to implement mitigation measures.

The integration and independence of this structure can be better understood in the area's organizational chart:

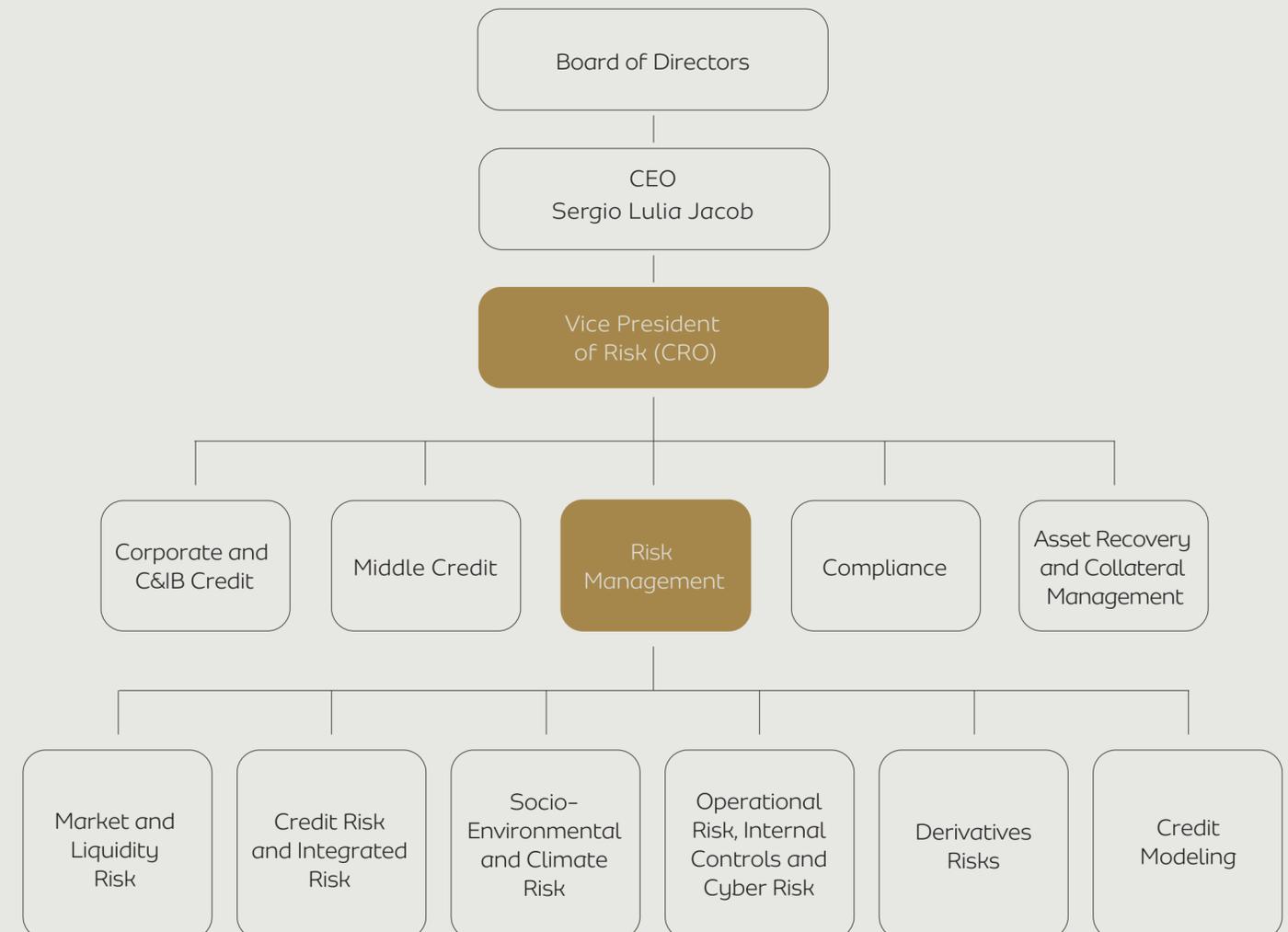
Risk Governance



Learn more

> Detailed information can be found on the [Investor Relations website](#).

Risk Management Structure



Lines of defense

In our risk management processes, we follow the three lines of defense model:

1st Line

Regardless of their role or hierarchical position, all employees assume primary responsibility for identifying and managing the risks of their activities, ensuring effective controls through periodic self-assessment processes. Managers have the additional responsibility of helping to identify risks in activities, processes, products and systems involved in the daily work of the employees under their management.

2nd Line

Consisting of the Risk Management and Compliance area, it ensures that the 1st line of defense is trained to face the challenge of identifying, measuring and managing risks in accordance with the regulatory environment, the organization's policies and its risk appetite parameters. It also strongly fosters a risk management culture, challenging the 1st line of defense to improve its risk management tools and metrics and reports to the committees that make up the governance of the topic.

3rd Line

Internal Audit reports directly to the Board of Directors (in a responsibility matrix line that goes up to the controlling shareholder) and is responsible for providing reasonable and independent assurance regarding the effectiveness of the internal control environment (design and operation), including governance, risk management and compliance with legal and regulatory aspects. The Audit Committee is responsible for assessing the effectiveness of Internal Audit, including verifying compliance with legal and regulatory provisions, as well as internal regulations and codes.

Internal Audit performs its work based on the annual audit plan (risk-based), which is approved by the Board of Directors and the Audit Committee. The results of the assessments are reported to the Executive Board, Officers, Audit Committee and Board of Directors. In addition, Internal Audit monitors and validates the actions taken by the Board of Directors to conclude the reported findings within the agreed deadlines and actions.

Risk management methodology

Identification

Identifying risks, risk factors, controls and issues inherent to the Bank's processes.

Assessment

Assessing exposure to identified risks.

Response

Defining action plans to ensure that exposure is at acceptable levels.

Monitoring

Monitoring the risk control environment continuously.

Reporting

Keeping the bank's management informed about the controls and risk environment.

Risk management culture

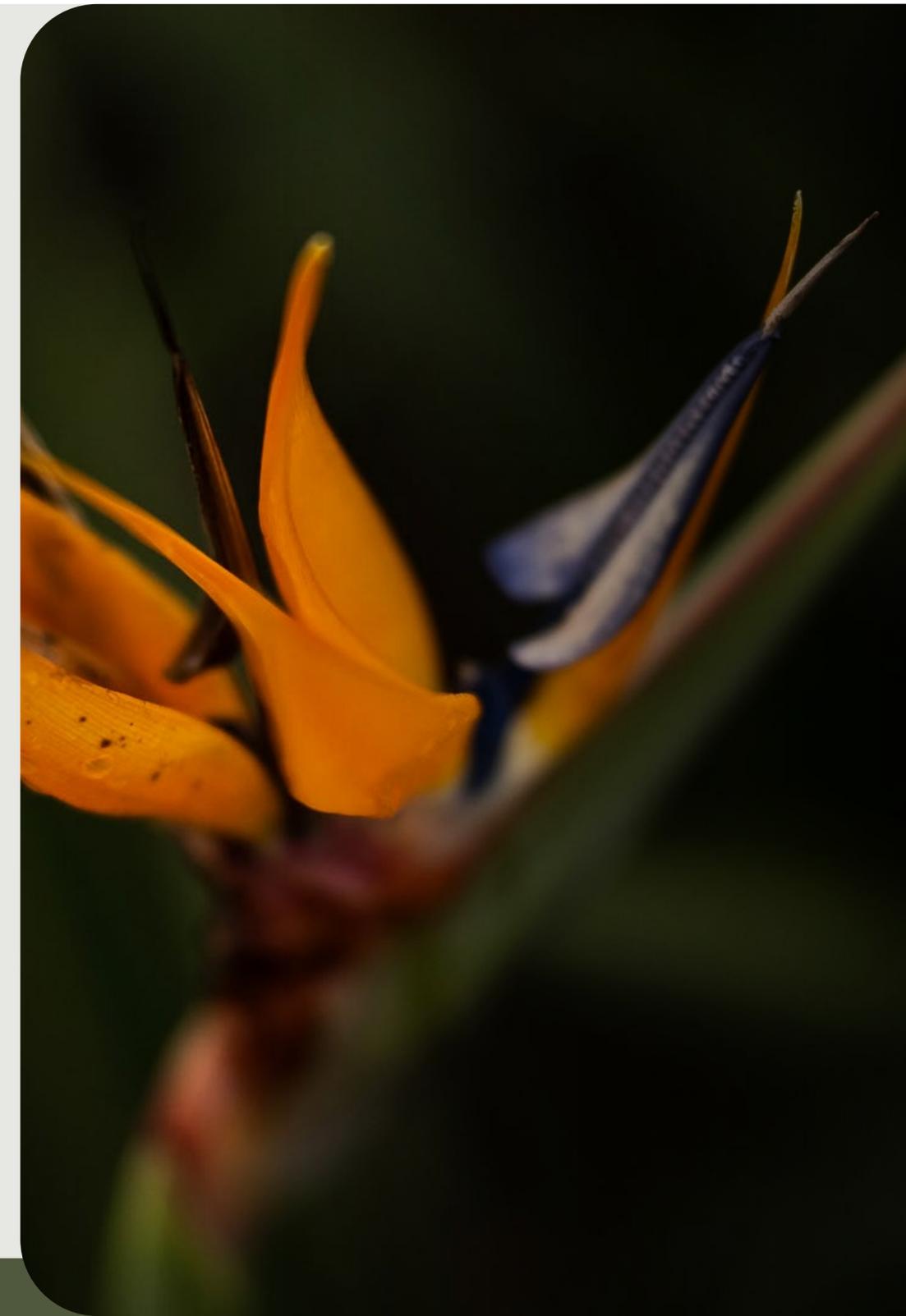
GRI 205-1

We have a wide range of training courses and actions to foster the Bank's risk management culture and encourage teams to take a leading role, enabling them to lead the risk processes under their responsibility and strengthen our 1st line of defense. The training agenda is mandatory for all employees and includes the topics of Compliance, Operational Risk and Data Protection and Privacy.

The strengthening of this culture is enhanced by the Integrity Program, which encompasses a series of operational and control procedures aimed at combating corruption.

We have specific goals for each employee, aligning performance management with the Bank's risk culture as a way of encouraging the development of the teams and individuals involved.

The training journey begins with the onboarding of new employees. Training is reinforced by internal communication actions and the Risk Agents program, through which employees themselves help to spread knowledge. Formed by managers and specialists, the group takes on tasks such as reviewing the Bank's risk and control mapping and preparing action plans and internal training initiatives. To perform this role, they participate in updates on topics such as operational risk in credit, the economic scenario and third-party management.



Main risks monitored

Operational risk

The scope of operational risk encompasses the entire institution, involving all employees and processes, activities, systems, products and physical structure. It also includes legal risks, for which it has the support of the Legal area.

Market risk

Defined as the possibility of losses resulting from fluctuations in the market values of positions held, covering transactions subject to changes in exchange rates, interest rates, inflation, stock prices, indices, credit spreads and commodity prices. The Risk Management Department keeps Management, Treasury and the Finance Committee permanently informed about internal movements.

Liquidity risk

It covers two dimensions:

- **Funding risk** – Refers to the occurrence of imbalances between the inflows and outflows of funds that may affect payment capacity.
- **Market liquidity risk** – Refers to the ability to operate in markets without causing major price or rate movements.

The Finance Committee and Treasury are responsible for managing this risk, with support from the Risk Management Department and the Strategic Planning area. Daily reports are sent to Treasury and the Board of Directors. The Finance Committee reassesses the strategy for the next period every two weeks.

Credit risk

Management involves assessments, establishing limits and defining credit guarantees for the Bank's clients, with the aim of being more efficient and precise in analyzing and granting credit. It also monitors risk from a portfolio perspective, monitoring concentrations and assessing the impacts of adverse scenarios. We have specialized structures for each stage of these activities – approval of credit facilities is the responsibility of the Credit Committees up to the limits of their authority. Above that, approval is the exclusive responsibility of the Board's Risk Committee.

Reputation and image risk

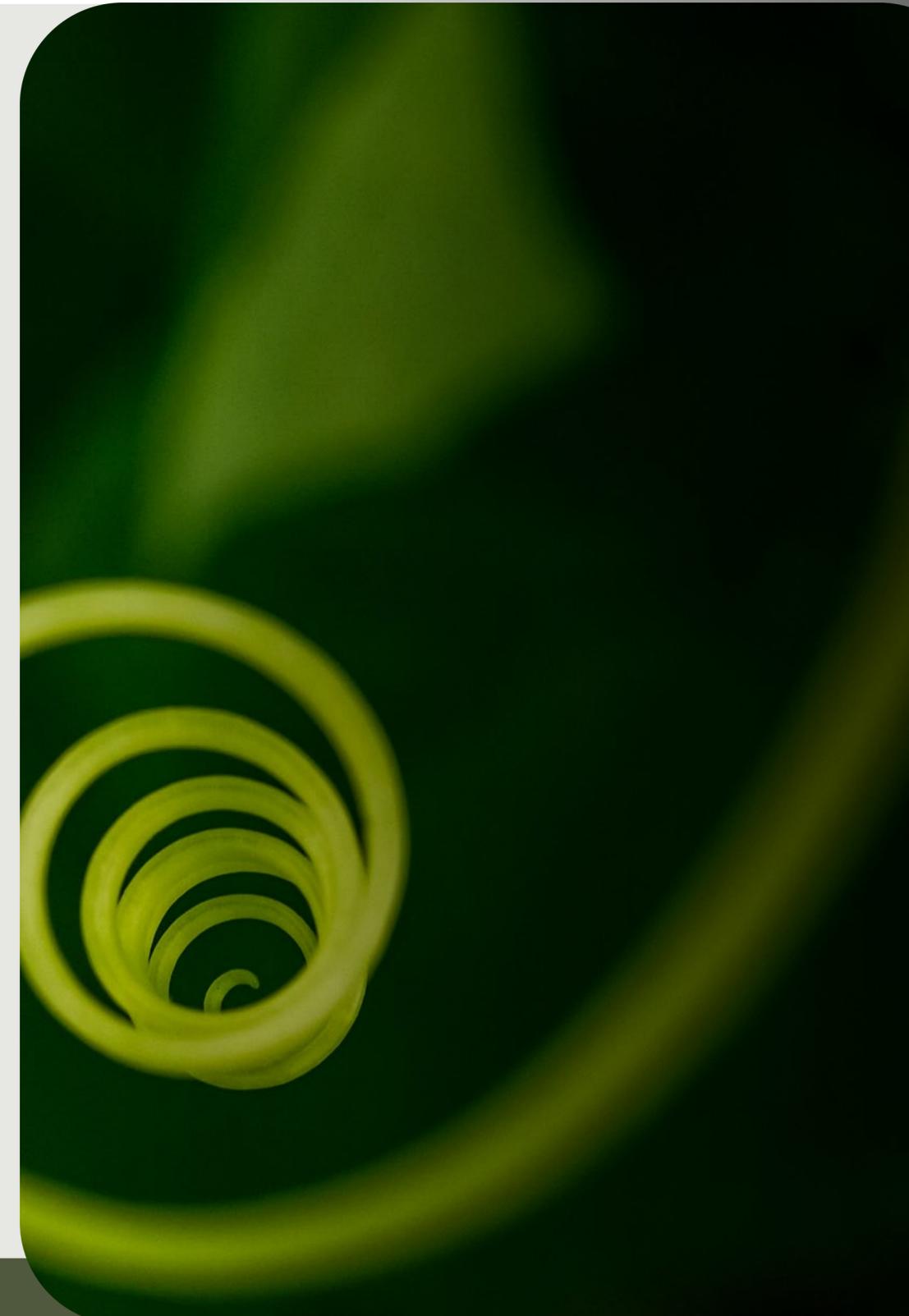
This concerns risks and threats to the Bank and its stakeholders that evolve into crisis situations if not managed appropriately. All employees participate in the management of reputation and image risks in the course of their activities and are responsible for reporting threats and incidents to managers. Depending on the nature of the risks, supervision may involve the participation of the Risk, Compliance, Credit, Information and Cybersecurity and/or Socio-Environmental Risk areas.

Social, Environmental and Climate Risk (RSAC)

Integrated into the process of accepting new clients and granting credit, the assessment of socio-environmental and climate risk uses data captured in official public databases and information published in the media and provided by clients themselves. This type of risk is managed across the Bank's areas. Failure to anticipate and manage this risk may result in credit risk, legal risk, reputational risk and market risk. See more on [page 68](#).

Learn more

- > [Cyber Risk Management](#)
- > The risk factors are detailed in the Reference Form available on the [Investor Relations website](#).



RSAC governance and management

GRI 3-3 (Climate change), 2-25, 201-2, 408-1, 409-1, FN-CB-410a.2, FN-IB-410a.3, FN-CB-550a.2, FN-IB-550a.2

We establish responsibilities for decision-making, management and mitigation of social, environmental and climate risks across the company. Today, we have four forums in which the RSAC agenda is addressed: Risk Council, Non-Financial Risk Committee, Executive Committee and ESG Committee. At these instances, the implications of ESG factors in our activities are discussed, both tactically and strategically, covering business risks and opportunities (GRI 2-13).

The Non-Financial Risk Committee is responsible for monitoring indicators and making decisions related to critical situations involving clients, such as slave or child labor, revocation of environmental licenses and areas overlapping protected lands (GRI 2-13).

To operationalize the analyses, we have a team dedicated to RSAC trained in a set of standards, regulations and processes in line with the best market standards.

Our professionals master the application of the IFC (International Finance Corporation, part of the World Bank Group) performance standards and are able to manage biodiversity and climate risks and conduct human rights due diligence processes, among other skills. Commercial area professionals receive training from onboarding onwards to understand clients' socio-environmental and climate risks and how these may impact the organization, in addition to being continually updated on changes in procedures. Acting as the first line of defense, the sales areas seek to ensure that the strategies for originating and conducting the relationship are based on knowledge of the clients' socio-environmental and climate risk profile and that transactions are aligned with the Bank's risk appetite and the strategic goals outlined in the PRSAC. The topic is also part of the routine agenda of the Credit Management, Compliance and Legal areas, as well as of the Risk team as a whole.

During the year, 524 employees participated in training related to RSAC, more than double the number recorded in 2023 (244).

Training programs carried out in 2024	No. of trained individuals
Onboarding Target audience: commercial area	74
RSAC EAD Target audience: credit analysts, credit review and monitoring analysts	61
Climate Risk Workshop	65
Training on managing the risk of illegal deforestation in the beef chain – application of SARB 026/2023	324

Socio-environmental and climatic aspects assessed

Governance

It verifies the adoption of socio-environmental commitments in policies, standards, internal regulations; the area is dedicated to socio-environmental responsibility, incentives for courses and training on the subject, codes of conduct and supplier selection criteria, among others.

Social

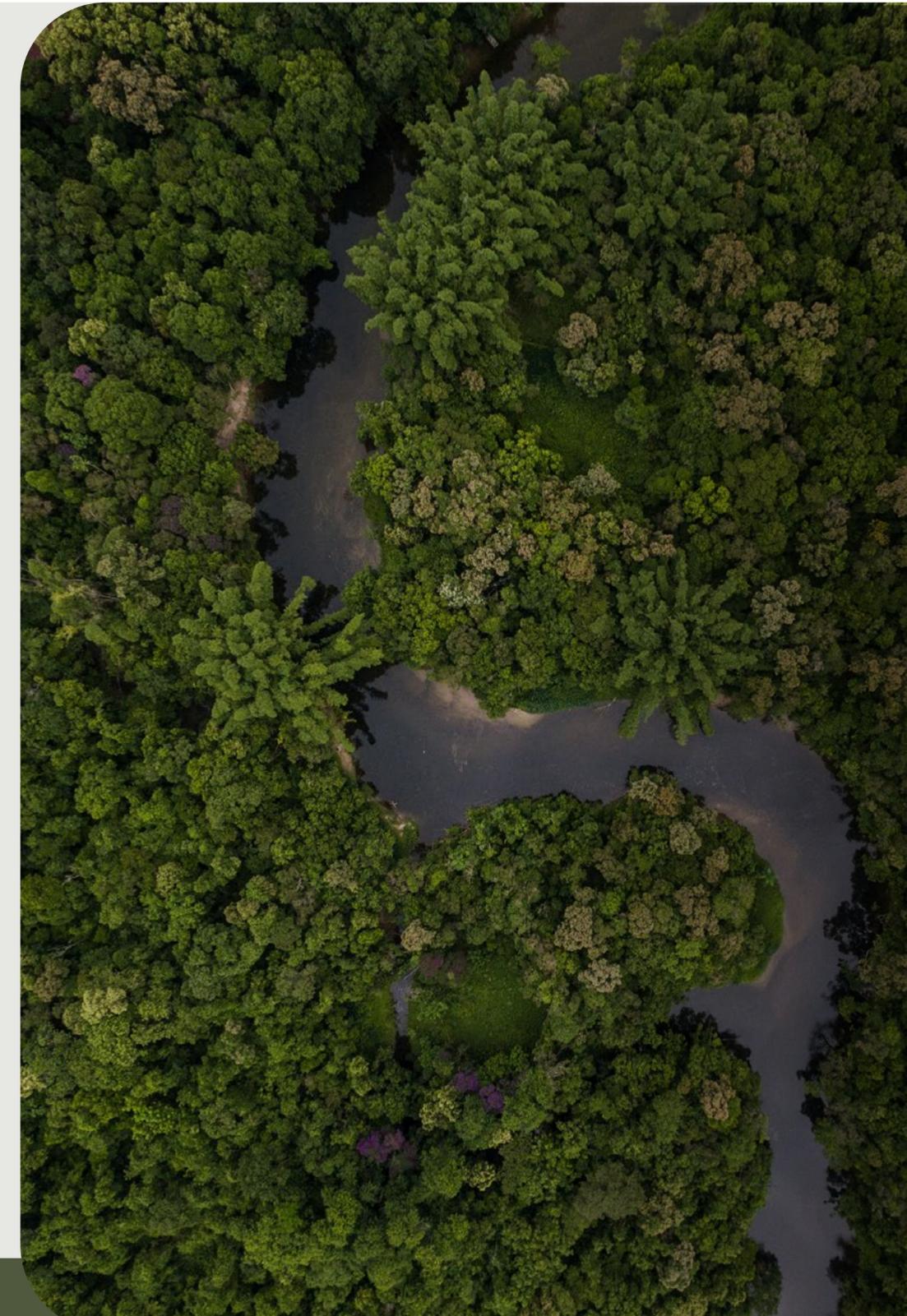
Social risks include situations involving violations of fundamental rights and guarantees or acts that are harmful to the common interest. The analysis confirms compliance with standards related to occupational health and safety and zeal in respecting human rights, investigating violation notices or inquiries related to working conditions and the occurrence of accidents, among others.

Environmental

Environmental risks arise from environmental degradation, including the excessive use of natural resources. The analysis investigates whether the company's activities are subject to environmental licensing, certifications and whether there are any ongoing violation notices or investigations.

Climate

It assesses the quality of the management employed to adapt to or mitigate climate risks in its activities from the perspective of Physical Risks (damage caused by frequent and severe weather events or long-term environmental changes) and Transition Risks (events associated with the process of transition to a low-carbon economy).



Methodology

We assess our clients' exposure to social, environmental and climate risks using our own methodology, applied in different situations and moments of the relationship:

Credit approval and limit renewal

The analysis is carried out by the Credit area, with the support of the RSAC team, which carries out more in-depth checks when there are relevant findings or when the transactions involves industries of concern, such as mining, meatpacking, forestry and energy generation.

Project Finance

All Project Finance operations are analyzed by the RSAC team, which assesses the existence of recorded incidents, physical climate risk, the project's impacts on local communities, overlaps with protected areas, socio-environmental and climate management of the project, etc. Depending on the risks involved in these operations, a monitoring schedule is defined, which can be carried out by a specialized third-party consultancy or by the RSAC area, with the aim of ensuring compliance with the agreed action plan, which is based on the

project's PBA (Basic Environmental Plan). When necessary, the RSAC team accompanies due diligence visits.

Guarantee analysis

In the case of real estate developments or when there are rural or urban properties given as collateral in transactions, an environmental compliance analysis of the land is carried out, which verifies, with the aid of tools, contamination, overlaps with protected areas and public environmental restrictions.

All analysis is carried out considering three pillars:

Impact potential

We take into account whether the exposure is inherent to the client's business industry. For the potential impact of climate risk, we additionally consider the taxonomy defined based on guidelines from FEBRABAN and TCFD (Task Force on Climate-related Financial Disclosures).

Management capacity

We assess the client's ability to manage the SAC risks inherent to their activities.

Recorded incidents

We check for any indication of socio-environmental incidents in which the client is involved.

Rural credit approval

In cases of rural credit and transfers of BNDES facilities, socio-environmental risks are assessed in accordance with the guidelines of the Central Bank's Rural Credit Manual (MCR). The analysis includes checking for impediments provided for in the regulations, such as irregularities in the Rural Environmental Registry (CAR), cases of workers in conditions analogous to slavery, properties overlapping conservation units, protected areas, indigenous territories, etc.

When any issue is identified, we contact the client and, depending on the procedure, the transaction may be approved, rejected or conditionally approved. The Socio-Environmental and Climate Risk area works together with the Legal Department to draft the socio-environmental clauses included in contract with clients, which may include the agreed-upon arrangements. In the event of non-compliance with obligations, the contractual mechanisms that allow the Bank to exit the transaction are triggered.

Currently, 100% of clients undergo RSAC analysis, from a simple screening to a more elaborate assessment, depending on the case. In 2024, there were nine cases of transactions declined due to significant RSAC between Project Finance and Agro Credit.

Total Project Finance Analysis in 2024

	No. of projects analyzed	Approved	Approved with reservations*	Declined due to significant RSAC**
Power generation	77	43	31	3
Infrastructure	12	3	9	0
Sanitation	1	0	1	0
Total	90	46	41	3

* Reservations indicate inclusion or adjustments in missing or deficient socio-environmental programs or indication of the need for Socio-Environmental Monitoring.

** These transactions were declined due to proven involvement in conflicts with traditional communities and illegal deforestation.

Total impediments according to the Rural Credit Manual*

	Number of transactions analyzed	No. of transactions declined due to RSAC
Rural Credit	4	0
BNDES transfers	39	6
Total	43	6

* In compliance with CMN Resolution 5193/2024, which deals with Social, Environmental and Climate Impediments under the Rural Credit Manual (MCR).

Social, environmental and climate risk analysis



06. Performance

Economic environment

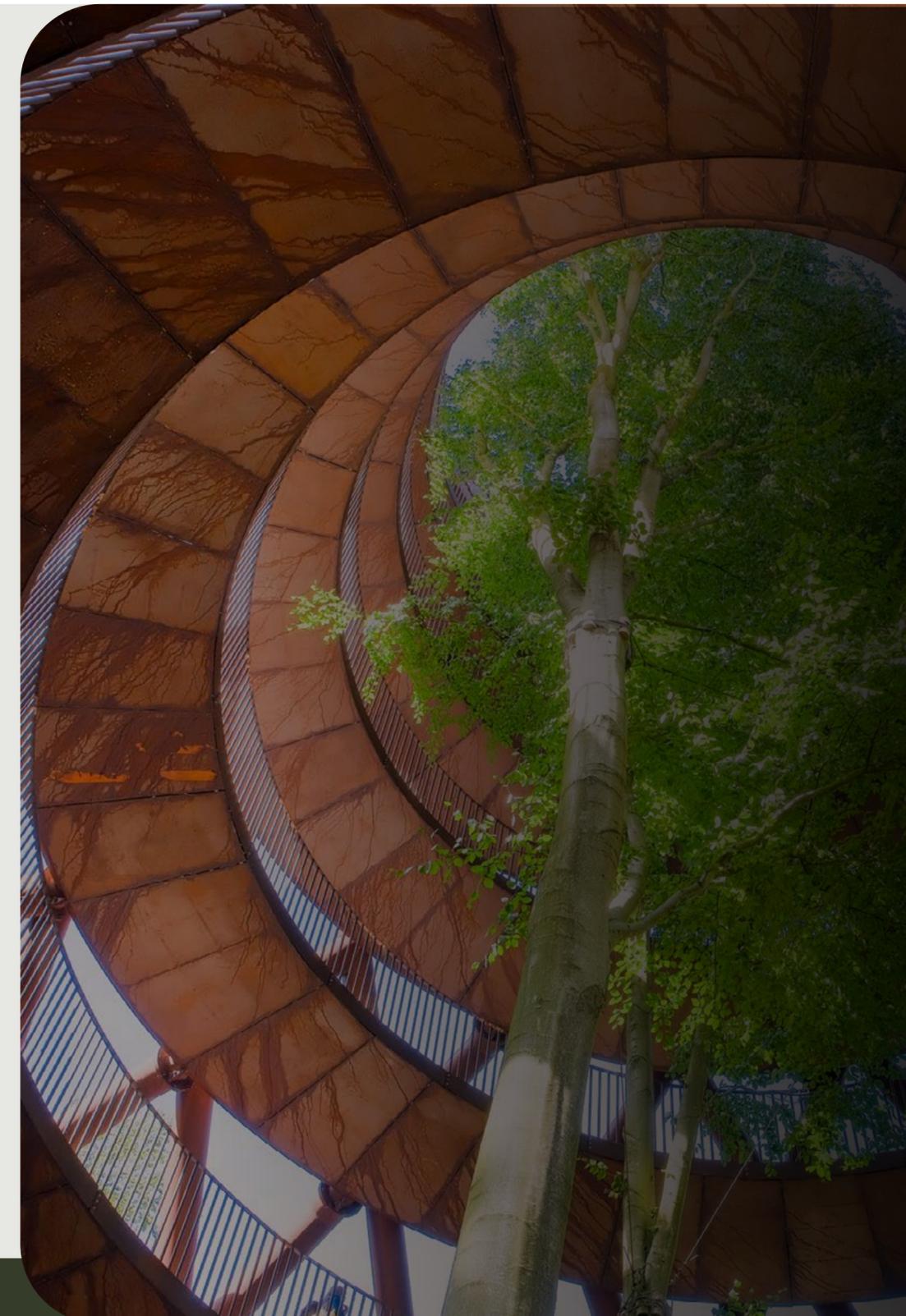
GRI 3-3 (Economic performance), 201-1, FN-CB-000.B

We started 2024 with good macroeconomic prospects, which pointed to growth of the country and a decrease in interest rates. Given the favorable economic situation, growth forecasts increased and there was an extension of loans and a reduction in interest rates in the credit market.

Over the months, the scenario changed, with an increase in the perception of risk. The worsening of these economic indicators accelerated the competitiveness in credit origination and led to a significant expansion in the volume of capital issuances and resources

that entered fixed-income funds. This abundance of resources caused a reduction in the spread, which persisted until the end of the year, while the macroeconomic scenario extended its impacts to 2025.

Even in a challenging environment, Banco ABC Brasil presented important results, reaching all guidance for 2024. We are prepared to continue growing quickly, serving our clients and bringing consistent returns to shareholders, both in contexts that call for greater caution and in scenarios of macroeconomic advances.



Operating and financial results

The strategy of maintaining a close relationship with clients and diversifying the portfolio, reinforced by investments made in people and technological infrastructure and by discipline in expenses, proved to be effective in 2024. We grew, once again, above the market average and achieved the financial guidance we indicated for the year. Our net income totaled R\$971.3 million in 2024, an increase of 14.1% over 2023, representing an Return on Annualized Equity (ROAE) of 15.7%.

The Financial Margin reached R\$2.4 billion, an increase of 5.8%, with an annualized rate of the Managerial

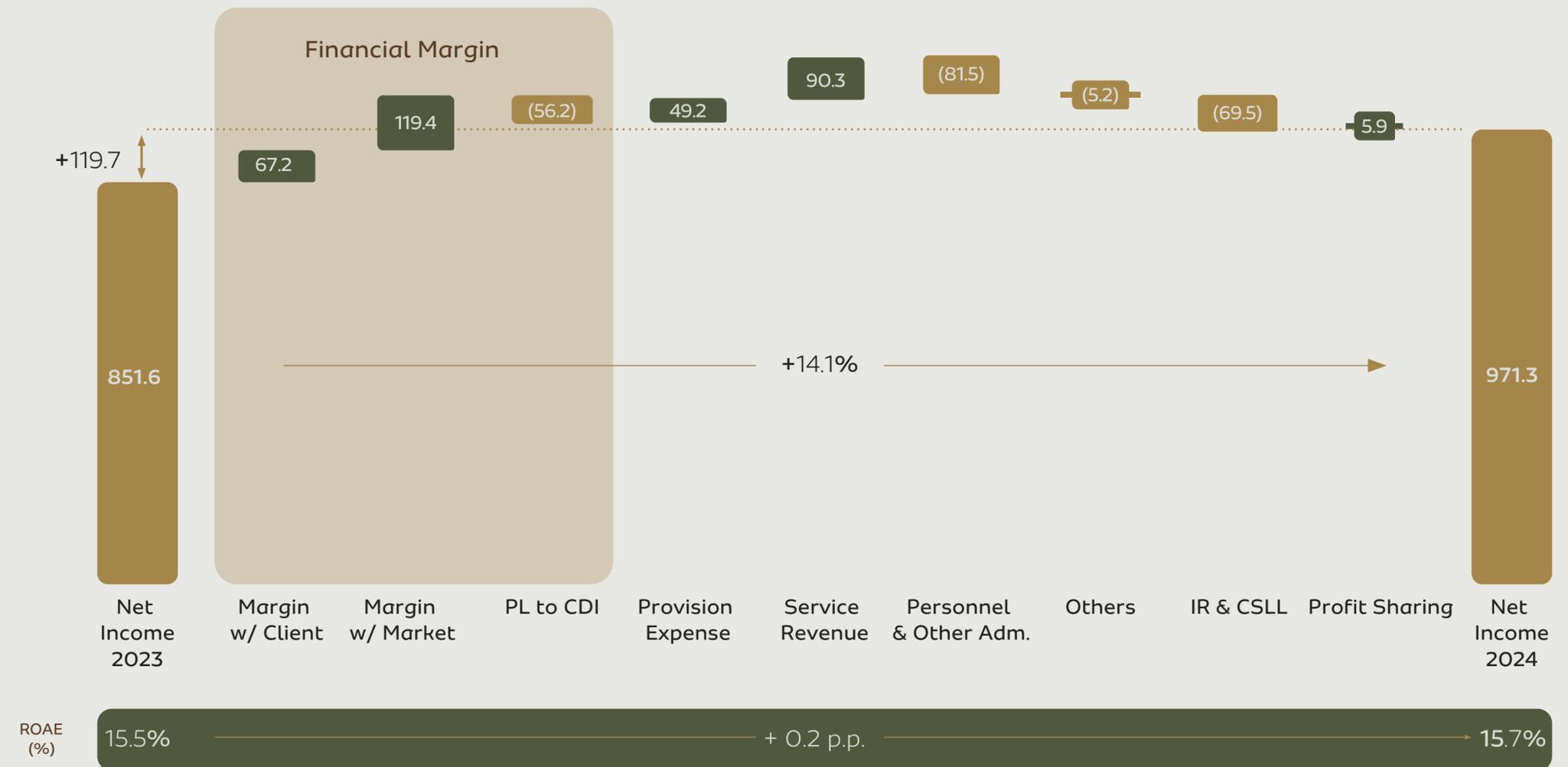
Financial Margin (NIM) of 4.3%. At the same time, we maintained consistent discipline in expenses, which grew close to the guidance floor (7.8%), with an efficiency ratio of 37.9%.

Capital raising continued to be a strong point for ABC Brasil: we ended the year with a volume of R\$58.5 billion, 18.7% more than in 2023. In revenues originated by clients, the proportion of transactions with low capital consumption was 45%, a result of our effort to be more present in the lives of clients, offering personalized advice and solutions.

2024 vs. 2023

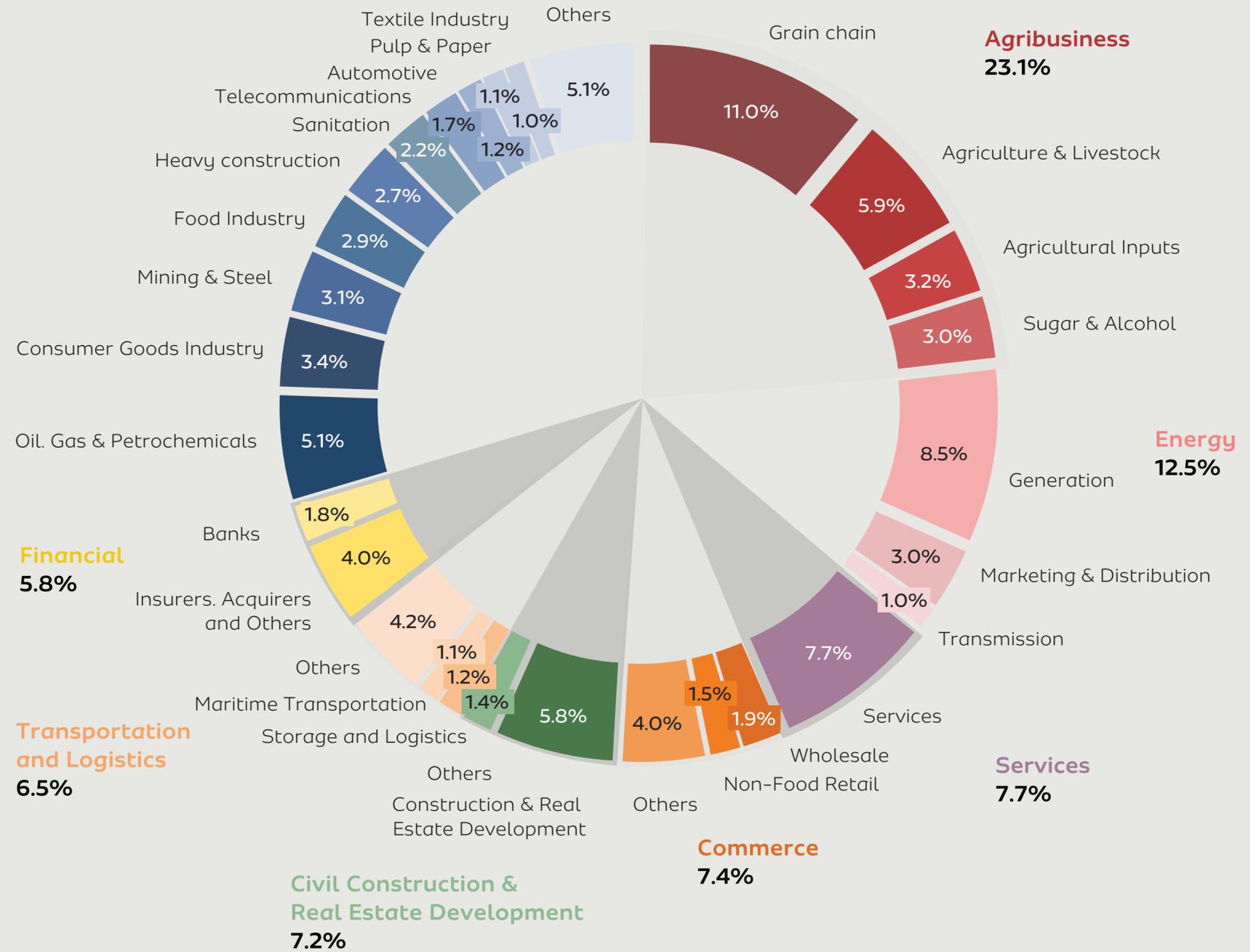
Evolution of Net Income and
ROAE (R\$ million)

FN-CB-000.B



Industrial breakdown of the Expanded Credit Portfolio

We have expanded our base, serving 5,207 corporate clients with a highly diversified industry exposure. We are present in practically all business industries in Brazil, with the three main macro industries being: agribusiness (23.1%), energy (12.5%) and services (7.7%).



Expanded Credit Portfolio by segment and by product

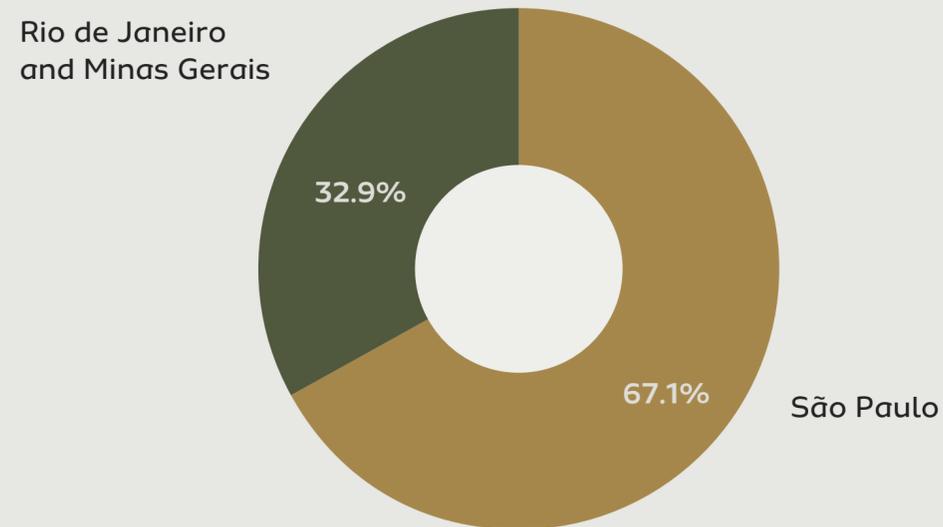
The Expanded Credit Portfolio grew 14.6% in the period, with positive performance in all segments: 11.7% in C&IB, 16.7% in Corporate and 11.5% in Middle.

(R\$ million)	Dec 24	% Total	Dec 23	% Total	Var 12M
Loans	24,050	100%	24,829	100%	-3.1%
C&IB	4,672	19.4%	3,835	15.4%	21.8%
Corporate	15,372	63.9%	16,895	68.0%	-9.0%
Middle	4,006	16.7%	4,099	16.5%	-2.3%
Private Securities	15,607	100%	10,224	100%	52.7%
C&IB	3,951	25.3%	2,935	28.7%	24.6%
Corporate	10,946	70.1%	7,158	70.0%	52.9%
Middle	710	4.5%	131	1.3%	440.8%
"Cash" Portfolio¹	39,656	100%	35,052	100%	13.1%
C&IB	8,624	21.7%	6,770	19.3%	27.4%
Corporate	26,317	66.4%	24,053	68.6%	9.4%
Middle	4,716	11.9%	4,230	12.1%	11.5%
Guarantees Provided	13,515	100%	11,328	100%	19.3%
C&IB	7,756	57.4%	7,889	69.6%	-1.7%
Corporate	5,716	42.3%	3,403	30.0%	68.0%
Middle	43	0.3%	37	0.3%	17.5%
Expanded Credit Portfolio	53,171	100%	46,381	100%	14.6%
C&IB	16,379	30.8%	14,658	31.6%	11.7%
Corporate	32,033	60.2%	27,456	59.2%	16.7%
Middle	4,759	9.0%	4,267	9.2%	11.5%

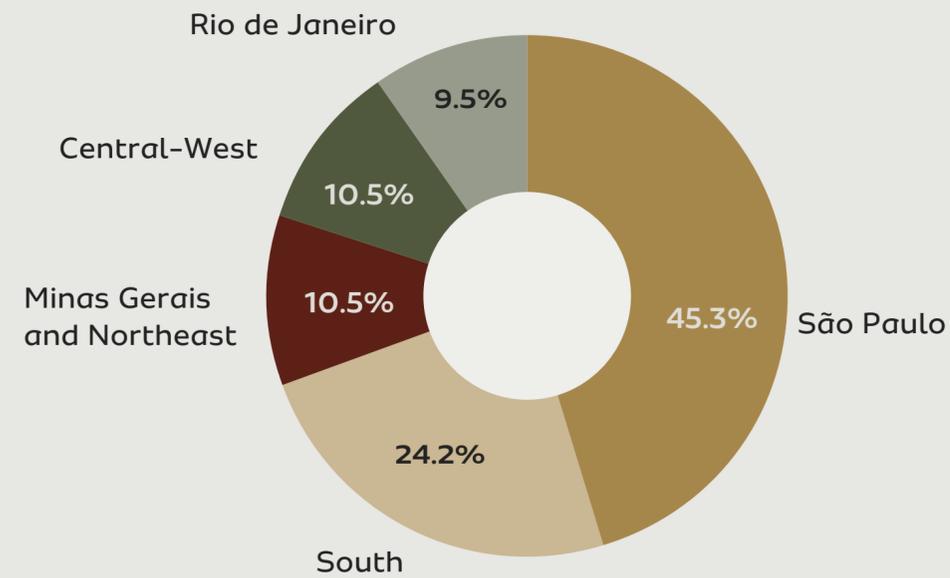
1. Includes loans and Private Securities

Geographical breakdown of the Expanded Credit Portfolio by segment

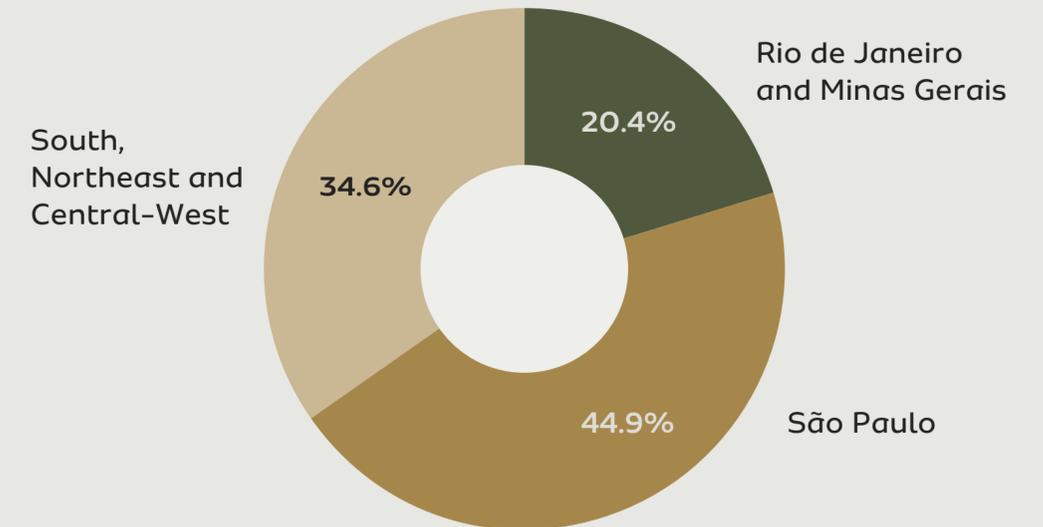
C&IB



Corporate



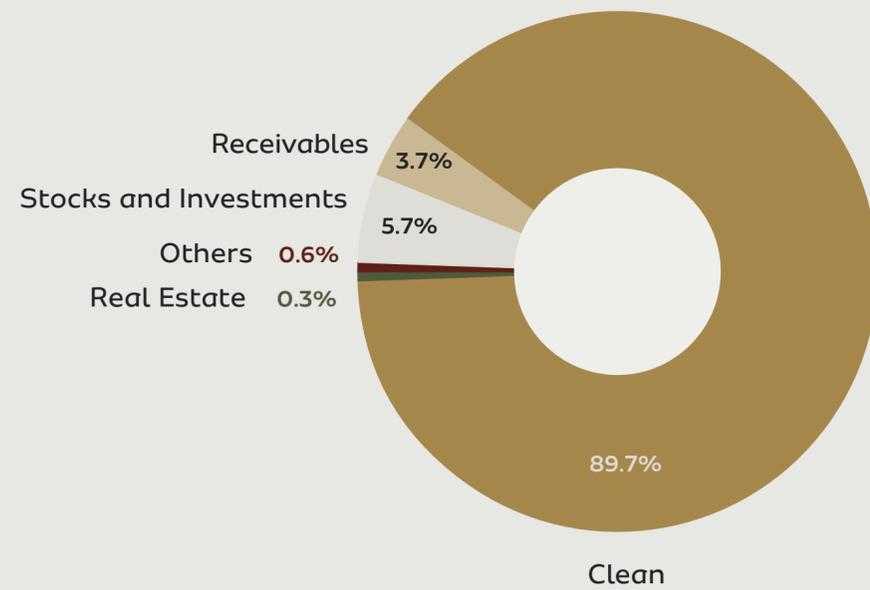
Middle



Expanded Credit Portfolio collateral breakdown by segment

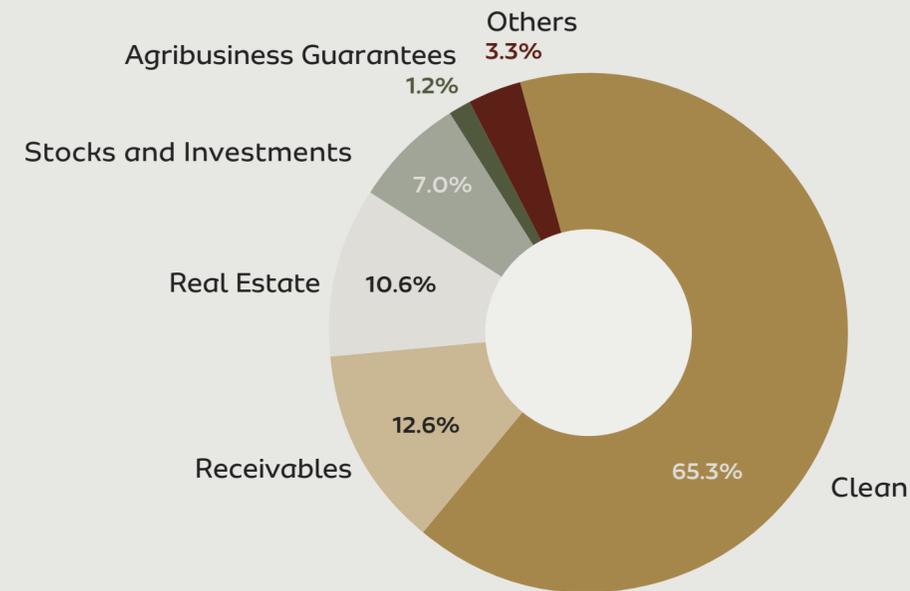
C&IB

Collateralized Portfolio: 10.3%



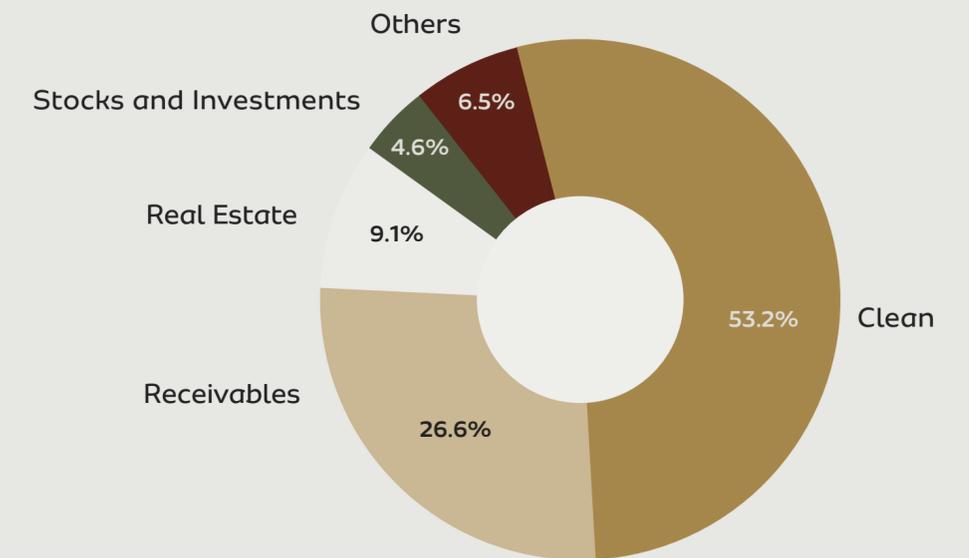
Corporate

Collateralized Portfolio: 34.7%



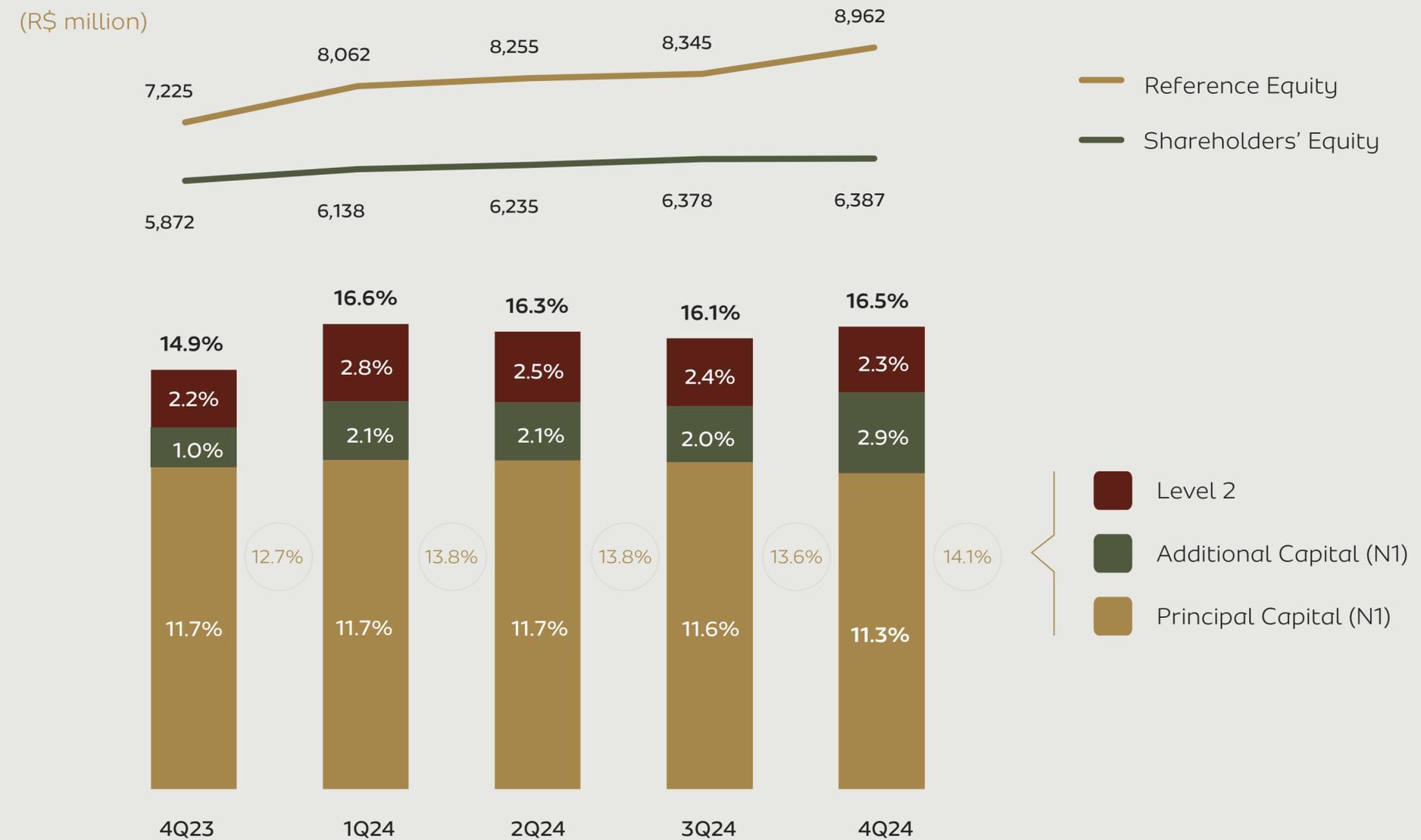
Middle

Collateralized Portfolio: 46.8%



Basel Ratio (R\$ million)

The Central Bank of Brazil regulations (Basel III) require banks to maintain a total capital equal to or greater than 8% of risk-weighted assets. The Basel Ratio presented by Banco ABC Brasil is fully compliant with this rule. Our Basel Ratio ended the year at 16.5%, with 14.1% of level I capital and 2.3% of level II capital.



Transactions overdue for more than 90 days (overdue and not yet due installments)

% of the loan portfolio

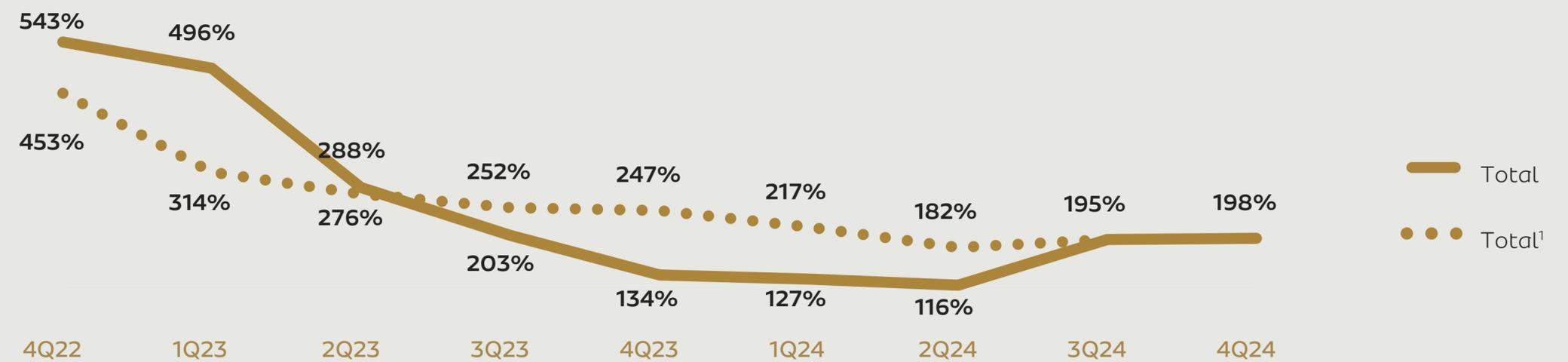
The quality of the portfolio was maintained, with a very adequate level of provision. The rate of payments overdue for more than 90 days was 1.14%.



1. Includes the effect of a single credit from the C&IB segment in the period between (and including) 2Q23 and 2Q24, which had its Judicial Reorganization completed in 3Q24.

Coverage Ratio (portfolio 2.682)

Balance of PDD/Transactions
overdue for more than 90 days



1. Excluding the effect of a single credit from the C&IB segment which completed its Judicial Reorganization in 3Q24.

Distribution of Value Added

Direct economic value generated and distributed

Direct economic value generated (R\$ million)	2022	2023	2024
Post-Provision Managerial Financial Margin	R\$1,783.6	R\$1,917.8	R\$2,097.41
Service Revenue	R\$388.3	R\$383.7	R\$474.1
Other Revenues/Expenses	-R\$216.6	-R\$206.7	-R\$228.2
Total	R\$1,955.3	R\$2,094.8	R\$2,343.3
Economic value distributed (R\$ million)	2022	2023	2024
Compensation of Employees	R\$657.9	R\$746.1	R\$796.9
Contribution to the Government	R\$477.4	R\$472.5	R\$545.8
Retained Earnings	R\$492.1	R\$494.4	R\$576.1
JCP/Dividends to Shareholders (Paid and Provisioned)	R\$308.2	R\$357.2	R\$395.1
Compensation of Third Party Capital (Rent)	R\$19.7	R\$24.6	R\$29.4
Total	R\$1,955.3	R\$2,094.8	R\$2,343.3
Distributed economic value (%)	2022	2023	2024
Compensation of Employees	33.6%	35.6%	34.0%
Contribution to the Government	24.4%	22.6%	23.3%
Retained Earnings	25.2%	23.6%	24.6%
JCP/Dividends to Shareholders (Paid and Provisioned)	15.8%	17.0%	16.9%
Compensation of Third Party Capital (Rent)	1.0%	1.2%	1.3%
Economic value retained (R\$ thousand)	2022	2023	2024
“Direct economic value generated” minus “Economic value distributed”	R\$492	R\$494	R\$576

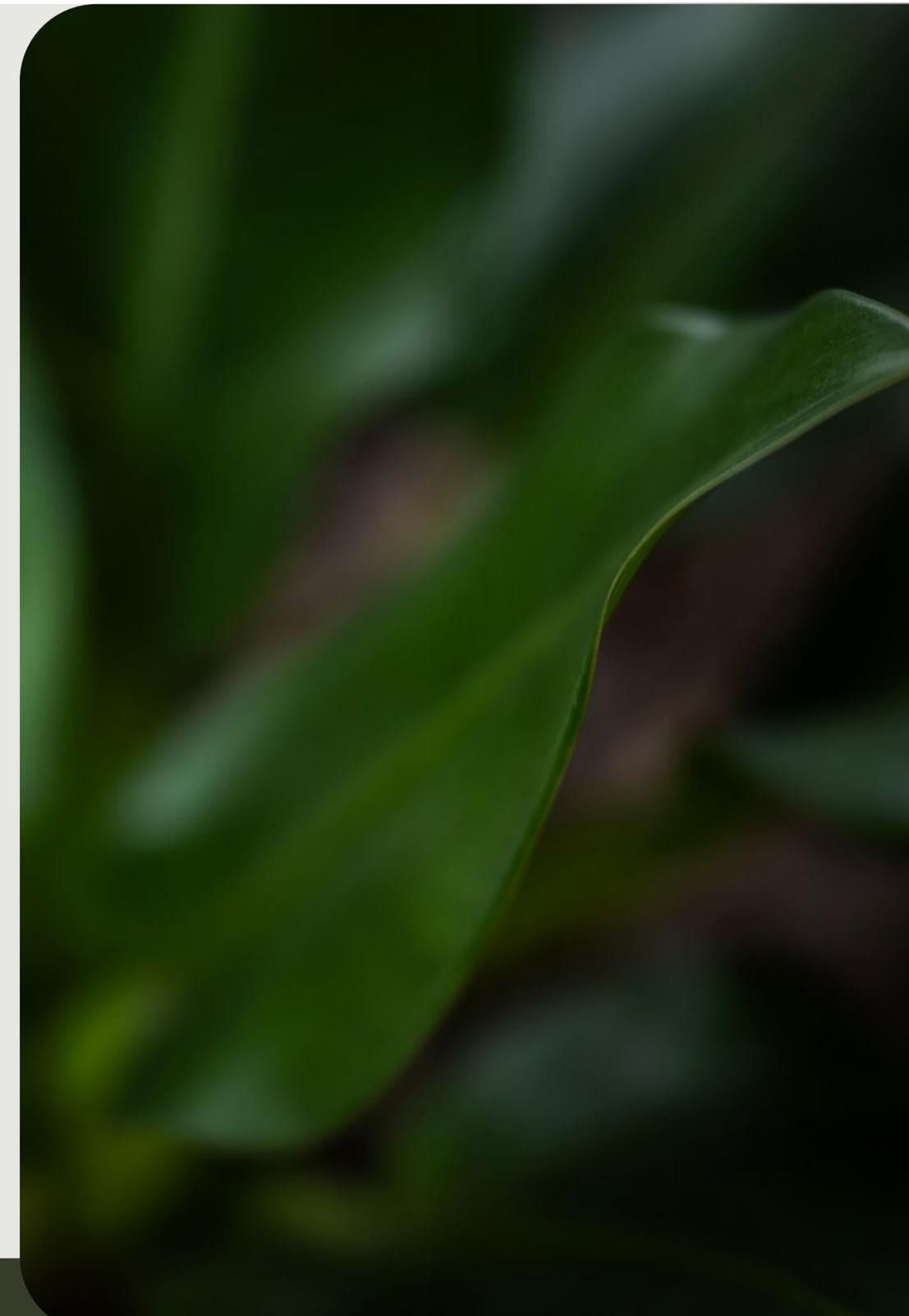
The information in the table above is based on the data from the 4Q24 Earnings Release, available on the [Investor Relations website](#).

Guidance revised vs. actual in 2024

	2024 Guidance	2024 Actual
Growth of the Expanded Credit Portfolio	10% to 15%	14.6%
Growth of the Expanded Credit Portfolio of the Middle Segment	10% to 15%	11.5%
Growth in Expenses (Personnel, Other Administrative and Profit Sharing)	7% to 12%	7.8%
Efficiency Ratio (Expenses/Revenues)	36% to 38%	37.9%

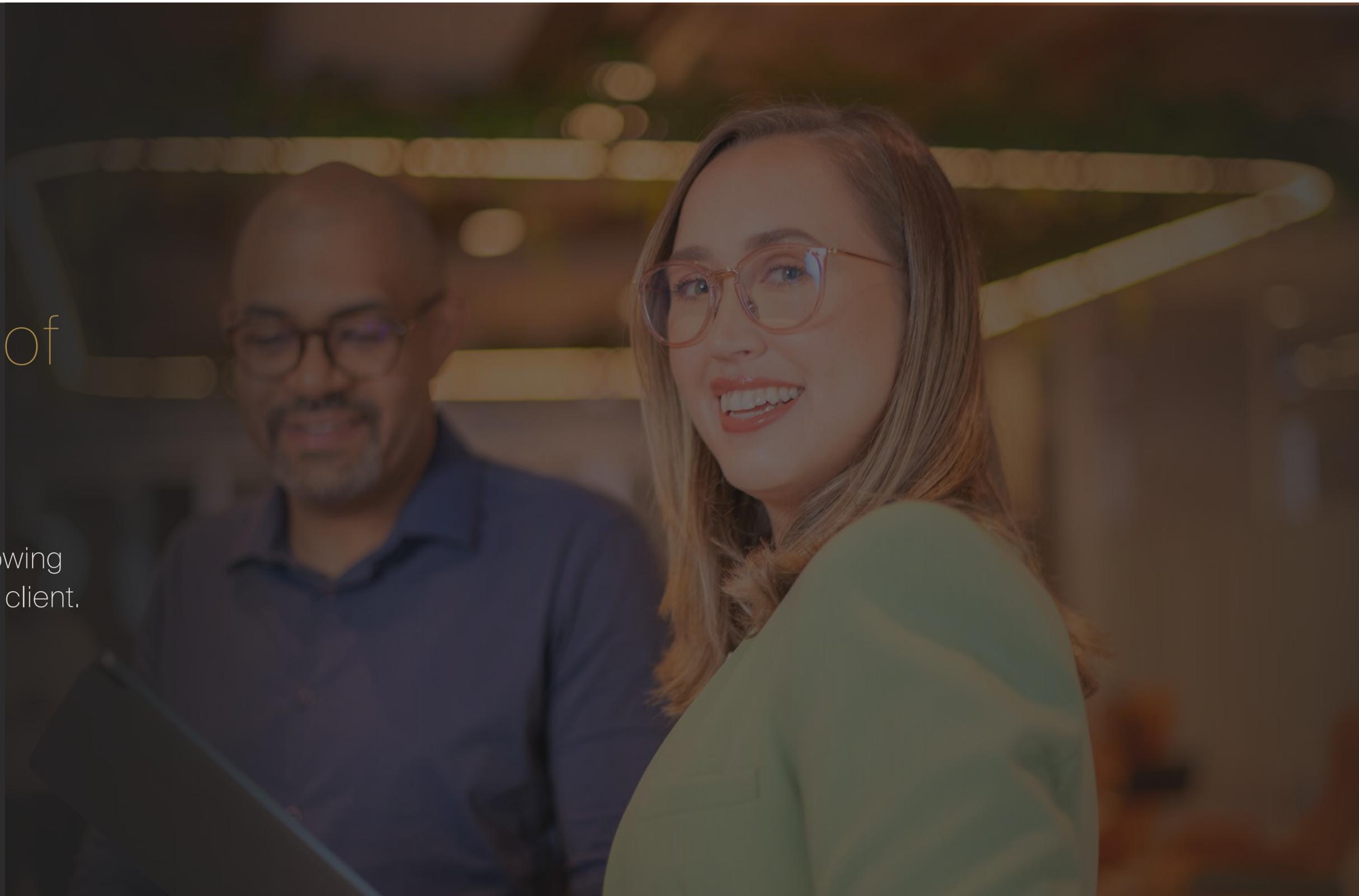
2025 Guidance

Growth of the Expanded Credit Portfolio	7% to 12%
Growth in Expenses (Personnel, Other Administrative and Profit Sharing)	6% to 11%
Efficiency Ratio (Expenses/Revenues)	36% to 38%



Performance of our business

We took on the challenge of growing
without losing proximity to each client.





C&IB and Corporate

The C&IB (companies with annual revenues exceeding R\$4 billion) and Corporate (companies with revenues between R\$300 million and R\$4 billion) segments play a strategic role in our operations, accounting for approximately 90% of the bank's expanded portfolio. These are the most mature and relevant segments historically, both in terms of revenue and assets, and 2024 was no different.

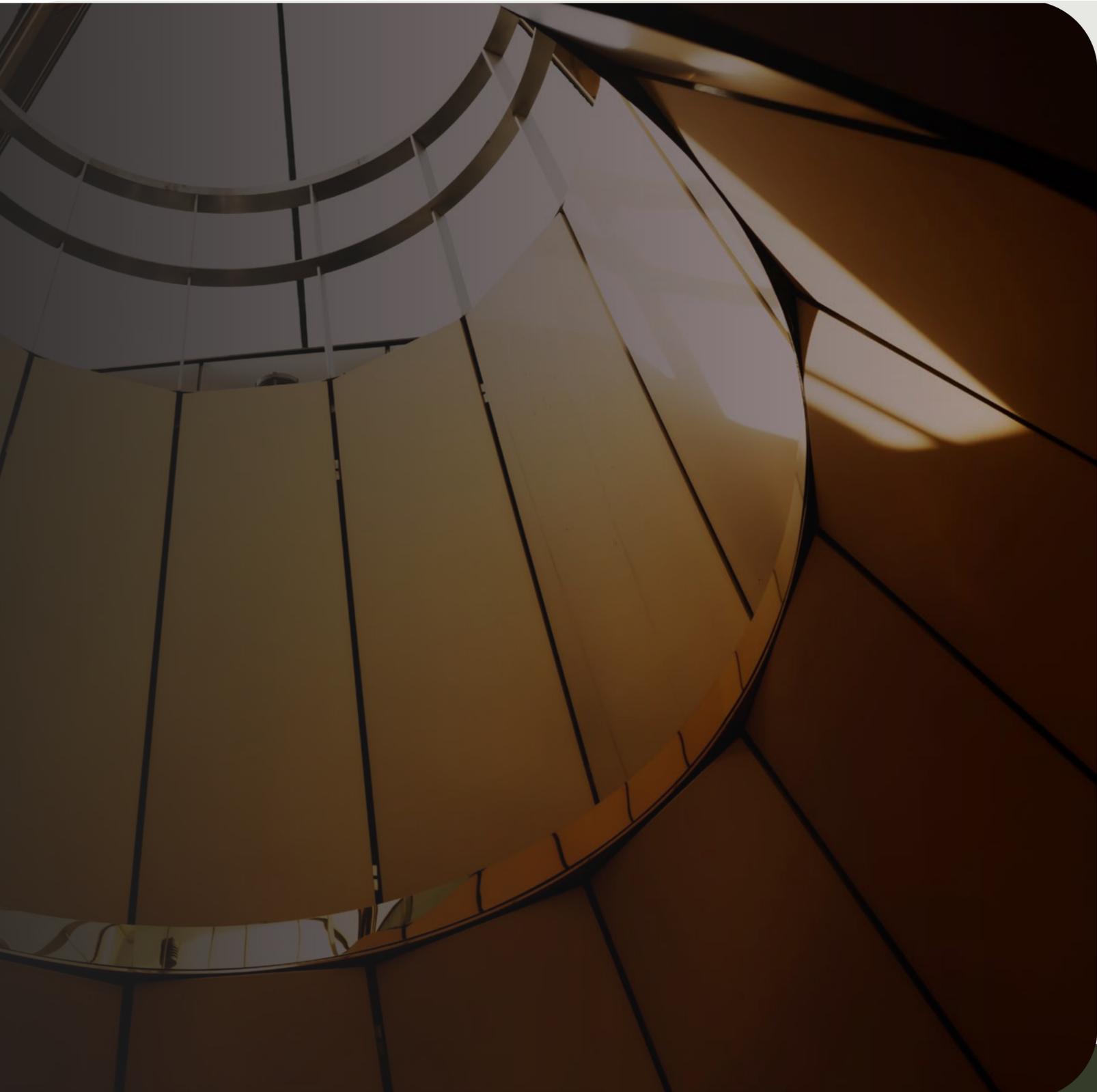
We had a year of robust growth, which was in line with the positive moment in the capital markets and reflected the results of a successful strategy to diversify our revenue sources. Among the highlights, we strengthened our operations in more rural regions of the states, bringing our teams closer to our clients and increasing our penetration and delivery capacity, in addition to expanding the offer of sustainable products and solutions. Additionally, we made progress in our

commercial initiative aimed at multinational companies, meeting specific demands that still represent a small but promising portion of our client base.

We ended 2024 with 379 corporate clients in C&IB and 2,216 in Corporate. The Expanded Credit Portfolio grew by 11.7% in the C&IB segment and by 6.7% in Corporate.

Our growth was particularly driven by revenues from low capital consumption products—including cash management, insurance brokerage, derivatives, FX, and investment banking—which now serve as the pillars for the results we generate with our clients.

This diversification provides greater loyalty among our clients in the long term.



Middle

We have consolidated another year of growth in the segment, which includes companies with revenues between R\$30 million and R\$300 million. In 2024, in addition to increasing the number of clients, we saw growth in the volume and diversification of transactions carried out, reflecting greater loyalty. The segment ended the year with 2,612 clients.

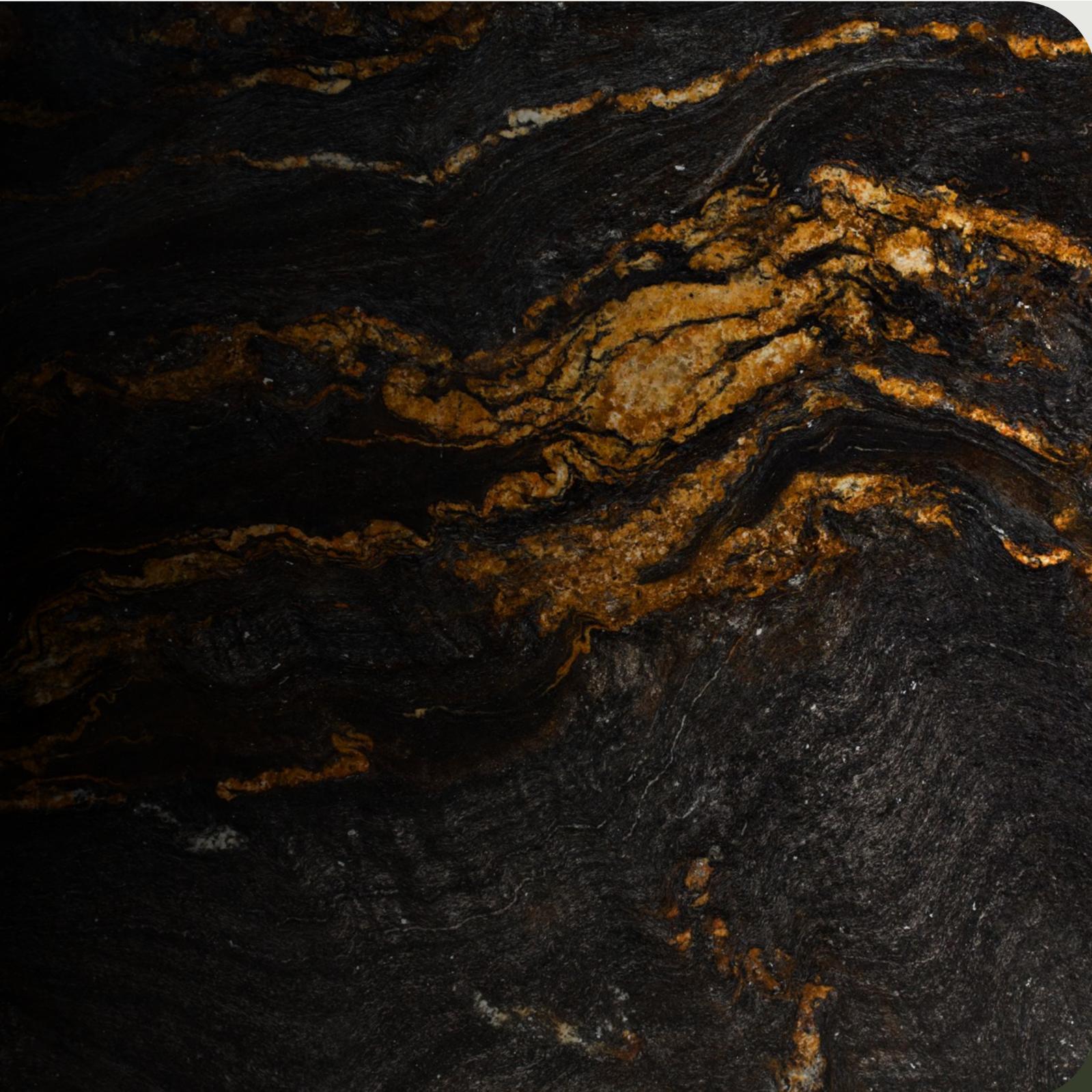
We continue to invest in adapting processes to gain agility and maturity based on a value proposition based on close, long-term relationships. We have invested in data infrastructure, channels, management tools and strengthening of commercial and credit teams, and we are ready to continue growing. One of the paths we are exploring to achieve this is the approach through ABC Link, a B2B relationship channel, through business partners and foreign exchange correspondents (learn more on [page 91](#)).



Agro

With our own team, both in the commercial and credit areas, we have seen an expansion in the Agro Segment, which was strengthened in 2024. To maintain a personalized relationship, we have a superintendence capable of serving the main agricultural crops in Brazil. This work was the basis for the creation of regional service platforms, with an expansion that began in Mato Grosso and is now present in six other states: Mato Grosso do Sul, Goiás, Tocantins, Minas Gerais, São Paulo and Rio Grande do Sul.

Banco ABC Brasil provides resources from BNDES transfers and international financing facilities focused on sustainability in the field and rural entrepreneurship, in addition to funds from the Rural Product Certificate (CPR). Both the process of accepting new clients and the credit analysis consider the social, environmental and climate risks of the industry. Each case is analyzed, which may result in conditions or the denial of credit. More than mitigating risks, our goal is to identify business opportunities for low-carbon agriculture (learn more on [page 99](#)).



ABC Link

Launched in 2021 as a distribution channel for our products and services through banking correspondents, ABC Link now has a commercial structure focused on accelerating the attraction of new clients.

Currently, two business fronts are structured, one of which is dedicated mainly to credit demands and the other focused on increasing the volumes of spot foreign exchange operations, formed by foreign exchange correspondents.

Complete financial solutions

We increase client loyalty by offering complete financial solutions for all their needs.



Investment Bank

We achieved significant growth in volume and revenue across our various business lines, with particular emphasis on securitization products and Project Finance advisory services.

Following the trend of the Brazilian capital market, which showed significant growth, in DCM we had a year of great evolution, both in volume and revenue, especially in conventional debentures and infrastructure debentures, FIDCs, CRIs and commercial notes.

In 2024, the unit generated a record contribution of R\$197.6 million to ABC Brasil's revenue, a growth of 64.1% compared to the previous year.



Energy Trading

Specializing in contract anticipation transactions and negotiations in the free market, energy trading obtained its best result in 2024.

In addition to operating in the purchase and sale of energy on the free market, we offer structured products, such as negotiation of short-, medium- and long-term contracts (PPA), sale of energy indexed to the dollar and extension of current contracts. Companies from the Corporate, C&IB and Middle segments, generators, consumers and other energy traders make up our client portfolio.

In 2024, we held two rounds of capital raising in the market via commercial notes: in the first, R\$600 million were raised and, in the second, R\$500 million. We also implemented a new vertical self-production of energy, aimed at companies with medium-level energy consumption. In these operations, part of the wind and solar energy generated by partner companies is leased to our clients. Contract negotiations began at the end of the year, with good prospects for 2025.

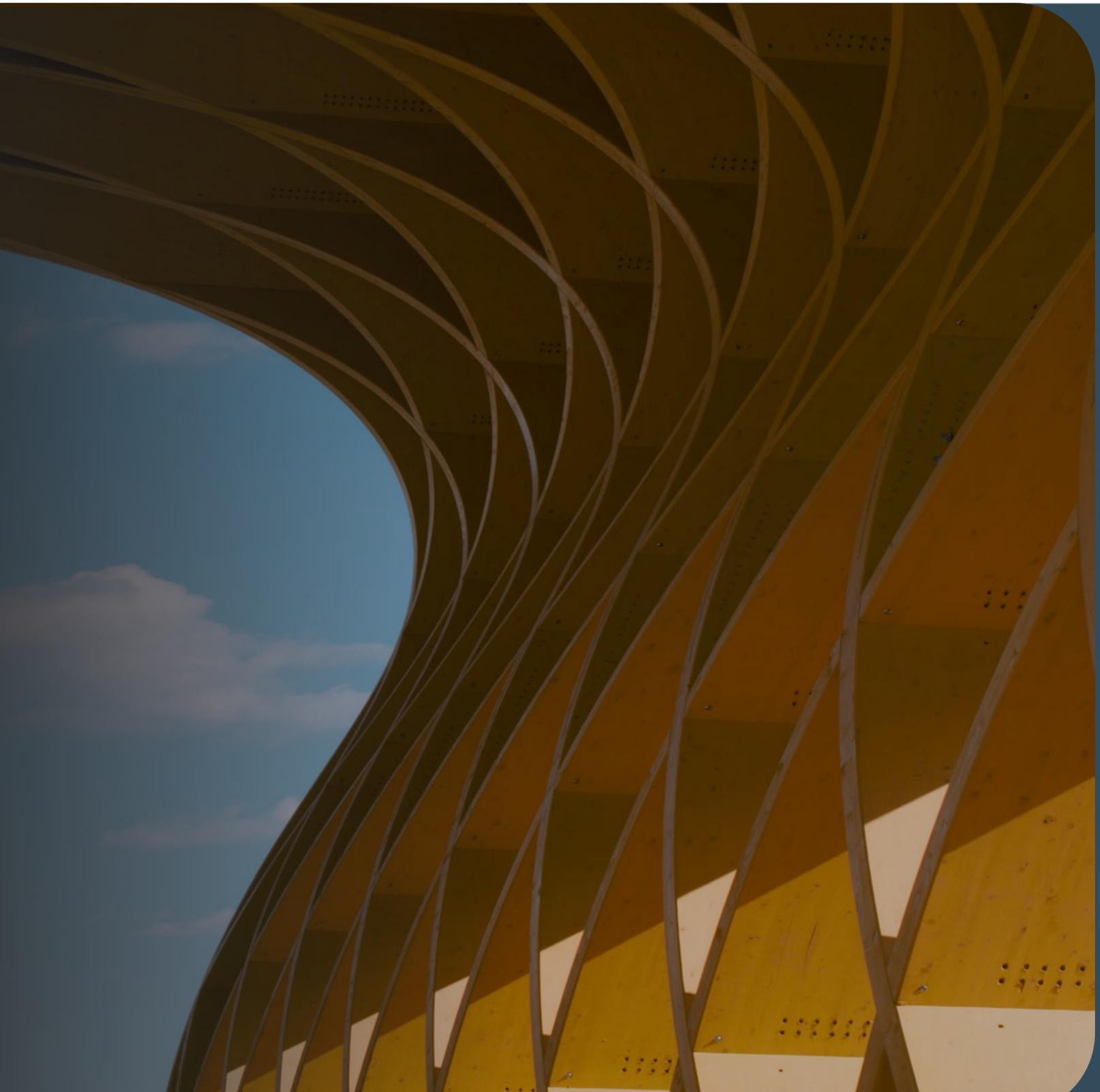


Insurance Broker

In 2024, we strengthened our team of specialized consultants and structured ourselves to operate in all regions and industries served by ABC Brasil.

With a consultative approach, the Broker identifies risk exposures, analyzes the policies contracted and recommends additional coverage when necessary. This meticulous work allows us to offer complete and effective asset and financial protection solutions to our clients, in partnership with the main insurance companies in the country.

The unit has been playing a key role in diversifying the Bank's revenues. Plans for 2025 include the launch of the Surety Bond portal, which will facilitate client access to options from partner insurers.



Visio Gestora de Crédito

In 2024, we launched a platform specialized in the acquisition and management of private credit and IOU portfolios, which seeks to maximize the recovery of amounts.

We work by advising our clients on the management of receivables, offering integrated solutions, with important progress for Banco ABC Brasil's service mix in 2024. Throughout the year, we made progress in strengthening our operational governance, expanding our team and refining our processes.

Sustainable business

GRI 203-2, FN-IB-410a.1, FN-IB-410a.2

In 2024, we dedicated ourselves to expanding our sustainable business through products and solutions that help our clients transition to a green economy. To this end, we use our [Sustainable Finance Framework](#) (SFF), which is endorsed by a Second Party Opinion.

We made ESG a strategic KPI across the organization, impacting the variable compensation of 100% of employees, including senior management. As a result of this strategy, we ended 2024 with R\$20.6 billion in assets tied to ESG criteria, a growth of 17.1% compared to the previous year. This result corresponded to 39% of ABC Brasil's total portfolio.

Operations linked to ESG criteria in 2024 (R\$ billion)

20.6 billion
(+17.1% vs. 2023)

Criteria met

66% Environmental Criteria
34% Social Criteria

Number and total value of investments and loans incorporating environmental, social and governance (ESG) factors, by industry⁶ FN-IB-410a.2

Industry	R\$ million
Renewable Energy	6,043
Socio-Economic Development in PMEs	3,442
Environmentally sustainable management of natural resources and land use (with forests)	2,728
Clean transportation	2,420
Basic infrastructure	2,115
Health	1,219
Sustainable water and wastewater management	907
Green buildings	678
Energy Efficiency	579
Education	331
Pollution prevention and control	135
Housing	21
TOTAL	20,618

⁶Considering the total value of the ESG asset portfolio

Carbon Credit Solutions Desk

To connect our clients to solutions that enable the decarbonization of their operations, we implemented the Carbon Credit Solutions Desk in 2024.

The offerings include: carbon credits to neutralize emissions; technical support in preparing emissions inventories; and development and financing of projects that generate carbon credits.

This initiative is part of our decarbonization strategy, since, as the climate agenda advances, practices such as offsetting residual emissions have become increasingly relevant (learn more on [page 37](#)).

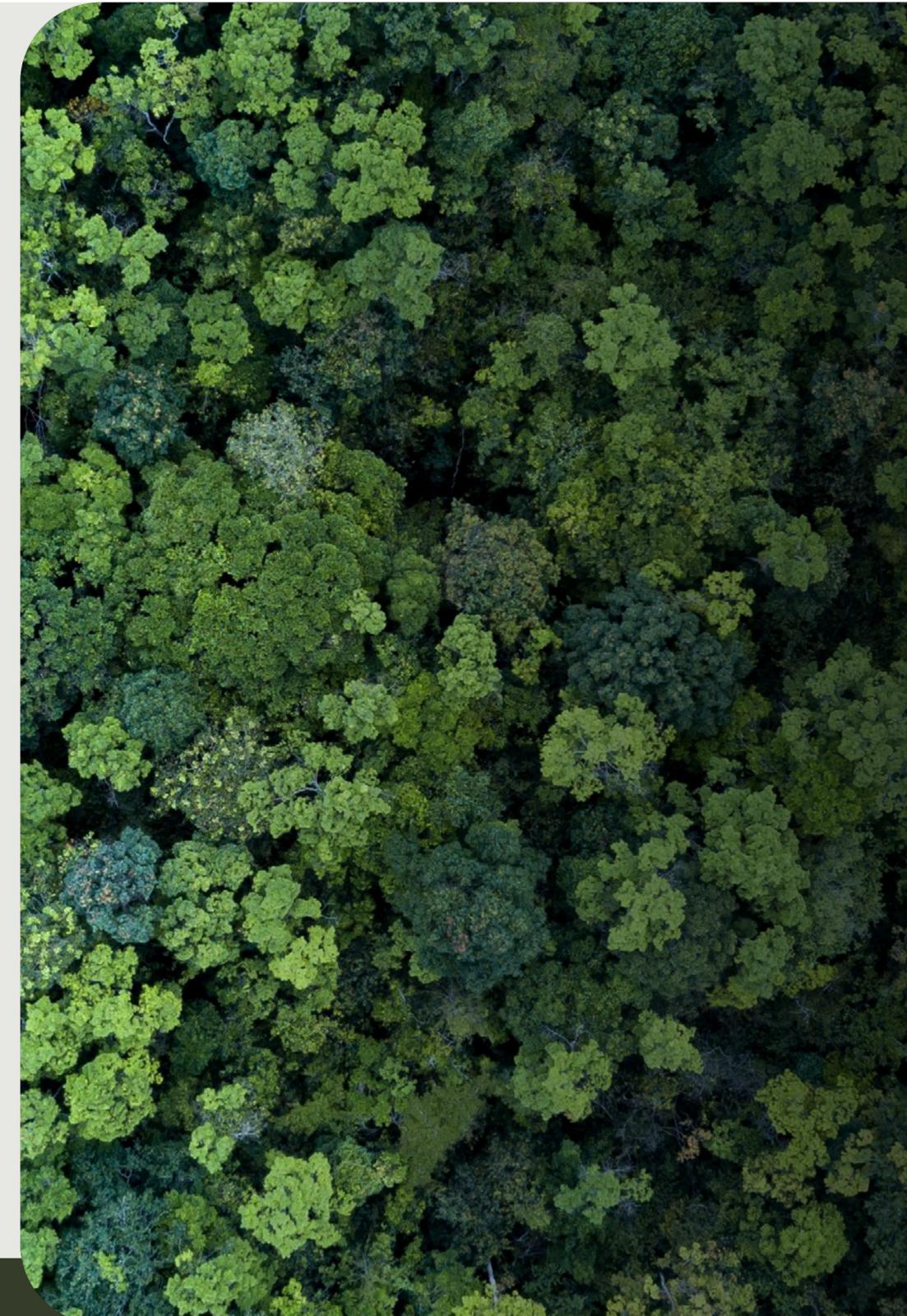
Sustainable capital raising in the local market

In 2024, we will complete the process of enabling and automating collateral for green capital raising, in accordance with our Sustainable Finance Framework..

As a result, we will be issuing CDBs and Financial Bills, financial instruments and fixed-income securities that promote the financing of sustainable, social and green business activities. This progress resulted in the raising of R\$1.8 billion in the local market.

Additionally, for the first time we published the Annual ESG Capital Raising Funds Allocation Report, which presents the allocation of funds from sustainable capital raising carried out in 2023.

- **R\$1.8 billion in sustainable capital raising**
- [Learn more in the Annual ESG Capital Raising Funds Allocation Report](#)



ESG debt securities in the capital markets

In 2024, we began arranging ESG bonds in the local market. According to the needs of each client, we arrange the issuance of sustainable, green, social and blue bonds. These bonds are issued with the purpose of raising funds for projects and initiatives that result in positive social and environmental impacts.

Among the operations, we underwrote the offering of blue bonds, which are exclusively intended for the preservation of water resources, oceans and marine life, to a sanitation company in the amount of R\$3.4 billion.

The offering had the following commitments:

- allocation of resources for investments in water supply and sewage
- expansion of the water service rate
- reduction of total losses in basic sanitation systems in the municipalities in the network.

BNDES transfers

In 2024, we started offering Fundo Clima, a fund operated by the Brazilian Development Bank (BNDES) which supports projects related to reducing greenhouse gas emissions and adapting to climate change and its effects.

We are also qualified to make transfers of BNDES facilities aimed at promoting sustainable development, innovation and energy transition in businesses. Among them, we offer FGEnergia, designed to stimulate energy efficiency and the generation of renewable energy in micro, small and medium-sized companies; and Finame Baixo Carbono, which can be used to purchase more efficient or low-emission equipment and vehicles.

Marketing of I-REC

We meet the demand of clients that wish to reduce their greenhouse gas (GHG) emissions by purchasing certified renewable energy on the free energy market. Each I-REC certificate is equivalent to 1 MWh. Renewable Energy Certificates (I-REC) are designed to verify and certify to buyers that the energy purchased was in fact generated by renewable sources.

Learn more

> [Visit our website for more information about ESG products](#)

Innovation and technology

GRI 3-3 (Innovation and technology), FN-CB-230α.2

We direct our technology investments so that they contribute to the execution of the business strategy, prioritizing innovation and the digitalization of processes, identifying market trends that align with the bank's strategy, ensuring that we have the capabilities or partnerships that enable new products and services and that we are up to date with the main emerging technologies.

We have a team dedicated to assessing, planning and testing innovative projects, with the support of specialized providers and the joint action of areas such as Cybersecurity, Risks, Compliance, Products, Commercial and Legal. We facilitate these efforts through the Validation Framework, a tool designed to support innovation processes following four steps:

1. Problem validation
2. Solution validation
3. Product validation
4. Business validation

In this way, we carefully assess the proposed initiatives, ensuring that the investments generate benefits for the bank, clients and the market. At the end of the process, a first version of the solution is transferred to the areas that will use it on a daily basis. At each validation stage, all risks are assessed and no decision is made without the analysis and approval of the Innovation Investment Committee, in accordance with our Innovation Policy. In 2024, the rules were revised to reinforce the commitment to governance and transparency throughout the process.

We also promote open innovation through a management model that encourages the decentralization of the innovative mindset. This approach allows us to bring together strategic partners that strengthen digital transformation and help in the development of solutions.

Support for the development of DREX

We participated in the pilot project of DREX, the Central Bank's initiative launched in 2023 to develop the Brazilian digital currency on the CBDC (Central Bank Digital Currency) protocol.

This project explores the potential of using DREX to generate positive impacts on the economy, such as streamlining processes, reducing costs, and democratizing access to financial services. We led a consortium of companies that proposed three of the 16 practical applications for the CBDC.

Information Security

GRI 3-3 (Privacy and data security), FN-CB-230a.2

We have made progress in offering technological solutions to better serve our clients and in improving information security requirements and mechanisms. Our concern for business integrity permeates the entire organization and is part of the responsibilities of each of our employees. The structure of policies and standards directs information and technological security initiatives, under the supervision of a clearly defined governance structure.

To ensure the security, integrity and availability of the data under our responsibility, we employ market-recognized cybersecurity technologies and tools. Our operations are subject to access management rules, password quality and multiple authentication steps, vulnerability management, audit trails and information classification, adoption of best integration and connectivity practices, among other crucial topics for the financial industry.

In 2024, we invested in optimizing controls and operational processes, in addition to adopting new technologies and

selecting strategic partners to implement these advances. As a result, we mitigated 100% of targeted threats, avoiding relevant incidents, preventing financial losses and contributing significantly to the availability of critical systems.

Cybersecurity governance

The Cybersecurity area actively participates in the assessment and approval of new projects and the contracting of suppliers. The Cybersecurity strategy is aligned, approved and monitored by the Board of Directors and is monitored by the Non-Financial Risk Committee. Both bodies receive regular updates on the progress of Information Security and Cybersecurity topics, the reporting of which is under the responsibility of the Chief Information Security Officer (CISO), who, in turn, reports directly to the Chief Operating Officer (COO), a member of the Executive Committee.

Every year, we present a report on the Cybersecurity Policy and Incident Response Plan to the Risk Committee and the Board of Directors, fully complying with applicable regulations and making the document available to regulatory authorities.

To ensure that our employees are prepared to identify and respond appropriately to cyber threats, 100% of the team receives mandatory online training in Information Security, with refresher courses every two years. During the hiring process, everyone is trained on the topic.

We continually reinforce the cybersecurity culture through bulletins with practical and informative guidelines. The [Cybersecurity Policy](#), managed by the Information Security area, integrates training and awareness actions for our employees and is an inspiration for the guidance we provide to clients.

In addition, we carry out recurring simulations of email attacks (phishing) with the aim of increasing our employees' awareness of the topic.

Cyber risk management

FN-CB-230-510a.2

We have two specialized teams: one focused on information security architecture and projects and another dedicated exclusively to cyber defense. Our cybersecurity management model adopts the three lines of defense methodology:

First line of defense

Led by the Vice Presidency of Technology and Operations, with the support of the Information Security team, responsible for implementing internal controls and collaborating with all business areas in risk mitigation.

Second line of defense

Under the responsibility of the Operational Risk Management and Internal Control area, linked to the Vice Presidency of Risks, with a focus on monitoring and challenges related to IT and cybersecurity risks.

Third line of defense

Managed by Internal Audit, which assesses the Bank's processes and controls, ensuring the effectiveness of the governance, risk and compliance environment.

We regularly conduct penetration tests conducted by independent consultants, with the aim of identifying and mitigating vulnerabilities in our services and external assets. These efforts are complemented by detailed reviews of the codes of the Internet Banking systems, the institutional website and the mobile applications offered to clients. Automated tools perform periodic analyses in the internal and external environments, identifying and classifying vulnerabilities according to their criticality, in line with the Vulnerability Management Policy. The results are reported to the competent committees.

In case of significant events that may cause financial and non-financial losses, we have an incident response plan that describes the procedures to be

followed to mitigate the impacts. These are classified into different dimensions related to operational risk:

- **Financial** – Financial impact measured in monetary values.
- **Reputational** – Impact on the Bank's reputation.
- **People** – Impact on teams, including hazardous situations such as natural events or pandemics.
- **Regulatory and compliance** – Consequences of non-compliance with laws and regulations.
- **Business** – Impact on the achievement of strategic goals related to operational risk.

We are also subject to annual external regulatory audits required by the Central Bank. We strictly comply with regulations and laws, including:

- **CMN Resolution No. 4.893/2021** – Cybersecurity and contracting of cloud computing services.
- **BCB Resolution No. 85/2021** – Cybersecurity Requirements.
- **Law No. 13.709/2018** – General Data Protection Law (LGPD).
- **Complementary Law No. 105/2001** – Banking Secrecy.

In 2024, no cases of privacy breaches and loss of client data were recorded.

Protection as a principle

We implement comprehensive measures to ensure compliance with information security and data privacy regulations and best practices. The initiatives are organized into two regulatory pillars:

Public access regulations

To inform clients and partners in a transparent manner about their rights and the measures adopted by the Bank, we have made available on the institutional website a [section with detailed information on data protection and privacy](#), clarifications on how personal data is processed, information on cybersecurity practices and a [form](#) that facilitates the exercise of data subjects' rights.

Internal regulations

We adopt standards, policies and processes that ensure efficient management, data protection and security, and regulatory compliance. These policies include:

- Privacy and Data Security Policy
- Information Security Policy
- Information Classification Policy
- System Classification Procedure
- Access Control Policy
- Access Profile Review
- Audit Trail
- Corporate Data Backup Policy
- Data Masking Policy
- Electronic Document Usage Policy

We have incorporated the culture of privacy by design, which guides privacy at all stages of the product and service lifecycle, from conception to after-sales. We value transparency and clarity in communication with our employees about the use of data through internal notices and standards that clarify privacy rules.

To prevent or mitigate potential risks, we implement information security requirements that minimize access to and misuse of data. In addition to training related to Data Privacy in the hiring process, 100% of employees receive annual updates on the topic.

Data privacy governance is monitored and managed by the Data Protection Officer (DPO), an executive who monitors the evolution of requirements and adaptations to the General Data Protection Law. The topic is monitored by the Non-Financial Risk Committee (CORINF), whose role is to promptly report to the Executive Committee any material compliance failures and corrective actions taken.

07. Value relations

We build relationships of trust with our clients because we care for each one of them as if they were unique and singular.



Clients

GRI 3-3 (Client Experience)

The new positioning of the ABC Brasil brand, which formalized the purpose to “Propel businesses, build relationships and grow together” consolidated in 2024 the decision to place the client at the center of our strategy. Client centricity guides everything we do and is today an important competitive advantage of the organization.

Our principle is to understand the needs of each client and identify how we can help them thrive at different stages of their journey. To assess whether we are achieving this purpose and ensure continuous improvement, we maintain a listening channel, conduct satisfaction surveys and monitor loyalty to our products and services.

In the Middle segment, for example, which concentrates the largest client base of ABC Brasil, we observed in 2024 the convergence of two important loyalty

indicators: there was a significant increase in the average number of products used per client and a consistent evolution in the NPS (Net Promoter Score) indicator, which measures the bank’s recommendation and satisfaction with the main pillars of the relationship with us.

We believe that our structured and consistent improvement in the three relationship pillars – products and services, client service and internet banking (providing self-service on more efficient digital channels) – was crucial to this progress. These improvements were based on demands from clients themselves, identified through active listening processes.

We have a team dedicated to the integrated management of the experience of everyone who interacts with the Bank. The Segments and Channels Department includes the User Experience, Channel Intelligence, Client Experience, CRM and Commercial Strategy areas.

Our teams play an essential role in this strategy, as we believe that employee satisfaction enhances the experience we want to provide to clients. Therefore, we implement initiatives to engage them and promote behavioral changes aligned with client centricity. The first premise of the ABC Brasil Culture Guidelines document, launched in 2024, summarizes this commitment.

Voice of Client

In 2024, we will advance our strategy of listening and understanding more deeply what clients want or need with the launch of the Voice of Client (VoC) program. This initiative is based on actively listening to clients and ensuring that their needs and expectations are considered in continuous improvement projects.

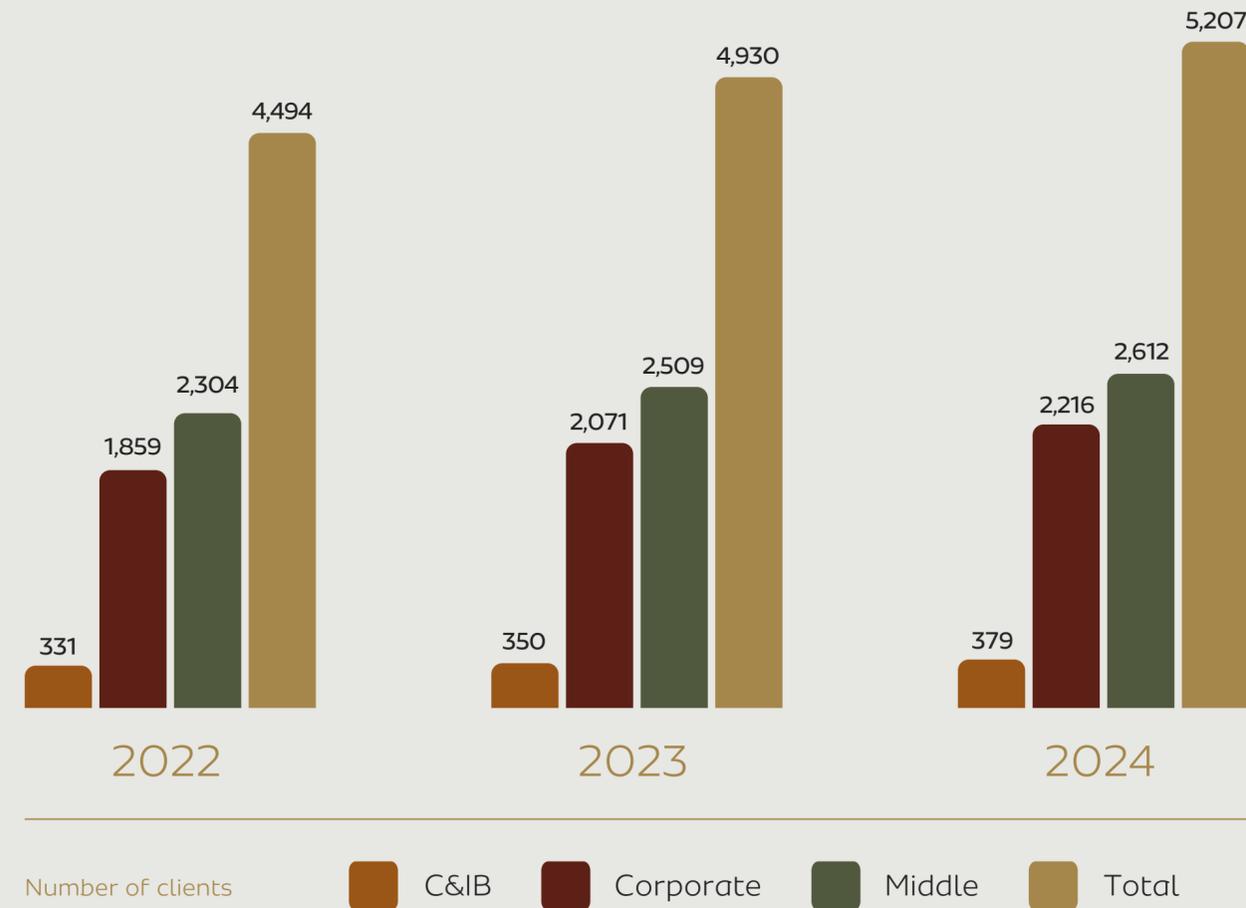
VoC consists of four stages. In the first, we map client feedback and, in the second, we analyze these perceptions to arrive at a diagnosis. In the third stage, we take the diagnosis to a multidisciplinary team responsible for developing the action plan. In the fourth, the plan is presented to the VoC Committee, formed by officers of the bank, which decides on priorities.

Every two months, the Executive Committee receives information on the status of the initiatives that were developed from the program.

Evolution of the client base

We ended 2024 with 5,207 corporate clients, an increase of 5.6% compared to the previous year.

Our base grew in all segments:



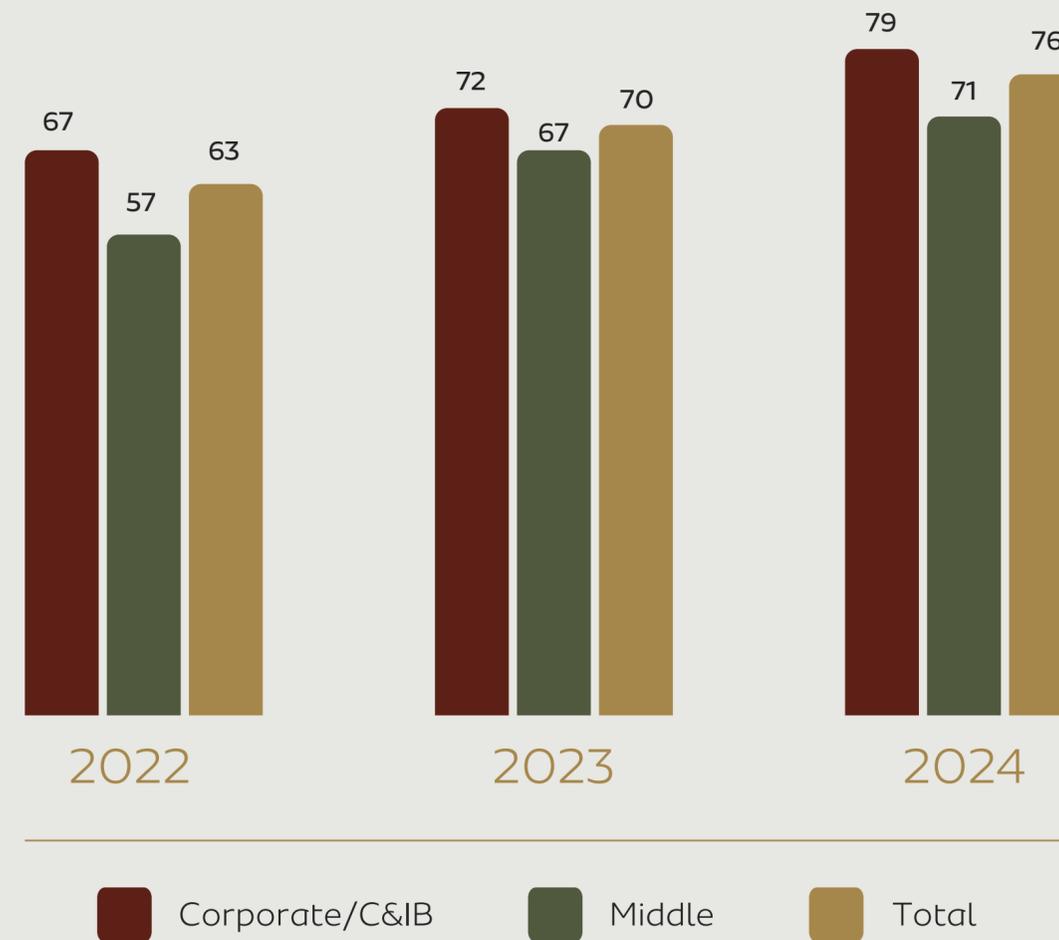
Satisfaction on the rise

In 2024, the Net Promoter Score (NPS) survey showed a 20% growth in the Bank's recommendation by clients eligible for the assessment.

The survey is conducted annually via email, and the NPS question is structured as follows: "On a scale of 0 to 10, how likely are you to recommend ABC Brasil to a partner or supplier?" Both promoters and detractors can be contacted by the Client Experience team for further analysis.

Since 2024, results have been part of our executives' goals and influence their variable compensation. We have assumed the goal of positioning ABC Brasil among the three wholesale banks with the highest satisfaction rates by 2026.

NPS Evolution



Suitability Practices

Our commitment to transparency and ethics in our client relationships is guaranteed by our suitability structure. It ensures that the products and services we offer meet the profile and needs of each client, in compliance with the rules of the Brazilian Securities Commission (CVM) and other regulators.

All ABC Brasil employees follow clear rules for this process, including the prohibition of recommending products or services without first verifying their suitability to the client's profile. A Suitability Committee oversees practices, ensuring that policies are applied rigorously.

Adequate supply of products and services

Our Products area, in partnership with Marketing, ensures that communications are clear, ethical and in line with ABC Brasil's values.

The Products Committee oversees the life cycle of solutions, considering market conditions, risks and regulations. In turn, the Solutions Productization Committee approves specific structured operations, ensuring that our offerings are aligned with client needs and the highest standards of ethics and clarity.

Financial Education

In 2024, we published our Financial Education Policy, which establishes the guidelines for financial education actions that the Bank and its affiliated companies must direct to individual clients and individual entrepreneurs, in accordance with Central Bank of Brazil and National Monetary Council Resolution No. 8 of December 21, 2023. We implemented the menu for the Financial Education topic on our institutional website and are modeling decision support tools, such as simulators, calculators and e-books.

Client service channels GRI 2-25

We have a set of bodies responsible for receiving and handling complaints and requests related to potential negative impacts of our activities with a view to remediation. The Ombudsman's duties include mapping complaints registered by clients, seeking opportunities to improve the quality of the organization's products and services from the perspective of ethics, integrity and socio-environmental responsibility.

Every six months, the body reports to the Internal Audit and the Board of Directors the corrective measures taken and opportunities for improvement identified.

Ombudsman: 0800 725 75 95 |
ouvidoria@abcbrasil.com.br

SAC: 0800 724 74 11 |
sac.abcbrasil@abcbrasil.com.br

ABC Personal Call Center:
11 3003-4222 / 0800 246 4222
abc.personal@abcbrasil.com.br

Employees

GRI 2-7, 2-8, 3-3 (Attraction, development and care of human capital and Diversity and inclusion), 407-1

In recent years, we have invested in creating a dynamic environment in which our employees can develop and have the support they need to reach their full potential. To address our new business strategy, which involved expanding our segments and creating a more diverse portfolio of products and services, we redesigned our organizational structure, reorganized our teams and created new ones.

This movement culminated in the identification of the skills needed to execute the strategy and the conduct of research to map areas for improvement

in the internal environment. In 2024, we concluded this cycle by repositioning the ABC Brasil brand, restructuring the corporate culture and consolidating our purpose. Once the new cultural drivers were defined, we sought to turn them into observable behaviors, which became part of the performance assessment.

Our employees have played an essential role in this journey, which has been conducted as a collective construction and is still ongoing. At the end of 2024, the workforce consisted of 1,150 individuals, of which 731 are men (63.5%) and 419 are women (36.5%).

Total number of employees, broken down by gender, with permanent and full-time contracts*

GRI 2-7	2022	2023	2024
Men	697	742	731
Women	354	390	419
Total	1,051	1,132	1,150

*The following employment relationships were considered: employees hired under the CLT regime, Executive Committee and Managing Partners. There are no employees with temporary or part-time contracts or without guaranteed working hours. The data refers to employees active in December 2024.

Workers who are not employees GRI 2-8

Functional category	Employees without guaranteed working hours by gender*								
	2022			2023			2024		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Apprentices	1	5	6	3	3	6	14	10	24
Interns	96	43	139	71	48	119	78	48	126
Total	97	48	145	74	51	125	92	58	150

*This category covers interns and apprentices. Since 2024, apprentices have been hired directly by the Bank and no longer by a partner company. The data refers to active employees in December 2024.

Learn more

> See the details of the staff profile on [page 143](#). Learn about the cultural drivers on [page 34](#).

Compensation and benefits

GRI 407-1

We provide compensation and complementary benefits aligned with the best market practices and in compliance with Brazilian law.

ABC Brasil offers short-term incentives, such as its PPR and PLR (profit-sharing programs), and long-term incentives like the Performance Shares Program, which rewards those who stand out for their performance and alignment with the bank's culture. This recognition is delivered through the Share Program, which is tied to the appreciation of the company's stock (ABCB4). The goal is to celebrate talent, retain those who make a difference, and strengthen the culture of excellence and collaboration at ABC Brasil.

All our professionals are covered by the industry's collective bargaining agreements, including interns, and have guaranteed freedom of association. We have a health plan with co-payment for appointments, optional dental plan, life insurance, vaccinations and on-site clinic..

Furthermore, our benefits package includes more than what is required by law and what is defined in collective labor agreements, including financial support to cover additional expenses arising from remote work, such as internet and equipment.

As part of the Empresa Cidadã Program, we grant extended maternity and paternity leave to all employees, totaling 180 days for mothers and 20 days for fathers. We also offer educational assistance, which can be requested for undergraduate, graduate and MBA courses recognized by the MEC (Ministry of Education), as well as for language courses, external courses and extension courses.

Through the Humanities Program, we promote the physical, mental and financial health of our employees, offering personalized service, lectures and online courses (learn more on [page 122](#)).





Permanent learning

We are an organization in continuous development. In 2024, we carried out 42 thousand hours of training, with an average of 25.95 hours per employee, creating the conditions for us to have a qualified team aligned with our growth strategy. The training seeks to foster an environment that is constantly learning and generating knowledge.

In addition to advancing on technical and behavioral topics, we also focus on developing the five priority skills that contribute to the organizational transformation journey:

- **Data orientation**
- **Client experience orientation**
- **Innovation everywhere**
- **People management for the New**
- **Agile culture**

By strengthening skills such as data analysis, innovation and operational efficiency, the Bank aims to consolidate a more dynamic, agile and adaptable organizational culture to digital transformation, improving client experience and changes in the financial industry. To this end, we implemented online training sessions, which in 2024 reached a 90% participation rate, in addition to technical classes, workshops and webinars.

We understand that each employee has a different level of maturity in these skills and that each area requires specific in-depth training in some of them. The training courses were designed to meet this diversity, so that everyone has the same foundation. These initiatives are enabling the equalization and dissemination of concepts, facilitating the implementation of tools for problem-solving, process design, automation and skills development.

Training carried out in 2024

ABC Brasil Corporate University is an educational ecosystem with over 800 courses covering everything from fundamental business concepts to practical applications in the workplace and regulatory aspects. The platform is available via mobile and desktop and allows employees to access a continuous development management environment, with personalized journeys and intuitive usability.

In addition to encouraging the constant improvement of our professionals, in the last year we have developed the following talent attraction and development programs:

Commercial Onboarding Program 2.0

Its goal is to connect new commercial team professionals from all segments to ABC Brasil's practices and ensure homogeneity of knowledge for those who have been with the company for some time. During the year, we achieved an average e-NPS of 90% among program participants.

Commercial development

Enhances the skills and experience of the commercial area and offers relationship managers curated content from renowned professionals. The program includes the Interactive Sales Guide, which provides guidance on financial consulting and negotiation with a consultative approach, considering the different demands of each segment in which we operate.

Agro 360 Sales Guide

This material is part of the onboarding process for the Agro segment commercial team. Its goal is to provide insights and instructions to enhance the sales, financial consulting and negotiation journey with a consultative approach, structured to meet the particularities of each agribusiness market in which we operate.

ABC Credit Academy

The academy was designed with the goal of offering content for credit training, ranging from basics to specialization, through hybrid formats that combine online and in-person resources. We begin with the Introductory Journey, which is expected become more robust over time.

Operational Risk

Throughout 2024, we continued the Operational Risk Agents Program, through which we train a group of employees to monitor and report the risks inherent to Banco ABC Brasil's activities. Learn more on [page 66](#).



Leadership training

The training offered by the ABC Brasil Leadership School covers both technical aspects and best practices, as well as cultural guidelines and expected behaviors. The content is defined based on a broad analysis of internal processes, listening sessions and assessments that identify gaps and guide topics, methodologies and, above all, offer guidelines for the development plans of managers.

Among other initiatives, we have a leadership development program structured in five stages of professional development which covers everything from the fundamentals and essential aspects of leadership to advanced levels of impact and excellence.

Right at the beginning of this journey, reflections and practices are brought about on the role of the leader as an ambassador of organizational culture. In 2024, the Essential Leadership Program included a module

dedicated to understanding how much the Bank and its executives have put the culture drivers into practice to their fullest potential. Other modules addressed topics such as enhancing people and business management; diversity, equity and inclusion in the formation of high-performance teams; and conducting difficult conversations for cultural transformation. In 2025, this program will be extended to mid-level leadership.

During the year, 100% of the executive leadership completed the Development Program, which was well assessed both in terms of the relevance of the program (e-NPS 78) and the relevance of the content covered (e-NPS 86).

Culture, engagement and climate

Two wide-ranging surveys were conducted in 2024. The first mapped the organization's predominant behaviors and attitudes and was used as a source for reviewing the new organizational purpose and in discussions to develop culture drivers. The second, called Engaja ABC, aims to obtain a diagnosis of the work environment and the level of employee satisfaction and engagement in relation to factors such as leadership, environment and professional development. The results are measured through three indicators: Prosperity Index, Engagement Index and e-NPS.

Over the past year, Engaja ABC reached a significant 85% rate of employee adhesion. The Prosperity Index reached 82%, reflecting the organization's commitment to creating a positive and productive environment, despite a slight drop of two percentage points compared to the

last survey, conducted in 2022. The Engagement level, in turn, remained stable at 92%, demonstrating the employees' pride in being part of the Bank and their motivation to contribute to the organization's goals.

The e-NPS results grew on all fronts: the recommendation of the Bank as an excellent place to work rose to 74 points; the recommendation of products and services reached 69 points; and the assessment of leadership reached 63 points, all within the quality zone.

After the presentation of the general results, the data is cascaded across the company and everyone has the opportunity to learn about the diagnosis of their area.



Culture, engagement and climate

Engaja ABC Survey

Prosperity Index

Consisting of eight dimensions relevant to the corporate scenario:

- Culture
- Organizational agility and innovation
- Leadership
- Resources, structure and processes
- Clarity and alignment
- Work environment
- Performance management and compensation
- Professional development

Engagement Index

It assesses motivation and pride of belonging in two dimensions:

- Motivation
- Pride

e-NPS

It measures satisfaction and commitment to the Bank, with three questions about the likelihood of recommending the Bank:

- as good place to work.
- for the quality of its products and services.
- for the quality of its leadership.

Result in 2024

82%

(-2% vs. 2022)

Overall average considering all dimensions of the survey.

92%

(stable compared to 2022)

Overall average considering all dimensions of the survey.

- Company: **74%** (+2% vs. 2022)
- Products: **69%** (+6% vs. 2022)
- Immediate leadership: **63%** (+5% vs. 2022)

The result is equal to promoters (9 and 10) minus detractors (0 to 6).

Performance assessment

We have made significant changes to the Performance Cycle, to be implemented from 2025 onwards, with the aim of making the process more transparent, structured and connected with strategic planning and organizational culture. This way, we ensure that everyone is clear about their goals and their impact on the company's growth. The new model was discussed with leaders and took into account the results of the Engagement Survey (Engaja ABC).

Two of the main changes occurred in the behavioral assessment, which is now based on the company's five culture drivers. With this, we assess not only the results delivered, but also the way in which activities are conducted on a daily basis.

The new model seeks to reinforce the importance of continuous feedback and collective development, taking the focus away from individual goals. Another advance was the introduction of the 360-degree assessment, a methodology that includes, in addition to the manager, multiple sources in the feedback process, such as peers, subordinates and internal clients. This ensures a broader view of strengths and development opportunities.

Employer brand

Today, 92% of our employees say they are proud to work at ABC Brasil.

To increase ABC Brasil's attractiveness, we have improved the selection process, seeking to make it more diverse and inclusive. We believe that a diverse environment strengthens our employer brand and reduces turnover. Therefore, we seek to provide an environment where people understand how we want to evolve and feel encouraged by this way of working. The results have been captured in internal surveys: 92% of employees are very proud to work at ABC Brasil and are willing to go the extra mile to make our strategy happen; 79% intend to stay at the Bank for more than five years, which demonstrates their identification with our culture.



Young Talent

We promote our employer brand among university students through our internship program, through which we select young talent with high potential in business and institutional areas. The initiative includes learning paths focused on technical and behavioral skills and the practical application of knowledge acquired in the Commercial, Technology and Projects & Processes areas. It also includes career acceleration actions, such as mentoring, for those who stand out in the process.

In 2024, 228 university students joined the program. On average, we have 130 permanent interns per month, approximately 10% of our staff. Of the total, 38% of them were absorbed into our staff, which represents 12% of hires in the year.

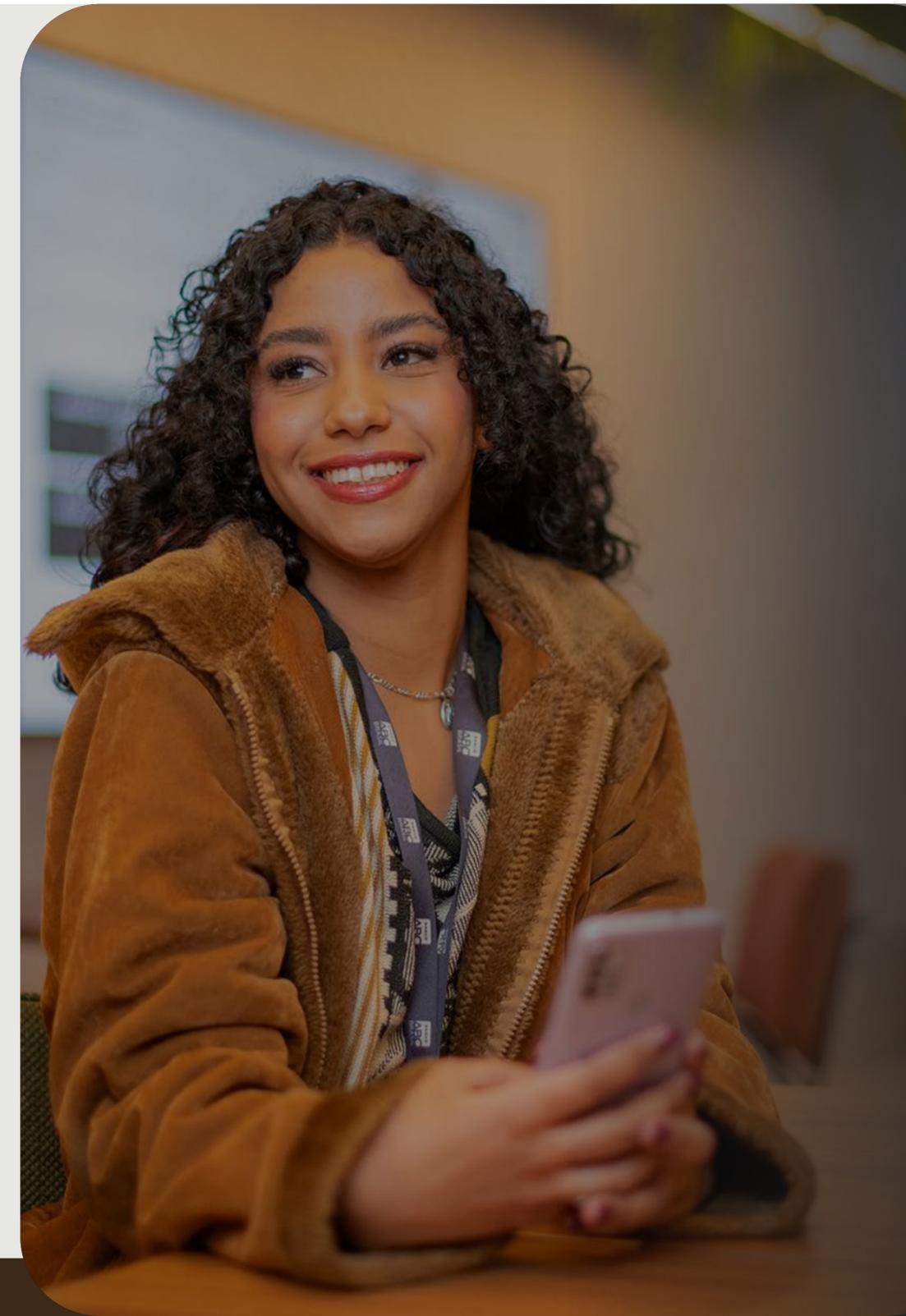
We also provide opportunities for young people who are unable to complete regular internships due to the educational curriculum of their institutions or any other limitation that prevents them from completing six hours per day. In this modality, the duration of the internship is associated with vacation periods, when participants have the opportunity to “learn by doing” through immersion in the financial market and our culture. About 20 students participated last year and rated the experience with an e-NPS above 90.

In 2024, the ABC Brasil Young Talent Program was recognized for the second consecutive year as one of the best internship programs in the country at the 15th CIEE Awards, in the category of Private Companies between 51 and 300 interns.

Apprentice Program

To increase the employability of socially vulnerable young people, the program seeks to develop, train, prepare and encourage apprentices to explore career possibilities both in ABC Brasil and in the financial market, offering a customized proposal under the Apprentice Law. The roles offered combine practical activities focused on professional learning and theoretical training provided by a partner institution.

During the experience, they are introduced to our culture drivers, follow an exclusive development path prepared for each stage of the learning journey and receive quarterly assessments.



Diversity and inclusion

GRI 3-3 (Diversity and inclusion)

We believe that diversity of perspectives is essential to building an increasingly strong, inclusive and human organization. We value the uniqueness and contributions of each individual, as we know that, by ensuring an inclusive environment, we achieve better results, more creative solutions and a workplace where everyone can grow and reach their full potential.

In 2024, we established our [Diversity, Equity and Inclusion Policy](#). The document reinforces our governance on the topic and determines the values and principles that should guide relationships between our employees and other stakeholders. We believe that this policy not only benefits our employees, but also positively reflects the way we do business.

In the document, we address the issue in accordance with the principles established in the UN Universal Declaration of Human Rights, which guarantee equal treatment to all people, regardless of race, color, sex, language, religion, political or other opinion, national or social origin, wealth, place of birth, age or any other condition (GRI 2-23).

Another measure adopted to reiterate this commitment is the Code of Conduct for Suppliers, published in 2024 – a document that incorporates our guidelines related to diversity, equity and inclusion for our entire value chain.

Also in 2024, we will carry out the Self-Declaration Campaign, with the aim of updating our employees' profile data, including information on race, sexual orientation, gender identity and PWDs. This initiative is a way to monitor our progress and promote a more inclusive environment.

To assess the progress of the initiatives implemented and ensure compliance with our commitment to diversity and inclusion, we rely on internal metrics that are monitored through periodic reports.

Also, a multidisciplinary Working Group was created to monitor the progress of talent management initiatives, especially those related to diversity, ensuring that goals and indicators are being closely monitored.

Among the points monitored is the increase in the representation of diversity groups in the hiring processes. We closed 2024 with 2.4% of PWDs (men and women), 11.2% of brown people, 4.4% of black people and 0.3% of indigenous people, in addition to 35.4% of women in leadership positions.

Percentage of gender and diversity group representation by executive management, non-executive management and all other employees FN-IB-330a.1

Position / gender	2023		2024	
	Women	Men	Women	Men
Executive management	11%	89%	11%	89%
Non-executive management	27%	73%	30%	70%
All other employees	39%	61%	38%	62%

D&I literacy and training

Throughout 2024, we promoted literacy and training actions related to the topic of Diversity and Inclusion for all employees. The initiative sought to provide technical support to combat unconscious biases, foster inclusion and promote an even more welcoming work environment.

We also held literacy workshops on the topic for members of the Board of Directors, in addition to internal engagement actions through recurring communications. Additionally, in 2024, the D&I topic became part of Banco ABC Brasil's Leadership Development Program.

Inclusion of PWDs

In order to increase the participation of these groups in the organization, we have improved our practices by including the topic in internal processes. Thus, we work to identify opportunities for affirmative action positions in our selection processes, in which we have the support of partners specialized in the topic to leverage equity in hiring. We also hold internal workshops, promoting discussions on the topic with our employees.

Female Leadership

With the ambition of promoting the development of female talent and preparing our female employees to reach new leadership positions in the organization, we launched the Female Leadership Program in 2024.

Initially, the program had two training modules, which were divided into recurring actions throughout the year, namely:

- **Senior Leadership Meeting Cycle** – A cycle of meetings between directors and superintendents of Banco ABC Brasil with the aim of promoting exchanges of experiences and connections, expanding the view on opportunities and perspectives of senior leadership.
- **Empowerment Mentoring** – Mentoring groups for managers, coordinators and specialists with the aim of promoting the deepening of their skills and aspects related to personal and professional development.

In 2025, the program will be cascaded into initiatives for different hierarchical levels of the organization aiming to expand its reach and impact.





Safety, health and well-being

GRI 403-1, 403-2, 403-3, 403-4, 403-6, 403-7, 403-8, 403-9, 403-10

ABC Brasil has an Occupational Health Policy that aims to ensure the health and well-being of all employees, in accordance with regulatory standards. We follow protocols regarding occupational medical examinations (pre-admission, periodic and on discharge) and meet the requirements of the Occupational Health Medical Control Program (PCMSO) and the Risk Management Program (PGR).

All our employees and interns are covered by an occupational health and safety management system that complies with the law in force and undergoes internal and external audits*. Audits are carried out through random sampling based on the final number of employees who receive information on the subject.

We have adopted structured processes to identify and assess risks related to the work environment, conducted by a third-party company specialized in occupational medicine and health and by professionals trained to ensure the quality of the processes. In our case, these risks are classified as level 1, i.e. low exposure to physical risks requiring predominantly administrative preventive measures.

We have a contract with a company specialized in occupational medicine and health to conduct annual risk mapping in the workplace, in addition to implementing preventive actions and ensuring compliance with the law in force.

These mappings analyze factors such as lighting, ergonomics, temperature and accessibility. The results are communicated to the teams so that the necessary adjustments can be made to the physical environment and the mandatory legal reports can be updated.

In addition to complying with the law, the mapping results are applied to continuous improvements in the occupational health and safety management system. One example was the recent renovation of the office, which included interaction areas, food areas, individual air conditioning, adequate lighting and chairs with ergonomic reports.

*Outsourced employees are not impacted because the management of occupational obligations is carried out by the contracted companies.

In ABC Brasil's activities, the main risks are related to falls from the same level and ergonomic problems, such as poor posture. To prevent or mitigate possible negative impacts on occupational health and safety, daily rounds are carried out by specialized professionals, responsible for assessing factors such as temperature, lighting control, signage checks and identification possible obstacles that could compromise the well-being of employees.

We are located in a multi-user building, with structured protocols and defined responsibilities for incident management, including firefighting and ambulance support. Internally, we have procedures and teams in place to conduct incident investigations, determine corrective actions and identify improvements to the occupational health and safety management system.

Our standards also provide mechanisms, such as the Whistleblower Channel and the Ombudsman, so that employees themselves can report risks and dangerous situations without fear

of reprisal. The results of the reports collected are used not only to comply with the law, but also to promote continuous improvements. In addition, employees are protected from reprisal if they stay away from situations that could cause injury or illness. (Learn more on [page 58](#)).

We keep employees informed about health and safety procedures through internal communication channels, ensuring that guidelines are widely disseminated. This includes, for example, sending emails and personalized communications via Microsoft Teams, publications on the internal social network and articles in the internal newspaper ABC News. We are on a journey of evolution to strengthen employee participation in this topic, promoting an increasingly safe and collaborative work environment. Thus, although there are no formal committees dedicated to the topic, we seek to strengthen internal engagement, promoting an increasingly safe and collaborative work environment. In 2024, we had one accident related to a fall and five cases of occupational diseases among our employees. *ionais entre os nossos colaboradores.*

Health promotion

We take a comprehensive and comprehensive approach to the health and well-being of our teams. Both employees and their dependents have access to health plans and, through the ABC with You program, we offer psychological, social, legal and financial support provided by specialists, available 24 hours a day. We also offer Total Pass, a service that offers discounts at gyms and studios, with therapy, nutrition and meditation apps.

All of these actions are part of the Humanities Program, which has a broad agenda of activities such as the Health Week, with lectures and services; monthly communications aligned with the WHO calendar; financing for participation in races; exemption from specific exams; vaccination campaigns for employees and dependents; and massage sessions at the headquarters.

In our training program, we offer an online course on personal budget management and have structured a learning journey to disseminate topics related to financial health. In this way, we seek to encourage employees to take the lead in caring for their health and well-being, encouraging more conscious and responsible choices.

Society

ABC Social

Creating shared value is a fundamental pillar for us, and that is why we seek to extend this purpose to all our stakeholders.

To expand our work in initiatives that generate a greater positive impact, in 2024 we defined an institutional cause to support the actions of the ABC Social program – “Education for income generation” – with actions structured around three pillars: employability, professional training and entrepreneurship.

This decision unifies several initiatives that already aimed at these goals and reflects a trajectory designed since

2019. By defining a clear cause, we were able to direct our work towards projects with a more significant impact, expand the geographic coverage of sponsored projects and enhance internal engagement.

ABC Social relies on volunteering, private and incentivized social investment. In 2024, we engaged some of our employees as volunteers in on-site actions at the institutions with which we have partnerships. Over the course of the year, four of these institutions benefited, with over a thousand people impacted.

We also carried out our annual “Christmas for Good” campaign, to which employees donated around R\$87 thousand to various social initiatives.

Private Social Investment

In 2024, we continued to support two training initiatives for the job market. One of them is École 42, a global school focused on digital and accessible training at a full level for the job market. As a sponsor, we support the internship program, in which students take on real challenges and experience the corporate routine.

For Instituto da Oportunidade Social (IOS), we facilitated the creation of a classroom with 36 students. IOS trains vulnerable young people aged 15 to 17, preparing them to enter the job market. At the end of each course, the best projects are presented to an assessment panel made up of representatives from the sponsors.



Sponsorships via incentive laws

We use tax incentive funds to strengthen our social work in the communities where we operate. We allocate part of the Income Tax due by us to cultural, sports and social projects that meet the purposes set forth in the following laws: Law of Incentive to Culture/Audiovisual (Rouanet), Federal Law of Incentive to Sports, Statute of Children and Adolescents (Municipal Funds for Children and Adolescents) and Statute of the Elderly (Municipal Funds for the Elderly).

In 2024, we supported ten social projects, two of which were in partnership with clients:

- Instituto Resgatando Vidas
- Sociedade de Concertos de São Paulo – Instituto Baccarelli
- Associação de Assistência à Criança e ao Adolescente Cardíacos e aos Transplantados do Coração (ACTC)

- Fundação Bienal de São Paulo
- Instituto Fefig de Educação, Cultura e Esportes
- Encruzilhada Filmes
- Instituto Esporte Educação
- Instituto Anchieta Grajaú
- Instituto Verdescola
- Real e Benemerita Associação Portuguesa de Beneficência

Social and cultural investment

Categories	2023 (R\$)	2024 (R\$)
Education	192,000	192,000*
Culture	365,000	390,000**
Sport	180,000	195,000**
Total	737,000	777,000

*Not incentivized

**Incentivized

Union of efforts for Rio Grande do Sul

Given the scale of the climate tragedy that hit Rio Grande do Sul in 2024, we decided to go beyond raising donations for emergency aid to also support the recovery of essential institutions for the local population. We carried out a matchfunding campaign, through which we doubled the fundraising and contributed an amount matching what was donated by our employees.

To distribute the donations collected, we worked in partnership with a logistics client which transported the items to the region. Together with another client, we also contributed R\$550,000 –

R\$269,000 from the Bank and the rest in products – to renovate the kitchen of Fundação Pão dos Pobres in Porto Alegre, which was completely flooded. In operation since 1929, the foundation serves orphaned children and distributes around 42,000 meals per year to homeless people.

In partnership with B3 Social and the União BR movement, we supported the renovation of two schools in Porto Alegre and Canoas that lost their furniture, library and all educational equipment. We also restored the toy libraries of two other schools in the region.

Suppliers

GRI 205-1, 407-1, 408-1, 409-1

We want to move forward together with our suppliers in adopting sustainable practices.

By the end of 2024, our active supply chain included approximately 1,300 companies of different segments and sizes, 20% of which were technology providers. Since 2023, we have been conducting a survey to understand the maturity level of our partners in relation to ESG practices. In 2024, this mapping was integrated into the process of approval of new suppliers.

The information will serve as a basis for future engagement actions with our chain on sustainability-related topics. This effort has the potential to generate significant impacts, as many suppliers are also our clients.



Due diligence

The contracting flow strictly follows our Know Your Supplier (KYS) and Anti-Money Laundering (AML) policies and processes, covering the analysis of risks related to the sharing of personal and sensitive data, as well as possible vulnerabilities to information leaks.

Applicants also respond to the Socio-Environmental and Climate Questionnaire, which verifies compliance with socio-environmental laws and assesses any social, environmental, climate and governance (RSAC) risks involved in the contract **(GRI 205-1)**. This process checks for litigation and negative media, including those related to corruption and human rights violations (more information in the box below).

At the time of approval, the supplier formally assumes the commitment to comply with the conditions established by ABC Brasil, which includes the adoption of best practices for preventing fraud, combating corruption and money laundering, and respecting human rights and labor and environmental laws.

Prior assessment of information security and socio-environmental risks before formalizing any partnership allows us to identify potential signs of irregularities or information that compromises the suitability of the company, its partners and representatives.

Registrations are updated through periodic reassessments. In the case of strategic suppliers, contracts include clauses that allow on-site visits, ensuring alignment with our internal guidelines and policies.

Suppliers also participate in training and receive documents that seek to guide their conduct and relationship with the Bank, including the Operational Risk and Compliance Manuals and the new Supplier Code of Conduct, published in 2024.

Protection of Human Rights

GRI 407-1

We maintain a zero-tolerance policy regarding the use of child labor or labor analogous to slavery. During the approval process, we verify the involvement of companies in these practices and apply more detailed analyses to suppliers that operate in industries regarded as high-risk.

This process involves checking their presence on the Ministry of Labor and Employment (MTE) Slave Labor List and in negative media related to slave labor and other labor records. We currently do not specifically monitor the conduct of suppliers with regard to their employees' freedom of association.

08, Environment

Consumption of natural resources and waste management

GRI 3-3 (Climate change), 303-5, FN-IB-410a.3, FN-CB-410b.1, FN-CB-410b.2, FN-CB-410b.3, FN-CB-410b.4

We have been monitoring, mitigating and offsetting our Scope 1 and 2 emissions since 2021. We have structured an eco-efficiency plan with a set of initiatives aimed at reducing emissions related to our operations.

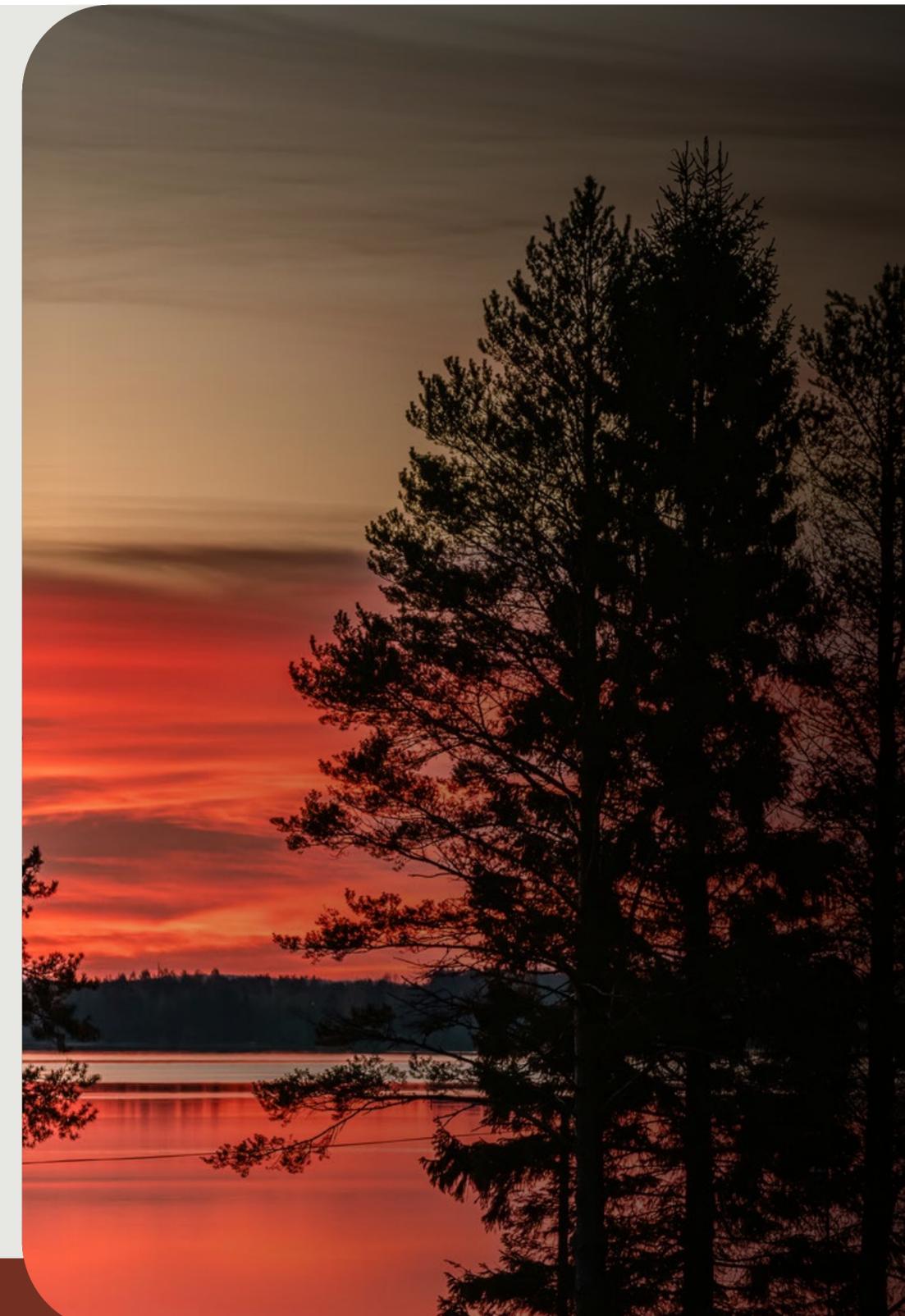
As part of this strategy, our administrative headquarters in São Paulo is located in a green building with LEED (Leadership in Energy and Environmental Design) Gold certification, granted by the Green Building Council, an international organization that certifies the adoption of sustainable construction practices. To obtain this certification, requirements such as rational use of water, energy efficiency, selection of construction materials, indoor environmental quality and innovative solutions must be met.

In 2024, in addition to monitoring environmental requirements in the condominium where we are located, we will monitor energy and water consumption and waste generation. We will also begin migrating branches to the distributed renewable energy generation system, which is already used at our headquarters. Additionally, we will begin replacing paper cups at our headquarters with reusable mugs.

All of our facilities carry out selective collection in order to reduce the volume of waste sent to landfills.

Learn more

> See the details of environmental management indicators on [page 146](#).





Water

Total water consumption for the year was 4,982 megaliters. The data was collected at the head office (bank and condominium – sanitary apportionment) and at the Guarulhos branch. The increase in water consumption compared to 2023 (4,602 megaliters) was due to the increase in the number of employees working in person at the site.

Energy

Our energy consumption is directly linked to the activities of our employees, since it corresponds to the consumption of fuel and electricity at the headquarters and branches. When assessing the intensity rate, we consider the use of fuel (gasoline) by our own fleet of vehicles and the rented fleet, electricity and diesel for the generator.

From 2023 to 2024, we saw a significant reduction of 879.97 GJ in the indicator, as a result of the improvement obtained by replacing fluorescent lamps with LED lamps.

Energy intensity rate for the organization (energy consumption in GJ / number of employees) GRI 302-3

2023	10,181 GJ / 1,257 employees = 8.09 GJ/employee
2024	5,043.48 GJ / 1,150 employees = 4.38 GJ/employee

Greenhouse Gas Inventory

GRI 305-1, 305-2, 305-3, 305-4, 305-5

Since 2021, we have been reporting our greenhouse gas inventory in accordance with the Brazilian GHG Protocol Program methodology. The information is audited and made available annually in the Public Emissions Registry. In 2024, we recorded a 53% reduction in Scope 1 emissions compared to 2023. The result is related to two factors: a reduction in fuel use for the IT area generator and a reduction in the replacement of R-410A gas in air conditioning units.

Regarding Scope 2, there was a reduction in electricity consumption and a reduction in emissions related to this scope. To mitigate this impact, we acquired renewable energy certificates (I-RECs).

In turn, Scope 3 emissions, related to waste generation, business travel and employee commuting, increased compared to the previous year in all emission categories due to the increase in the number of trips and employees going to the office in person.

In total, there was a reduction in Scope 1 and 2 emissions – from 142.1 tCO₂e in 2023 to 108.82 tCO₂e in 2024.

Direct greenhouse gas emissions – Scope 1 (tCO₂e)

GRI 305-1

	2022	2023	2024
Stationary combustion	0.55	0.52	0.46
Mobile combustion	2.71	1.00	1.25
Fugitive emissions	0.22	71.17	37.51
Total gross CO ₂ emissions	3.48	72.70	39.22
Total biogenic CO ₂ emissions	0.75	0.31	0.38

Gases included in the calculations: CO₂, CH₄, N₂O, HFCs / Source used: GHG Protocol Spreadsheet / Approach used: operational control.

Indirect emissions from energy purchases – Scope 2 (tCO₂e)

Upstream	2022	2023	2024
CO ₂ emissions (location approach) GRI 305-2	48.50	69.45	68.58
Total biogenic CO ₂ emissions (location approach)	0	1,30	0,15
CO ₂ emissions (purchasing choice approach) GRI 305-2	0	0	1.03
Total biogenic CO ₂ emissions (purchase choice approach)	0	0	0.15

Gas included in calculations: CO₂

Other greenhouse gas emissions – Scope 3 (tCO₂e)

GRI 305-3

Upstream	2022	2023	2024
Waste generated in operations	33.90	15.65	17.41
Business travel	186.45	359.98	414.04
Employee transportation	375.80	615.11	834.39
Fuel- and energy-related activities	5.94	0	0
Total gross CO ₂ emissions	602.10	990.74	1,265.85
Total biogenic CO ₂ emissions	216.50	348.97	197.94

Gases included in calculations: CO₂, CH₄, N₂ O.

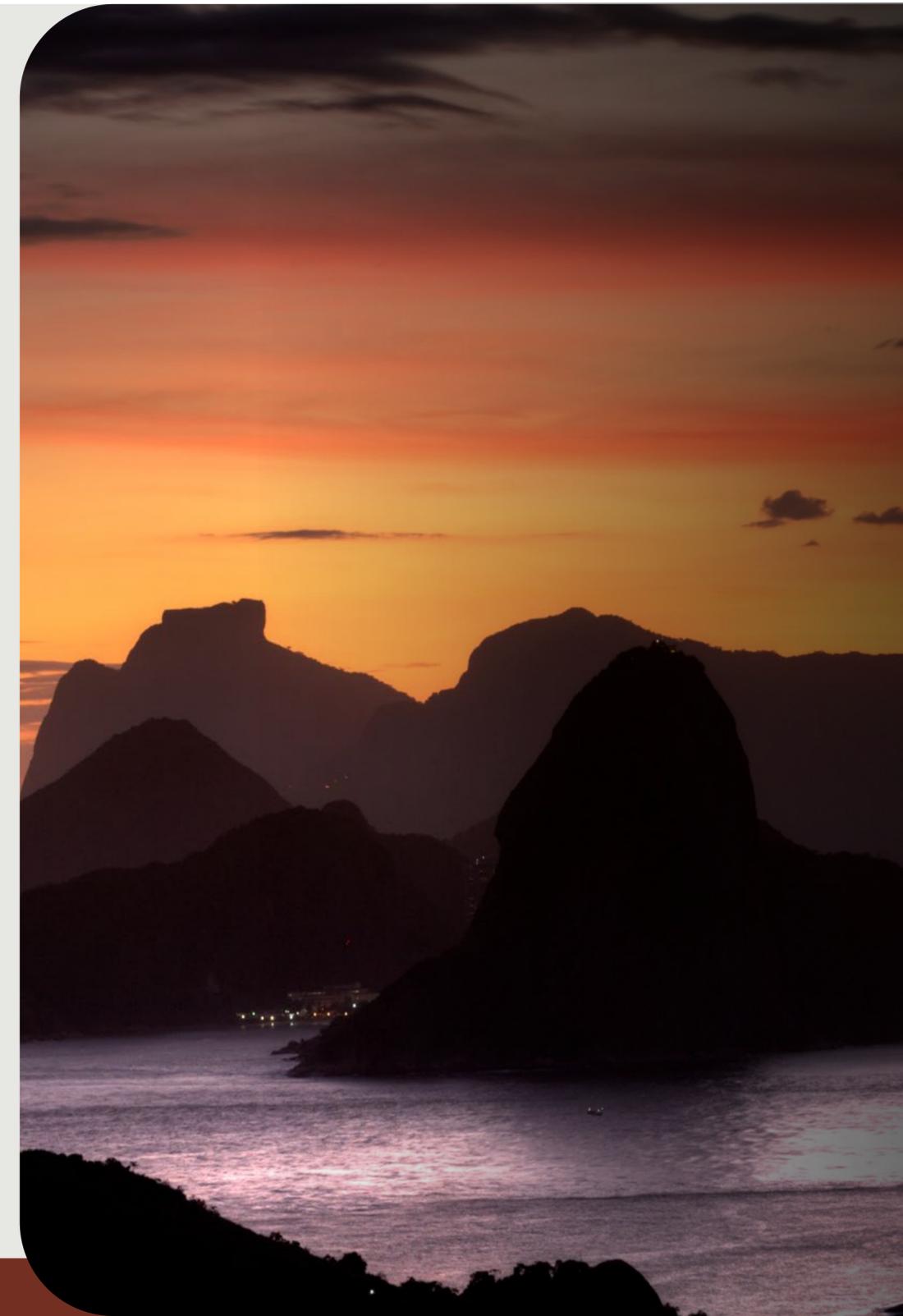
Greenhouse gas (GHG) emissions intensity

GRI 305-4

Scope 1 and 2 emissions of gases including CO₂, CH₄, N₂ O and HFCs were considered. The metric used was the total number of employees. There was a reduction in emissions intensity due to the reduction in total emissions from these scopes in 2024 (107.80 tCO₂e) compared to 2023 (142.1 tCO₂e).

GHG emissions intensity

2022	0.043468227
2023	0.113055688
2024	0.094631718

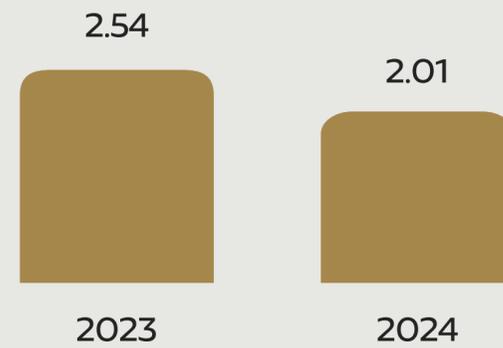


Financed emissions (Scope 3)

In 2024, we measured 100% of the loan and bond assets operated by Banco ABC Brasil in the year, totaling R\$39.50 billion*. Direct issuances by clients, classified in Scopes 1 and 2, were considered.

Our score – a parameter used by PCAF to understand the accuracy of the calculation – was 3.6. The lower the score, which varies from 1 to 5, the more accurate the data.

Financed emissions (million tCO₂e)



Gross exposure for each industry by asset class (in millions of tCO₂e) **FN-CB-410b.2**

Transportation and Logistics	0.49
Agriculture (general industry)	0.49
Soybean and Cotton Chain	0.30
Mining, Steel and Metallurgy	0.18

*The eligible assets considered for the calculation were: loan portfolio, private securities and international government securities. The data were calculated internally following the PCAF methodology and were not subject to external audit.

09. Supplemental content

Distribution of Value Added

GRI 201-1

Direct economic value generated (R\$ million)	2024
Post-Provision Managerial Financial Margin	1,758.4
Service Revenue	490.9
Contribution to the Government	(314.2)
Total	1,935.1

Economic value distributed (R\$ million)	2024
Compensation of Employees	699.6
Contribution to the Government	234.7
Retained Earnings	576.1
Direct economic value generated" minus "Economic value distributed	395.1
Compensation of Third Party Capital (Rent)	29.5
Total	1,935.1

Distributed economic value (%)	2024
Compensation of Employees	36.15%
Contribution to the Government	12.1%
Retained Earnings	29.8%
JCP/Dividendos aos Acionistas (Pagos e Provisionados)	20.4%
Compensation of Third Party Capital (Rent)	1.5%

Economic value retained (R\$ thousand)	2024
JCP/Dividends to Shareholders (Paid and Provisioned)	R\$ 576

*Source: 2024 Financial Statements.

Compliance

Communication and training on anticorruption policies and procedures

GRI 205-2

Number and percentage of individuals within governance bodies communicated/trained, by region

Region	Governance Members	Notified	Treinados
Southeast	Total number of members in the year	9	9
	Total number of members notified/trained	8	8
	Percentage of members notified/trained	88.89%	88.89%

Number and percentage of employees communicated/trained, by functional category

Functional category	Employees	2024	
		Notified	Trained
Executives	Total number of employees	9	9
	Total number of employees notified/trained	8	8
	Percentage of employees notified/trained	88.89%	88.89%
Officers	Total number of employees	22	22
	Total number of employees notified/trained	19	19
	Percentage of employees notified/trained	86.36%	86.36%

Functional category	Employees	2024	
		Notified	Trained
Superintendents	Total number of employees	68	68
	Total number of employees notified/trained	56	56
	Percentage of employees notified/trained	82.35%	82.35%
Managers	Total number of employees	105	105
	Total number of employees notified/trained	84	84
	Percentage of employees notified/trained	80%	80%
Specialists	Total number of employees	167	167
	Total number of employees notified/trained	137	137
	Percentage of employees notified/trained	82.04%	82.04%
Coordinators	Total number of employees	75	75
	Total number of employees notified/trained	65	65
	Percentage of employees notified/trained	86.67%	86.67%
Administration, commercial and operational	Total number of employees	947	947
	Total number of employees notified/trained	818	818
	Percentage of employees notified/trained	86.38%	86.38%
Interns	Total number of employees	186	186
	Total number of employees notified/trained	138	138
	Percentage of employees notified/trained	74.19%	74.19%
Young Apprentices	Total number of employees	42	42
	Total number of employees notified/trained	29	29
	Percentage of employees notified/trained	69.05%	69.05%

For this indicator, we consider the employee base that was active at the company throughout the entire year of 2024, and not solely those active in December.

Number and percentage of employees communicated/trained, by region

Region	Type of business partner	2024	
		Notified	Trained
Northeast	Total number of employees	21	21
	Total number of employees notified/trained	15	15
	Percentage of employees notified/trained	71.43%	71.43%
Central-West	Total number of employees	32	32
	Total number of employees notified/trained	30	30
	Percentage of employees notified/trained	93.75%	93.75%
Southeast	Total number of employees	1,497	1,497
	Total number of employees notified/trained	1,250	1,250
	Percentage of employees notified/trained	83.50%	83.50%
South	Total number of employees	71	71
	Total number of employees notified/trained	59	59
	Percentage of employees notified/trained	83.10%	83.10%

Employees

Total number of employees, broken down by region, gender and with permanent and full-time contracts *

GRI 2-7

Region	2022	2023	2024		
	Total	Total	Men	Women	Total
Northeast Region	9	15	12	4	16
Central-West Region	13	19	18	12	30
Southeast Region	982	1,027	665	388	1,053
South Region	47	53	36	15	51
Total Employees	1,051	1,114	731	419	1,150

*The following employment relationships were considered: employees hired under the CLT regime, Executive Committee and Managing Partners. There are no employees with temporary or part-time contracts or without guaranteed working hours.

Proportion of the total annual compensation

GRI 2-21

The ratio between the highest compensation and the average of all employees was 1,223% in 2023 and 1,323% in 2024. In turn, the ratio between the percentage increase in the highest compensation and the proportion of increase in the average of all employees in the organization was -223%.

The highest compensation refers to a CLT officer responsible for an area of major relevance and share in the results of ABC Brasil, compared to the average total compensation of all employees, most of whom are professionals starting out in their professional careers. The highest compensation amount is in line with market averages, according to annual salary surveys conducted by independent consulting firms.

Ratio between the lowest salary to the local minimum salary, with gender breakdown

GRI 202-1

Employees with an apprenticeship contract (Young Apprentice) have their compensation indexed to minimum salary proportional to their working hours (180 hours/month). Whenever there is an adjustment, the compensation of this group is also changed.

Interns currently receive a salary equivalent to 2.36 times the minimum salary, considering the hours worked (180 hours/month). Although not mandatory, Banco ABC has the practice of adjusting the salary to the same percentage as that provided in collective labor agreements for bank employees, thus keeping the salary of this group competitive with the market and seeking to attract the best talent.

	2022		2023		2024*	
	Men	Women	Men	Women	Men	Women
Percentage	3.23%	3.31%	3.21%	3.17%	1.98%	1.81%

*In 2024, the comparison of the lowest salary vs. the local minimum salary (according to the union of the category) was used, while in previous years the comparison in relation to the national minimum salary was used.

New employee and turnover rate GRI 401-1

Total number of employees hired and new hire rate by age group

Age group	2022		2023		2024	
	Total	Rate	Total	Rate	Total	Rate
Under 30 years old	125	55.07%	87	36.10%	90	37.66%
Between 30 and 50 years old	269	38.10%	131	17.40%	171	22.62%
Over 50 years old	13	11.02%	15	10.87%	12	7.74%
Total	407	38.73%	233	20.58%	273	23.74%

Total number of employees hired and new hire rate by gender

Gender	2022		2023		2024	
	Total	Rate	Total	Rate	Total	Rate
Men	273	39.17%	153	20.62%	163	22.30%
Women	134	37.85%	80	20.51%	110	26.25%
Total	407	38.73%	233	20.58%	273	23.74%

Total number of employees hired and new hire rate by region

Region	2022	2023	2024
North Region	0	0	0
Northeast Region	11	19	16
Central-West Region	9	15	30
Southeast Region	981	1045	1053
South Region	50	53	51
Total	1051	1132	1150

Total number of employees leaving the company and turnover rate by age group

Age group	2022		2023		2024	
	Total	Rate	Total	Rate	Total	Rate
Under 30 years old	42	36.78%	32	24.69%	53	29.92%
Between 30 and 50 years old	113	27.05%	103	15.54%	172	22.69%
Over 50 years old	10	9.75%	21	13.04%	29	13.23%
Total	165	27.21%	156	17.18%	254	22.91%

To ensure greater adherence to GRI (Global Reporting Initiative) standards, we have altered our reporting methodology. For 2024, the calculation considered the total number of hires during the year compared to the total number of active employees as of December. In previous years, the calculation was based on a comparison of total annual hires against the average number of active employees throughout the year.

Explanation for the variance: Operational expansion and the internalization of critical functions required new hires, in addition to replacing employee turnover.

Total number of employees leaving the company and turnover rate by gender

Gender	2022		2023		2024	
	Total	Rate	Total	Rate	Total	Rate
Men	114	27.76%	110	17.72%	173	22.98%
Women	51	26.13%	46	16.15%	81	22.79%
Total	165	27.21%	156	17.18%	254	22.91%

Total number of employees leaving the company and turnover rate by region

Region	2022		2023		2024	
	Total	Rate	Total	Rate	Total	Rate
North Region	0	0.00%	0	0.00%	0	0.00%
Northeast Region	1	13.64%	0	15.79%	5	34.38%
Central-West Region	3	44.44%	2	30.00%	1	21.67%
Southeast Region	153	27.42%	145	16.75%	231	22.36%
South Region	8	23.00%	9	22.64%	17	31.37%
Total	165	27.21%	156	17,18%	254	22.91%

Average training hours per year per employee

GRI 404-1

The indicator of average training hours per employee showed a variation compared to the previous year. This difference is mainly the result of a review of workloads. We conducted a thorough review of the training hours offered, which directly impacted the calculation of the average. This update aims to ensure greater accuracy and relevance in professional development data.

Average hours of training completed by employees during the reporting period by gender

Gender	2022			2023			2024		
	Total number of employees	Training hours	Average training hours	Total number of employees	Training hours	Average training hours	Total number of employees	Training hours	Average training hours
Men	931	40,863.37	43.88	955	38,144.23	39.94	1,031	25,890.52	25.11
Women	482	14,254.42	29.57	535	22,662.26	42.36	590	16,178.35	27.42
Total	1,413	55,117.79	39.01	1,490	60,806.49	40.81	1,621	42,068.87	25.95

For this indicator, we consider the employee base that worked at the company throughout the year 2024, not only those active in December. This methodological difference in relation to other indicators in the People area offers a more comprehensive view of the investment in training and development, reflecting the company's effort to train all its professionals.

Average hours of training completed by employees during the reporting period by employee category

Functional category	2022			2023			2024		
	Total number of employees	Training hours	Average training hours	Total number of employees	Training hours	Average training hours	Total number of employees	Training hours	Average training hours
Executives	7	97.75	13.95	8	175.05	21.88	9	45.97	5.1
Officers	23	556.58	24.18	25	453.3	18.13	22	785.97	35.7
Superintendents	45	1,619.2	33.98	56	1,581.62	28.24	68	1,746.57	25.7
Managers	103	4,256.03	41.32	102	3,529.54	34.6	105	2,994.60	28.5
Coordinators	56	3,338.6	59.62	65	1,819.36	27.99	75	2,078.13	27.7
Experts	148	8,957.05	60.52	151	4,876.49	32.29	167	3,859.12	23.1
Administration, Commercial and Operational	880	27,584.53	31.2	832	29,538.69	35.5	947	23,031.40	24.3
Interns	214	8,345.9	39	206	16,635.63	80.76	186	6,154.33	33.1
Young Apprentices	23	362.15	15.73	45	2,196.65	48.81	42	1,372.78	32.7
Total	1,499	55,117.79	36.77	1490	60,806.33	40.81	1,621	42,068.87	26

For this indicator, we consider the employee base that worked at the company throughout the year 2024, not only those active in December. This methodological difference in relation to other indicators in the People area offers a more comprehensive view of the investment in training and development, reflecting the company's effort to train all its professionals.

Percentage of employees who receive regular performance and career development reviews **GRI 404-3**

Percentage of total employees, broken down by gender and employee category, who received regular performance and career development assessments during the reporting period.

Functional category		2023			2024		
		Men	Women	Total	Men	Women	Total
Officers	Number	14	1	15	15	1	16
	Percentage	88.00%	100.00%	88.00%	100.00%	100.00%	100.00%
Superintendents	Number	6	9	15	39	13	52
	Percentage	100.00%	100.00%	100.00%	100.00%	93.00%	98.00%
Managers	Number	57	26	83	58	24	82
	Percentage	98.00%	96.00%	98.00%	98.00%	92.00%	96.00%
Coordinators	Number	39	23	62	36	25	61
	Percentage	100.00%	92.00%	97.00%	95.00%	96.00%	95.00%
Specialists	Number	94	34	128	87	45	132
	Percentage	98.00%	89.00%	96.00%	97.00%	100.00%	98.00%
Commercial	Number	171	55	226	190	64	254
	Percentage	96.00%	96.00%	96.00%	97.00%	91.00%	95.00%
Administration and Operational, Senior	Number	112	54	166	105	52	157
	Percentage	93.00%	96.00%	94.00%	95.00%	91.00%	94.00%
Administration and Operational, Full	Number	60	50	110	59	50	109
	Percentage	97.00%	98.00%	97.00%	98.00%	93.00%	96.00%
Administration and Operational, Junior	Number	77	59	136	68	70	138
	Percentage	94.00%	94.00%	94.00%	91.00%	97.00%	94.00%
Administration and Operational Assist.	Number	80	56	136	23	48	71
	Percentage	100.00%	92.00%	94.00%	100.00%	92.00%	95.00%
Total	Number	689	367	1,056	680	392	1,072
	Percentage	96.00%	95.00%	96.00%	96.00%	94.00%	96.00%

Diversity in governance bodies and among employees

GRI 405-1

Percentage of individuals within the organization's governance bodies by gender

Gender	Board of Directors	
	Number	Percentage
2024	Men	89
	Women	11
	Total	100
2023	Men	89
	Women	11
	Total	100
2022	Men	100
	Women	0
	Total	100

Percentage of individuals within the organization's governance bodies by age group

Age Group	Board of Directors	
	Number	Percentage
2024	Under 30 years old	0%
	Between 30 and 50 years old	22%
	Over 50 years old	78%
	Total	100%
2023	Under 30 years old	0%
	Between 30 and 50 years old	22%
	Over 50 years old	78%
	Total	100%
2022	Under 30 years old	0%
	Between 30 and 50 years old	0%
	Over 50 years old	100%
	Total	100%

Percentage of employees by functional category and gender

Gender		2024		
		Men	Women	Total
Executives	Number	8	1	9
	Percentage	88.89%	11.11%	100.00%
Officers	Number	20	1	21
	Percentage	95.24%	4.76%	100.00%
Superintendents	Number	42	14	56
	Percentage	75.00%	25.00%	100.00%
Managers	Number	60	25	85
	Percentage	70.59%	29.41%	100.00%
Coordinators	Number	38	26	64
	Percentage	59.38%	40.63%	100.00%
Specialists	Number	90	45	135
	Percentage	66.67%	33.33%	100.00%
Administration, Commercial and Operational	Number	473	307	780
	Percentage	60.64%	39.36%	100.00%
Interns	Number	78	48	126
	Percentage	61.90%	38.10%	100.00%
Young Apprentices	Number	14	10	24
	Percentage	58.33%	41.67%	100.00%
Total	Number	823	477	1.300
	Percentage	63.31%	36.69%	100.00%

Percentage of employees by functional category and age group

Age group		2024			Total
		Under 30 years old	Between 30 and 50 years old	Over 50 years old	
Executives	Number	0	2	7	9
	Percentage	0.00%	22.22%	77.78%	100.00%
Officers	Number	0	12	9	21
	Percentage	0.00%	57.14%	42.86%	100.00%
Superintendents	Number	0	35	21	56
	Percentage	0.00%	62.50%	37.50%	100.00%
Managers	Number	1	65	19	85
	Percentage	1.18%	76.47%	22.35%	100.00%
Coordinators	Number	3	52	9	64
	Percentage	4.69%	81.25%	14.06%	100.00%
Specialists	Number	7	113	15	135
	Percentage	5.19%	83.70%	11.11%	100.00%
Administration, Commercial and Operational	Number	228	477	75	780
	Percentage	29.23%	61.15%	9.62%	100.00%
Interns	Number	124	2	0	126
	Percentage	98.41%	1.59%	0.00%	100.00%
Young Apprentices	Number	24	0	0	24
	Percentage	100.00%	0.00%	0.00%	100.00%
Total	Number	387	758	155	1.300
	Percentage	29.77%	58.31%	11.92%	100.00%

Ratio of remuneration between women and men

GRI 405-2

Ratio between the base salary and compensation received by women and men (%)

Functional category	2022	2023	2024
Executives	0	0.99	1.00
Officers	0.82	0.96	0.91
Superintendents	0.79	0.86	0.84
Managers	0.82	0.99	1.00
Coordinators	0.88	0.89	0.88
Commercial	1.05	0.94	0.90
Specialists	0.79	0.98	1.00
Administration and Operational, Senior	0.97	0.97	0.95
Administration and Operational, Full	1.09	1.08	1.01
Administration and Operational, Junior	1.01	1.03	1.02
Administration and Operational, Assistant	1.11	1.11	1.15

*We consider all offices and CNPJ numbers in the analysis.

The calculation for this indicator is derived from the ratio of the average base salary/total remuneration of women to the average base salary/total remuneration of men. This analysis is conducted for each functional category. A ratio of 1.00 indicates that the organization has achieved pay equity, meaning that men and women in equivalent roles receive, on average, the same compensation.

Health and Safety

Maternity and paternity leave

GRI 401-3

In 2024, the number of men taking paternity leave increased by 77%, while the number of women taking maternity leave grew by 157% compared to the previous period. The retention rate in the same year was above 89%.

Maternity/paternity leave

		2022	2023	2024
Total number of employees entitled to take maternity/paternity leave	Men	690	720	719
	Women	359	391	427
Total number of employees who took maternity/paternity leave in the current year	Men	14	22	39
	Women	8	7	18
Total number of employees who returned to work after the end of maternity/paternity leave	Men	13	22	38
	Women	5	6	9
Total number of employees who returned to work after the end of maternity/paternity leave and remained employed twelve months after their return to work	Men	1	13	19
	Women	0	7	7
Return rate of employees who took maternity/paternity leave*	Men	100%	100%	100%
	Women	100%	100%	100%
Retention rate of employees who took maternity/paternity leave**	Men	650%	146%	139%
	Women	700%	88%	89%

* Refers to the ratio of the number of employees who returned from maternity or paternity leave in the current year, divided by the total number of employees who took maternity or paternity leave in the current year.

** Refers to the ratio of the number of employees who remained employed 12 months after returning from maternity or paternity leave (where their 12-month post-return period concluded in the current year), divided by the total number of employees who returned from maternity or paternity leave in the previous year.

Environmental management

Energy consumption within the organization

GRI 302-1

Energy consumption from non-renewables power sources (GJ)

	2024
Diesel	29.33
Gasoline	409.15
Total	438.48

Energy consumed internally (GJ)

	2024
Electricity	4605.00

Electricity consumption (kWh)

Energy consumed	2022	2023	2024 *
Electricity	1,172,635	1,522,779	1,278,344

*Possible reduction due to the completion of the work that made it possible to replace all common lamps with LED lamps in May 2024.

Data was sourced from: electricity bills for the main office and branches, a company vehicle refueling log, refueling records for the generator at the main office building, and a log of fuel costs for rental cars.

The energy value of one liter of burned diesel is 35.86 MJ. Thus, the ABC Brazil generator's consumption of 818 L of diesel equals 29.33 GJ. The energy value of one liter of burned gasoline is 32.18 MJ. Thus, the ABC Bank's car consumed 740.95 L (23.84 GJ), and the rental cars consumed 11,949 L (384.51 GJ).

ABC Brasil Bank does not perform traceability on its fuel energy consumption, specifically with regard to identifying whether refueling events involve gasoline or ethanol.

Waste management

GRI 306-3

Total waste generated that was not taken to final disposal by composition in metric tons (t)*

Category	Quantity generated (t)	
	2023	2024
Glass	0.117	0.069
Plastic	0.993	1.326
Metal	0.250	0.198
Paper	10.022	7.715**
Electronics	0.374	0.271
Lamps	0.026	0.002***

* The waste is weighed and mapped before disposal and the value is saved in a spreadsheet.

** The reduction in paper waste occurred due to the completion of the project to shred old documents.

*** The reduction in lamp waste is due to the completion of work in May 2024. All lamps were replaced with LED lamps.

Total waste not taken to final disposal by composition, in metric tons (t)*

GRI 306-4

Composition	Quantity not taken to final disposal (t)	
	2023	2024
Glass	0.117	0.068
Plastic	0.993	1.326
Metal	0.250	0.198
Paper	10.022	7.714
Electronics	0.374	0.271
Lamps	0.026	0.002

*Internal counting/weighing of waste from branches will be implemented in 2025. Current accounting only includes the headquarters (SP). The waste was sent for recycling.

Total waste taken to disposal by composition in metric tons (t)

GRI 306-5

	2022	2023	2024*
Non-recyclable waste (taken to final disposal)	34,748	16,041	17,840
Landfill	34,748	16,041	17,840

*The larger volume was due to the increase in employees in 2024.

GRI content summary

Declaration of use	Banco ABC Brasil reported in accordance with GRI Standards for the period from January 1, 2024 to December 31, 2024
GRI 1 used	GRI 1: Fundamentals 2021
Applicable GRI Industry Standard(s)	No Industry Standard was used

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
	2-1 Organization details	Pg. 21				
	2-2 Entities included in the organization's sustainability report	Pg. 10				
	2-3 Reporting period, frequency and point of contact	Pg. 10, 166				
GRI 2: General Contents 2021		GRI 202-1: In 2024, the comparison of the lowest salary vs. the local minimum salary (according to the union of the category) was used, while in previous years the comparison in relation to the national minimum salary was used.				
	2-4 Restatements of information	GRI 401-1: In 2024, the comparison of total hires in the year by the total number of active employees in December was used, while in previous years the comparison of total hires in the year by the average number of active employees in the year was used.				

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Contents 2021	2-5 External verification	Pg. 10, 165 The Audit Committee aims to ensure the quality and integrity of the financial statements of the Bank and its subsidiaries, compliance with legal and regulatory requirements, the independence and quality of the work of internal and external auditors and the adequacy/ effectiveness of the internal control and risk management structure.				
	2-6 Activities, value chain and other business relationships	Pg. 21				
	2-7 Employees	Pg. 110, 136				8, 10
	2-8 Non-employee workers	Pg. 110				8
	2-9 Governance structure and its composition	Pg. 42				5, 16
	2-10 Appointment and selection to the highest governance body	Pg. 42				5,16
	2-11 Chairman of the highest governance body	Pg. 42, 52				16
	2-12 Role of the highest governance body in overseeing the management of impacts	Pg. 12, 42, 52				16
	2-13 Delegation of responsibility for impact management	Pg. 42, 45, 52, 61, 68				
	2-14 Role played by the highest governance body in sustainability reporting	Pg. 10				
	2-15 Conflicts of interest	Pg. 42, 54, 56				16
	2-16 Notification of critical concerns	Pg. 42, 45				
	2-17 Collective knowledge of the highest governance body	Pg. 52				
	2-18 Assessment of the performance of the highest governance body	Pg. 42, 48				
	2-19 Compensation policies	Pg. 42, 48				
	2-20 Compensation determination process	Pg. 42, 48, 49				
	2-21 Proportion of total annual compensation	Pg. 137				

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Contents 2021	2-22 Declaration on the for sustainable development strategy	Pg. 6, 8				
	2-23 Policy commitments	Pg. 36, 42, 54, 56, 119				16
	2-24 Incorporation of policy commitments	Pg. 42, 54				
	2-25 Processes to repair negative impacts	Pg. 38, 54, 61, 68, 109				
	2-26 Mechanisms for advice and raising concerns	Pg. 42, 54				16
	2-27 Compliance with laws and regulations	Pg. 54 There were no cases of non-compliance that resulted in fines or sanctions in 2024.				
	2-28 Participation in associations	Pg. 51				
	2-29 Approach to engagement of stakeholders	Pg. 15				
GRI 3: Material Topics 2021	2-30 Collective bargaining agreements	100% of employees are covered by collective bargaining agreements.	Item B	Not applicable	100% of employees are covered by collective bargaining agreements	8
	3-1 Process of defining material topics	Pg. 12	Item A	Information unavailable/ incomplete	There was no impact assessment related to material topics.	
	3-2 List of material topics	Pg. 12				

Ethics, transparency and integrity

GRI 3: Material Topics 2021	3-3 Management of material topics Ethics, transparency and integrity	Pg. 42, 54	Item B	Information unavailable/ incomplete	The organization currently does not have consolidated information on the impacts associated with this material topic and does not systematically monitor the effectiveness of the measures adopted for its management. The collection of this data is scheduled for 2025, with the aim of structuring a more robust approach aligned with GRI requirements. Based on this process, it is expected to fully meet the requirements of this indicator in the next reporting cycles.	
-----------------------------------	---	------------	--------	--	--	--

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
GRI 205 Anticorruption	205-1 Transactions assessed for corruption-related risks	Pg. 54, 55, 56, 65, 125, 126 All of the organization's operations (100%) have been subject to corruption-related risk assessments.				16
	205-2 Communication and training on anticorruption policies and procedures	Pg. 135				16
	205-3 Confirmed cases of corruption and measures taken	In 2024, there were no confirmed cases of corruption.				16
GRI 206 Unfair competition	206-1 Lawsuits for unfair competition, antitrust and monopoly practices	There were no lawsuits filed for unfair competition, trust and monopoly practices in the year 2024.				16
GRI 407 Freedom of Association and Collective Bargaining	407-1 Operations and suppliers where the right to freedom of association and collective bargaining may be at risk	Pg. 110, 111, 125, 126 In relation to suppliers, the organization does not perform analysis or monitoring regarding violations of the freedom of association of employees. The checks carried out are detailed on page 119 under the topic "due diligence". In relation to operations, all employees are covered by collective labor agreements, so there are no rights that are being violated, nor is there a risk of violation of the right to exercise freedom of association or collective bargaining.				8
GRI 408 Child labor	408-1 Operations and suppliers with significant risk of child labor cases	Pg. 38, 68, 125 We are not immune to these situations, but we have monitoring tools and protective measures in place.				5, 8, 16
GRI 409 Forced or compulsory labor	409-1 Operations and suppliers with significant risk of forced or compulsory labor	Pg. 38, 68, 125 We are not immune to these situations, but we have monitoring tools and protective measures in place.				5, 8
GRI 410 Security practices	410-1 Security personnel trained in human rights policies or procedures	The bank does not have a CLT security team. We have a contract for 2 outsourced security positions (outside business hours) for night patrols. These are 100% trained in surveillance and retraining occurs every 2 years (the related terms include human rights).	Item B	Information unavailable/incomplete	ABC Brazil Bank does not offer training for its contracted companies	16

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
GRI 414 Social assessment of suppliers	414-1 New suppliers selected based on social criteria	Pg. 152		Information unavailable/ incomplete	The Bank does not yet use social criteria to hire suppliers.	5, 8, 16
	414-2 Negative social impacts in the supply chain and measures taken	Pg. 152		Information unavailable/ incomplete	The Bank does not yet use social criteria to hire suppliers.	5, 8, 16
GRI 415 Public Policies	415-1 Political contributions	In accordance with Law No. 9.096 and ADI 4.650, ABC Brasil does not make donations to political parties.				16
GRI 417 Marketing and Labeling	417-1 Requirements for information and labeling of products and services	Pg. 152		Not applicable	The products and services offered by Banco ABC do not contain components or substances that require labeling.	12
	417-2 Cases of non-compliance with information and labeling of products and services	There were no cases of non-compliance regarding product and service information and labeling in 2024.				16
	417-3 Cases of non-compliance in relation to marketing communications	In 2024, we had no instances of non-compliance relating to marketing communications.				16
GRI 418 Client Privacy	418-1 Substantiated complaints regarding breach of privacy and loss of client data	No cases of privacy breaches or loss of client data were recorded during the year 2024.				16
Data Privacy and Security						
GRI 3: Material Topics 2021	3-3 Management of material topics	Pg. 101	Item B	Information unavailable/ incomplete	The organization does not yet assess the impacts related to this topic. This process is planned for 2025, with the aim of fully meeting the indicator in upcoming reporting cycles.	
SASB Data Security	FN-CB-230a.1 (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	There was no personal data breach detected in the year 2024.				
	FN-CB-230a.2 Description of the approach to identifying and resolving data security risks	Pg. 100, 101				

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
Risk management						
GRI 3: Material Topics 2021	3-3 Management of material topics Risk management	Pg. 61	Item B	Information unavailable/ incomplete	The organization currently does not have consolidated information on the impacts associated with this material topic and does not systematically monitor the effectiveness of the measures adopted for its management. The collection of this data is scheduled for 2025, with the aim of structuring a more robust approach aligned with GRI requirements. Based on this process, it is expected to fully meet the requirements of this indicator in the next reporting cycles.	
GRI 207 Taxes	207-1 Tax approach	Pg. 42, 54				1, 10, 17
	207-2 Governance, control and management of tax risk	Pg. 54				1, 10, 17
	207-3 Engaging stakeholders and managing their concerns	Pg. 54				1, 10, 17
	207-4 Country-by-country report	Pg. 153		Information not available	There is no management of this information today. We are preparing to report in the next cycle.	1, 10, 17
GRI 308 Environmental assessment of suppliers	308-1 New suppliers selected based on environmental criteria	Pg. 153		Information unavailable/ incomplete	We will begin the process of analyzing environmental, social and governance aspects in 2024, but as a pilot. From 2025 onwards, we will have the first results of this analysis in the contracting processes.	
	308-2 Negative environmental impacts in the supply chain and measures taken	Pg. 153		Information unavailable/ incomplete	We will begin the process of analyzing environmental, social and governance aspects in 2024, but as a pilot. From 2025 onwards, we will have the first results of this analysis in the contracting processes.	

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
Good corporate governance practices						
GRI 3: Material Topics 2021	3-3 Management of material topics Good corporate governance practices	Pg. 42	Item B	Information unavailable/ incomplete	The organization currently does not have consolidated information on the impacts associated with this material topic and does not systematically monitor the effectiveness of the measures adopted for its management. The collection of this data is scheduled for 2025, with the aim of structuring a more robust approach aligned with GRI requirements. Based on this process, it is expected to fully meet the requirements of this indicator in the next reporting cycles.	
GRI 204 Procurement practices	204-1 Proportion of expenditure on local suppliers	Pg. 154		Information not available	For 2024, we have segmented the volume of purchases in Brazil and the volume of international purchases. Of these, 94.2% were spent with suppliers within Brazil. With the implementation of the Procurement system, from 2025 onwards we will be able to provide information on purchases/ contracts made in the State of São Paulo, where the Bank's headquarters are located.	8
SASB Business Ethics – Monetary Losses	FN- CB-510a.1 / FN- IB-510a.1 Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, negligence, or other laws or regulations related to the financial industry.	In 2024, there were no monetary losses recorded as a result of lawsuits associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, negligence, or other laws or regulations related to the financial industry.				
SASB Business ethics	FN-CB-510a.2 / FN -IB-510a.2 Description of whistleblower policies and procedures	Pg. 54, 58 We had no breach of whistleblower protection regulations.				
SASB Activity Metrics	FN-CB-000.B Number and value of loans by segment: individual, small business and corporate	Pg. 75, 77	Item B	Not applicable	Small Business categories.	

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
SASB Incorporation of environmental, social and governance factors into credit analysis	FN-CB-410a.2 Description of the approach to incorporating environmental, social and governance (ESG) factors into credit analysis	Pg. 38, 61, 68				
SASB Systemic risk management	FN-CB-550a.2 / FN-IB-550a.2 Description of the approach to integrating the results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Pg. 38, 39, 68				
SASB Incorporation of Environmental, Social and Governance Factors into Investment Banking and Brokerage Activities	FN-IB-410a.1 Income from (1) subscription, (2) consultancy and (3) securitization transactions that incorporate the integration of environmental, social and governance (ESG) factors, by industry	Pg. 97				
	FN-IB-410a.2 (1) Number and (2) total value of investments and loans that incorporate integration of environmental, social and governance (ESG) factors, by industry	Pg. 97				
	FN-IB-410a.3 Description of the approach to incorporating environmental, social and governance aspects Description of the approach to incorporating environmental, social and governance aspects	Pg. 38, 68, 128				
Economic performance						
GRI 3: Material Topics 2021	3-3 Management of material topics Economic performance	Pg. 75	Item B	Information unavailable/incomplete	The organization has not yet carried out a survey of the impacts related to this topic. This process is scheduled for 2025, with the aim of fully meeting the indicator in the next reporting cycles.	

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
GRI 201 Economic performance	201-1 Direct economic value generated and distributed	Pg. 75, 134				8, 9
	201-2 Financial implications and other risks and opportunities arising from climate change	Pg. 38, 61, 68, 161				13
	201-3 Defined benefit plan and other retirement plan obligations	Pg. 156		Information not available	We do not provide any retirement benefits, except for the mandatory INSS.	
	201-4 Financial support received from the government	Pg. 156		Information not available report.	There is no management of this information today. We are preparing to report in the next cycle.	
GRI 203 Indirect economic impacts	203-1 Investments in infrastructure and support services	Pg. 156		Information unavailable/ incomplete	We have no support or investment in infrastructure and services.	3, 5, 9, 11
	203-2 Significant indirect economic impacts	Pg. 97				1, 3, 8
Attraction, development and care of human capital						
GRI 3: Material Topics 2021	3-3 Management of material topics Attraction, development and care of human capital	Pg. 110	Item B	Information unavailable/ incomplete	The organization does not yet have a structured survey of the impacts related to this topic or formalized measures for its management. This information will be developed throughout 2025, with the aim of fully meeting the indicator in the next reporting cycles.	
GRI 202 Market presence	202-1 Ratio between the lowest salary and the local minimum salary, with gender breakdown	Pg. 137				1, 5, 8
	202-2 Proportions of board members hired from the local community	Pg. 156		Not applicable	Not applicable for ABC Brasil	
GRI 401 Employment	401-1 New hires and employee turnover	Pg. 138				5, 8, 10
	401-2 Benefits offered to full-time employees that are not offered to temporary or part-time employees	The company offers the same benefits to employees under the CLT regime and employees with temporary contracts.				3, 5, 8
	401-3 Maternity/paternity leave	Pg. 145				5, 8

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
GRI 403 Occupational health and safety	403-1 Occupational health and safety management system	Pg. 121 ABC Brasil must comply with the Regulatory Standards (NRs) for occupational health and safety, but there is no legal requirement to implement a program. Therefore, our service provider has a system (program – SOC) for managing legal obligations, which is in compliance with regulatory requirements.				8
	403-2 Hazard identification, risk assessment and incident investigation	Pg. 121				8
	403-3 Occupational health services	Pg. 121				8
	403-4 Worker participation, consultation and communication with workers regarding occupational health and safety	Pg. 121				8, 16
	403-5 Training of workers in occupational health and safety	Pg. 157	Total Omission	Information unavailable/incomplete	The Bank does not provide specific training on occupational health. However, we are planning to address the topic during SIPAT week in 2025.	8
	403-6 Promotion of worker health	Pg. 121				3
	403-7 Prevention and mitigation of impacts on occupational health and safety directly linked to business relationships	Pg. 121				5
	403-8 Workers covered by an occupational health and safety management system	Pg. 121				5
	403-9 Work accidents	Pg. 121 In 2024, there was an accident related to a fall, which resulted in the employee being away from work for 92 days. The occurrence was handled in accordance with art. 19 of Law No. 8.213/91. The number of hours worked by employees was 2,535,160, and the base number of hours worked was 1,000,000. For workers who are not employees, but whose work and/or workplace is controlled by the organization, the number of hours worked was 167,160, and the base number of hours worked was 1,000,000.				3, 8, 16
	403-10 Occupational diseases	Pg. 121 The occupational diseases reported for this indicator were linked to stress-related conditions.	Item B	Information not available	The Bank does not have management over the issue of occupational diseases related to workers who are not employees.	3, 8, 16

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
	404-1 Average training hours per year per employee	Pg. 140				4, 5, 8, 10
GRI 404 Occupational diseases	404-2 Employee skills development and career transition assistance programs	We currently do not have a structured program for career transition in cases of retirement. For some leadership positions, we offer outplacement programs in partnership with specialized consultancies, supporting professionals in the relocation process.				8, 10
	404-3 Percentage of employees receiving regular performance and career development reviews	Pg. 142				5, 8, 10
Diversity and inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topics Diversity and inclusion	Pg. 110, 119	Item B	Information unavailable/ incomplete	The organization has not yet carried out a survey of the impacts related to this topic. This process is scheduled for 2025, with the aim of fully meeting the indicator in the next reporting cycles.	
GRI 405 Diversity and equal opportunities	405-1 Diversity in governance bodies and employees	Pg. 143				5, 8
	405-2 Ratio between the base salary and the compensation received by women and men	Pg. 145				5, 8, 10
GRI 406 Non- discrimination	406-1 Instances of discrimination and corrective measures taken	There were no cases of discrimination in the year 2024.				5, 8
SASB Employee diversity and inclusion	FN-IB-330a.1 Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, (d) all other employees	Pg. 119				
Climate change						
GRI 3: Material Topics 2021	3-3 Management of material topics Climate change	Pg. 38, 39, 68, 128				

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
GRI 302 Energy	302-1 Energy consumption within the organization	Pg. 146 For calculation purposes, a gasoline price of R\$6.29 was used to determine the number of liters consumed.				7, 8, 12, 13
	302-2 Energy consumption outside the organization	Pg. 159		Not applicable	We have no energy consumption outside the organization.	7, 8, 12, 13
	302-3 Energy intensity	Pg. 129				7, 8, 12, 13
	302-4 Reduction of energy consumption	We had a reduction of 879.97GJ in electricity consumption, as a result of the improvement process carried out by replacing fluorescent lamps with LED lamps.				7, 8, 12, 13
	302-5 Reductions in energy requirements of products and services	Pg. 159		Not applicable	We do not have products or services that use energy.	7, 8, 12, 13
GRI 305 Emissions	305-1 Direct (Scope 1) greenhouse gas (GHG) emissions	Pg. 130				3, 12, 13, 14, 15
	305-2 Indirect (Scope 2) greenhouse gas (GHG) emissions from energy purchases	Pg. 130				3, 12, 13, 14, 15
	305-3 Other indirect (Scope 3) greenhouse gas (GHG) emissions	Pg. 130, 131				3, 12, 13, 14, 15
	305-4 Greenhouse gas (GHG) emissions intensity	Pg. 130, 131				13, 14, 15
	305-5 Reduction of greenhouse gas (GHG) emissions	Pg. 130	There was no reduction in emissions in the year 2024.			13, 14, 15
	305-6 Emissions of substances that deplete the ozone layer (ODS)	Pg. 159		Not applicable	ABC Brasil does not have production, import or export of ODS.	3, 12
	305-7 Emissions of NOx, SOx and other significant atmospheric emissions deplete the ozone layer (ODS)	Pg. 159		Not applicable	ABC Brasil's activities do not generate these gases.	3, 12, 14, 15
SASB Financed Issues	FN-CB-410b.1 Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3	Pg. 132				
	FN-CB-410b.2 Gross exposure for each industry by asset class	Pg. 128, 132				
	FN-CB-410b.3 Percentage of gross exposure included in calculation of financed issuances	Pg. 128				
	FN-CB-410b.4 Description of the methodology used to calculate financed emissions	Pg. 128				

GRI Standard/ Other Source	Content	Location	Omission			SDGs
			Requirement(s) omitted	Reason	Explanation	
Innovation and technology						
GRI 3: Material Topics 2021	3-3 Material topic management Innovation and technology	Pg. 100	Item B	Information unavailable/ incomplete	The organization has not yet carried out a survey of the impacts related to this topic. This process is scheduled for 2025, with the aim of fully meeting the indicator in the next reporting cycles.	
Client Experience						
GRI 3: Material Topics 2021	3-3 Material topic management	Pg. 106	Item B	Information unavailable/ incomplete	The organization has not yet carried out a survey of the impacts related to this topic. This process is scheduled for 2025, with the aim of fully meeting the indicator in the next reporting cycles.	
No adherence to material topic						
303 Water and effluents	303-5 Water consumption	Pg. 128	Item C	Not applicable	ABC Bank does not store water.	6
	306-3 Waste generated	Pg. 146				3, 6, 11, 12, 15
306 Waste	306-4 Waste not taken to final disposal	Pg. 147				3, 6, 11, 12, 15
	306-5 Waste taken to final disposal	Pg. 147				3, 6, 11, 12, 15

TCFD disclosure recommendations

Governance (GRI 201-2)

Recommendation	Description	More information
<p>Describe the Board's oversight of climate-related risks and opportunities</p>	<p>The Board of Directors and the Risk Committee are responsible for defining the Bank's risk appetite, approving business strategies and maintaining high governance standards. These bodies must also ensure the independence and effectiveness of the risk management framework, providing resources for its proper functioning, with the specialized support of the Credit Committee, the Financial Committee and the Non-Financial Risk Committee (CORINF). We have established cross-functional responsibilities for decision-making, management and mitigation of social, environmental and climate risks. Today, we have four forums in which the RSAC agenda is addressed: the Risk Council, the Non-Financial Risk Committee, the Executive Committee and the ESG Committee.</p>	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 53, 68</p>
<p>Describe the role of management in assessing and managing climate-related risks and opportunities.</p>	<p>In order to ensure adequate Governance of Social Risk, Environmental Risk and Climate Risk at Banco ABC Brasil, in line with other risks that the institution may face, such as market, liquidity, operational, legal, regulatory and reputational risks, Governance bodies were established for better management of RSAC.</p> <p>These bodies are constituted as spheres for discussion, deliberation and decision-making in relation to social, environmental and climate risks as part of integrated risk management. The bodies established for Governance of RSAC management are composed of committees and areas of the management structure, namely:</p> <ul style="list-style-type: none"> • Committees: Board Committee/Board Risk Committee; Executive Committee; • Credit Committee, Non-Financial Risk Committee, and Financial Committee; • Management Areas: Credit, Compliance, Socio-environmental and Climate Risk. • Internal Audit 	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 53, 68</p>

Strategy

Recommendation	Description	More information
<p>Describe the climate-related risks and opportunities that the organization has identified in the short, medium and long term</p>	<p>Banco ABC Brasil identifies climate risks and opportunities across the board in relation to other risks (credit, operational, reputational, legal and market). In the short and medium term, incidents related to climate risks are considered in the operational risk database and are classified as “Critical”, “Significant”, “Moderate” or “Minimal”, based on their impact and probability, and may result in or not in operational losses and/or in situations that lead to business interruption.</p> <p>Business continuity plans consider physical climate risks, such as floods and temperatures that prevent the safe use of facilities; social incidents, such as strikes, political demonstrations and geopolitical events; and environmental incidents, such as pandemics and air pollution, among others. We also assess our exposure to industries sensitive to climate change by marking CNAEs, according to the Taxonomy based on the TCDF. To date, long-term events are not being considered in the risk analysis.</p> <p>Regarding climate-related opportunities, since 2023 we have been measuring the financed emissions of all our operations. Based on this, we verify the industries that emit the most emissions in the portfolio to offer solutions for the decarbonization of their operations. In parallel, we are expanding the offer of green financial products and carbon solutions such as emissions measurement, sale of credits for offsetting and development and financing of credit-generating projects. These initiatives are being made viable in the short term, with goals for the entire team starting in 2023. Capital market operations are guided by Banco ABC Brasil's Sustainable Finance Framework, a taxonomy that determines the criteria for classifying assets as green, social and sustainable, which includes a second opinion.</p>	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 68, 97</p>
<p>Describe the impact of climate-related risks and opportunities on the organization's business, strategy and financial planning.</p>	<p>The topic of Climate Change was established as a priority by the Board of Directors of ABC Brasil. Therefore, it was included in the corporate strategy and is monitored quarterly by the ESG Committee and reported half-yearly to the Board of Directors, in accordance with our ESG Governance.</p> <p>The topic has been internalized in the organization's strategy, which seeks to address climate risks while mapping climate-related opportunities, seeking to generate revenue through sustainable businesses that help clients in the transition to a low-carbon economy.</p>	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 68, 97</p>
<p>Describe the resilience of the organization's strategy, taking into account different climate-related scenarios, including a 2°C or lower scenario.</p>	<p>Although Banco ABC Brasil does not yet conduct formal analyses of climate scenarios, such as 2°C or lower, it adopts practices that contribute to the resilience of its strategy. These include conducting stress tests based on industry and regional exposure to climate risks, assessing climate risk when granting credit, with the definition of an RSAC rating that impacts the client's credit rating, defining limits for sensitive industries in the Risk Appetite Statement, and supporting clients in decarbonizing by measuring emissions and offering climate solutions. These actions strengthen the bank's ability to mitigate risks and seize opportunities in a low-carbon economy.</p>	<p>Pg. 68</p>

Risk Management

Recommendation	Description	More information
<p>Describe the organization's processes for identifying and assess climate-related risks.</p>	<p>The process of identifying, measuring and assessing Socio-Environmental and Climate Risks (RSAC) is applied to clients from all segments both at the time of acceptance and granting of credit. This process follows criteria defined in the RSAC Methodology and begins at the KYC (Know Your Client) stage, with a socio-environmental screening carried out by the Anti-Money Laundering (AML) area.</p> <p>In credit operations, the RSAC assessment is performed, which generates the Socio-Environmental and Climate Rating. Complex cases are forwarded for technical analysis by the RSAC Area. If there are socio-environmental issues, the Commercial Area requests clarification from the client. Issues identified are included in the operation contract, with the support of the Credit, Commercial and Legal areas.</p>	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 68</p>
<p>Describe the processes of organization to manage climate-related risks.</p>	<p>Banco ABC Brasil manages climate risks through processes integrated into its credit and risk management policy. Identification and assessment occur from the "Know Your Client" (KYC) stage, with analyses conducted in the RSAC System, which generates a Socio-Environmental and Climate Rating classifying risks as high, medium or low.</p> <p>Physical and transition risks are considered, assessing the client's exposure, their climate management capacity and possible mitigation plans. Tools such as the Socio-Environmental and Climate Questionnaire (QSAC) and automated reading of GRI reports assist in the analysis.</p> <p>Risks are monitored monthly using indicators, with bimonthly reporting to internal committees. They are also incorporated into stress tests, business continuity plans and operational risk models. Governance involves dedicated committees and the Socio-Environmental and Climate Risk Management, with regular reporting to the Board's Risk Committee.</p>	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 68</p>
<p>Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.</p>	<p>Climate risks are integrated into Banco ABC Brasil's risk management in a transversal manner, being considered in the analysis of credit, reputational, legal, operational and market risk. The Socio-Environmental and Climate Rating (RSAC) directly influences the credit rating of clients and is part of the committees' decision-making process.</p> <p>Exposures to climate risks are monitored together with other non-financial risks, including:</p> <ul style="list-style-type: none"> • In climate, capital and liquidity stress tests. • In business continuity plans (considering physical risks such as floods). • In the assessment of operational risk, including impacts due to operational interruptions or loss of revenue. <p>Integration occurs through the risk governance structure, with dedicated committees (e.g.: Non-Financial Risk Committee) and periodic reporting to the Board's Risk Committee. The RSAC Management acts as a link between the technical areas and the strategic forums, promoting methodological alignment and regulatory updates.</p>	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 68</p>

Metrics and Goals

Recommendation	Description	More information
<p>Disclose the metrics used by the organization to assess climate-related risks and opportunities, in line with its risk management strategy and process.</p>	<p>Disclose the metrics used by the organization to assess climate-related risks and opportunities, in line with its risk management strategy and process. Banco ABC Brasil uses specific metrics to monitor climate risks and opportunities, aligned with its strategy and risk management process. The main metrics are:</p> <ul style="list-style-type: none"> • Socio-Environmental and Climate Rating (RSAC): ranks clients as low, medium or high climate risk (physical and transition), with a direct impact on the credit rating. • Climate exposure indicators: monitoring portfolio concentration in economic industries with high climate susceptibility, based on the CNAE code. • RSAC operational indicators: monitoring of critical events, such as deforestation, embargoed areas, impacts on guarantees and legal-environmental compliance. • Climate stress testing: includes scenarios with clients with high exposure to extreme weather events or regulatory changes in the transition to a low-carbon economy. • Strategic ESG portfolio KPI: in 2024, a KPI was implemented to increase the portfolio of sustainable assets, classified according to our Sustainable Finance Framework, which includes several operations with climate benefits. • These metrics are periodically reported to internal committees and used for strategic decision-making and risk management. 	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC) Pg. 68, 97</p>
<p>Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and related risks.</p>	<p>See our greenhouse gas inventory in the Environment chapter.</p>	<p>Pg. 130, 131, 132</p>
<p>Describe the goals used by the organization to manage climate-related risks and opportunities and performance against those goals.</p>	<p>Banco ABC Brasil has established qualitative and quantitative targets to manage climate risks and opportunities, based on its Social, Environmental and Climate Responsibility Policy (PRSAC). Key targets include:</p> <ul style="list-style-type: none"> • Exposure limits to climate-sensitive industries, defined in the Risk Appetite Statement (RAS). • Strategic KPI of increasing the ESG portfolio, which reached R\$20.6 billion in sustainable assets in 2024. • Monthly monitoring of critical climate indicators, with bimonthly reporting to internal committees. • Conducting climate stress tests, considering industry and geographic exposure. • Offering emissions measurement services (Scopes 1, 2 and 3) through the Carbon Solutions Desk. <p>Performance has shown progress in climate governance and the integration of the issue into credit processes, but the bank still does not disclose its own emissions or specific GHG reduction targets.</p>	<p>Social, Environmental and Climate Risks and Opportunities Report 2024 (GRSAC)</p> <p>Social, Environmental and Climate Responsibility Policy (PRSAC)</p>

Letter of assurance

GRI 2-5

Independent Auditor's Limited Assurance Report on the nonfinancial information contained in the Integrated Annual Report of Banco ABC Brasil S.A. for 2024

To the Shareholders, Board of Directors and Officers of **BANCO ABC BRASIL S.A.**
São Paulo - SP

Introduction

We have been engaged by BANCO ABC BRASIL S.A. ("Bank") to present our limited assurance report on the nonfinancial information contained in the Bank's Integrated Annual Report ("2024 Report") for the year ended December 31, 2024.

Our limited assurance does not extend to information from prior periods or to any other information disclosed in conjunction with the Integrated Annual Report, including any embedded images, audio or video files.

Responsibilities of the Bank's executive board

The Bank's executive board is responsible for:

- selecting and establishing the appropriate criteria for the preparation of the information contained in the Integrated Annual Report;
- preparing the information in accordance with the criteria and guidelines of the GRI

Standards, the Sustainability Accounting Standards Board (SASB), and Accounting Guidance OCPC 09 – Integrated Reporting, correlated to the Basic Conceptual Framework for Integrated Reporting developed by the International Integrated Reporting Council (IIRC); and

- designing, implementing and maintaining internal control over information relevant to the preparation of the information contained in the Integrated Annual Report, which is free from material misstatements, regardless of whether due to fraud or error.

Independent auditor's responsibility

Our responsibility is to express a conclusion on the nonfinancial information contained in the 2024 Integrated Annual Report, based on the limited assurance work performed in accordance with the Technical Notice (CTO) No. 07/2022 issued by Brazil's National Association of State Boards of Accountancy (CFC), and based on NBC TO 3000 - Assurance Engagements Other than Audit and Review Engagements, also issued by the CFC, which is equivalent to the international standard ISAE 3000, Assurance engagements other than audits or reviews of historical financial information, issued by the International Auditing and Assurance Standards Board (IAASB). These standards require the auditor to comply with ethical requirements, independence and other related responsibilities, including the application of the Brazilian Quality Control Standard (NBC PA 01) and, accordingly, the maintenance of a comprehensive quality control system, including documented policies and procedures on compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Additionally, the aforementioned standards require that the engagement be planned and performed with the objective of obtaining limited assurance that the nonfinancial information contained in the 2024 Integrated Annual Report taken as a whole is free from material misstatement.

A limited assurance engagement conducted in accordance with NBC TO 3000 (ISAE 3000) consists mainly of inquiries to the Bank's executive board and other Bank professionals who are involved in the preparation of the information, as well as the application of analytical procedures to obtain evidence that enables us to conclude, in the form of limited assurance, on the information taken as a whole. A limited assurance engagement also requires application of additional procedures, whenever the independent auditor becomes aware of matters that would cause them to believe that the overall information disclosed in the Integrated Annual Report may not be free from material misstatement.

The procedures selected were based on the auditor's understanding of aspects related to the compilation, materiality and presentation of the information contained in the 2024 Integrated Annual Report, and of other engagement circumstances, as well as on the auditor's consideration of those areas and processes associated to material information disclosed in the 2024 Integrated Annual Report, in which material misstatements are more likely to occur. The procedures included, among others:

- a) the planning of our work, taking into consideration the materiality and volume of qualitative and quantitative information and the operational and internal control systems that served as a basis for the preparation of the information contained in the 2024 Integrated Annual Report;
- b) understanding the calculation methodology and procedures for compiling indicators through inquiries with the managers responsible for preparing the information;

- c) the application of analytical procedures to quantitative data and inquiries as to qualitative data, and correlation with the indicators disclosed in the 2024 Integrated Annual Report; and

- d) for cases in which nonfinancial data correlates with indicators of a financial nature, the comparison of these indicators with the financial statements and/or accounting records.

The limited assurance work also included adherence to the guidelines and criteria of the GRI Standards and of the Sustainability Accounting Standards Board (SASB), applicable to the preparation of the information contained in the 2024 Integrated Annual Report.

We believe that the evidence we have obtained during our work is sufficient and appropriate to provide a basis for our limited assurance conclusion.

Scope and limitations

The procedures performed in a limited assurance engagement vary in nature and timing and are smaller in scope than in a reasonable assurance engagement. Consequently, the level of assurance obtained from limited assurance engagements is substantially less than that which would be obtained if a reasonable assurance engagement had been performed. Had we carried out a reasonable assurance engagement, other matters and possible misstatements that may exist in the information contained in the 2024 Integrated Annual Report could have been identified. Accordingly, we do not express an opinion on this information.

Nonfinancial data is subject to more inherent limitations than financial data, given both its nature and diversity of the methods used for determining, calculating or estimating such data. Qualitative interpretations of materiality, relevance and accuracy of the nonfinancial

data are subject to individual assumptions and judgments. Additionally, we have not performed any work on data informed for prior periods, or on future forecasts and goals.

The preparation and presentation of sustainability indicators are in accordance with the GRI Standards and with the Sustainability Accounting Standards Board (SASB), and therefore, do not have the objective of ensuring compliance with social, economic, environmental or engineering laws and regulations. The aforementioned standards provide, however, for the presentation and disclosure of possible noncompliance with such regulations when significant sanctions or fines occur. Our assurance report should be read and understood in this context, inherent in the selected criteria (GRI Standards and Sustainability Accounting Standards Board (SASB)).

Basis for qualified conclusion

In the preparation and disclosure of the 2024 Integrated Annual Report, the Bank did not provide consistent information in item “B” of the indicator “GRI 3-3 - Management of Material Topics.” As a result, we were unable obtain sufficient and appropriate evidence to support our conclusion regarding this item.

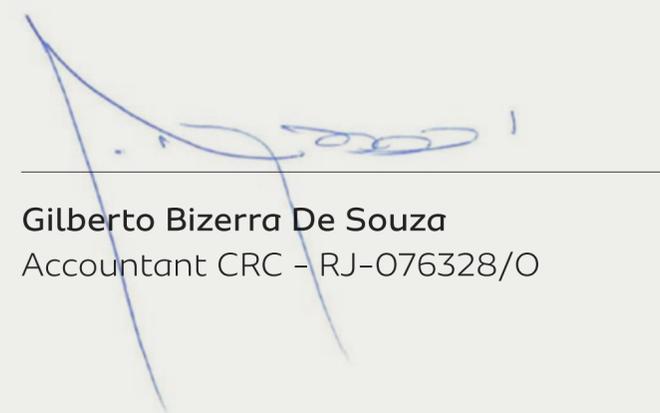
Qualified conclusion

Based on our procedures performed as described in this report and the evidence obtained, except for the matter described in the “Basis for qualified conclusion” paragraph above, nothing has come to our attention that leads us to believe that the nonfinancial information disclosed in the Integrated Annual Report of Banco ABC Brasil S.A. for the year ended December 31, 2024, was not prepared, in all material respects, in accordance with the criteria and guidelines of the Global Reporting Initiative (GRI Standards), of the Sustainability Accounting Standards Board (SASB), and of Accounting Guidance OCPC 09 – Integrated Reporting.

São Paulo (SP), June 25, 2025.

Ernst & Young

Auditores Independentes S/S Ltda.
CRC SP-015199/O



Gilberto Bizerra De Souza
Accountant CRC - RJ-076328/O

Corporate Information

Banco ABC Brasil

Avenida Cidade Jardim, 803 – 2º andar
Itaim Bibi - São Paulo/SP
CEP 01453-000
abcbrasil.com.br

Contact the Investor Relations area [GRI 2-3]

Telephone: (11) 3170-4655/2186
E-mail: ri@abcbrasil.com.br
ri.abcbrasil.com.br

Credits

General Coordination of Banco ABC Brasil

ESG Superintendence

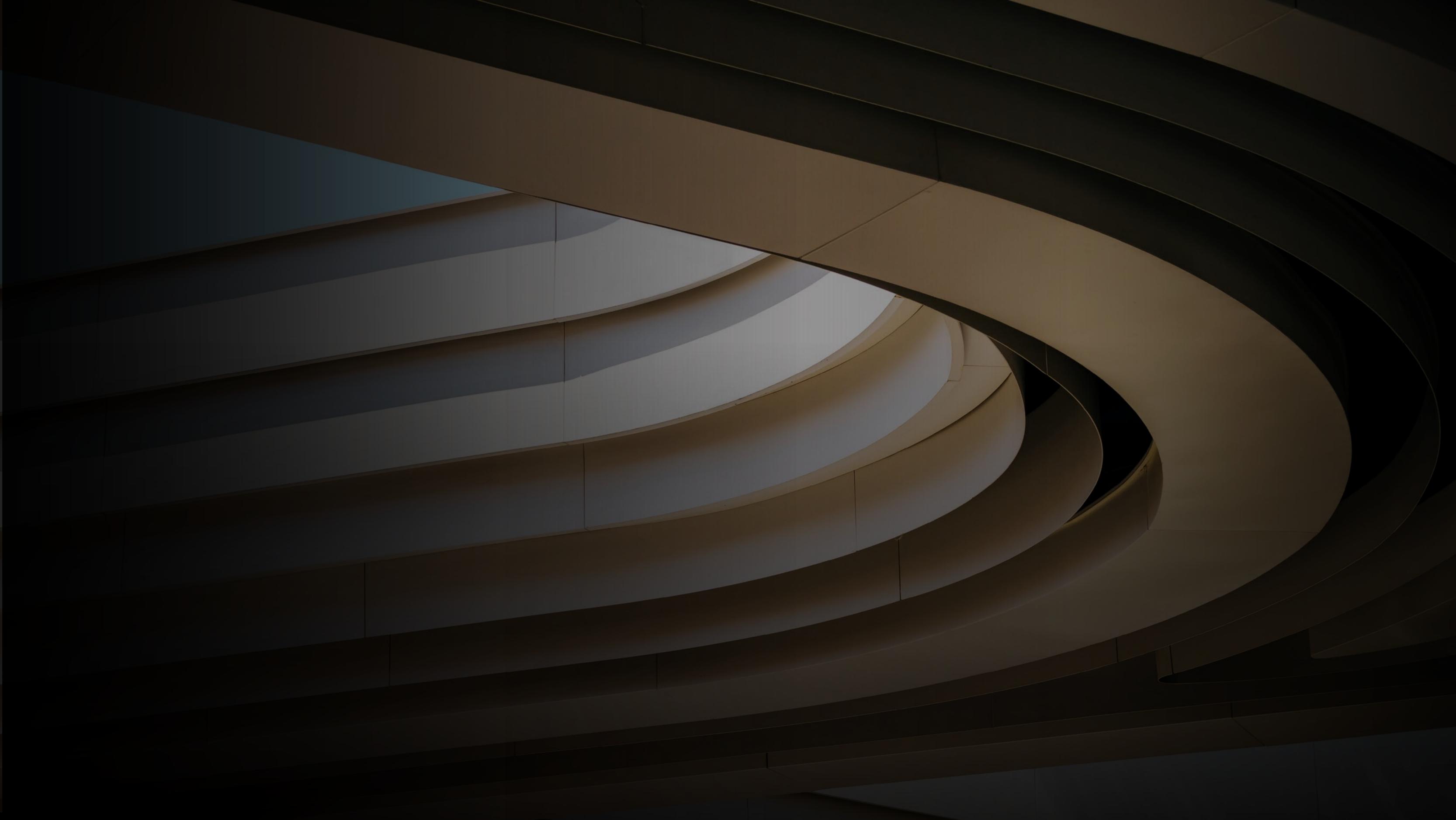
Consulting, Collection and Analysis of Indicators, Technical Content

Casa Azul Conteúdo e Design para Sustentabilidade

Content and Design

Casa Azul Conteúdo e Design para Sustentabilidade

PageOne Design e Comunicação



Unique, just like
businesses and people

www.abcbrasil.com.br