



Earnings Release

2nd Quarter of 2024

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Earnings Release

August 9th, 2024

(before market opening)

Conference Call

August 12th, 2024

English & Portuguese

10:00 AM (EDT) / 11:00 AM (BRT)

Investor Relations

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HIGHLIGHTS

Profitability

- **Net Income** reached R\$250.1 million in the second quarter of 2024, an increase of 23.9% in relation to the same period of 2023, while the **Return on Average Equity (ROAE)** was 16.1% – an expansion of 107 basis points in the period.

Revenue with Clients Growth

- Strong increase in the revenues with clients, with the highest **Margin with Clients** and **Service Revenues** marks in the history of ABC Brasil, benefiting from a better product mix, a solid performance in Investment Banking and a growing contribution from Insurance Brokerage and Tariffs. Furthermore, the greater share of revenues with low capital consumption – which reached 49% – contributed to the expansion of profitability in the period.

Discipline on Expenses

- Expenses in the quarter grew 8.9% compared to the same period last year, below the guidance for 2024. The 18% expansion in revenues in the same period resulted in an improvement in the **Efficiency Ratio**, which reached 36.9 % in the quarter – in line with the guidance for the year. This behavior reflects the potential for dilution of fixed costs as a greater volume of revenues is generated on the existing infrastructure.

Cont.

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HIGHLIGHTS (cont.)

New Brand Positioning

- ABC Brasil announces a change on its brand and presents a new market positioning, in line with the institution's diversification strategy, which includes expanding its addressable customer market. The reformulation process built during the last two years, was based on a detailed study with stakeholders.
- The construction of the new brand is based on the belief that human relationships build value. The concept of **ROR (Return on Relationship)** is now guiding the strategy, as a way of reaffirming the success of the business, anchored in the relationship with the client, in the solidity of the institution and in transparency, creating lasting bonds of loyalty and trust. These attributes are perceived in the new communication proposed by the institution, the uniqueness of relationships, presented at all points of contact with stakeholders, are seen in the new brand and reflect the bank's new moment.

2023 Sustainability Report

- ABC Brasil published its Sustainability Report, a document that reports the main actions and results developed by the Company throughout 2023, reinforcing its commitment to expanding the disclosure on social, environmental and corporate governance practices.
- The Report, submitted to independent external assurance, includes the Materiality Matrix revised in 2023 with the contribution of the Company's various stakeholders, in addition to following the internationally recognized GRI guidelines and incorporating SASB indicators. It also presents the reporting of climate information in accordance with recommendations from the Task Force on Climate-related Financial Disclosure (TCFD).

Earnings Release

2nd Quarter of 2024



EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 2Q24.

Key Indicators

Statements of Income (R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Recurring/Published Net Income	250.1	223.0	12.1%	201.9	23.9%	473.1	391.9	20.7%
Managerial NII pre-Provisions	597.6	530.7	12.6%	544.4	9.8%	1,128.3	1,094.1	3.1%
Managerial NII post-Provisions ¹	525.6	490.0	7.3%	473.6	11.0%	1,015.7	918.6	10.6%

Shares (R\$)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
	Jun/24	Mar/24	Chg 3M	Jun/23	Chg 12M	Jun/24	Jun/23	Chg 12M
NOSH ex-Treasury (million)	240.1	233.4		221.1		240.1	221.1	
Recurring/Published Earnings per Share (EPS)	1.04	0.96	9.0%	0.91	14.1%	1.97	1.77	11.2%
ABC4 Share Price	22.14	24.23	-8.6%	19.07	16.1%	22.14	19.07	16.1%
Market Capitalization (R\$ million)	5,316	5,655	-6.0%	4,216	26.1%	5,316	4,216	26.1%
Book Value per Share ²	25.97	26.30	-1.3%	24.52	5.9%	25.97	24.52	5.9%
Price / Book Value (P/BV) ²	0.85	0.92	-7.5%	0.78	9.6%	0.85	0.78	9.6%
IoC ³ Provisioned (R\$ million)	95.8	92.6	3.4%	91.7	4.5%	0.0	0.0	-
IoC ³ Declared (R\$ million)	188.5	0.0	-	184.8	2.0%	188.5	184.8	2.0%
IoC ³ Declared per Share	0.78	0.00	-	0.84	-6.1%	0.78	0.84	-6.1%
Dividend Yield (%) - Annualized	7.2%	6.6%	66 bps	8.7%	(148) bps	6.9%	8.8%	(189) bps

Performance Ratios (%)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
	Jun/24	Mar/24	Chg 3M	Jun/23	Chg 12M	Jun/24	Jun/23	Chg 12M
NIM - Net Interest Margin (p.a.)	4.5%	4.1%	34 bps	4.6%	(15) bps	4.3%	4.7%	(32) bps
Recurring/Published ROAE (annualized)	16.1%	15.1%	106 bps	15.1%	107 bps	15.6%	14.8%	86 bps
ROAA (annualized)	1.5%	1.5%	7 bps	1.5%	5 bps	1.5%	1.4%	8 bps
Efficiency Ratio	36.9%	39.4%	(259) bps	40.1%	(321) bps	38.1%	39.5%	(138) bps
BIS Ratio	16.3%	16.6%	(26) bps	15.0%	135 bps	16.3%	15.0%	135 bps
Tier 1 Capital	13.8%	13.8%	(4) bps	12.9%	88 bps	13.8%	12.9%	88 bps
Core Capital	11.7%	11.7%	(2) bps	11.7%	3 bps	11.7%	11.7%	3 bps
Additional Capital	2.1%	2.1%	(2) bps	1.2%	84 bps	2.1%	1.2%	84 bps
Coverage Ratio	116%	127%	(11) p.p.	288%	(172) p.p.	116%	288%	(172) p.p.
Adjusted Coverage Ratio ⁴	182%	217%	(35) p.p.	276%	(94) p.p.	182%	276%	(94) p.p.

Balance Sheet (R\$ million)	Jun/24	Mar/24	Chg 3M	Jun/23	Chg 12M
Total Assets	69,078	61,266	12.8%	54,931	25.8%
Expanded Credit Portfolio	48,284	45,980	5.0%	43,326	11.4%
Loans	23,235	23,434	-0.9%	23,493	-1.1%
Guarantees Issued	11,835	11,452	3.3%	11,903	-0.6%
Corporate Securities	13,215	11,093	19.1%	7,930	66.7%
Funding with third-party sources	47,393	44,318	6.9%	40,514	17.0%
Tier 1 Capital	6,976	6,723	3.8%	5,689	22.6%
Core Capital	5,922	5,701	3.9%	5,143	15.1%
Additional Capital	1,054	1,022	3.2%	546	93.2%
Tier 2 Capital	1,279	1,339	-4.5%	904	41.5%
Shareholders' Equity ²	6,235	6,138	1.6%	5,421	15.0%

	Jun/24	Mar/24	Chg 3M	Jun/23	Chg 12M
R\$/USD	5.56	5.00	11.3%	4.82	15.4%
Wholesale Clients	4,946	4,894	1.1%	4,580	8.0%
Employees ⁵	1,294	1,276	1.4%	1,235	4.8%

¹ Consists of Managerial Net Interest Income after Loan Loss Provision (LLP) and Provision for the Devaluation of Securities (PDS), added by Credit Recoveries.

² Controlling Shareholders' Equity.

⁴ Excluding the effect of an isolated case in the C&B segment, currently under Chapter 11.

³ Interest on Capital.

⁵ Including Executive Directors, Employees and Interns.

Earnings Release

2nd Quarter of 2024



Managerial Income Statement

Managerial Income Statement (BRL million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Net Interest Income	597.6	530.7	12.6%	544.4	9.8%	1,128.3	1,094.1	3.1%
Financial Margin with Clients	379.2	325.7	16.4%	327.3	15.9%	705.0	672.4	4.8%
Shareholders' Equity remunerated at CDI Rate	120.1	124.5	-3.5%	143.1	-16.1%	244.6	284.1	-13.9%
Financial Margin with Market	98.2	80.5	22.1%	74.0	32.8%	178.7	137.6	29.9%
Provision Expenses ¹	(71.9)	(40.7)	76.9%	(70.8)	1.7%	(112.6)	(175.5)	-35.8%
Net Interest Income post-Provisions	525.6	490.0	7.3%	473.6	11.0%	1,015.7	918.6	10.6%
Service Fees	122.2	102.2	19.6%	79.4	54.0%	224.4	159.1	41.1%
Guarantees Issued	39.2	36.1	8.7%	39.4	-0.6%	75.3	82.3	-8.5%
Investment Banking	43.9	41.6	5.6%	18.2	140.8%	85.5	32.4	164.0%
Insurance Brokerage Fees and Commercial Banking	39.1	24.5	59.3%	21.7	80.3%	63.6	44.4	43.2%
Personnel & Other Administrative Expenses	(190.0)	(178.8)	6.2%	(169.4)	12.1%	(368.8)	(335.6)	9.9%
Personnel Expenses	(124.3)	(117.5)	5.7%	(109.8)	13.2%	(241.8)	(218.4)	10.7%
Other Administrative Expenses	(65.7)	(61.3)	7.2%	(59.7)	10.1%	(127.0)	(117.2)	8.3%
Tax Expenses	(21.8)	(21.6)	1.3%	(16.7)	30.5%	(43.4)	(49.5)	-12.3%
Other Operating Income/Expenses	(2.2)	4.2	-152.3%	(17.6)	-87.5%	2.0	(16.7)	-112.1%
Non Operating Income	0.9	(0.6)	-243.6%	0.1	1059.0%	0.3	0.5	-46.3%
Earnings before Tax and Profit Sharing	434.7	395.4	9.9%	349.3	24.5%	830.1	676.3	22.7%
Income Tax and Social Contribution	(111.0)	(104.1)	6.6%	(80.5)	37.9%	(215.0)	(153.4)	40.2%
Profit Sharing	(66.5)	(64.8)	2.6%	(66.2)	0.6%	(131.4)	(129.6)	1.4%
Minority Interest	(7.1)	(3.5)	103.6%	(0.8)	837.2%	(10.6)	(1.4)	650.7%
Recurring Net Income	250.1	223.0	12.1%	201.9	23.9%	473.1	391.9	20.7%

¹ Includes: Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries.

2Q24 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	451.9	26.6	119.1	597.6
Provision Expenses	(16.3)	(55.6)		(71.9)
Net Interest Income post-Provisions	435.5	(29.0)	119.1	525.6
Service Fees	123.9	(1.7)		122.2
Personnel Expenses	(127.0)	2.7		(124.3)
Other Administrative Expenses	(84.8)	19.1		(65.7)
Tax Expenses	(23.1)	0.5	0.8	(21.8)
Other Operating Income (Expenses)	0.1	(2.3)		(2.2)
Operating Income	324.6	(10.7)	119.9	433.8
Non Operating Income	0.9			0.9
Earnings before Tax and Profit Sharing	325.5	(10.7)	119.9	434.7
Income Tax and Social Contribution	(4.4)		(106.5)	(111.0)
Profit Sharing	(63.8)	(2.7)		(66.5)
Minority Interest	(7.1)			(7.1)
Net Income	250.1	(13.4)	13.4	250.1

(1) Reclassification of figures from "Personnel Expenses" (related to the Social Security portion of the variable compensation) to "Profit Sharing", from "Other Administrative Expenses" (expenses related to volume of revenues) to "Net Interest Income" and "Service Fees", from "Other Administrative Expenses" (related to expenses linked to recovery of credit and other charges) to "Provision Expenses", from "Net Interest Income" (related to Credit Recoveries and Provision for the Devaluation of Securities (PDS)) to "Provision Expenses", from "Service Fees" (related to credit structuring fees) to "Net Interest Income" and from "Other Operating Income (Expenses)" (related to the Energy Trading provisions) to "Provision Expenses".

(2) Reclassification of tax effects from "Tax Expenses" and "Income Tax and Social Contribution" to "Net Interest Income".

Earnings Release

2nd Quarter of 2024



1Q24 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	430.9	(4.0)	103.8	530.7
Provision Expenses	(37.2)	(3.5)		(40.7)
Net Interest Income post-Provisions	393.8	(7.5)	103.8	490.0
Service Fees	106.3	(4.1)		102.2
Personnel Expenses	(127.2)	9.7		(117.5)
Other Administrative Expenses	(83.9)	22.6		(61.3)
Tax Expenses	(19.4)	0.7	(2.9)	(21.6)
Other Operating Income (Expenses)	14.8	(10.6)		4.2
Operating Income	284.4	10.8	100.8	396.0
Non Operating Income	4.7	(5.3)		(0.6)
Earnings before Tax and Profit Sharing	289.1	5.4	100.8	395.4
Income Tax and Social Contribution	(3.2)		(100.8)	(104.1)
Profit Sharing	(59.4)	(5.4)		(64.8)
Minority Interest	(3.5)			(3.5)
Net Income	223.0	0.0	0.0	223.0

2Q23 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	472.7	(16.9)	88.6	544.4
Provision Expenses	(68.9)	(1.9)	0.0	(70.8)
Net Interest Income post-Provisions	403.8	(18.8)	88.6	473.6
Service Fees	81.6	(2.3)	0.0	79.4
Personnel Expenses	(117.1)	7.4	0.0	(109.8)
Other Administrative Expenses	(74.9)	15.2	0.0	(59.7)
Tax Expenses	(23.6)	0.6	6.2	(16.7)
Other Operating Income (Expenses)	(22.8)	5.2	0.0	(17.6)
Operating Income	247.0	7.4	94.8	349.2
Non Operating Income	0.1			0.1
Earnings before Tax and Profit Sharing	247.1	7.4	94.8	349.3
Income Tax and Social Contribution	14.3	0.0	(94.8)	(80.5)
Profit Sharing	(58.8)	(7.4)	0.0	(66.2)
Minority Interest	(0.8)	0.0	0.0	(0.8)
Net Income	201.9	0.0	0.0	201.9

(1) Reclassification of figures from "Personnel Expenses" (related to the Social Security portion of the variable compensation) to "Profit Sharing", from "Other Administrative Expenses" (expenses related to volume of revenues) to "Net Interest Income" and "Service Fees", from "Other Administrative Expenses" (related to expenses linked to recovery of credit and other charges) to "Provision Expenses", from "Net Interest Income" (related to Credit Recoveries and Provision for the Devaluation of Securities (PDS)) to "Provision Expenses", from "Service Fees" (related to credit structuring fees) to "Net Interest Income" and from "Other Operating Income (Expenses)" (related to the Energy Trading provisions) to "Provision Expenses".

(2) Reclassification of tax effects from "Tax Expenses" and "Income Tax and Social Contribution" to "Net Interest Income".

Earnings Release

2nd Quarter of 2024



Results

The **Recurring Net Income** totaled **R\$250.1 million in the 2Q24**, an increase of 12.1% in relation to the R\$223.0 million presented in the 1Q24 and an increase of 23.9% in relation to the R\$201.9 million presented in the same period of 2023.

2Q24 x 1Q24 | Recurring

The increase in the Recurring Net Income, on a quarter-over-quarter basis, is explained mainly by:

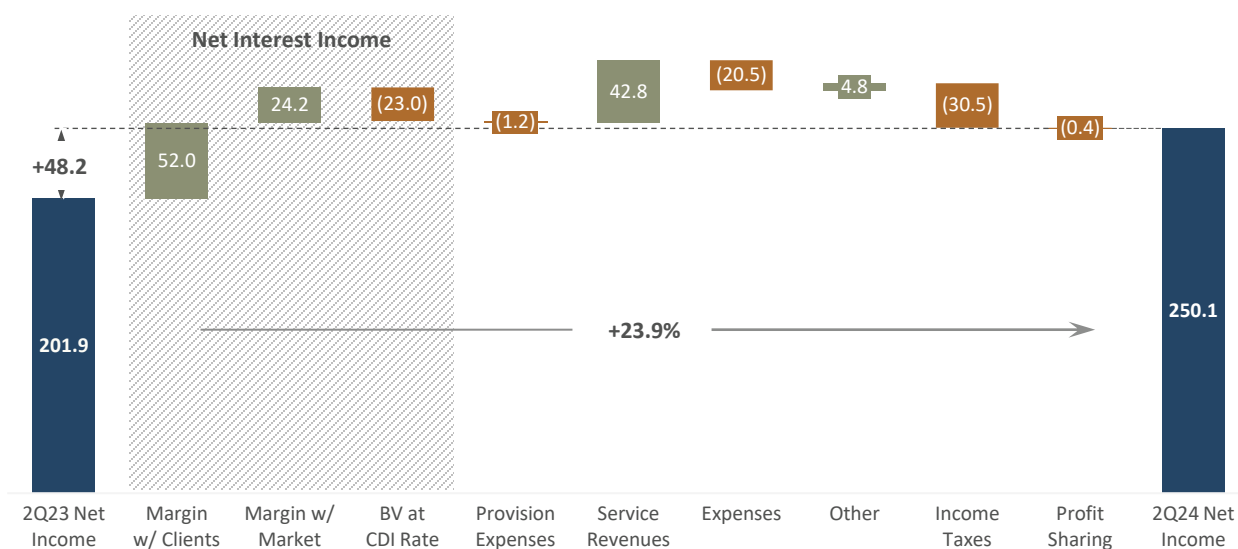
- The increase in the Margin with Clients (before provisions);
- The increase in Service Revenues; and
- The increase in the Margin with Market;
- Being partially offset by the increase in Provision Expenses.

2Q24 x 2Q23 | Recurring

The increase in earnings, comparing the 2Q24 with the 2Q23, is explained mainly by:

- The increase in the Margin with Clients (before provisions);
- The increase in Service Revenues; and
- The increase in the Margin with Market;
- Being partially offset by the increase in Income Taxes and decrease in the Shareholders' Equity remunerated at CDI Rate.

(R\$ million)



ROAE (%) 15.1% → 107 bps → 16.1%

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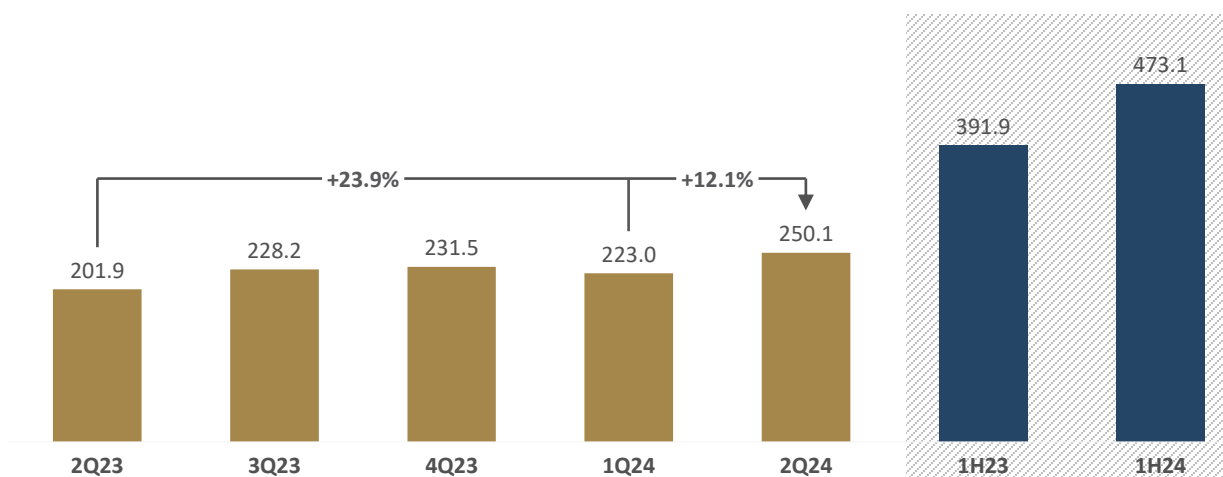
2nd Quarter of 2024



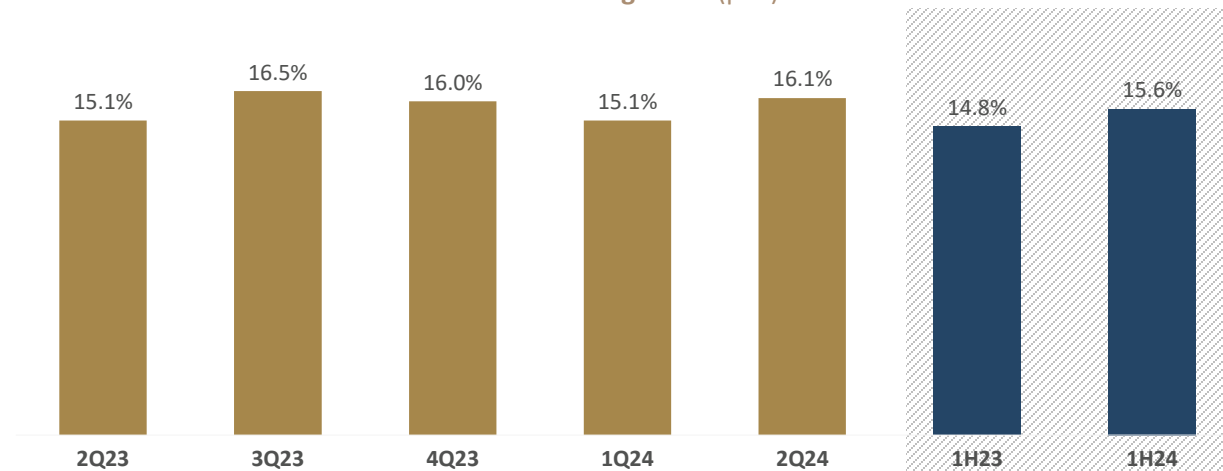
Profitability

(R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Recurring Net Income	250.1	223.0	12.1%	201.9	23.9%	473.1	391.9	20.7%
Shareholders' Equity (average)	6,198	5,917	4.7%	5,358	15.7%	6,057	5,311	14.0%
Recurring ROAE	16.1%	15.1%	106 bps	15.1%	107 bps	15.6%	14.8%	86 bps

Recurring Net Income (R\$ million)



Recurring ROAE (p.a.)

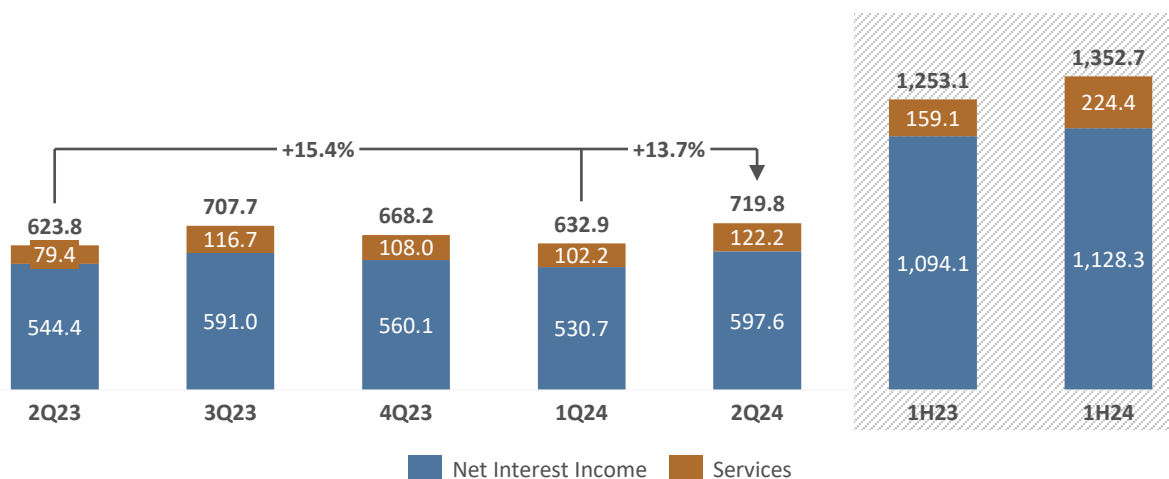


Earnings Release

2nd Quarter of 2024



Revenues (R\$ million)



OPERATING HIGHLIGHTS AND INDICATORS

Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented an increase of 5.0% in the quarter and an increase of 11.4% year-over-year, the highlight being the C&IB segment, with an increase of 16.3% in the last twelve months.

Expanded Credit Portfolio (R\$ million)	Jun/24	% Total	Mar/24	% Total	Chg 3M	Jun/23	% Total	Chg 12M
Loans	23,235	100%	23,434	100%	-0.9%	23,493	100%	-1.1%
C&IB	4,506	19.4%	4,219	18.0%	6.8%	3,423	14.6%	31.6%
Corporate	14,829	63.8%	15,299	65.3%	-3.1%	16,213	69.0%	-8.5%
Middle	3,900	16.8%	3,916	16.7%	-0.4%	3,857	16.4%	1.1%
Corporate Securities	13,215	100%	11,093	100%	19.1%	7,930	100%	66.7%
C&IB	3,934	29.8%	3,452	31.1%	14.0%	2,191	27.6%	79.5%
Corporate	8,852	67.0%	7,330	66.1%	20.8%	5,671	71.5%	56.1%
Middle	428	3.2%	312	2.8%	37.2%	67	0.8%	539.6%
"Cash" Portfolio¹	36,449	100%	34,528	100%	5.6%	31,423	100%	16.0%
C&IB	8,440	23.2%	7,671	22.2%	10.0%	5,615	17.9%	50.3%
Corporate	23,681	65.0%	22,629	65.5%	4.7%	21,884	69.6%	8.2%
Middle	4,328	11.9%	4,228	12.2%	2.4%	3,924	12.5%	10.3%
Guarantees Issued	11,835	100%	11,452	100%	3.3%	11,903	100%	-0.6%
C&IB	7,865	66.5%	7,886	68.9%	-0.3%	8,407	70.6%	-6.4%
Corporate	3,946	33.3%	3,523	30.8%	12.0%	3,456	29.0%	14.2%
Middle	24	0.2%	44	0.4%	-45.2%	39	0.3%	-39.0%
Expanded Credit Portfolio	48,284	100%	45,980	100%	5.0%	43,326	100%	11.4%
C&IB	16,305	33.8%	15,556	33.8%	4.8%	14,022	32.4%	16.3%
Corporate	27,627	57.2%	26,151	56.9%	5.6%	25,340	58.5%	9.0%
Middle	4,352	9.0%	4,272	9.3%	1.9%	3,964	9.1%	9.8%

¹ Includes Loans and Corporate Securities portfolios.

C&IB segment includes companies with annual sales above R\$4 billion (may include clients from the Infrastructure, Energy, and Private Equity sectors, with sales below R\$4 billion).

Corporate segment includes companies with annual sales between R\$300 million and R\$4 billion.

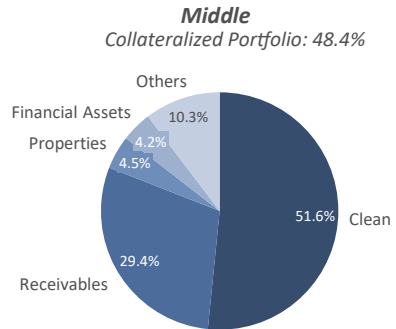
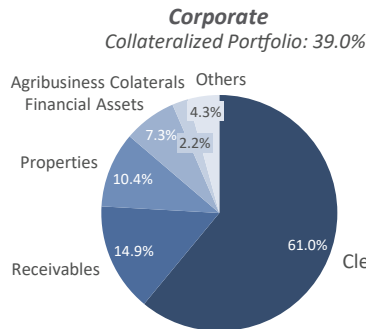
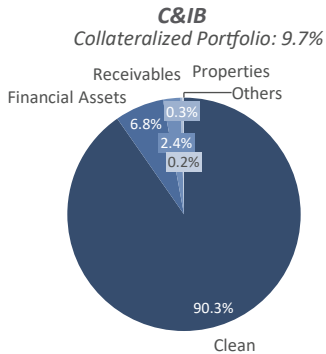
Middle segment includes companies with annual sales between R\$30 million and R\$300 million.

Earnings Release

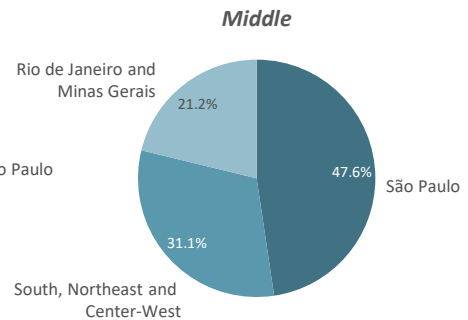
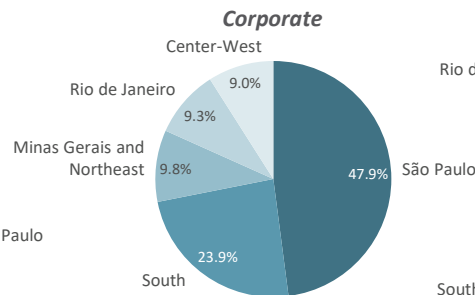
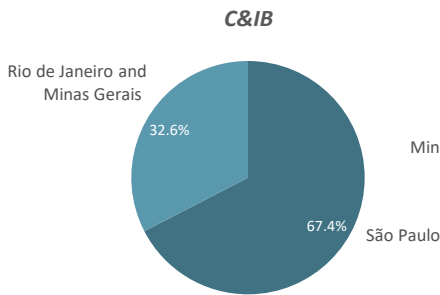
2nd Quarter of 2024



Collaterals' Breakdown of the Expanded Credit Portfolio by Segment

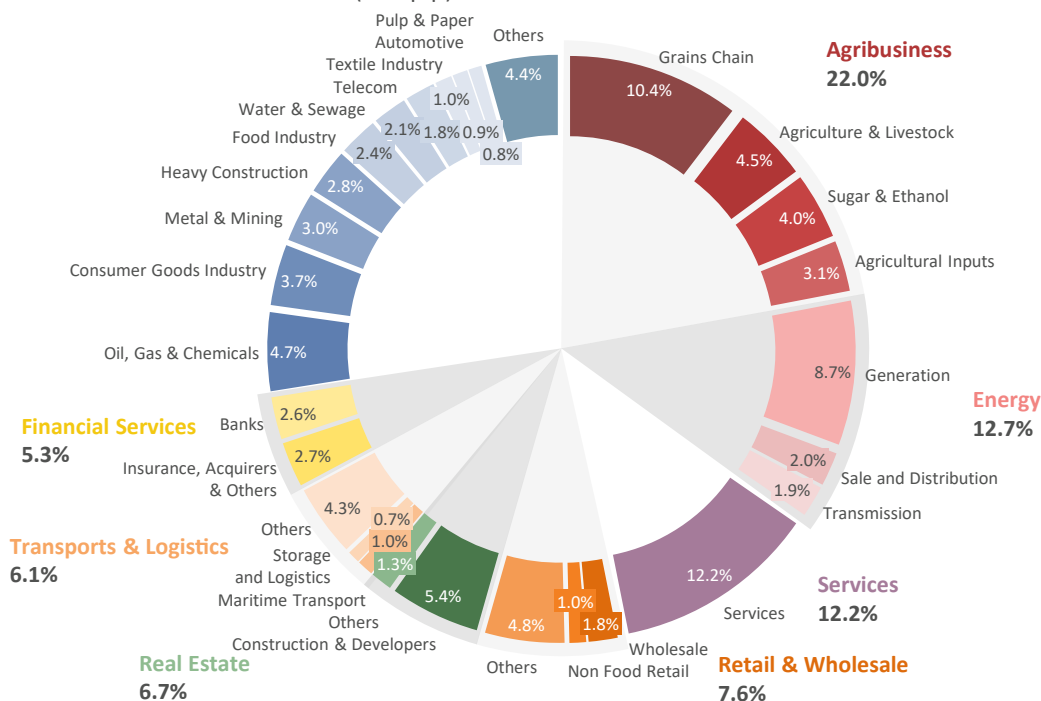


Geographical Breakdown of the Expanded Credit Portfolio by Segment



Sector Breakdown of the Expanded Credit Portfolio

As of June 2024, the Bank continued to present a well diversified credit portfolio, with an increase in the subsector's participation of Services (+1.7 p.p.), Oil, Gas & Chemicals (+1.1 p.p.) and Insurance, Acquirers & Others (+0.8 p.p.); and a decrease in the participation of the sectors of Banks (-1.1 p.p.), Energy Generation (-0.9 p.p.) and Others – Retail & Wholesale (-0.6 p.p.).



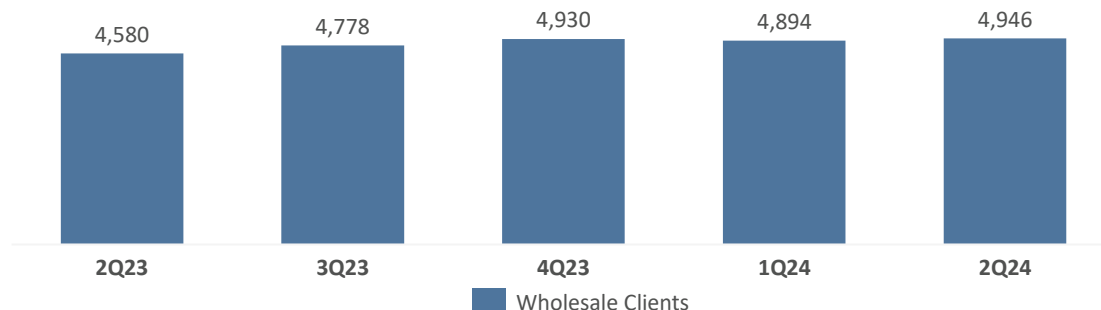
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2nd Quarter of 2024



Expanded Credit Portfolio Indicators by Segment

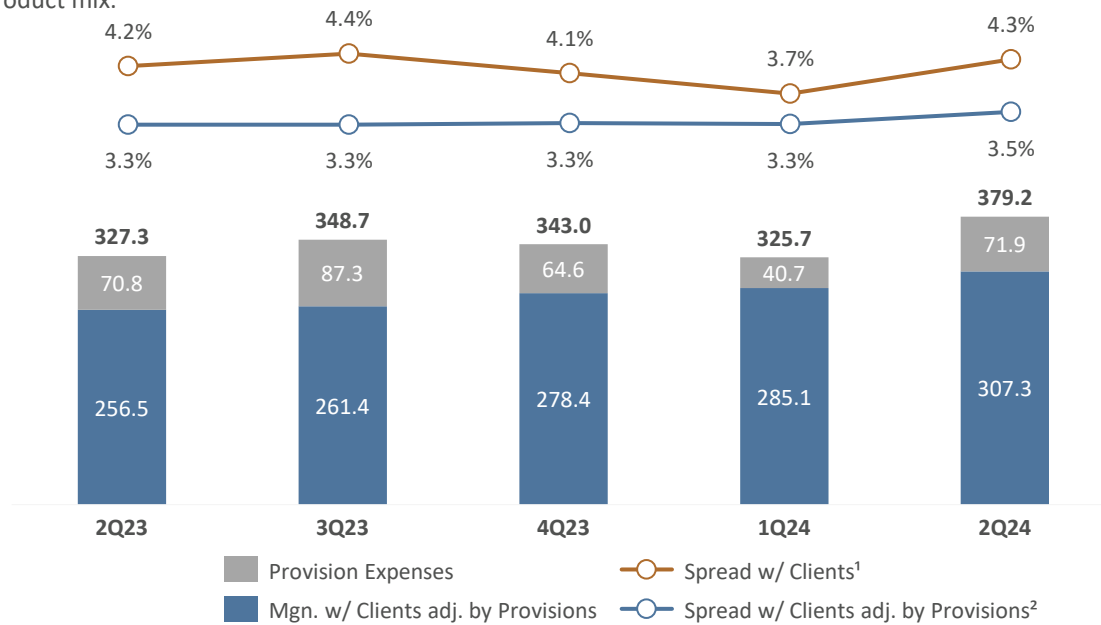
ABC Brasil ended the 2Q24 with 4,946 active wholesale clients, a year-over-year increase of 8.0%.



	C&IB			Corporate			Middle		
	Jun/24	Mar/24	Jun/23	Jun/24	Mar/24	Jun/23	Jun/24	Mar/24	Jun/23
Wholesale Clients	374	373	337	1,993	1,974	1,856	2,579	2,547	2,387
Average Exposure per Client (R\$ million)	78.8	74.3	85.1	17.2	17.5	19.1	2.2	2.2	2.4
Average Term (days)	351	285	323	383	368	386	342	326	298

Annualized Spread with Clients (Loans + Private Securities)

The **Annualized Spread with Clients** presented an increase of approximately 60 basis points vs. the previous quarter, result of a better product mix that commanded higher spreads. As for the **Annualized Spread with Clients Adjusted by Provision**, the metric increased approximately 20 basis points, also benefiting from the product mix.



(R\$ million)	2Q23	3Q23	4Q23	1Q24	2Q24
Loans + Private Securities Average	31,385	31,979	33,793	34,790	35,488

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

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

Earnings Release

2nd Quarter of 2024



Loans

Loan Portfolio by Volume Exposure (by Client)

Loan Portfolio by Volume Exposure (R\$ million)	Jun/24	% of Portfolio	Mar/24	% of Portfolio	Jun/23	% of Portfolio
0 - 5 MM	3,002	12.9%	3,091	13.2%	2,912	12.4%
5 MM - 10 MM	2,266	9.8%	2,425	10.3%	2,601	11.1%
10 MM - 50 MM	7,344	31.6%	7,208	30.8%	8,281	35.2%
> 50 MM	10,623	45.7%	10,709	45.7%	9,699	41.3%
Total	23,235	100.0%	23,434	100.0%	23,493	100.0%

Loan Portfolio by Maturity

The table below provides the breakdown of the Loan Portfolio by maturity:

Loan Portfolio by Maturity (R\$ million)	Jun/24	% of Portfolio	Mar/24	% of Portfolio	Jun/23	% of Portfolio
Until 3 months	6,886	29.6%	6,458	27.6%	6,621	28.2%
3 to 12 months	9,668	41.6%	9,820	41.9%	9,161	39.0%
1 to 3 years	5,795	24.9%	6,232	26.6%	6,674	28.4%
Above 3 years	886	3.8%	924	3.9%	1,037	4.4%
Total	23,235	100.0%	23,434	100.0%	23,493	100.0%

Loan Portfolio Ratings (Brazilian Central Bank Resolution No. 2682)

Loan transactions are classified according to the level of risk, applying a criteria that considers the economic landscape, historical data, and specific risks related to the transactions, borrowers, and guarantors, in accordance with Brazilian Central Bank Resolution No. 2682. As of the end of 2Q24, the **Loan Portfolio** reached **R\$23.2 billion**, with a Loan Loss Reserve balance of R\$813.2 million.

Loan Portfolio Ratings (R\$ million)	Jun/24	% of Portfolio	Mar/24	% of Portfolio	Jun/23	% of Portfolio	Provision Jun/24
AA	12,817	55.2%	12,601	53.8%	12,529	53.3%	21.5
A	4,942	21.3%	5,436	23.2%	4,550	19.4%	30.3
B	3,399	14.6%	3,167	13.5%	2,723	11.6%	56.2
C	821	3.5%	812	3.5%	2,106	9.0%	31.5
D	326	1.4%	380	1.6%	724	3.1%	37.9
E	125	0.5%	152	0.6%	160	0.7%	38.1
F	105	0.5%	211	0.9%	97	0.4%	53.5
G	521	2.2%	519	2.2%	483	2.1%	364.9
H	179	0.8%	156	0.7%	121	0.5%	179.2
Total	23,235	100.0%	23,434	100.0%	23,493	100.0%	813.2
AA-C	21,978	94.6%	22,017	94.0%	21,908	93.3%	
D-H	1,256	5.4%	1,417	6.0%	1,585	6.7%	

Earnings Release

2nd Quarter of 2024



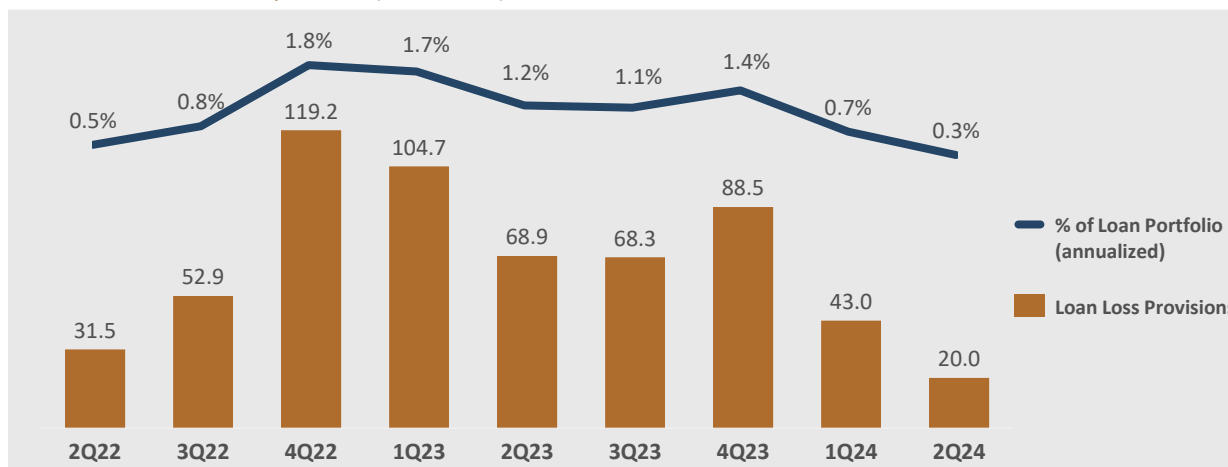
Quality of the Loan Portfolio by Segment

Segments	Loan Portfolio (R\$ million)	Write Off (R\$ million)	Write Off / Loan Portfolio	Loan Loss Reserve ¹ (R\$ million)	Loan Loss Reserve / Loan Portfolio	Past Due +90 days (R\$ million)	Past Due +90 days / Loan Portfolio
C&IB	4,506	0.8	0.02%	356.8	7.92%	416.4	9.24%
Corporate	14,829	8.2	0.06%	209.2	1.41%	119.4	0.81%
Middle	3,900	49.3	1.26%	247.2	6.34%	166.8	4.28%
Total - Jun/24	23,235	58.4	0.25%	813.2	3.50%	702.7	3.02%
Mar/24	23,434	48.3	0.21%	854.6	3.65%	674.9	2.88%
Dec/23	24,829	42.0	0.17%	867.1	3.49%	648.6	2.61%
Sep/23	24,109	38.9	0.16%	826.5	3.43%	406.3	1.69%
Jun/23	23,493	34.5	0.15%	795.4	3.39%	276.5	1.18%

¹ Includes Specific and Generic provisions.

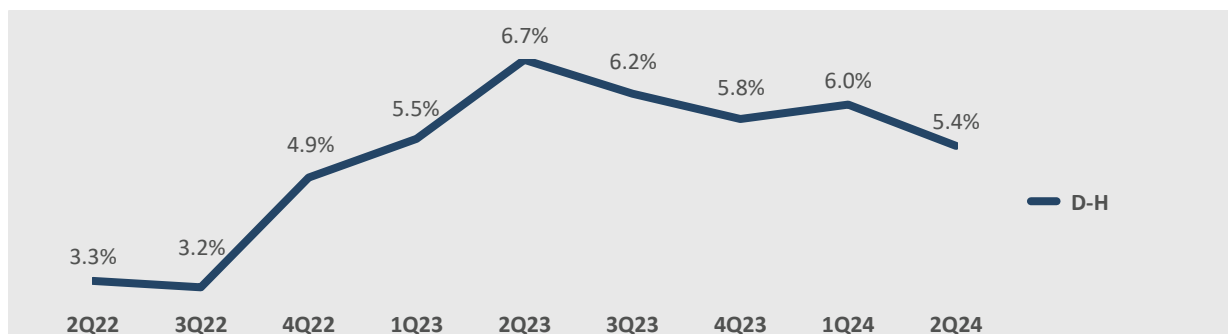
Loan Loss Provisions (Brazilian Central Bank Resolution No. 2682)

R\$ million and % of loan portfolio (annualized)



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

% da carteira de empréstimos



By the end of the first quarter of 2024, the total balance of renegotiated credits reached R\$214.9 million – equivalent to 0.9% of the Loan Portfolio (2,682).

Earnings Release

2nd Quarter of 2024



Guarantees Issued

Guarantees Issued Portfolio by Maturity

The table below provides a breakdown of the Guarantees Issued by maturity:

Guarantees Issued Portfolio by Maturity (R\$ million)	Jun/24	% of Portfolio	Mar/24	% of Portfolio	Jun/23	% of Portfolio
Until 3 months	1,771	15.0%	2,758	24.1%	2,613	22.0%
3 to 12 months	4,794	40.5%	4,383	38.3%	5,624	47.3%
1 to 3 years	3,471	29.3%	2,700	23.6%	2,993	25.1%
Above 3 years	1,799	15.2%	1,612	14.1%	673	5.7%
Total	11,835	100.0%	11,452	100.0%	11,903	100.0%

Guarantees Issued Portfolio Ratings

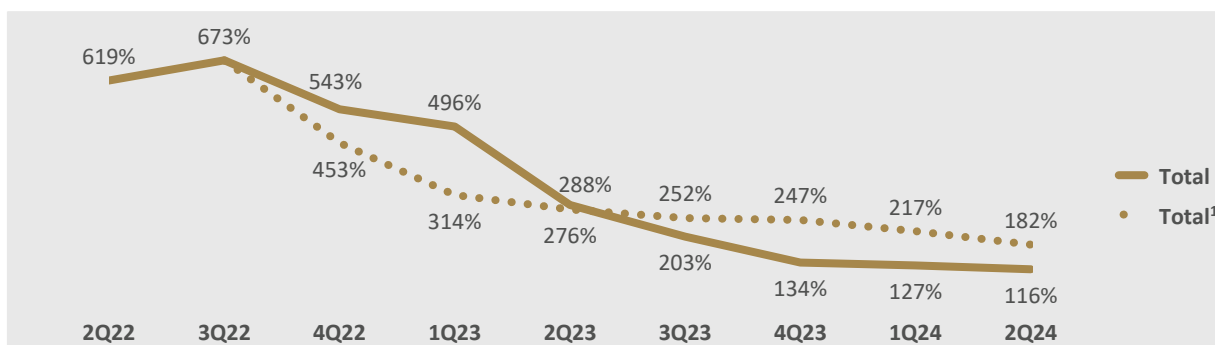
By the end of 2Q24, the **Guarantees Issued Portfolio** reached **R\$11.8 billion**, with a balance of R\$52.7 million in provisions.

Guarantees Issued Portfolio Ratings (R\$ million)	Jun/24	% of Portfolio	Mar/24	% of Portfolio	Jun/23	% of Portfolio	Provision Jun/24
AA	9,660	81.6%	9,761	85.2%	9,981	83.9%	9.7
A	1,559	13.2%	1,022	8.9%	1,082	9.1%	17.3
B	359	3.0%	333	2.9%	295	2.5%	5.4
C	97	0.8%	144	1.3%	362	3.0%	3.9
D	158	1.3%	186	1.6%	132	1.1%	15.8
E	2	0.0%	6	0.1%	50	0.4%	0.6
F	0	0.0%	0	0.0%	0	0.0%	0.0
G	0	0.0%	0	0.0%	0	0.0%	0.0
H	0	0.0%	0	0.0%	0	0.0%	0.0
Total	11,835	100.0%	11,452	100.0%	11,903	100.0%	52.7
AA-C	11,675	98.6%	11,260	98.3%	11,721	98.5%	
D-H	160	1.4%	192	1.7%	183	1.5%	

Portfolio Performance

Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days



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

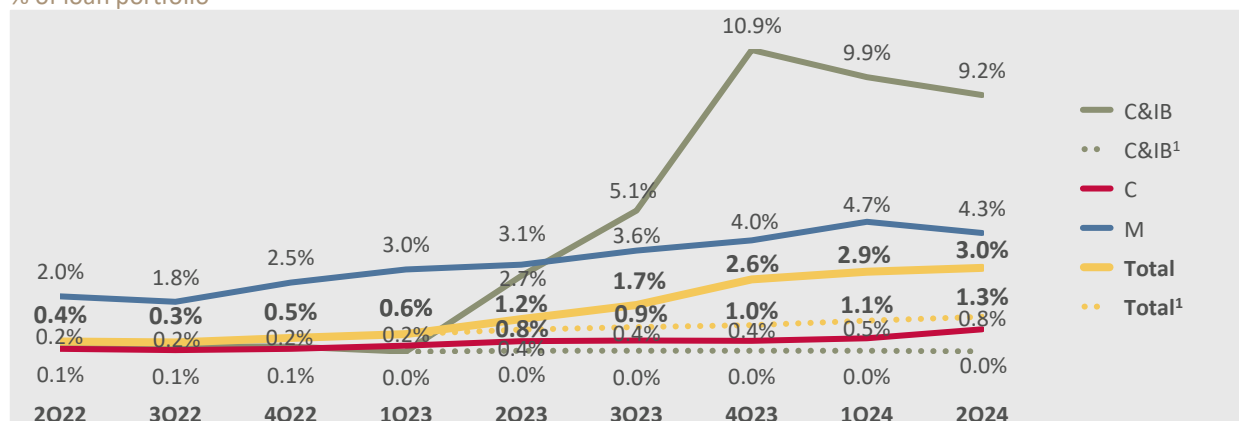
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2nd Quarter of 2024



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

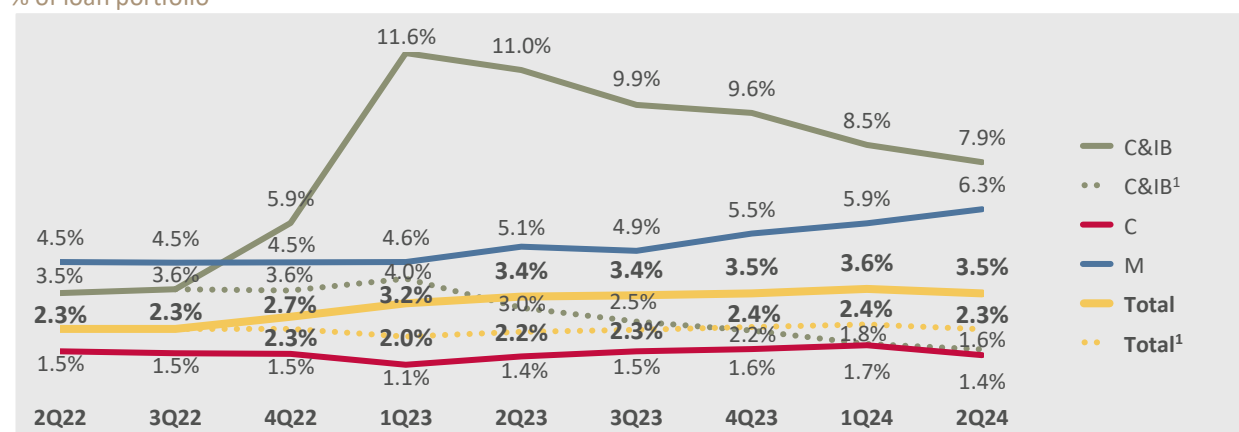
% of loan portfolio



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

Loan Loss Reserve²

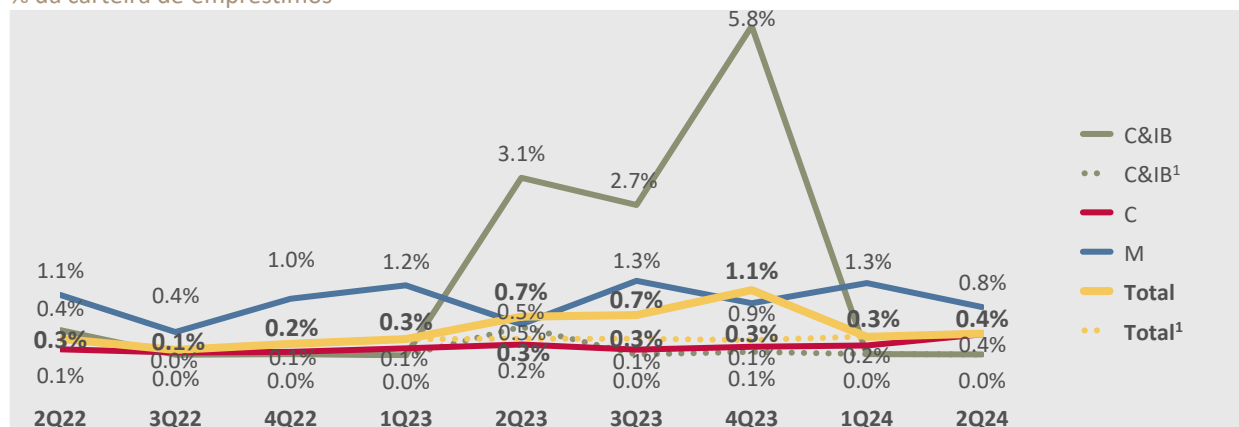
% of loan portfolio



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

NPL Formation³ (loans overdue more than 90 days)

% da carteira de empréstimos



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

² C&IB and Corporate provision balances include additional provision.

³ Defined as the credit portfolio more than 90 days overdue during the quarter, added by write-offs.

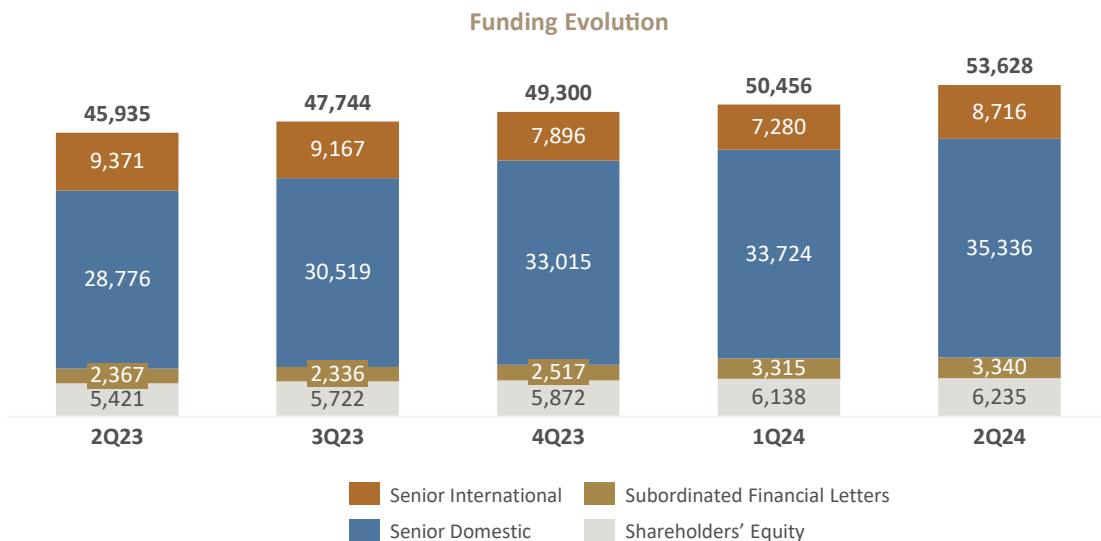
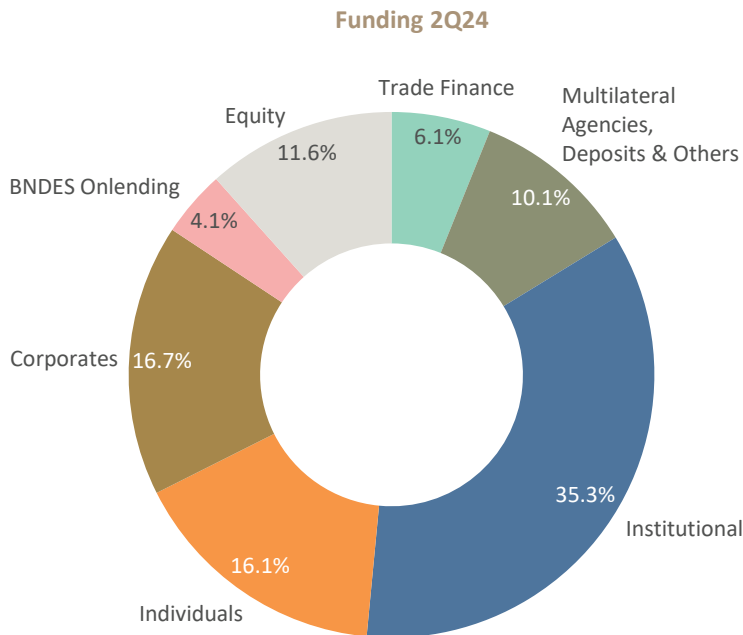
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2nd Quarter of 2024



Funding

The chart below shows the funding breakdown by investor profile.



By the end of June 2024, the funding balance reached R\$53.6 billion, an increase of 6.3% in the quarter and of 16.7% in 12 months. Diversification of funding lines and broad access to local and international markets, under competitive conditions, continue to be one of the pillars of the sustainability of our business.

Earnings Release

2nd Quarter of 2024



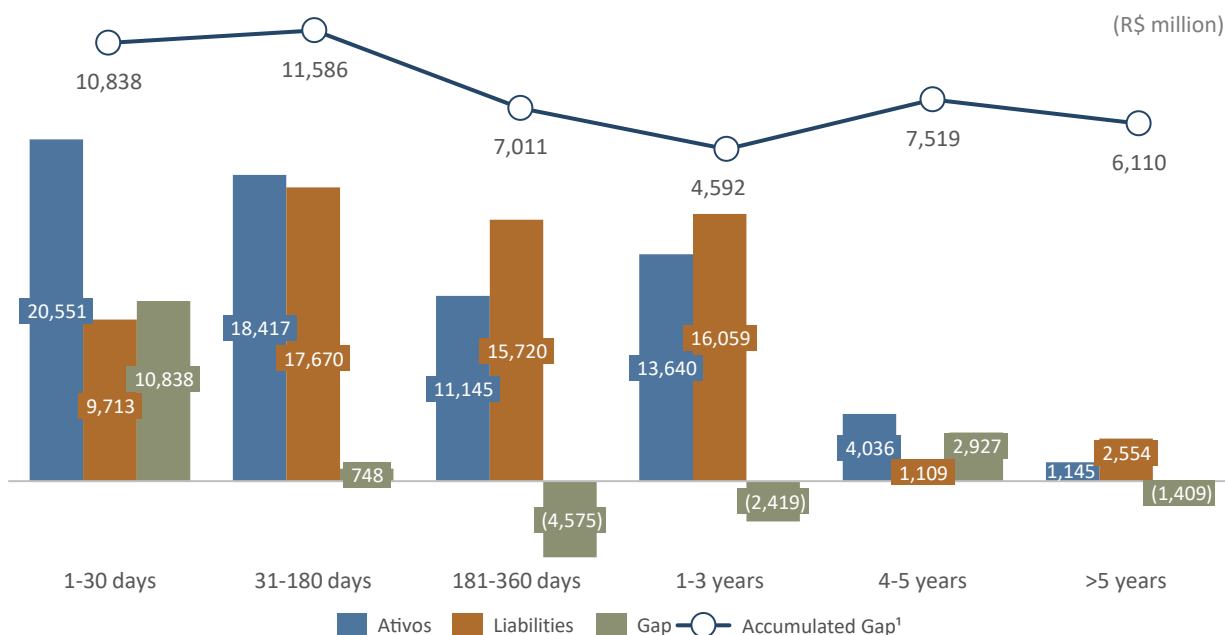
Funding (R\$ million)	Jun/24	% of Total	Mar/24	% of Total	Jun/23	% of Total
Demand Deposits	551	1.0%	378	0.7%	353	0.8%
Time Deposits	10,675	19.9%	9,373	18.6%	7,386	16.1%
LCA, LCI & COE ¹	5,010	9.3%	5,000	9.9%	7,319	15.9%
Financial Bills	16,577	30.9%	16,284	32.3%	11,418	24.9%
Subordinated Local Notes (Letras Financeiras)	2,286	4.3%	2,293	4.5%	1,822	4.0%
Interbank Deposits	337	0.6%	583	1.2%	323	0.7%
Borrowing and Onlending Obligations Abroad	8,716	16.3%	7,280	14.4%	9,371	20.4%
Borrowing and Onlending Obligations	2,185	4.1%	2,107	4.2%	1,977	4.3%
Perpetual Sub. Financial Notes	1,054	2.0%	1,022	2.0%	546	1.2%
Subtotal (Funding with Third Parties)	47,393	88.4%	44,318	87.8%	40,514	88.2%
Shareholders' Equity	6,235	11.6%	6,138	12.2%	5,421	11.8%
Total	53,628	100.0%	50,456	100.0%	45,935	100.0%

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

Funding with Third Parties by Maturity (R\$ million)	Jun/24	Mar/24	Chg (%)	Jun/23	Chg (%)
Until 3 months	9,950	9,259	7.5%	9,587	3.8%
3 to 12 months	18,861	16,801	12.3%	16,996	11.0%
1 to 3 years	14,706	14,067	4.5%	10,295	42.8%
Above 3 years	3,876	4,191	-7.5%	3,636	6.6%
Total	47,393	44,318	6.9%	40,514	17.0%

Assets and Liabilities by Maturity

The strong discipline in assets and liabilities management is a key element in ABC Brasil's strategy, with positive cumulative cash positions in all maturities. In the second quarter of 2024, the net cash position up to 30 days reached R\$10.8 billion, equivalent to 1.7x times the shareholders' equity.



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

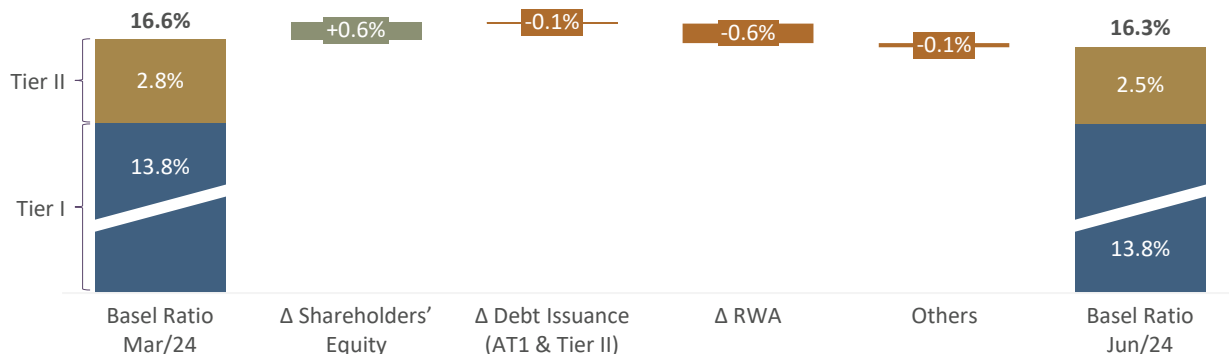
Earnings Release

2nd Quarter of 2024



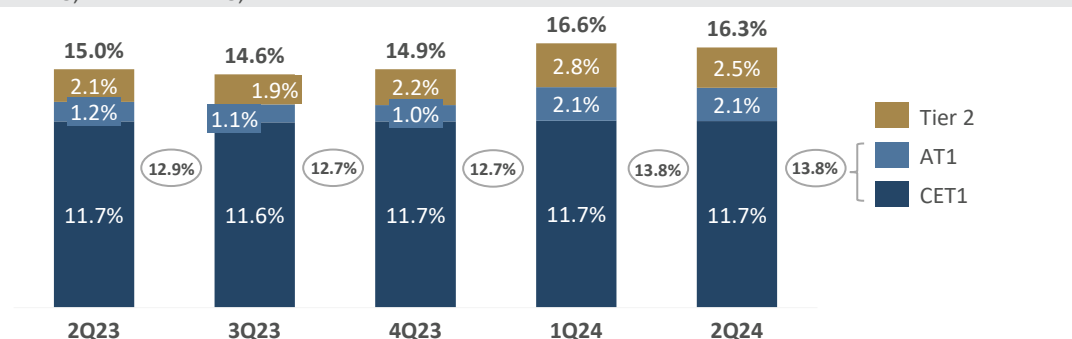
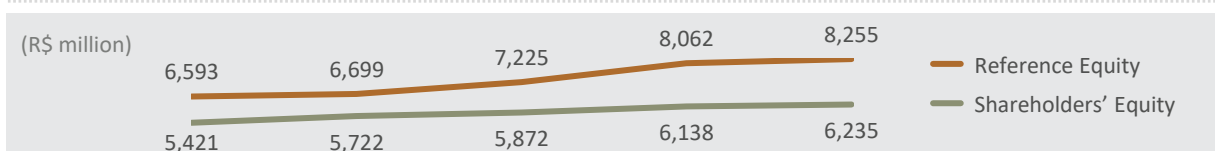
Capital Adequacy

The Brazilian Central Bank regulations require banks to maintain a minimum total capital equivalent to 8.0% of Risk-Weighted Assets. ABC Brasil's Basel Ratio is already in full compliance with Basel III rules. The chart and table below break down the bank's Basel Ratio variations in the quarter:



In this quarter, the **Basel Ratio** decreased 26 basis points, impacted mainly by the increase of risk-weighted assets (RWA) and by the reduction in the balance of hybrid capital instruments. This decrease was partially offset by the recapitalization related to 2H23 IoC distribution, as well as by the appropriation of the 2Q24 result to Shareholders' Equity.

Evolution of Basel Ratio - 2Q24 (R\$ million)	Tier 1	Tier 2	Total	Risk Weighted Assets	BIS Ratio	Ratio Tier 1 / Reference Equity
March 31, 2024	6,722.7	1,339.3	8,062.0	48,643.0	16.6%	83.4%
Net Profit	250.1		250.1		0.5%	
Interest on Capital (IOC) Distributed	(95.8)		(95.8)		-0.2%	
Capital Increase	146.5		146.5		0.3%	
Basel III Subordinated Debt Issuance	32.2	(60.5)	(28.3)		-0.1%	
Others	(79.9)		(79.9)		-0.1%	
Change in Risk Weighted Assets				1,963.6	-0.6%	
June 30, 2024	6,975.7	1,278.8	8,254.5	50,606.6	16.3%	84.5%



In the 2Q24, the average exposure to market risk measured by the trading portfolio VaR reached R\$4.6 million (Value-at-Risk estimated through historical simulation method, with one-day time horizon and 99% confidence level).

Earnings Release

2nd Quarter of 2024



FINANCIAL HIGHLIGHTS AND INDICATORS

Net Interest Income

The **Net Interest Income** reached R\$597.6 million in 2Q24, an increase of 12.6% in relation to 1Q24 and 9.8% when compared to the same period of 2023. The **Net Interest Income post-Provisions** presented an increase of 7.3% in the quarter and an increase of 11.0% in relation to the same period of 2023.

(R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Net Interest Income	597.6	530.7	12.6%	544.4	9.8%	1,128.3	1,094.1	3.1%
Financial Margin with Clients	379.2	325.7	16.4%	327.3	15.9%	705.0	672.4	4.8%
Shareholders' Equity Remunerated at CDI Rate	120.1	124.5	-3.5%	143.1	-16.1%	244.6	284.1	-13.9%
Financial Margin with Market	98.2	80.5	22.1%	74.0	32.8%	178.7	137.6	29.9%
Provision Expenses	(71.9)	(40.7)	76.9%	(70.8)	1.7%	(112.6)	(175.5)	-35.8%
Net Interest Income post-Provisions	525.6	490.0	7.3%	473.6	11.0%	310.7	246.2	26.2%

Provisions

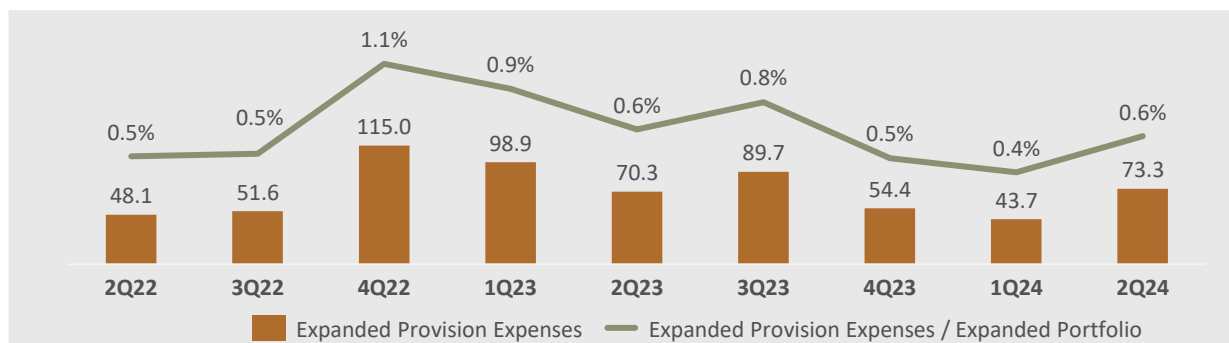
Expanded Provision Expenses for 2Q24 presented an increase of 67.6% when compared to the 1Q24, and of 4.3% when compared to the same period of 2023, resulted primarily from the increase of Provision for the Devaluation of Securities (PDS). **Expanded Provision Expenses** were equivalent to 0.6% of the **Expanded Portfolio** in 2Q24, an expansion of 23 basis points in relation to the previous quarter, and a reduction of 4 basis points when compared to the same period of 2023.

Provision Expenses (R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Loan Loss Provision (LLP) ¹	(20.0)	(43.0)	-53.5%	(68.9)	-70.9%	(63.1)	(173.6)	-63.7%
Provision for the Devaluation of Securities (PDS)	(54.3)	(4.2)	1186.8%	(12.5)	335.6%	(58.5)	(14.9)	293.5%
Credit Recoveries	2.3	6.6	-64.6%	10.6	-77.9%	8.9	12.9	-31.0%
Provision Expenses	(71.9)	(40.7)	76.9%	(70.8)	1.7%	(112.6)	(175.5)	-35.8%
Provision for Guarantees Issued (PGI)	(0.3)	(2.2)	-84.1%	1.3	-126.6%	(2.5)	7.7	-132.5%
Provision for Assets not for Own Use (BNDU)	(1.0)	(0.9)	14.9%	(0.9)	19.8%	(1.9)	(1.5)	28.8%
Expanded Provision Expenses	(73.3)	(43.7)	67.6%	(70.3)	4.3%	(117.0)	(169.3)	-30.8%
Expanded Credit Portfolio	48,284.3	45,979.9	5.0%	43,325.9	11.4%	48,284.3	43,325.9	11.4%
Expanded Provision / Expanded Portfolio (Annualized)	0.6%	0.4%	23 bps	0.6%	(4) bps	0.5%	0.8%	(30) bps

¹ Includes Credit Recovery Costs

Expanded Provisions Expenses

R\$ million and % of the expanded portfolio (annualized)



Earnings Release

2nd Quarter of 2024

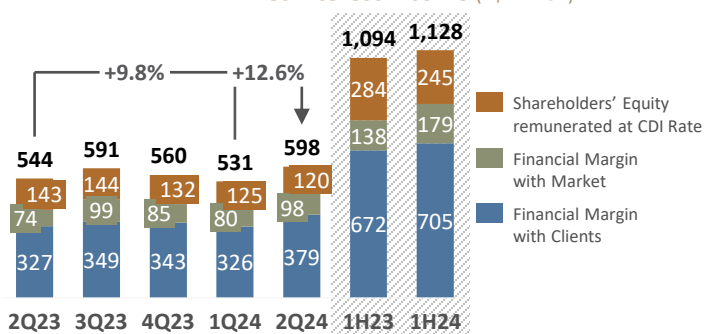


NIM

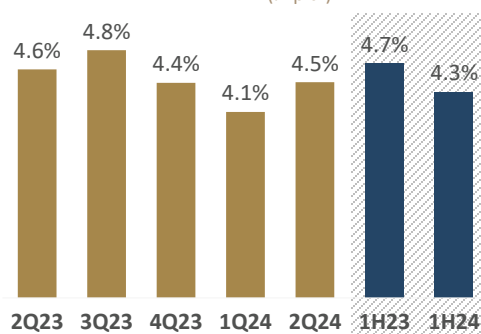
The NIM (Net Interest Margin) reached 4.5% p.a. in the 2Q24, an increase of 34 basis points when compared to the previous quarter and a reduction of 15 basis points in relation to the same period of 2023.

(R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Net Interest Income pre-Provisions (A)	597.6	530.7	12.6%	544.4	9.8%	1,128.3	1,094.1	3.1%
Loans (Average)	23,334	24,131	-3.3%	23,778	-1.9%	23,733	24,347	-2.5%
Other Interest Earning Assets (Average)	30,378	27,469	10.6%	23,590	28.8%	28,924	22,571	28.1%
Average Interest Earning Assets (B)	53,712	51,601	4.1%	47,368	13.4%	52,656	46,918	12.2%
Net Interest Margin (% pa) (A/B)	4.5%	4.1%	34	4.6%	(15) bps	4.3%	4.7%	(32) bps

Net Interest Income (R\$ million)



NIM (% p.a.)

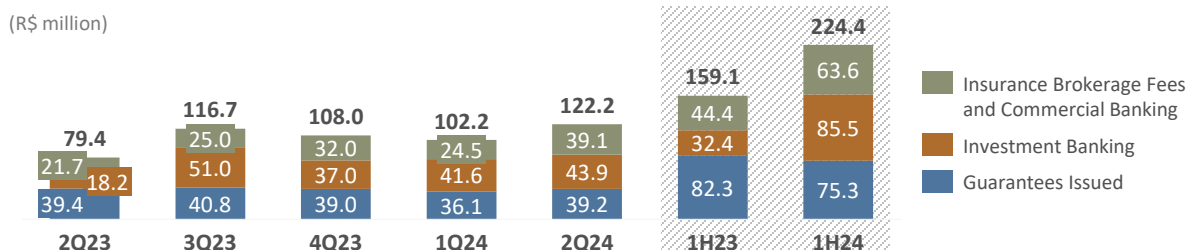
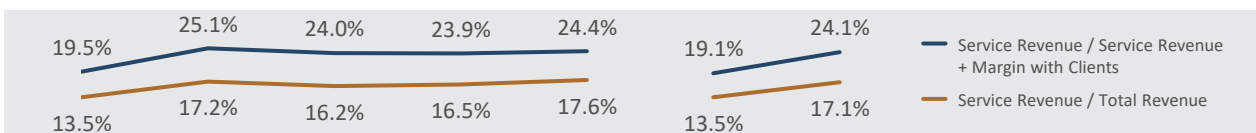


Service Revenues

Services Revenues reached R\$122.2 million in 2Q24 – again above the R\$100 million mark – an increase of 19.6% when compared to the previous quarter, and a 54.0% increase when compared to the same period of 2023. The highlight was the Insurance Brokerage Fees and Commercial Banking line, which had its best historical result in a quarter.

Service Revenues (R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Guarantees Issued	39.2	36.1	8.7%	39.4	-0.6%	75.3	82.3	-8.5%
Investment Banking	43.9	41.6	5.6%	18.2	140.8%	85.5	32.4	164.0%
Insurance Brokerage Fees and Commercial Banking	39.1	24.5	59.3%	21.7	80.3%	63.6	44.4	43.2%
Total	122.2	102.2	19.6%	79.4	54.0%	224.4	159.1	41.1%

The chart below presents the **Service Revenues** evolution and breakdown, as well as its participation in Total Revenue. In the 2Q24, Service Revenues accounted for 17.6% of Total Revenue.



Earnings Release

2nd Quarter of 2024



Personnel, Administrative and Profit-Sharing Expenses

Personnel, Other Administrative and Profit-Sharing Expenses reached R\$256.5 million in the second quarter of 2024, an increase of 5.3% over the previous quarter and of 8.9% over the same period of 2023. The table below presents the changes in expenses, by type:

Expenses (R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Personnel Expenses	(124.3)	(117.5)	5.7%	(109.8)	13.2%	(241.8)	(218.4)	10.7%
Other Administrative Expenses	(65.7)	(61.3)	7.2%	(59.7)	10.1%	(127.0)	(117.2)	8.3%
Subtotal	(190.0)	(178.8)	6.2%	(169.4)	12.1%	(368.8)	(335.6)	9.9%
Profit Sharing	(66.5)	(64.8)	2.6%	(66.2)	0.6%	(131.4)	(129.6)	1.4%
Total	(256.5)	(243.7)	5.3%	(235.6)	8.9%	(500.2)	(465.2)	7.5%
Employees	1,294	1,276	1.4%	1,235	4.8%	1,294	1,235	4.8%

Operating Income

Operating Income reached R\$433.8 million in the second quarter of 2024, an increase of 9.5% in relation to the first quarter of 2024, and an increase of 24.2% in relation to the same period in 2023. Follows below the Operating Income breakdown:

(R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Managerial Net Interest Income	597.6	530.7	12.6%	544.4	9.8%	1,128.3	1,094.1	3.1%
Provision Expenses	(71.9)	(40.7)	76.9%	(70.8)	1.7%	(112.6)	(175.5)	-35.8%
Managerial Net Interest Income post-Provisions	525.6	490.0	7.3%	473.6	11.0%	1,015.7	918.6	10.6%
Service Fees	122.2	102.2	19.6%	79.4	54.0%	224.4	159.1	41.1%
Personnel & Other Administrative Expenses	(190.0)	(178.8)	6.2%	(169.4)	12.1%	(368.8)	(335.6)	9.9%
Tax & Other Operating Expenses	(24.0)	(17.3)	38.8%	(34.4)	-30.0%	(41.4)	(66.2)	-37.5%
Operating Income	433.8	396.0	9.5%	349.2	24.2%	829.9	675.8	22.8%

Efficiency

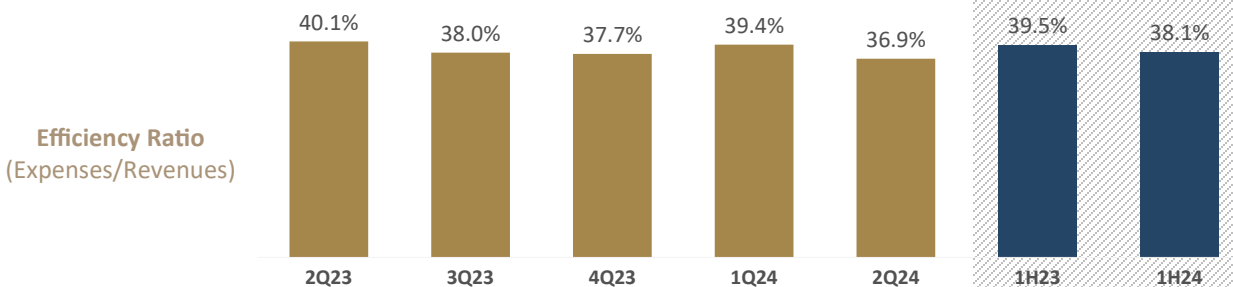
The **Efficiency Ratio** ended 2Q24 at 36.9%. The expenses increase in the first half of 2024 compared to the same period of 2023 was 7.5%, below the guidance for the year, while revenues presented an increase of 11.4% in the same period.

(R\$ million)	2Q24	1Q24	2Q24x1Q24	2Q23	2Q24x2Q23	1H24	1H23	1H24x1H23
Efficiency Ratio (A/B)	36.9%	39.4%	(259) bps	40.1%	(321) bps	38.1%	39.5%	(138) bps
Expenses (A)	(256.5)	(243.7)	5.3%	(235.6)	8.9%	(500.2)	(465.2)	7.5%
Personnel	(124.3)	(117.5)	5.7%	(109.8)	13.2%	(241.8)	(218.4)	10.7%
Other Administrative	(65.7)	(61.3)	7.2%	(59.7)	10.1%	(127.0)	(117.2)	8.3%
Profit Sharing	(66.5)	(64.8)	2.6%	(66.2)	0.6%	(131.4)	(129.6)	1.4%
Revenues (B)	696.1	617.7	12.7%	588.1	18.4%	1,313.8	1,179.2	11.4%
Net Interest Income pre-Provisions ¹	597.6	530.7	12.6%	544.4	9.8%	1,128.3	1,094.1	3.1%
Service Fees	122.2	102.2	19.6%	79.4	54.0%	224.4	159.1	41.1%
Tax Expenses	(21.8)	(21.6)	1.3%	(16.7)	30.5%	(43.4)	(49.5)	-12.3%
Other Revenues/(Expenses) pre-Provisions ¹	(1.9)	6.4	-129.1%	(18.9)	-90.1%	4.5	(24.4)	-118.6%

¹ Does not include Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), Provision for Guarantees Issued (PGI), and Credit Recoveries.

Earnings Release

2nd Quarter of 2024



Geographical Footprint

Currently, ABC Brasil has commercial footprint in 53 Brazilian cities:

Cities/Regions	
South	Blumenau
	Cascavel
	Caxias do Sul
	Chapecó
	Criciúma
	Curitiba
	Florianópolis
	Joinville
	Londrina
	Novo Hamburgo
	Passo Fundo
	Pato Branco
	Ponta Grossa
	Porto Alegre
	Southeast
Americana	
Araçatuba	
Araraquara	
Barueri	
Belo Horizonte	
Campinas	
Divinópolis	
Guarulhos	
Indaiatuba	
Ipatinga	
Juiz de Fora	
Jundiaí	
Marília	
Center-West	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
Vitória	
Northeast	Fortaleza
	Luis Eduardo Magalhães
	Recife
	Salvador



Ratings

S&P Global

Local Global

Sovereign

brAAA BB BB

FitchRatings

AAA(bra) BB BB

MOODY'S

AAA.Br Ba2 Ba2

Earnings Release

2nd Quarter of 2024



2024 Guidance

ABC Brasil revised some of its guidances due to the current macroeconomic environment. It expects an expansion of 10% to 15% in the **Middle Segment Expanded Credit Portfolio** in 2024.

Regarding **Expenses (Personnel, Other Administrative and Profit Sharing)**, the guidance includes an increase of 7% to 12% in 2024, reflecting the already in-place infrastructure developed in recent years and the cost discipline which is already resulting in the capture of operating leverage.

As a consequence, revenues should outpace expenses growth, so that the **Efficiency Ratio** guidance for the year 2024 is maintained at 36% to 38%.

	Previous	Reviewed
Expanded Credit Portfolio¹ Growth	10% to 15%	Maintained
Middle Segment Expanded Credit Portfolio Growth	15% to 25%	10% to 15%
Expenses Growth (Personnel, Other Administrative and Profit Sharing)	9% to 14%	7% to 12%
Efficiency Ratio (Expenses/Income)	36% to 38%	Maintained

This guidance contains forward-looking statements that are subject to risks and uncertainties, as they are based on Management's expectations and assumptions and on market information available to this date.

¹ Includes: Loans, Guarantees Issued and Private Securities.

Earnings Release

2nd Quarter of 2024



ESG

Reaffirming its commitment to transparency, ABC Brasil released its 2023 Sustainability Report, a document that integrates social, environmental and governance practices into the Company's business.

The Report, submitted to independent external assurance, follows the guidelines of the Global Reporting Initiative (GRI), incorporates the indicators of the Sustainability Accounting Standards Board (SASB) and follows the recommendations of the Task Force on Climate-related Financial Disclosure (TCFD). The publication is available on the Investor Relations website.

In relation to Sustainable Businesses, assets linked to ESG criteria, in accordance with the sustainable finance framework developed by the company, reached R\$17.48 billion in June 2024, an increase of 7.8% compared to the same period last year. The balance of sustainable funding in the local market totaled R\$925 million, an increase of 60% compared to the same period last year. In the local capital market, we coordinated the issuance of R\$3.4 billion in sustainable debenture.

PERFORMANCE ON THE STOCK EXCHANGE

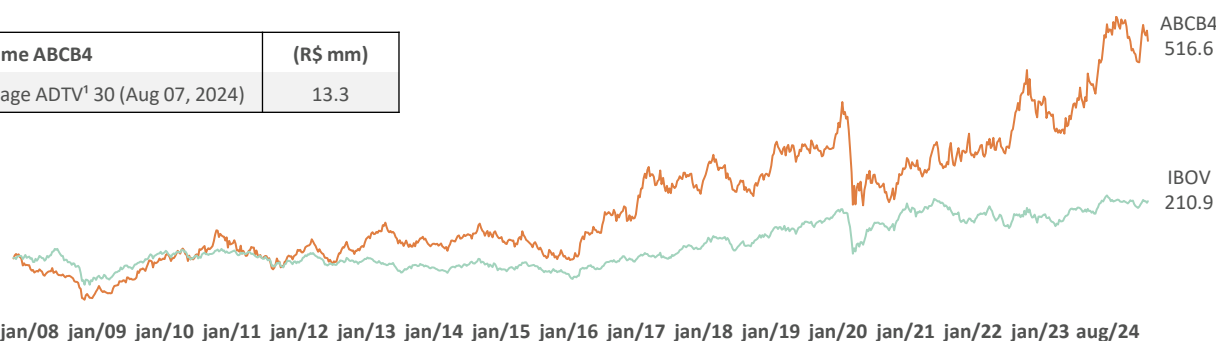
Ownership Breakdown

Shareholders	August 7th, 2024				June 30th, 2024			
	Common Shares	Preferred Shares	Total	%	Common Shares	Preferred Shares	Total	%
Marsau Uruguay Holdings (Bank ABC) Management ¹	122,961,464	30,122,403	153,083,867	62.6%	122,961,464	30,122,403	153,083,867	62.6%
Free-float	240	12,575,161	12,575,401	5.1%	240	12,529,062	12,529,302	5.1%
Total (ex-Treasury)	0	73,885,763	73,885,763	30.2%	0	74,481,892	74,481,892	30.4%
Treasury Shares	122,961,704	116,583,327	239,545,031	97.9%	122,961,704	117,133,357	240,095,061	98.1%
Total	0	5,111,826	5,111,826	2.1%	0	4,561,796	4,561,796	1.9%
Total	122,961,704	121,695,153	244,656,857	100.0%	122,961,704	121,695,153	244,656,857	100.0%

¹ Management includes Company Executives, members of the Board and related persons to Banco ABC Brasil and affiliates companies.

ABCB4 Volume and Performance

Volume ABCB4	(R\$ mm)
Average ADTV ¹ 30 (Aug 07, 2024)	13.3

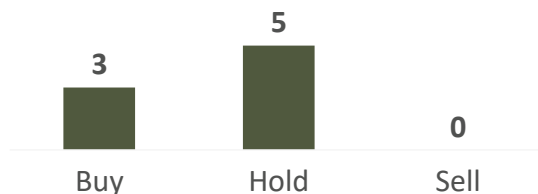


Source: Economática (series adjusted for dividends).

¹ Average of the last 30 trading days.

Sell-Side Analysts Recommendation

Data-base: Aug 07, 2024



Earnings Release

2nd Quarter of 2024



FINANCIAL STATEMENTS

Balance Sheet

Consolidated

ASSETS (R\$ million)	Jun/24	Mar/24	Jun/23
CURRENT AND LONG TERM ASSETS	68,813.5	61,009.0	54,708.1
Cash and Banks	436.1	247.6	372.0
Interbank Investments	5,336.3	5,337.4	4,348.5
Marketable Securities and Derivative Instruments	24,611.6	21,486.2	18,502.0
Derivative Instruments	3,580.1	2,354.4	3,423.0
Interbank Accounts	671.0	583.8	255.7
Lending Operations	21,138.2	21,240.9	22,145.4
Other Credits	12,882.0	9,590.7	5,489.8
Other Assets	158.2	168.0	171.7
PERMANENT ASSETS	264.5	256.6	222.5
Investments	6.5	6.4	12.5
Fixed Assets	42.1	38.3	29.0
Intangible	216.0	211.9	181.1
TOTAL ASSETS	69,078.0	61,265.7	54,930.6
LIABILITIES (R\$ million)	Jun/24	Mar/24	Jun/23
CURRENT AND LONG TERM LIABILITIES	62,824.6	55,118.6	49,507.8
Demand Deposits	551.2	378.2	353.2
Interbank Deposits	337.5	582.5	323.2
Time Deposits	10,675.1	9,372.8	7,385.7
Money Market Funding	2,217.5	1,671.5	1,542.2
Funds from Acceptance and Issuance of Securities	21,587.5	21,283.7	18,736.7
Interbank Accounts	0.0	0.0	46.9
Interbranch Accounts	234.6	103.3	166.6
Foreign Borrowings	10,901.0	9,386.3	11,348.2
Derivative Financial Instruments	2,328.7	1,784.0	3,040.9
Other Liabilities	13,991.5	10,556.3	6,564.3
SHAREHOLDERS' EQUITY	6,253.3	6,147.1	5,422.7
Capital	4,618.6	4,618.6	4,315.0
Capital Reserves	88.5	77.9	66.3
Income Reserves	1,436.7	1,413.0	918.6
Equity Valuation Adjustment	-91.2	-48.2	-7.3
Treasury Shares	-78.5	-53.5	207.1
Retained Earnings	261.0	130.4	-78.9
Minority Interest	18.3	8.9	1.9
TOTAL LIABILITIES	69,078.0	61,265.7	54,930.6

Earnings Release

2nd Quarter of 2024



Income Statement

Consolidated

Income Statement (R\$ million)	2Q24	1Q24	2Q23	1H24	1H23
Income from Financial Intermediation	3,040.2	2,062.1	925.1	5,102.2	2,220.8
Lending Operations	1,671.2	990.7	479.7	2,661.9	1,137.4
Marketable Securities	653.0	797.7	728.0	1,450.7	1,367.1
Gains (Losses) on Derivative Financial Instruments	300.5	230.6	(187.5)	531.0	(78.0)
Foreign Exchange Operations	415.4	43.2	(95.0)	458.6	(205.7)
Expenses from Financial Intermediation	(2,604.6)	(1,668.3)	(521.3)	(4,272.9)	(1,467.3)
Funding Expenses	(1,052.7)	(1,002.7)	(853.0)	(2,055.4)	(1,773.5)
Borrowings and Onlendings	(1,535.4)	(628.4)	400.6	(2,163.8)	479.8
Allowance for Loan Losses	(15.1)	(37.0)	(68.9)	(52.2)	(174.2)
Allowance for Loan Losses - Exchange Rate Variation on Credit Assignment Operations	(1.2)	(0.1)	0.0	(1.3)	0.6
Gross Income From Financial Intermediation	435.5	393.8	403.8	829.3	753.5
Other Operating Income (Expenses)	(110.9)	(109.4)	(156.8)	(220.3)	(274.5)
Income from Services Rendered	123.9	106.3	81.6	230.2	165.2
Personnel Expenses	(127.0)	(127.2)	(117.1)	(254.2)	(227.8)
Other Administrative Expenses	(84.8)	(83.9)	(74.9)	(168.7)	(145.1)
Taxes	(23.1)	(19.4)	(23.6)	(42.5)	(51.3)
Other Operating Income	0.8	15.8	0.5	16.6	11.5
Other Operating Expense	(0.7)	(1.0)	(23.3)	(1.7)	(26.9)
Operating Income	324.6	284.4	247.0	609.0	479.0
Non-Operating Income (Loss)	0.9	4.7	0.1	5.6	0.5
Income Before Taxes And Profit Sharing	325.5	289.1	247.1	614.6	479.5
Income Tax and Social Contribution	(4.4)	(3.2)	14.3	(7.7)	34.0
Variable Compensation	(63.8)	(59.4)	(58.8)	(123.2)	(120.1)
Minority Interest	(7.1)	(3.5)	(0.8)	(10.6)	(1.4)
Net Income	250.1	223.0	201.9	473.1	391.9



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