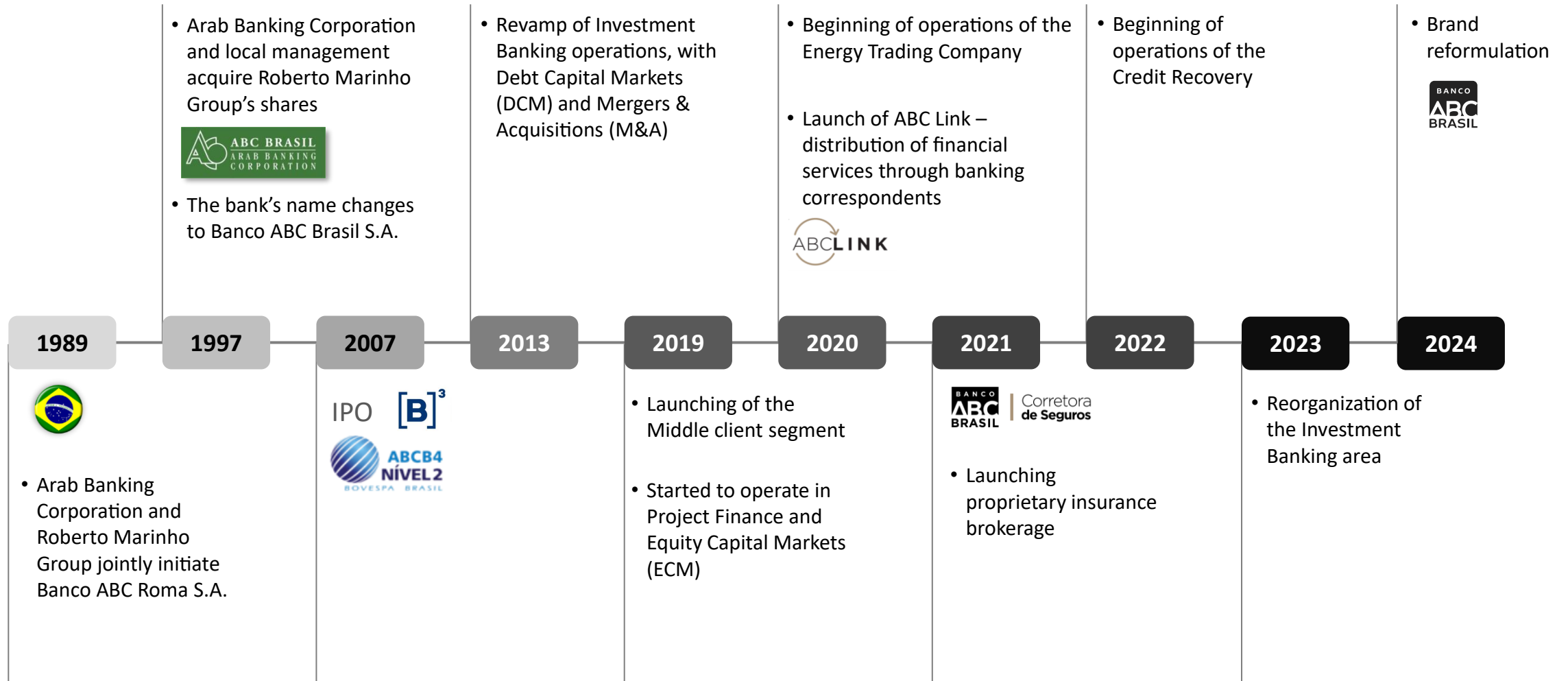


Investor Presentation

August 2024

Strategy and Business Segments

History in Brazil



Shareholders' Remuneration

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

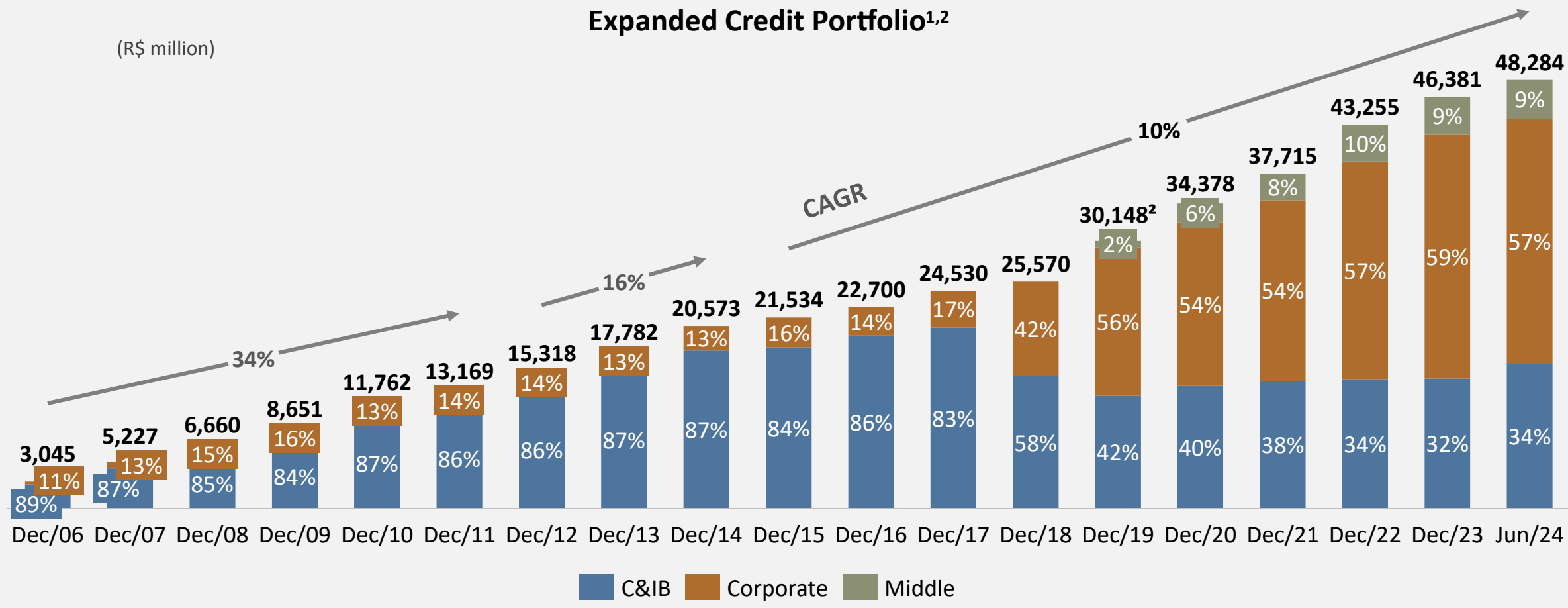
Reinvestment to support existing operations

- Earnings power to sustain credit portfolio growth
- Reduction in Client Acquisition Cost (CAC) and Cost to Serve (CTS)
- Build scalability

Investment in new initiatives to accelerate growth

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

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



Notes:

- 1 Includes Loans, Guarantees Issued and Corporate Securities portfolios
- 2 New client segmentation starting in January 2021. For comparison purposes, 2019 figures are also presented with the same breakdown

Clients

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

Products

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

Channels

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

**Risk Exposure
Dilution**

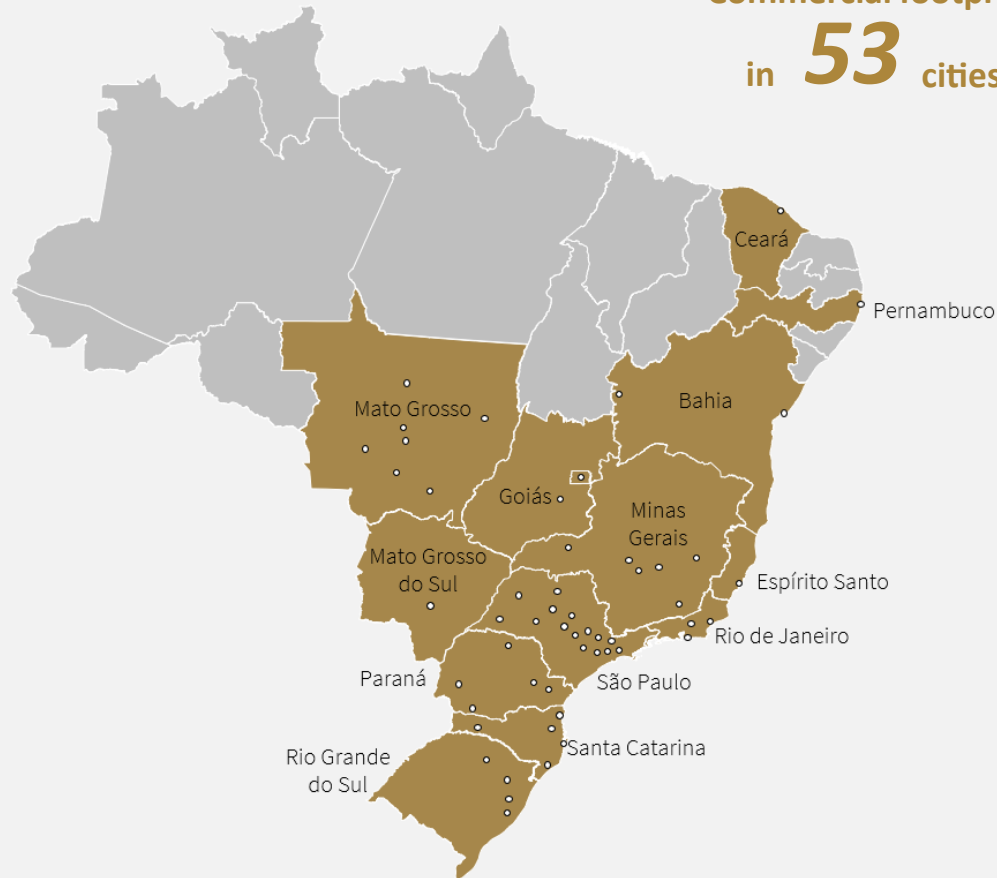
**Capture Synergies
among Operations**

**Expand
Structural
ROAE**

**Lower Volatility
Over the Cycles**

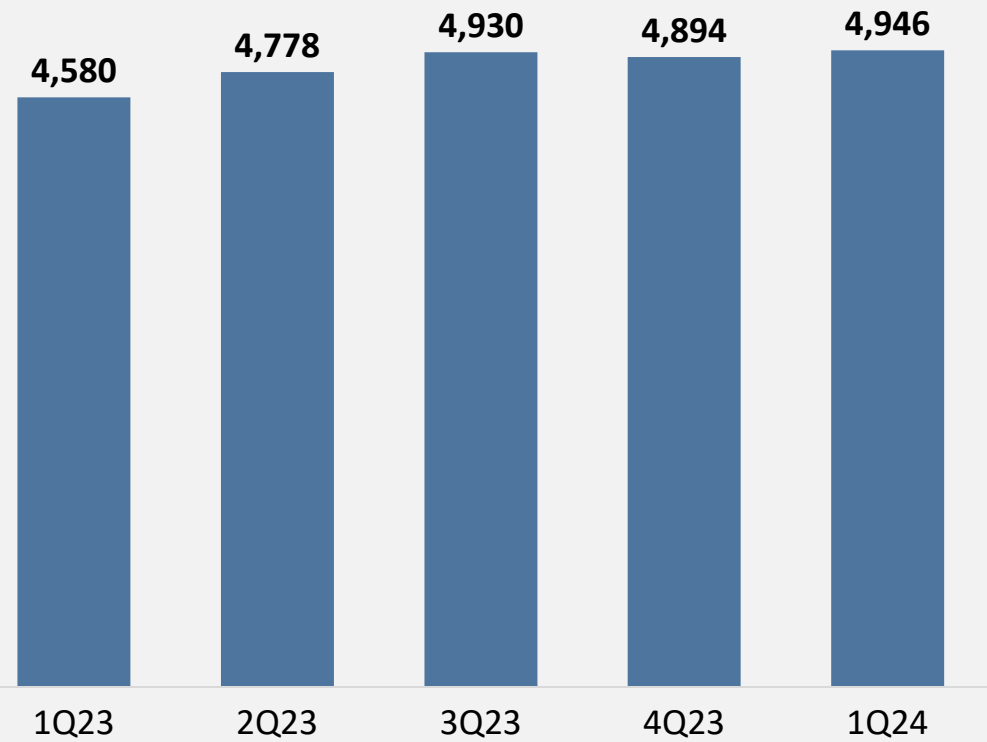
Geographical Footprint

Commercial footprint
in **53** cities



Client Base

+366 Clients
in 12 months **+8.0%**

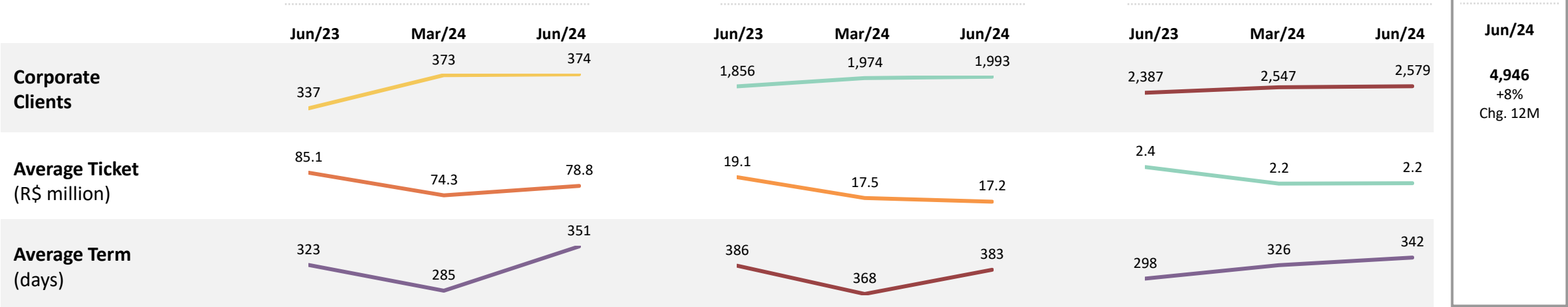


C&IB¹

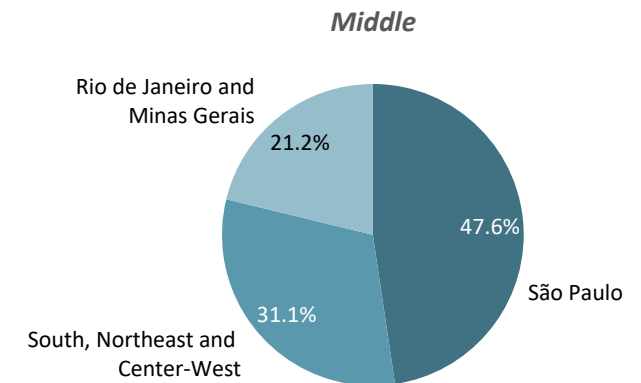
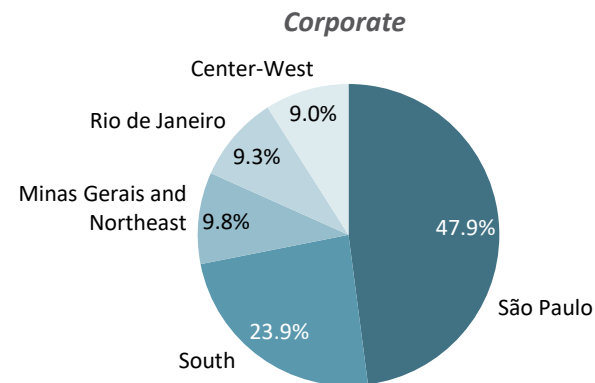
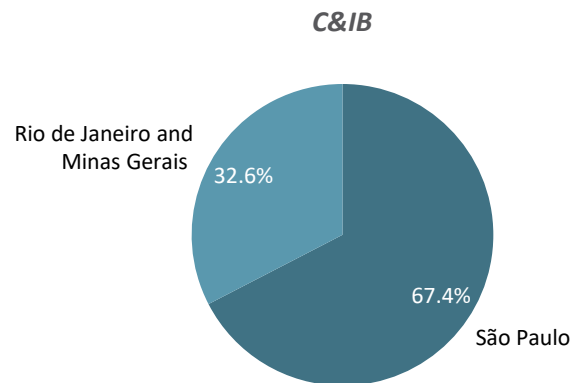
Corporate²

Middle³

Total



Geographical Breakdown of the Expanded Credit Portfolio per Segment



Notes:

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

Expanded Credit Portfolio

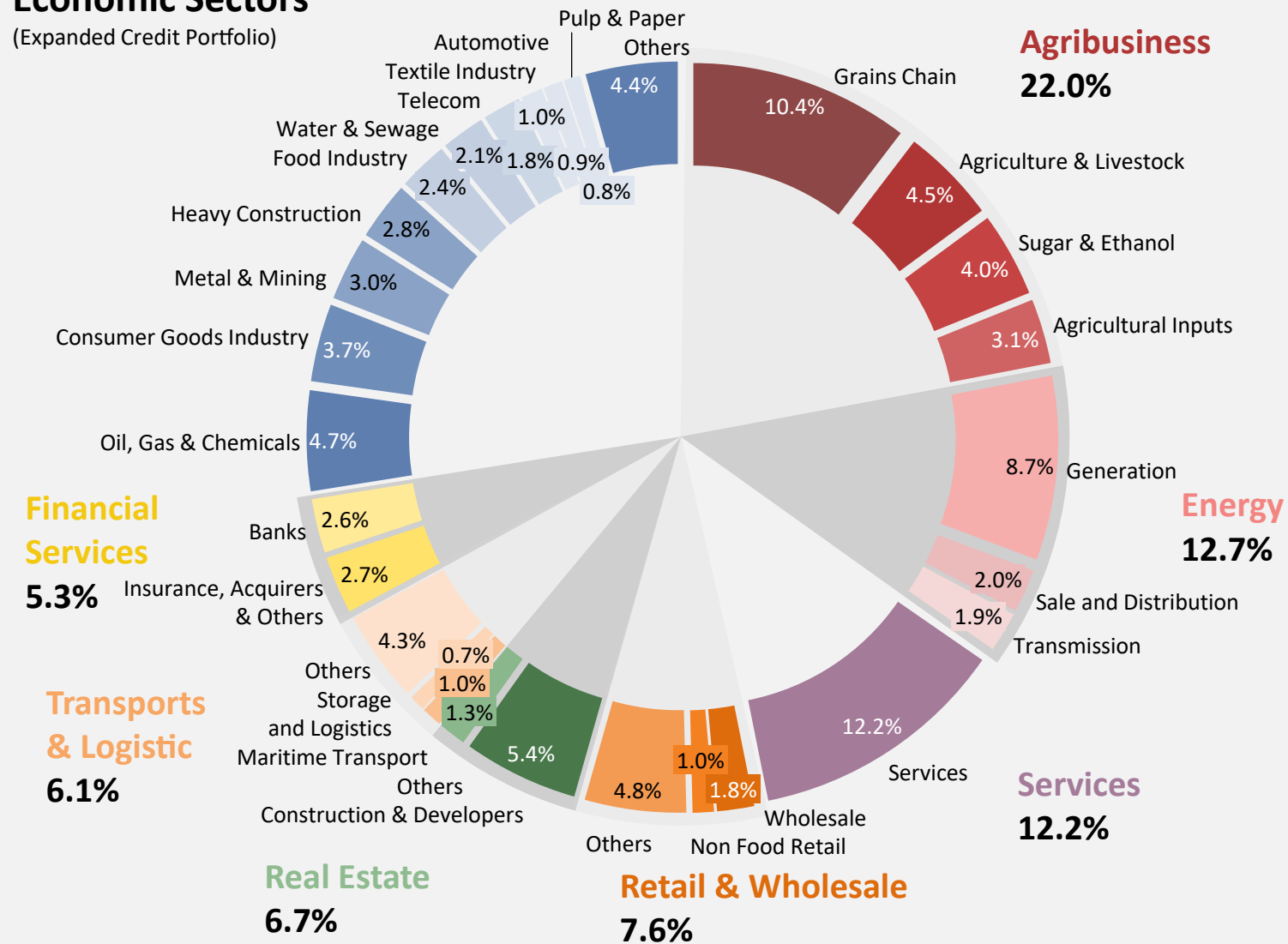
Expanded Credit Portfolio (R\$ million)	Jun/24	% Total	Mar/24	% Total	Chg 3M	Jun/23	% Total	Chg 12M
Loans	23,235	100%	23,434	100%	-0.9%	23,493	100%	-1.1%
C&IB	4,506	19.4%	4,219	18.0%	6.8%	3,423	14.6%	31.6%
Corporate	14,829	63.8%	15,299	65.3%	-3.1%	16,213	69.0%	-8.5%
Middle	3,900	16.8%	3,916	16.7%	-0.4%	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%

Note:

1 Includes Loans and Corporate Securities portfolios.

Economic Sectors

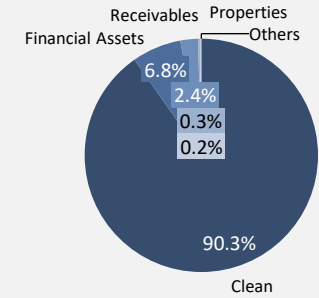
(Expanded Credit Portfolio)



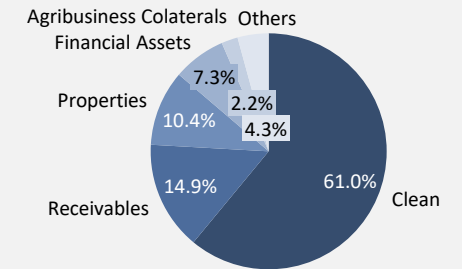
Collaterals

(Expanded Credit Portfolio)

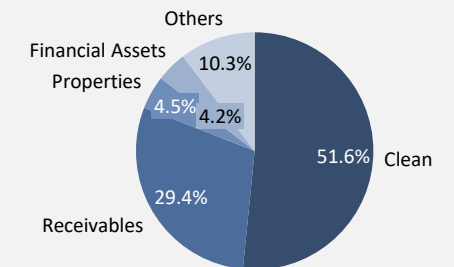
C&IB
Collateralized Portfolio: **9.7%**



Corporate
Collateralized Portfolio: **39.0%**

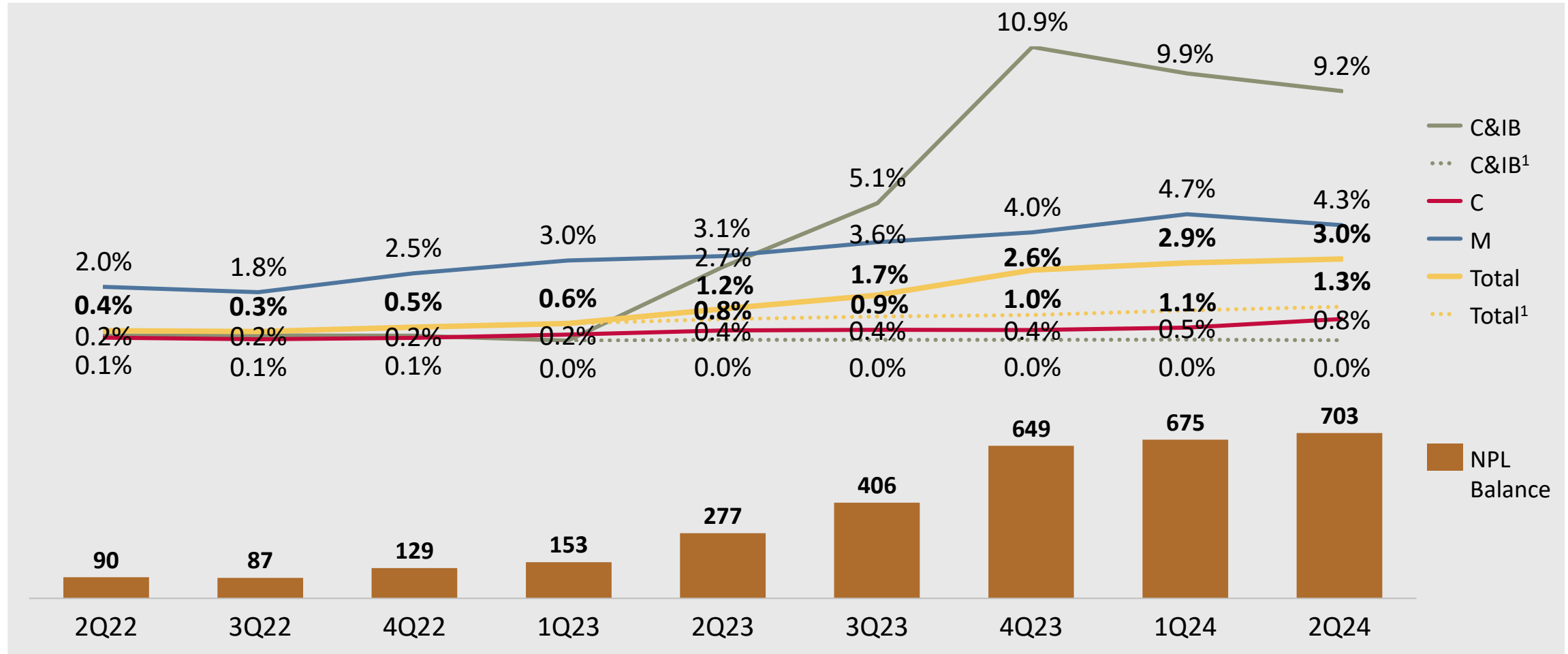


Middle
Collateralized Portfolio: **48.4%**



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

R\$ million and % of loan portfolio

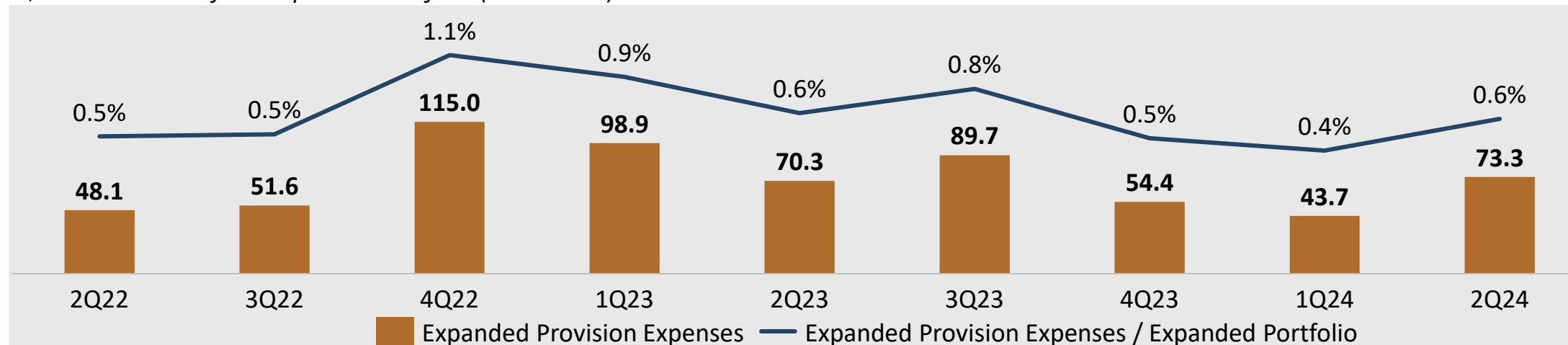


Note:

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

Expanded Provision Expenses

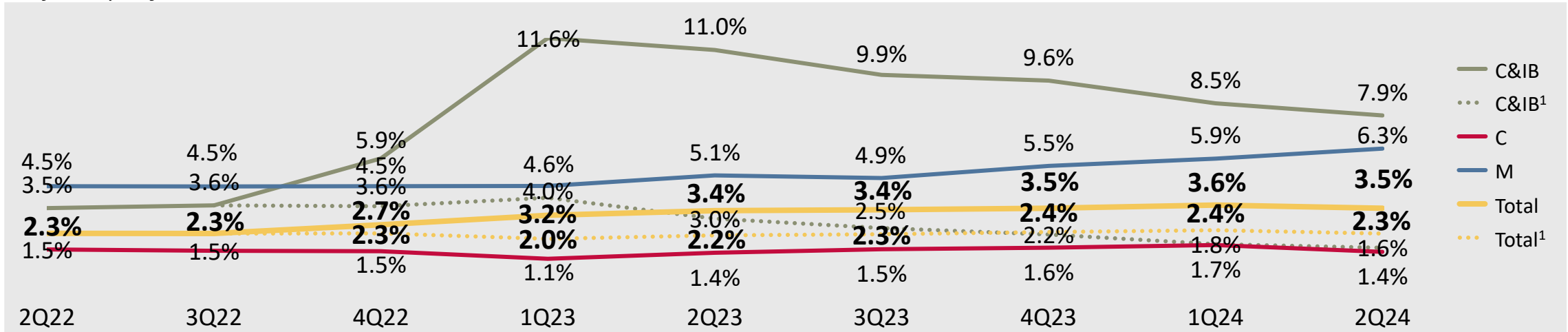
R\$ million and % of the Expanded Portfolio (annualized)



Provision Expenses (R\$ million)	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

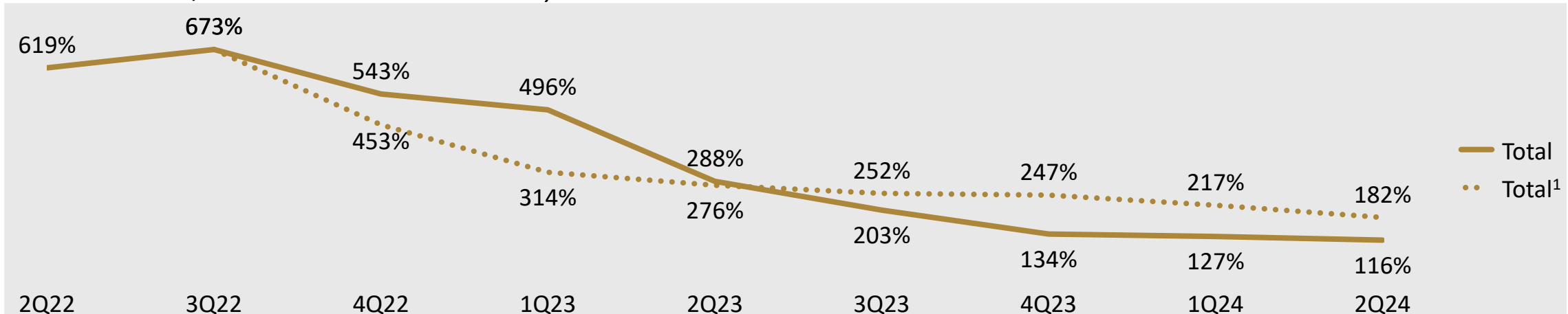
Loans Loss Reserve

% of loan portfolio



Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days

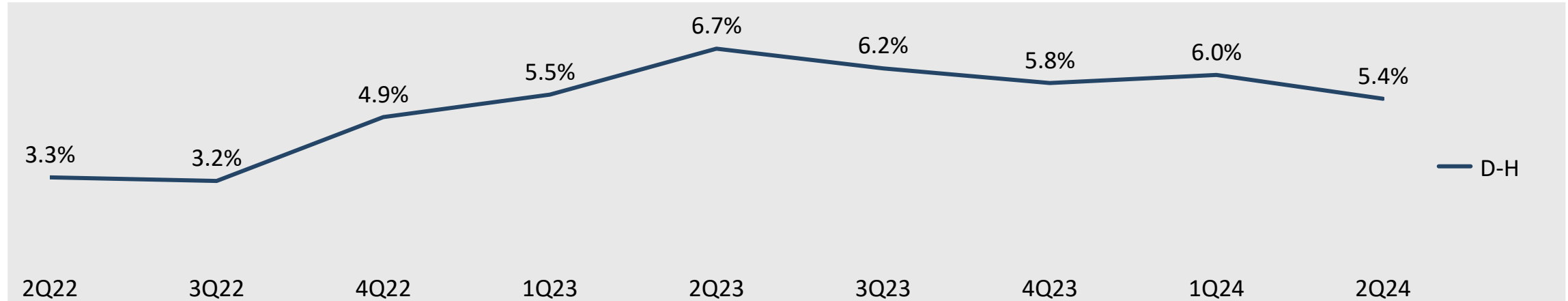


Note:

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

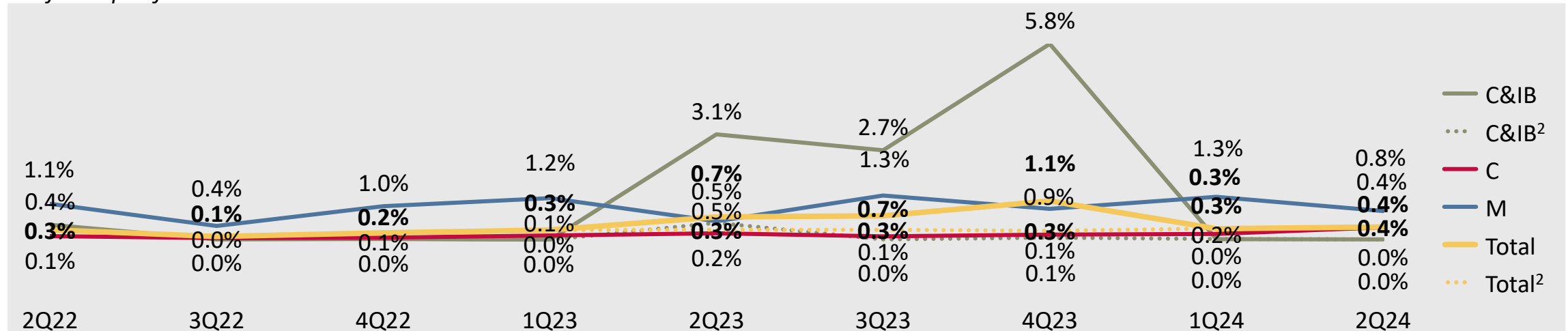
Loans Rated D-H (Brazilian Central Bank Resolution No. 2682)

% of loan portfolio



NPL Formation¹ (loans overdue for more than 90 days)

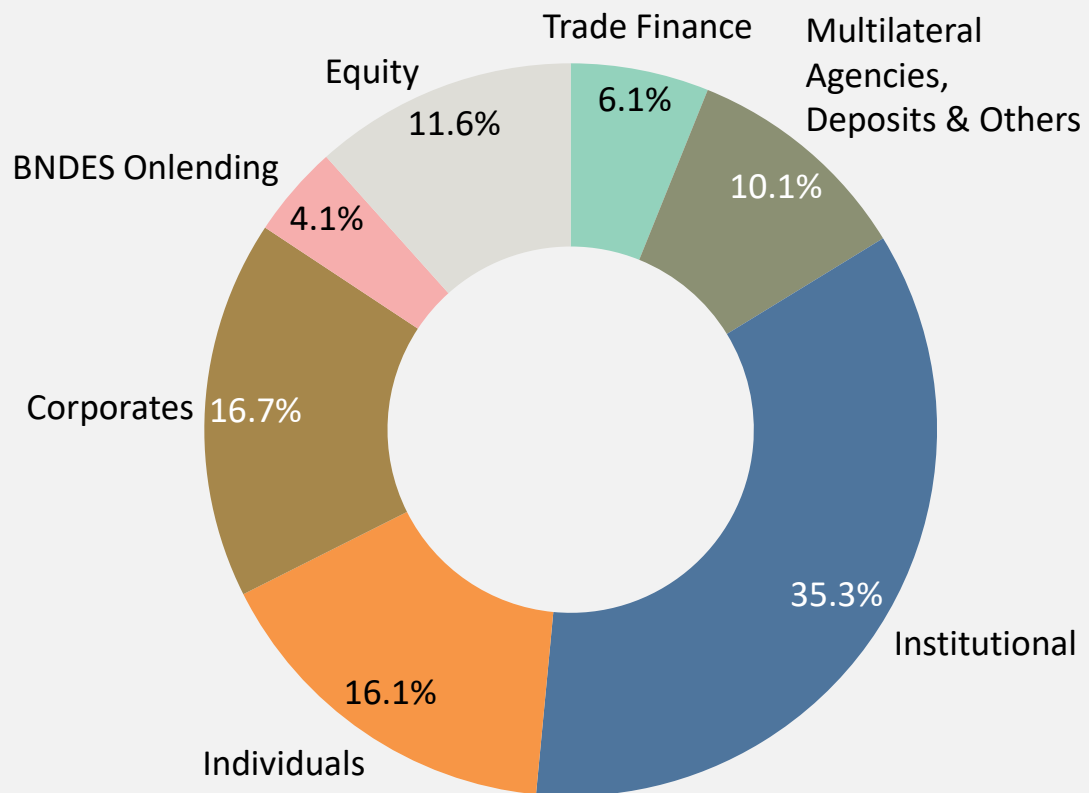
% of loan portfolio



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

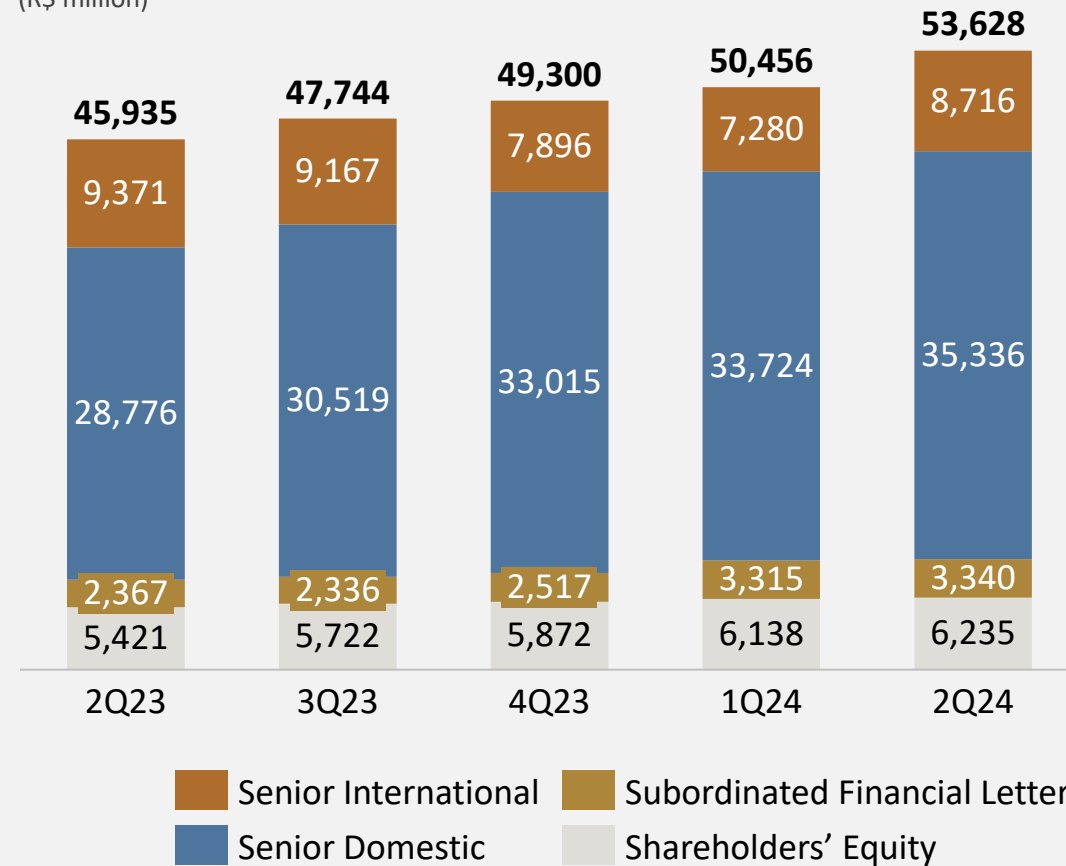
Funding and Capital Base

Funding 2Q24





Funding Evolution

(R\$ million)

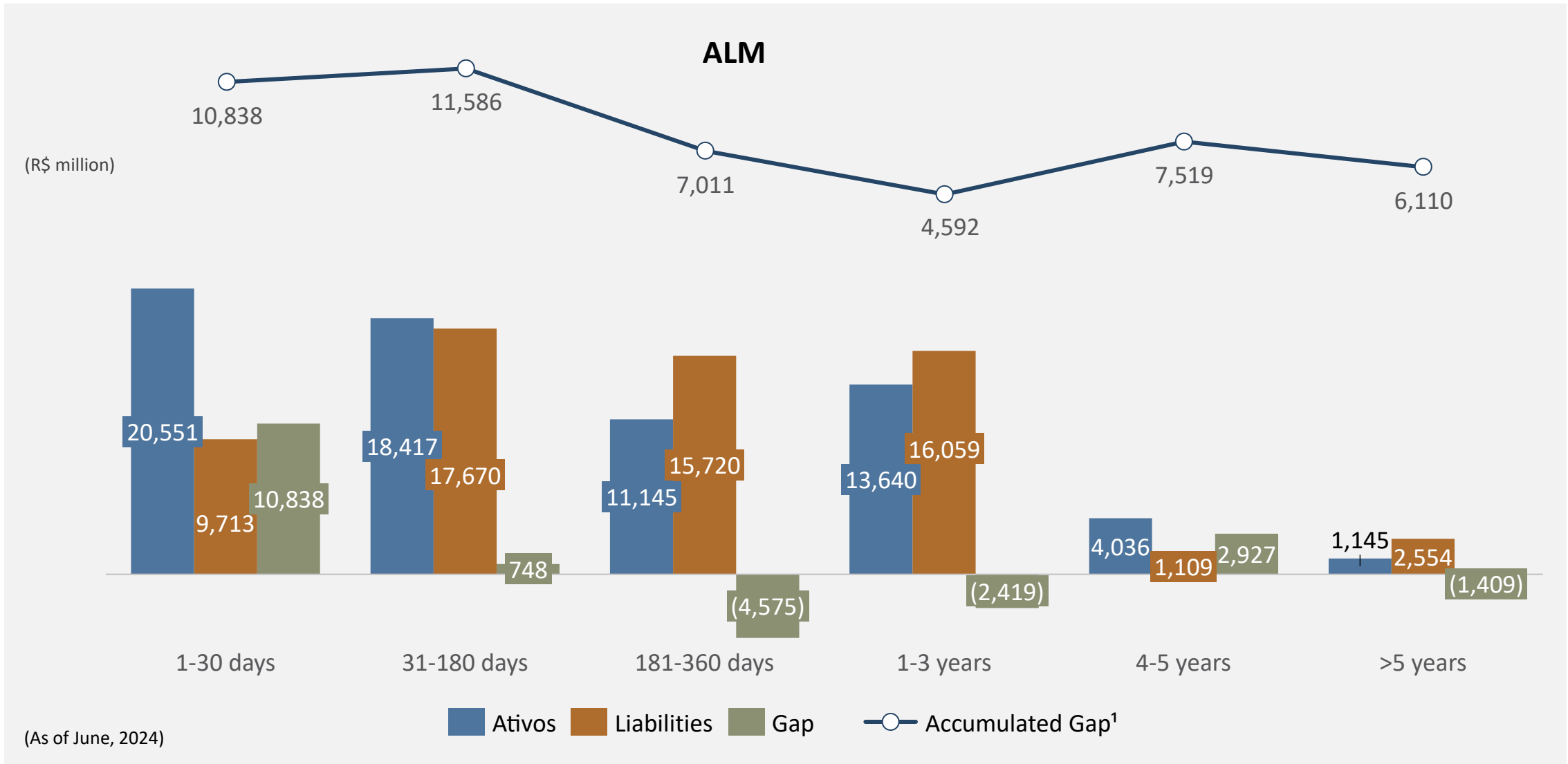


Funding (R\$ million)	Jun/24	% of Total	Mar/24	% of Total	Jun/23	% of Total
Demand Deposits	551	1.0%	378	0.7%	353	0.8%
Time Deposits	10,675	19.9%	9,373	18.6%	7,386	16.1%
LCA, LCI & COE ¹	5,010	9.3%	5,000	9.9%	7,319	15.9%
Financial Bills	16,577	30.9%	16,284	32.3%	11,418	24.9%
Subordinated Local Notes (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

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

Assets & Liabilities by Maturity

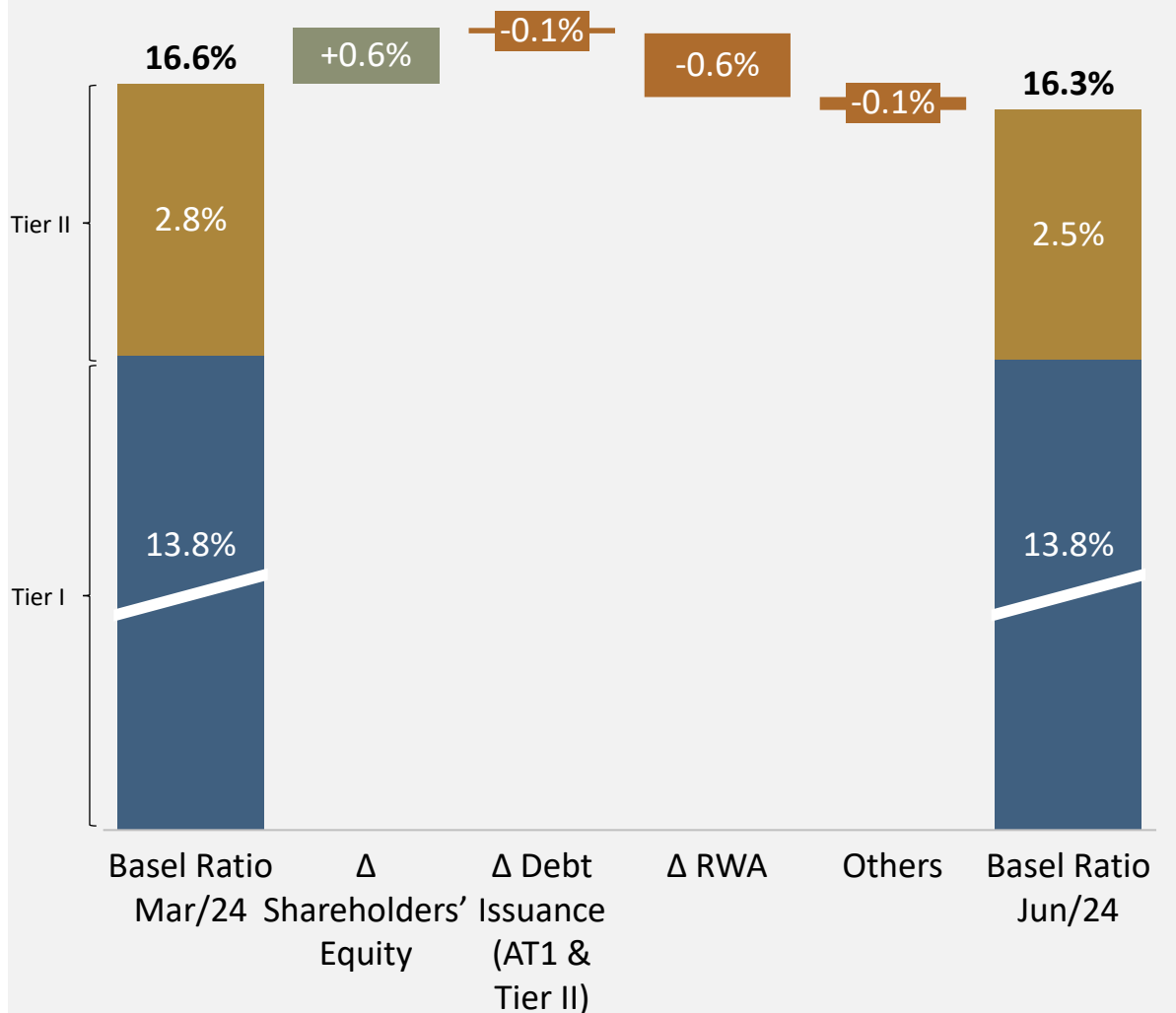


Note:

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

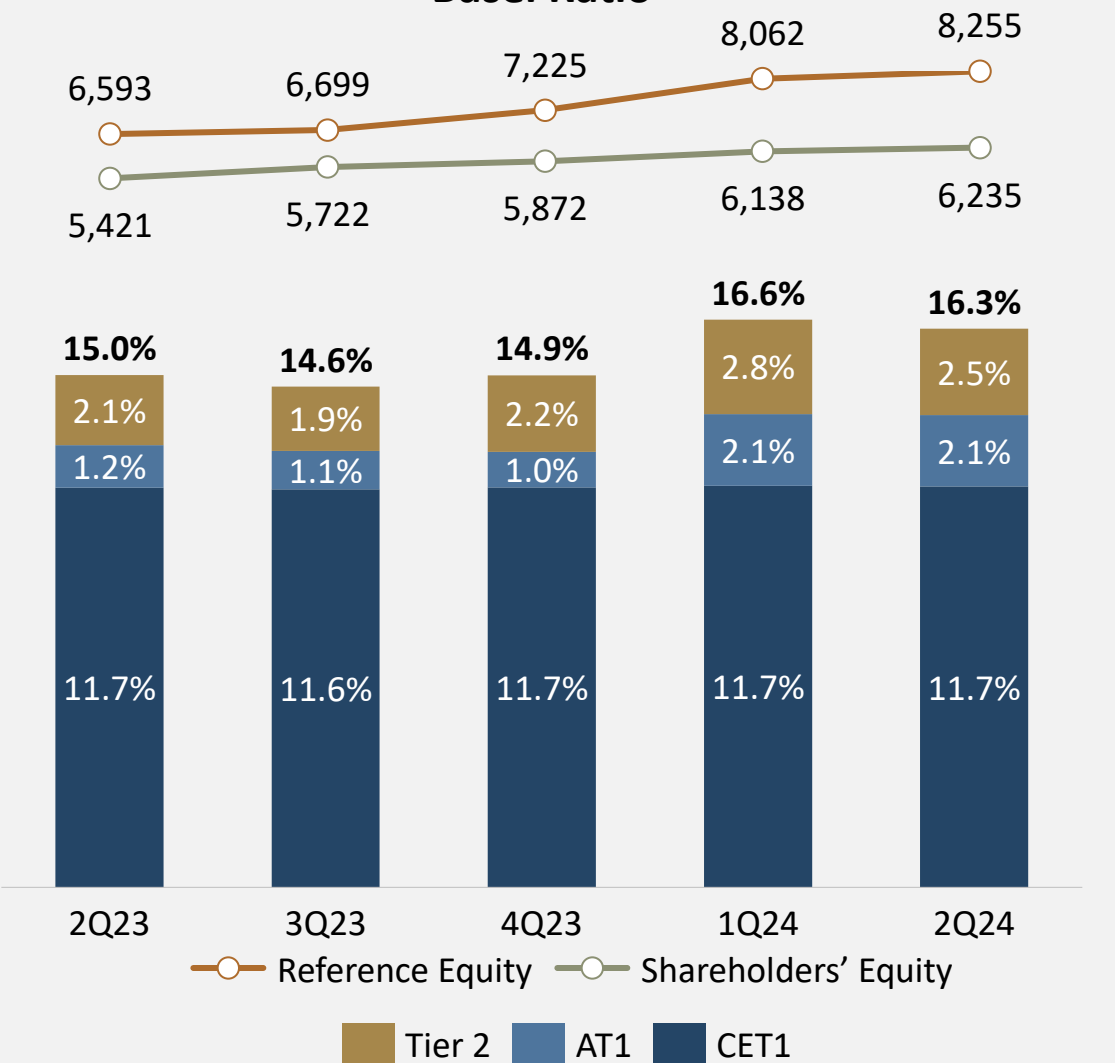
Basel Ratio & Shareholders' Equity

Basel Ratio 1Q24 vs. 2Q24



(R\$ million)

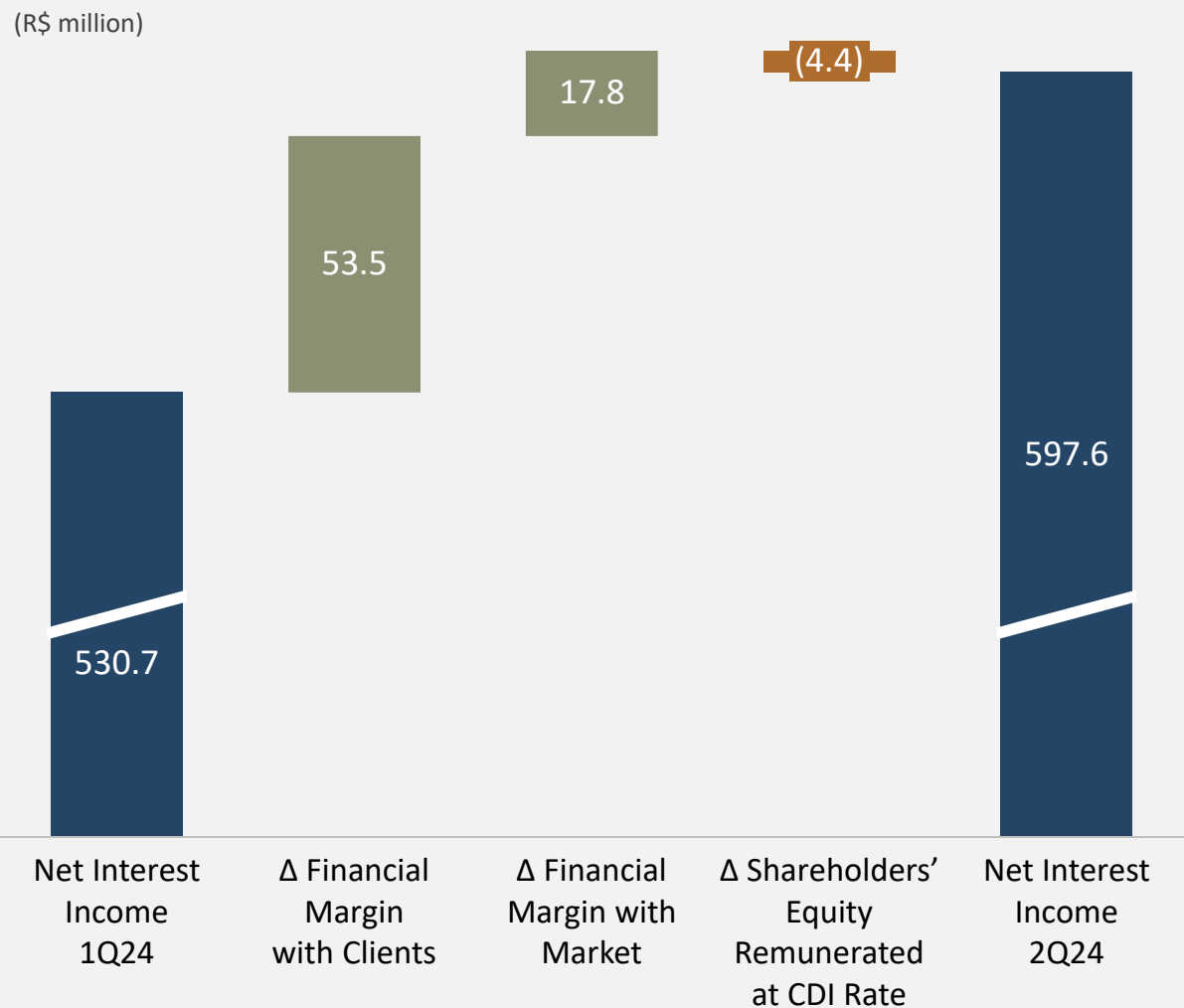
Basel Ratio



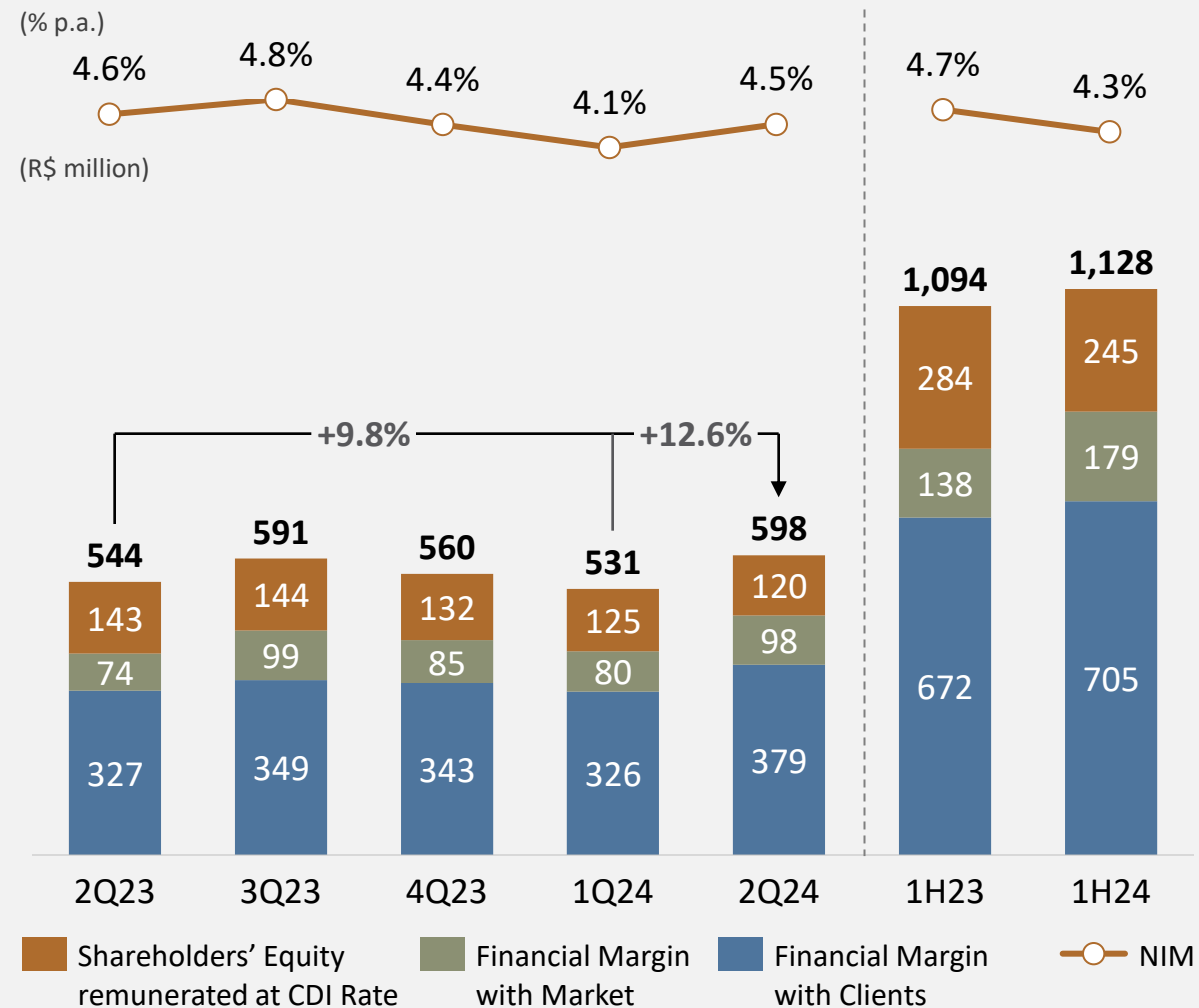
Financial Highlights

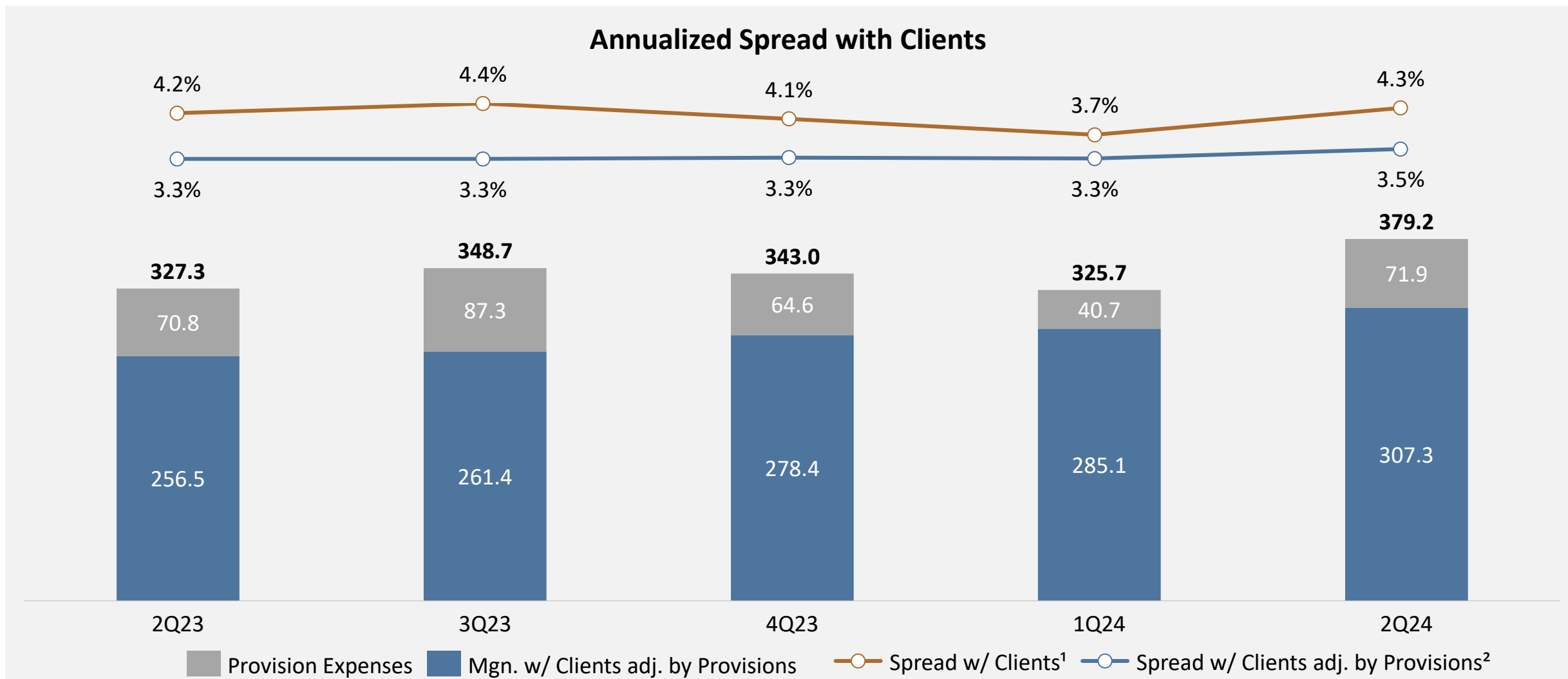
Net Interest Income

Net Interest Income 1Q24 vs. 2Q24



Net Interest Income & NIM



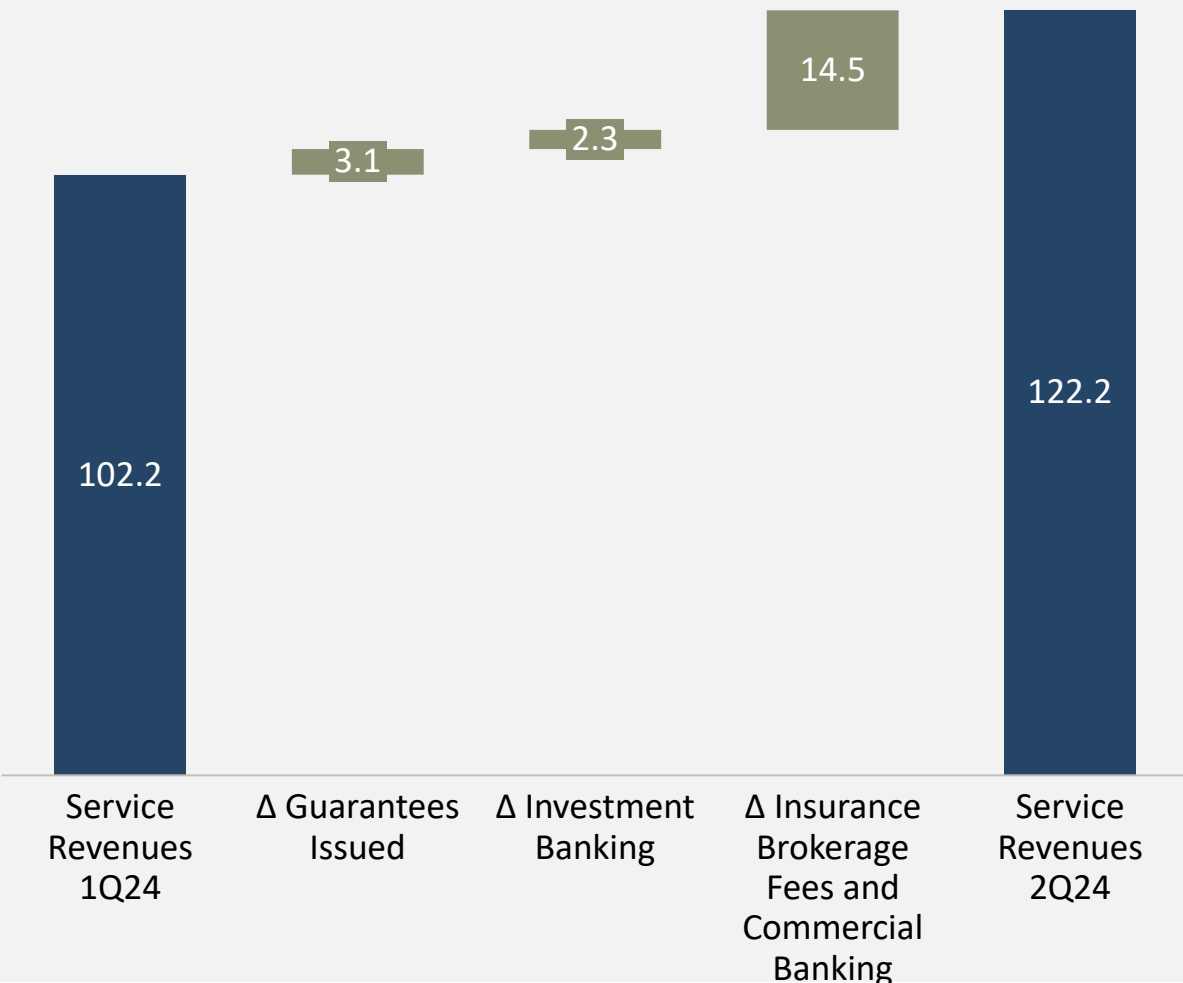


Notes:

- 1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.
- 2 Spread with Clients adjusted by Provisions includes Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries.

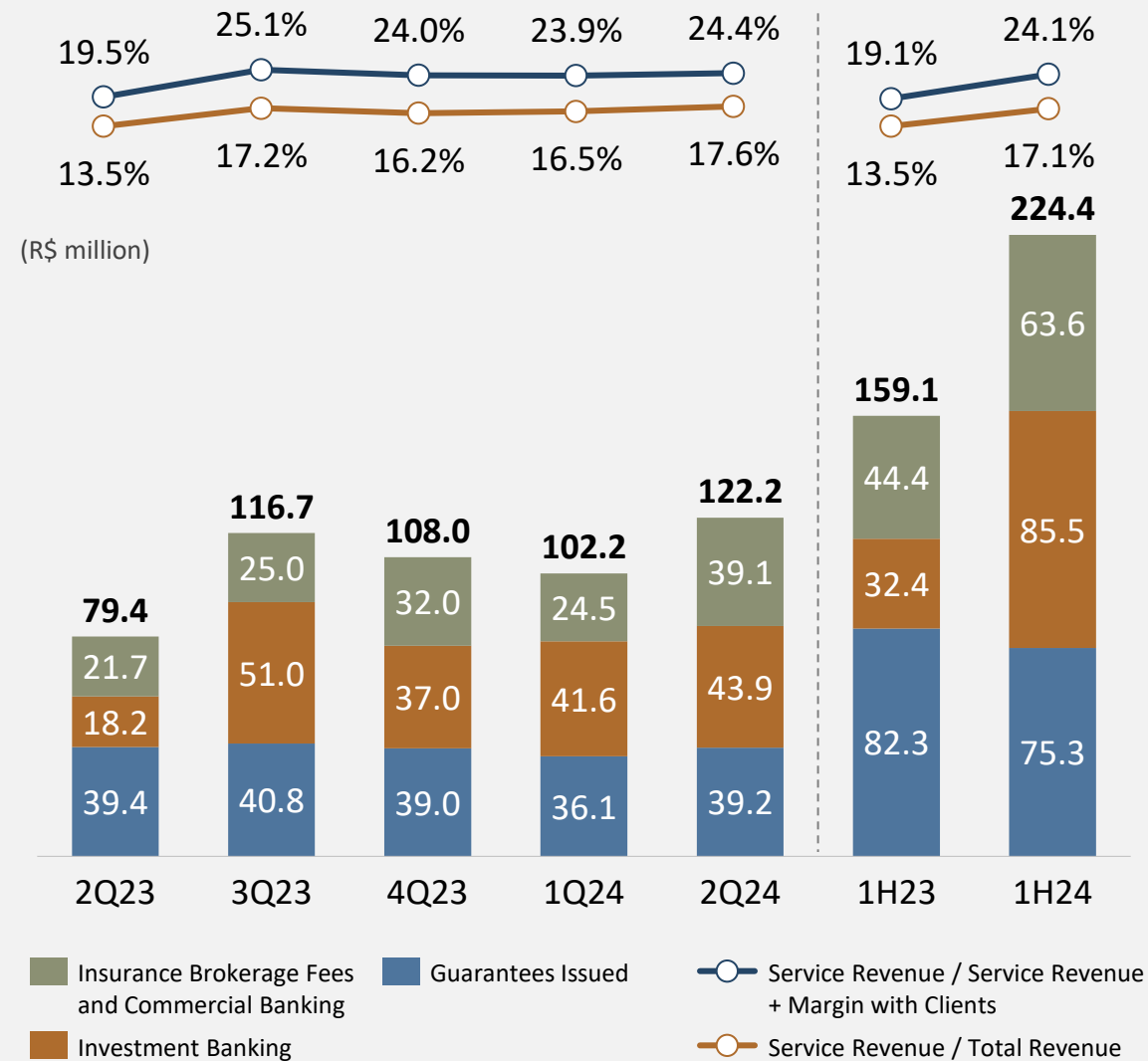
Service Revenues 1Q24 vs. 2Q24

(R\$ million)

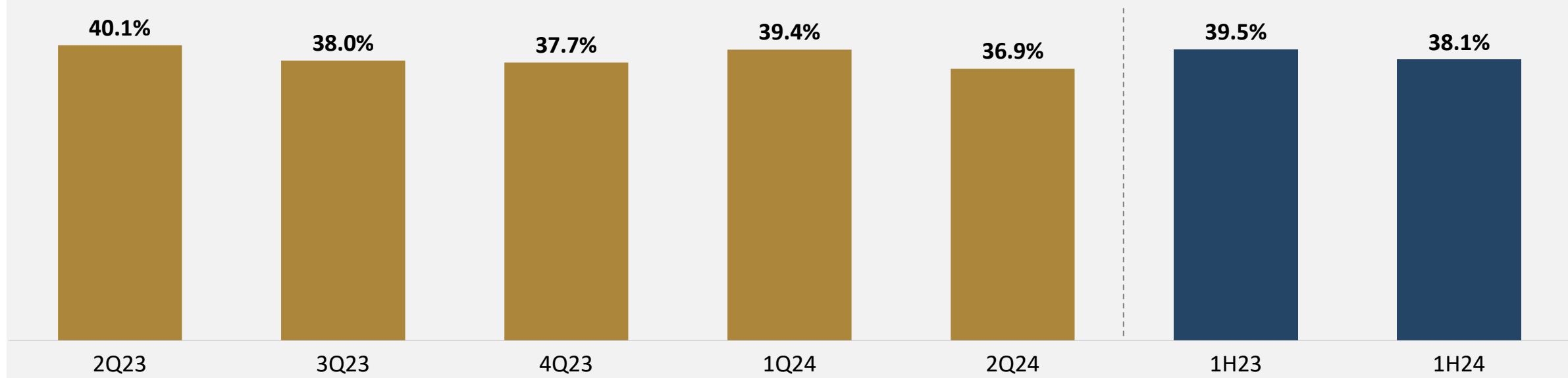


Service Revenues

(R\$ million)



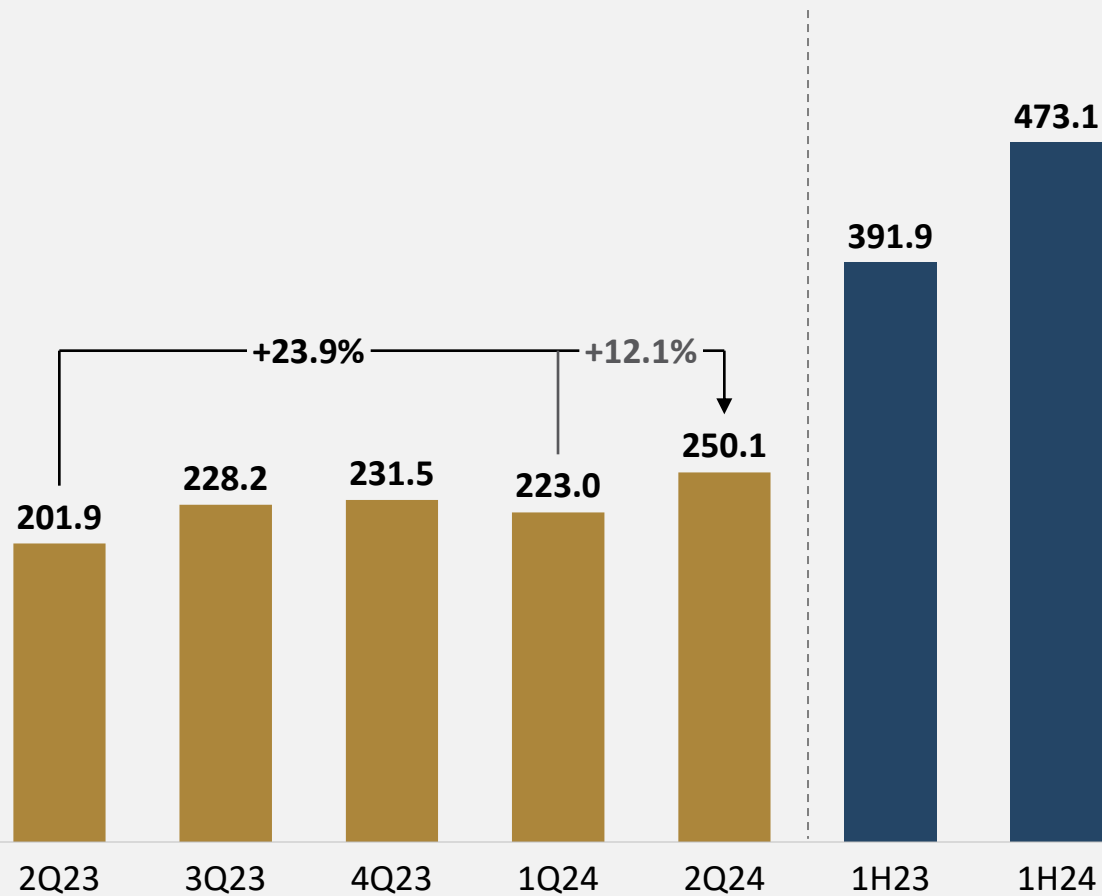
Efficiency Ratio (Expenses/Revenues)



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%

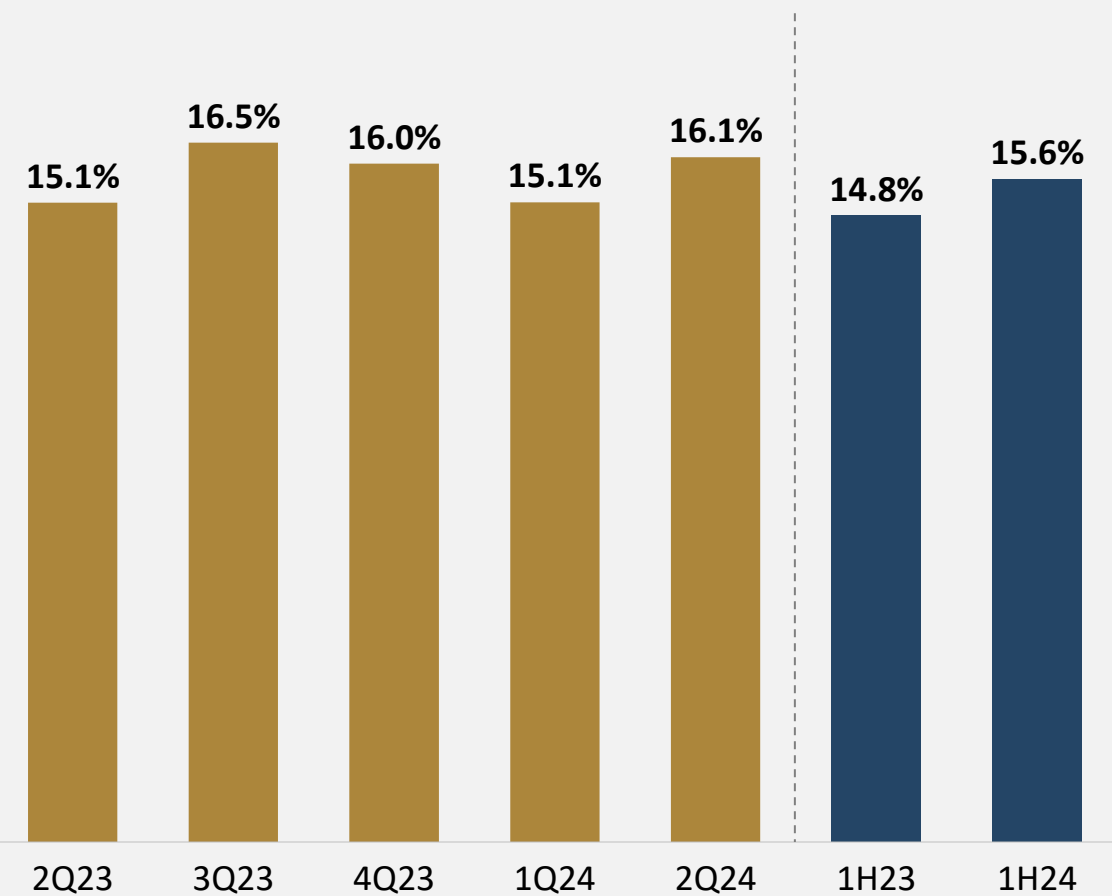
Recurring Net Income

(R\$ million)



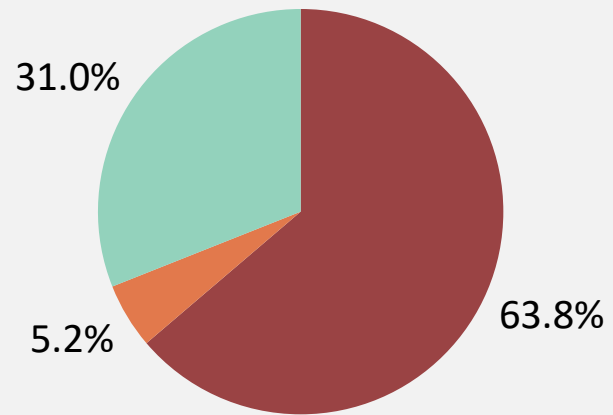
Recurring ROAE

(p.a.)



Ownership and Organizational Breakdown

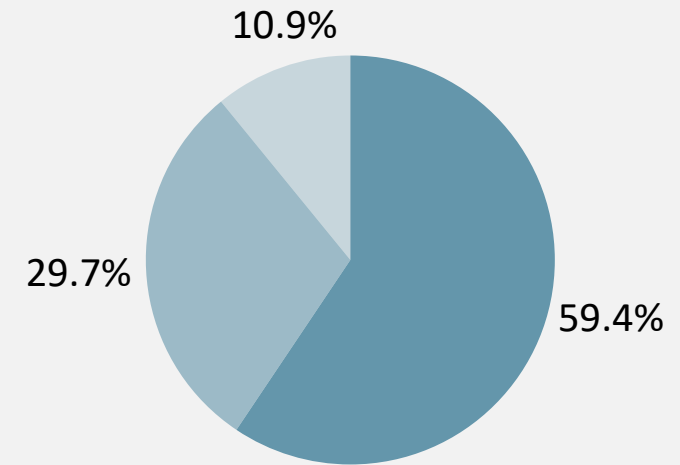
ABC Brasil¹



- Bank ABC
- Management²
- Free-float

Jun/24

Bank ABC (Controlling Shareholder)



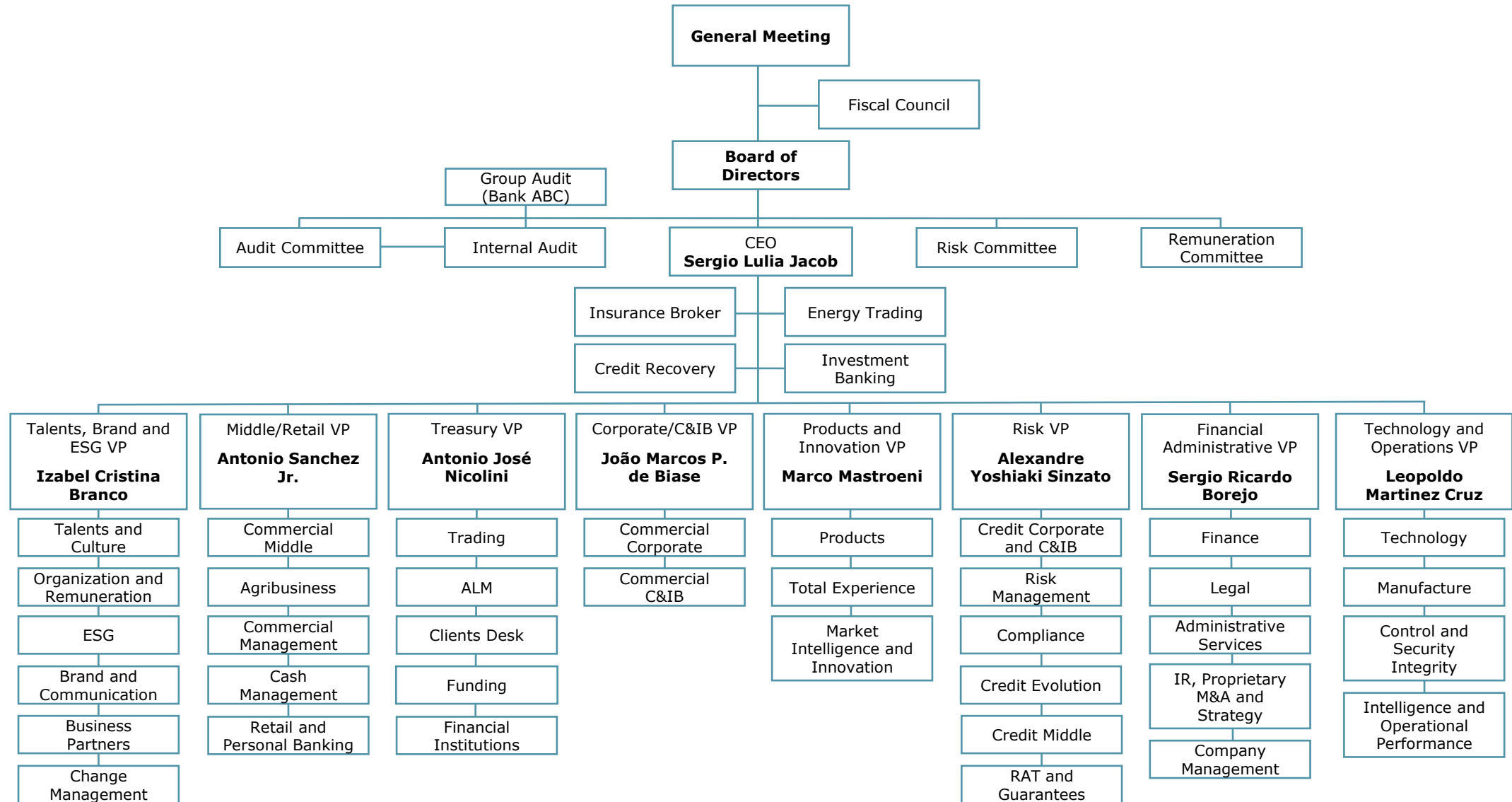
- Central Bank of Libya
- Kuwait Investment Authority
- Mercado (free-float)

Mar/24

Notes:

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

Corporate Structure





Listed at B3
since 2007

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



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

- Senior management with approximately 5,2%¹ of the total capital of ABC Brasil, through long term incentive plans;
- Employees with a relevant part of their remuneration linked to performance goals, and relevant portion paid in ABC Brasil's shares.



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

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

Included in the following B3's
indexes:

IBRA B3	SMLL B3
IDIV B3	IGC B3
ITAG B3	IGCT B3

Note:

¹ As of June 30, 2024



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

- Credit lines with multilateral agencies directly related to ESG issues;



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

Climate Change



Signatory Investor

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

Awards

- Best ESG program, in the **Financials Banks – Small Cap** segment from **Institutional Investor** in 2023;
- Social Impact Award – recognition as one of the companies that most supported individual units of the **Institute for Social Opportunity (IOS)**.

Website: www.abcbrasil.com.br | ri.abcbrasil.com.br

Phone: +55 (11) 3170-2000





Disclaimer

The following material, on this date, is a presentation containing general information about the Banco ABC Brasil S.A. and their affiliates. We offer no guarantee and make no declaration, implicitly or explicitly, as to the accuracy, completeness or scope of this information.

This presentation may include forward-looking statements of future events or results according to the regulations of the Brazilian and International securities and exchange commissions. These statements are based on certain assumptions and analyses by the Company that reflect its experience, the economic environment, future market conditions and expected events by the company, many of which are beyond the control of the Company. Important factors that may lead to significant differences between the actual results and the statements of expectations about future events or results include the company's business strategy, Brazilian and International economic conditions, technology, financial strategy, financial market conditions, uncertainty regarding the results of its future operations, plans, objectives, expectations and intentions, among others. Considering these factors, the actual results of the company may be significantly different from those shown or implicit in the statement of expectations about future events or results.

The information and opinions contained in this presentation should not be understood as a recommendation to potential investors and no investment decision is to be based on the veracity, current events or completeness of this information or these opinions. No advisors to the company or parties related to them or their representatives should have any responsibility for any losses that may result from the use or contents of this presentation.