BANCO ABC BRASIL

Investor Presentation

August 2026

ABCB4 NÍVEL 2 BOVESPA BRASIL | Índice BM&FBOVESPA Financeiro IFNC | Índice Small Cap SMLL | Índice de Ações com Tag Along Diferenciado ITAG | Índice de Ações com Governança Corporativa Diferenciada IGC | Índice Carbono Eficiente ICO2

Strategy and Business Segments

History in Brazil

1989

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

1997

- Arab Banking Corporation and local management acquire Roberto Marinho Group's shares
- The bank's name changes to Banco ABC Brasil S.A.

2007

IPO

ABCB4 NÍVEL 2

2013

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

2019

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

2020

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

2021

Corretora de Seguros

- Launching proprietary insurance brokerage

2022

- Beginning of operations of the Credit Recovery

VISIO

2023

Investment Bank

- Reorganization of the Investment Banking area

2024

- New Brand positioning, Purpose and Culture Pillars

2025

- Introduction of Agri and Real Estate Verticals

ABC Brasil Investment Case

BANCO ABC BRASIL

Shareholders' Remmuneration

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

Reinvestment to support existing operations

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

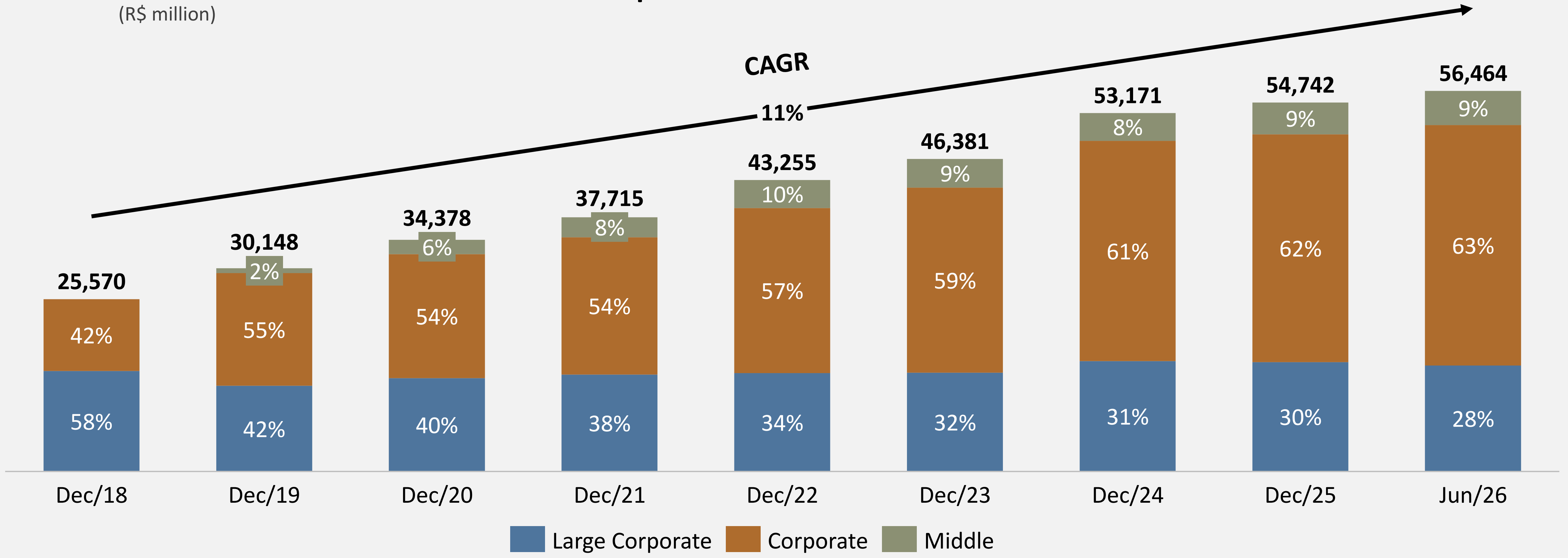
Investment in new initiatives to accelerate growth

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

Focus on Companies

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

Expanded Credit Portfolio[1,2]



Notes:

1 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

2 Includes Loans, Guarantees Issued and Corporate Securities portfolios

Growth Strategy

Clients	▪ Scale number of clients and transaction volume, through a segmented offer ▪ Serve all our clients' stakeholders (suppliers, employees and clients)
Products	▪ Expand the product portfolio ▪ Reduce the dependency on specific business lines ▪ Leverage on the existing infrastructure, diluting the cost to acquire and serve clients
Channels	▪ Develop new distribution channels ▪ Use third party channels to distribute our services and products ▪ Distribute third-party services and products through our channels

Risk Exposure Dilution

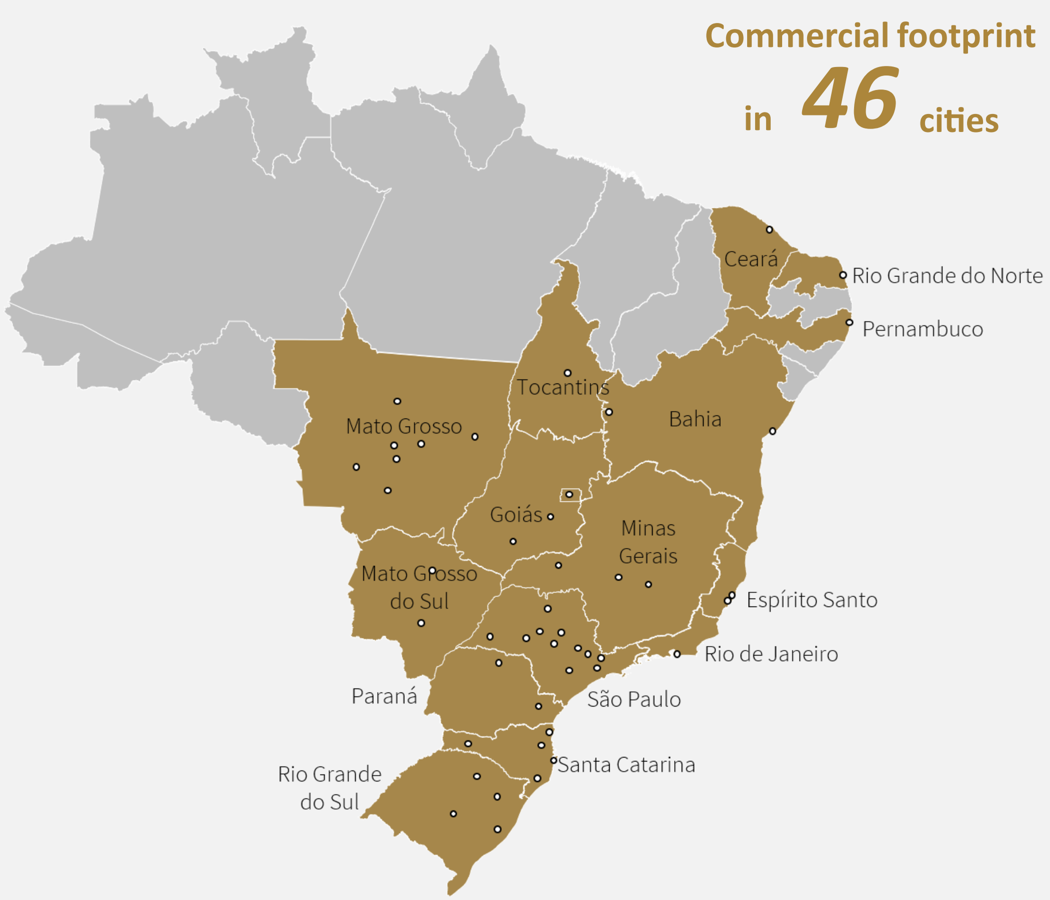
Capture Synergies among Operations

Expand Structural ROAE

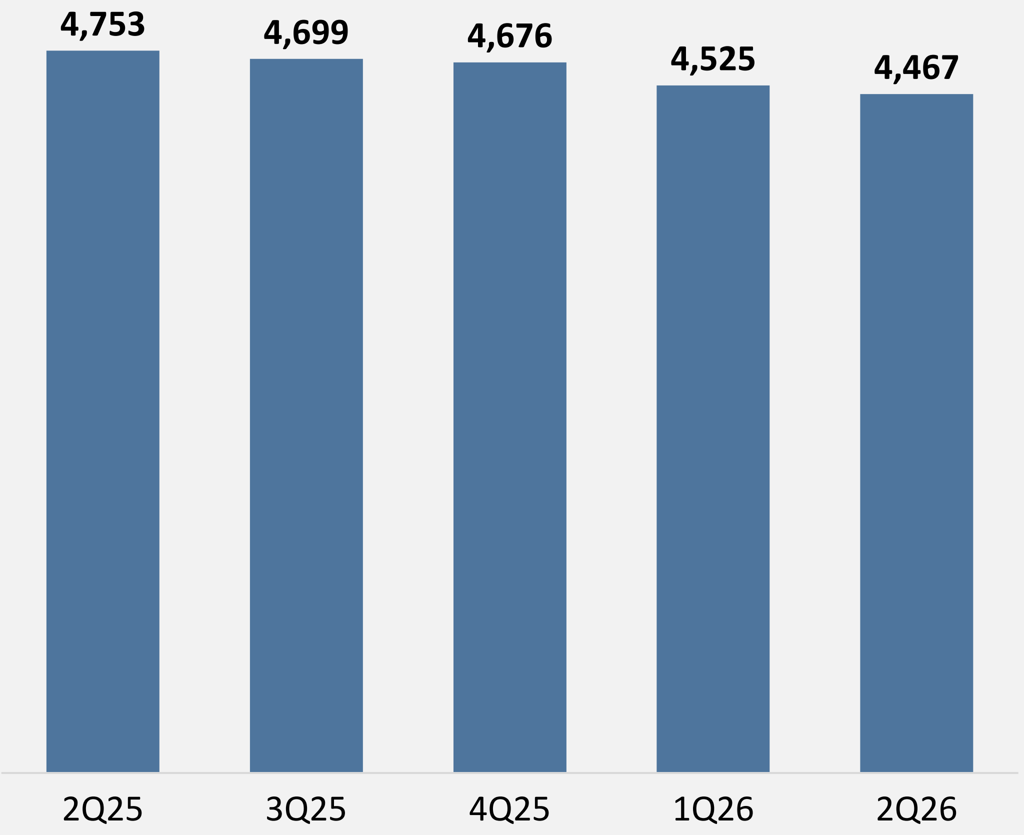
Lower Volatility Over the Cycles

ABC Brasil Expansion

Geographical Footprint



Client Base

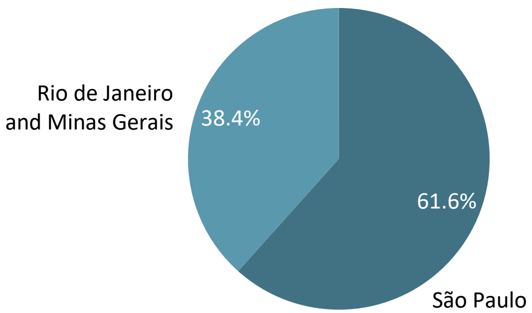


Segments Highlights

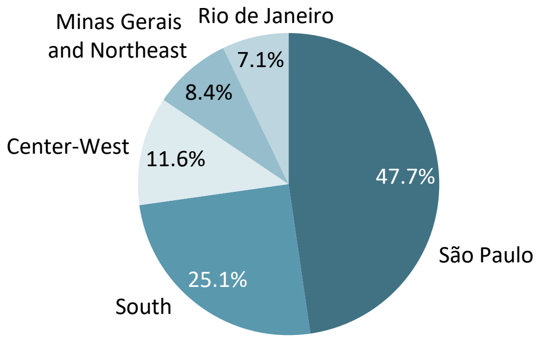
	Large Corporate[1] Jun/25	Large Corporate[1] Mar/26	Large Corporate[1] Jun/26	Corporate[2] Jun/25	Corporate[2] Mar/26	Corporate[2] Jun/26	Middle[3] Jun/25	Middle[3] Mar/26	Middle[3] Jun/26	Total Jun/26
Corporate Clients[4]	379	414	401	2,304	2,079	2,074	2,070	2,032	1,992	**4,467** -6% Chg. 12M
Average Exposure Per Client[4] (R$ million)	93.4	84.9	79.7	23.7	24.8	26.2	2.5	3.4	3.5	
Average Term[4] (days)	344	336	360	396	426	438	387	370	379	

Geographical Breakdown of the Expanded Credit Portfolio per Segment

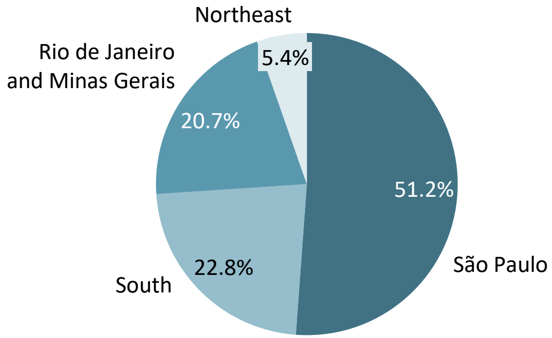
Large Corporate



Corporate



Middle



Notes:

1 Large Corporate: Clients with annual sales above R$4 bn
2 Corporate: Clients with annual sales between R$500 mm and R$4 bn
3 Middle: Clients with annual sales between R$30 mm and R$500 mm
4 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

Expanded Credit Portfolio

Expanded Credit Portfolio[1] (R$ million)	2Q26	% Total	1Q26	% Total	Chg 3M	2Q25	% Total	Chg 12M
Loans	**24,288**	**100%**	**23,504**	**100%**	**3.3%**	**22,521**	**100%**	**7.8%**
Large Corporate	3,176	13.1%	3,493	14.9%	-9.1%	4,262	18.9%	-25.5%
Corporate	16,782	69.1%	15,684	66.7%	7.0%	14,592	64.8%	15.0%
Middle	4,330	17.8%	4,327	18.4%	0.1%	3,668	16.3%	18.1%
Corporate Securities	**18,522**	**100%**	**18,428**	**100%**	**0.5%**	**16,726**	**100%**	**10.7%**
Large Corporate	5,086	27.5%	5,663	30.7%	-10.2%	4,145	24.8%	22.7%
Corporate	12,802	69.1%	12,309	66.8%	4.0%	12,349	73.8%	3.7%
Middle	634	3.4%	456	2.5%	38.8%	233	1.4%	172.1%
"Cash" Portfolio[2]	**42,810**	**100%**	**41,932**	**100%**	**2.1%**	**39,247**	**100%**	**9.1%**
Large Corporate	8,262	19.3%	9,155	21.8%	-9.8%	8,407	21.4%	-1.7%
Corporate	29,584	69.1%	27,994	66.8%	5.7%	26,940	68.6%	9.8%
Middle	4,964	11.6%	4,783	11.4%	3.8%	3,901	9.9%	27.3%
Guarantees Issued	**13,653**	**100%**	**12,495**	**100%**	**9.3%**	**12,872**	**100%**	**6.1%**
Large Corporate	7,443	54.5%	7,484	59.9%	-0.5%	7,659	59.5%	-2.8%
Corporate	6,099	44.7%	4,926	39.4%	23.8%	5,172	40.2%	17.9%
Middle	111	0.8%	84	0.7%	32.1%	42	0.3%	167.4%
Expanded Credit Portfolio	**56,464**	**100%**	**54,427**	**100%**	**3.7%**	**52,120**	**100%**	**8.3%**
Large Corporate	15,705	27.8%	16,639	30.6%	-5.6%	16,066	30.8%	-2.2%
Corporate	35,683	63.2%	32,920	60.5%	8.4%	32,112	61.6%	11.1%
Middle	5,076	9.0%	4,868	8.9%	4.3%	3,943	7.6%	28.7%

Notes:

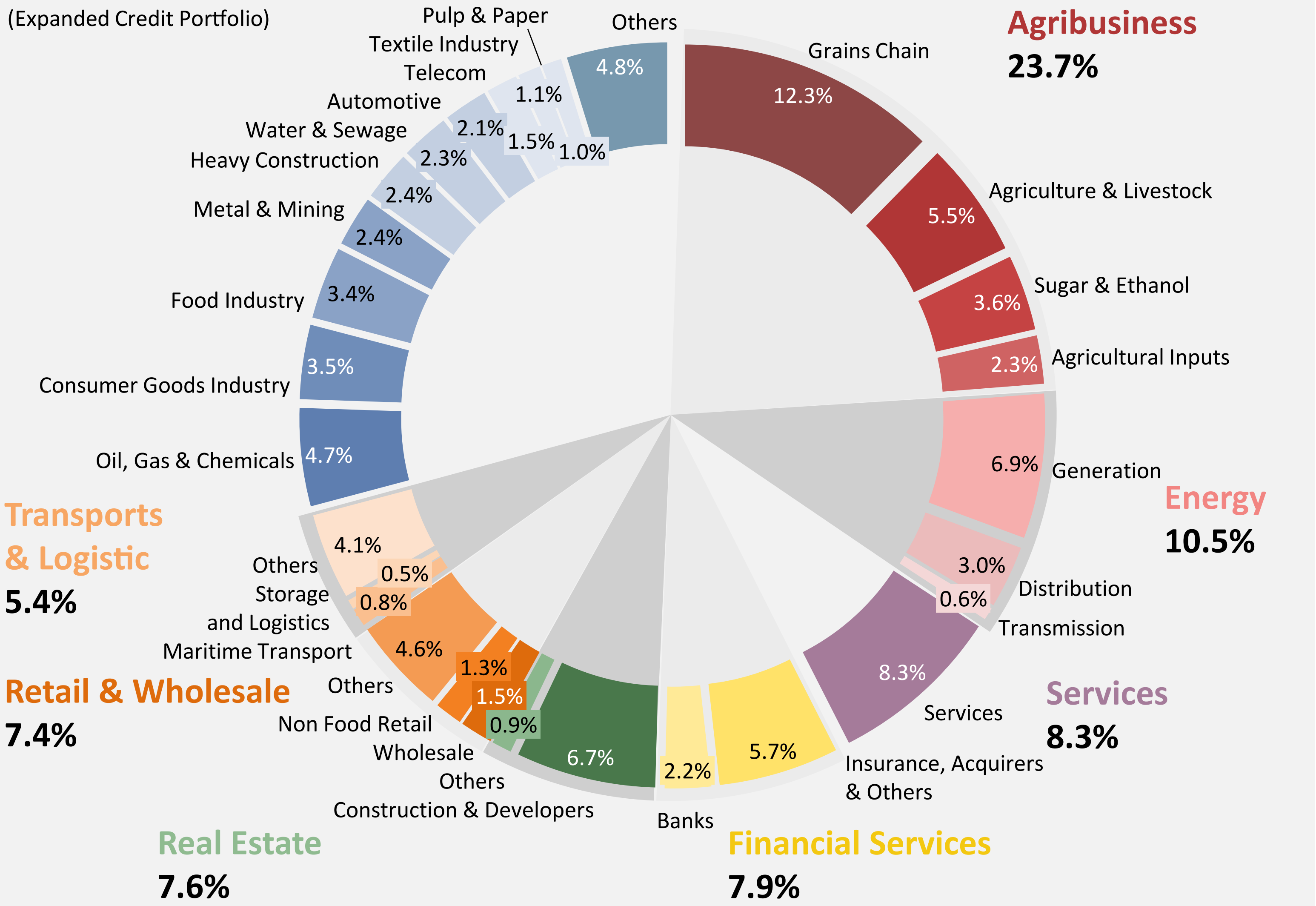
1 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

2 Includes Loans and Corporate Securities portfolios

Economic Sectors & Collaterals

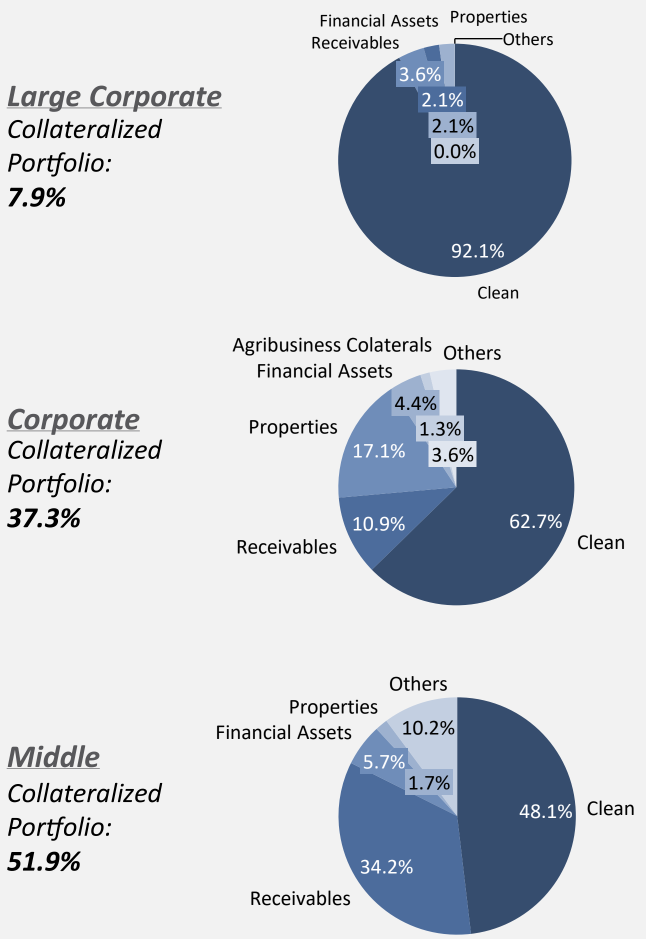
Economic Sectors

(Expanded Credit Portfolio)



Collaterals[1]

(Expanded Credit Portfolio)

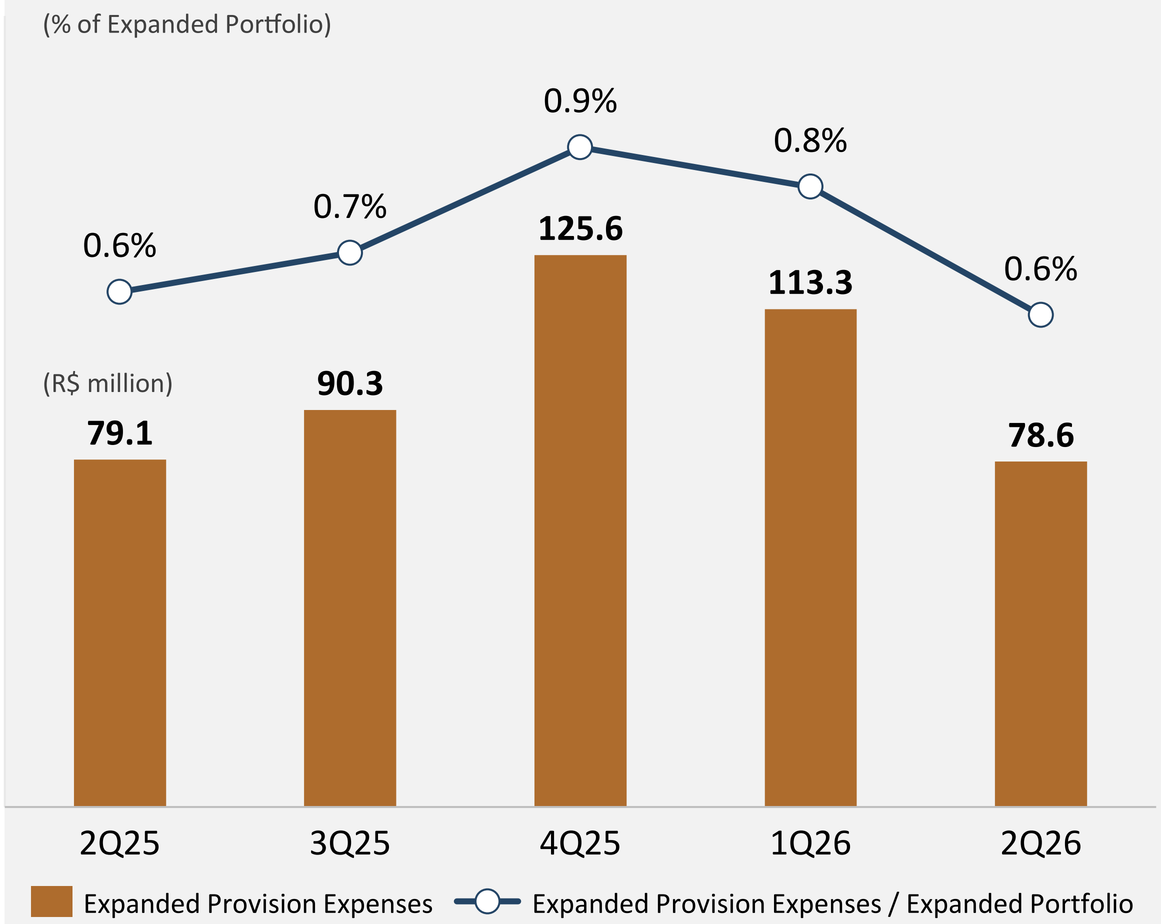


Note:

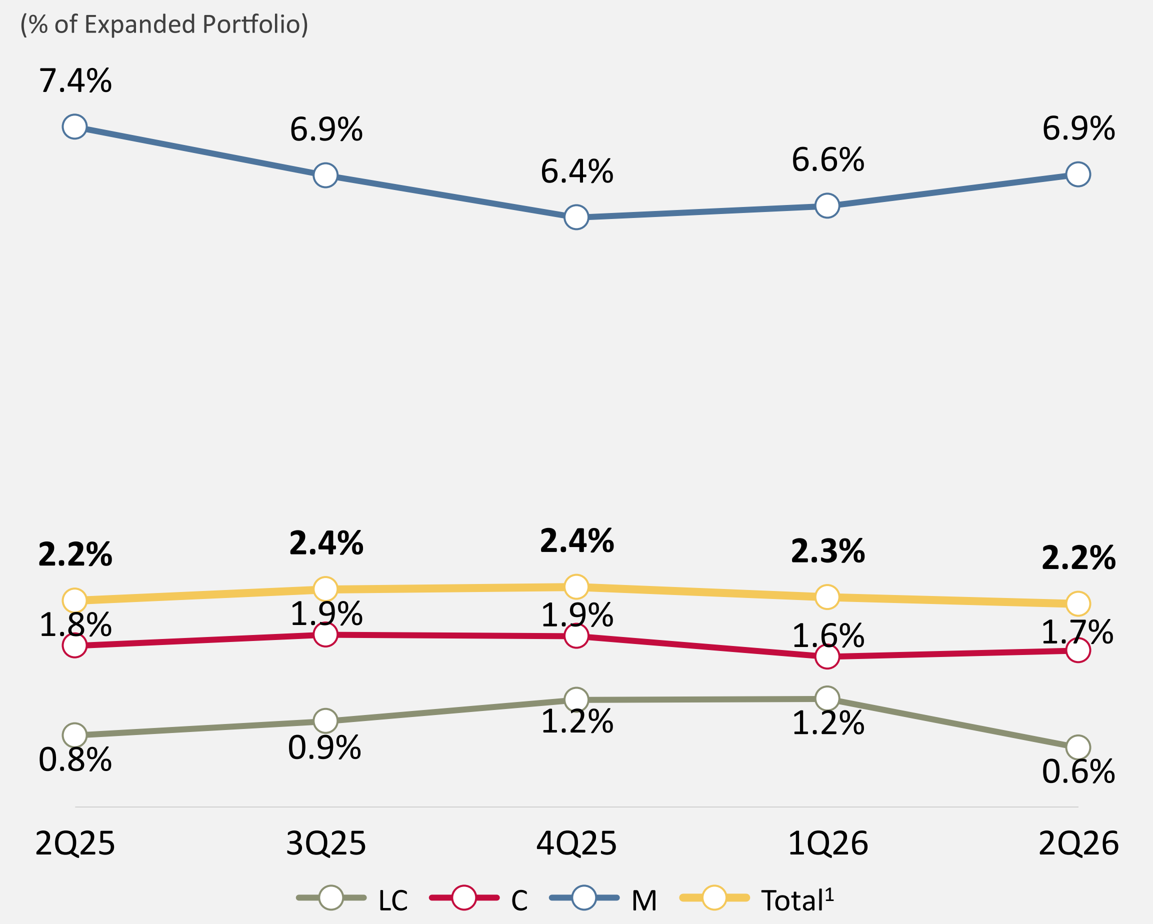
1 For government programs, collateral is shown as a percentage of the portfolio included in the program ("stop loss"), rather than the percentage guaranteed in each individual transaction

Credit Quality

Expanded Provision Expenses



Expected Credit Loss[1,2]



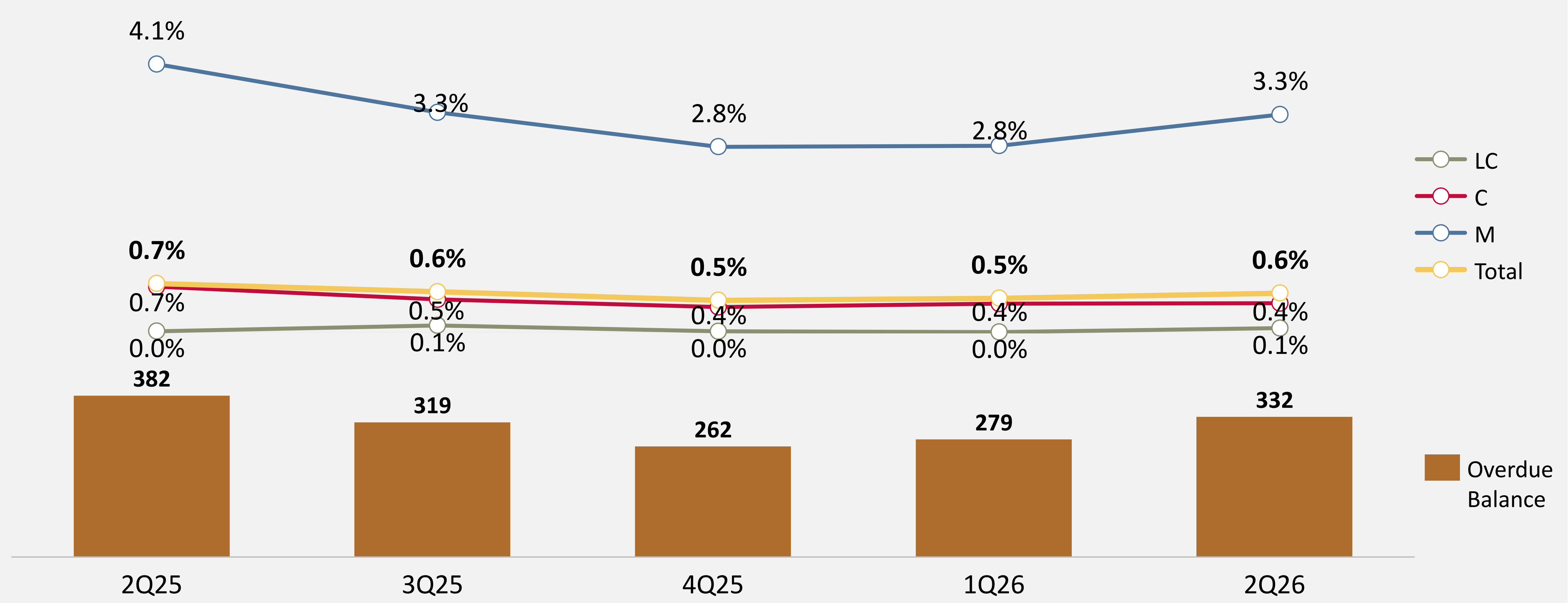
Notes:

1 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

2 Total Expected Credit Loss includes the Prospective Provision of R$190 million

Overdue for More Than 90 Days[1] (includes falling due and overdue installments)

R$ million and % of Expanded Portfolio



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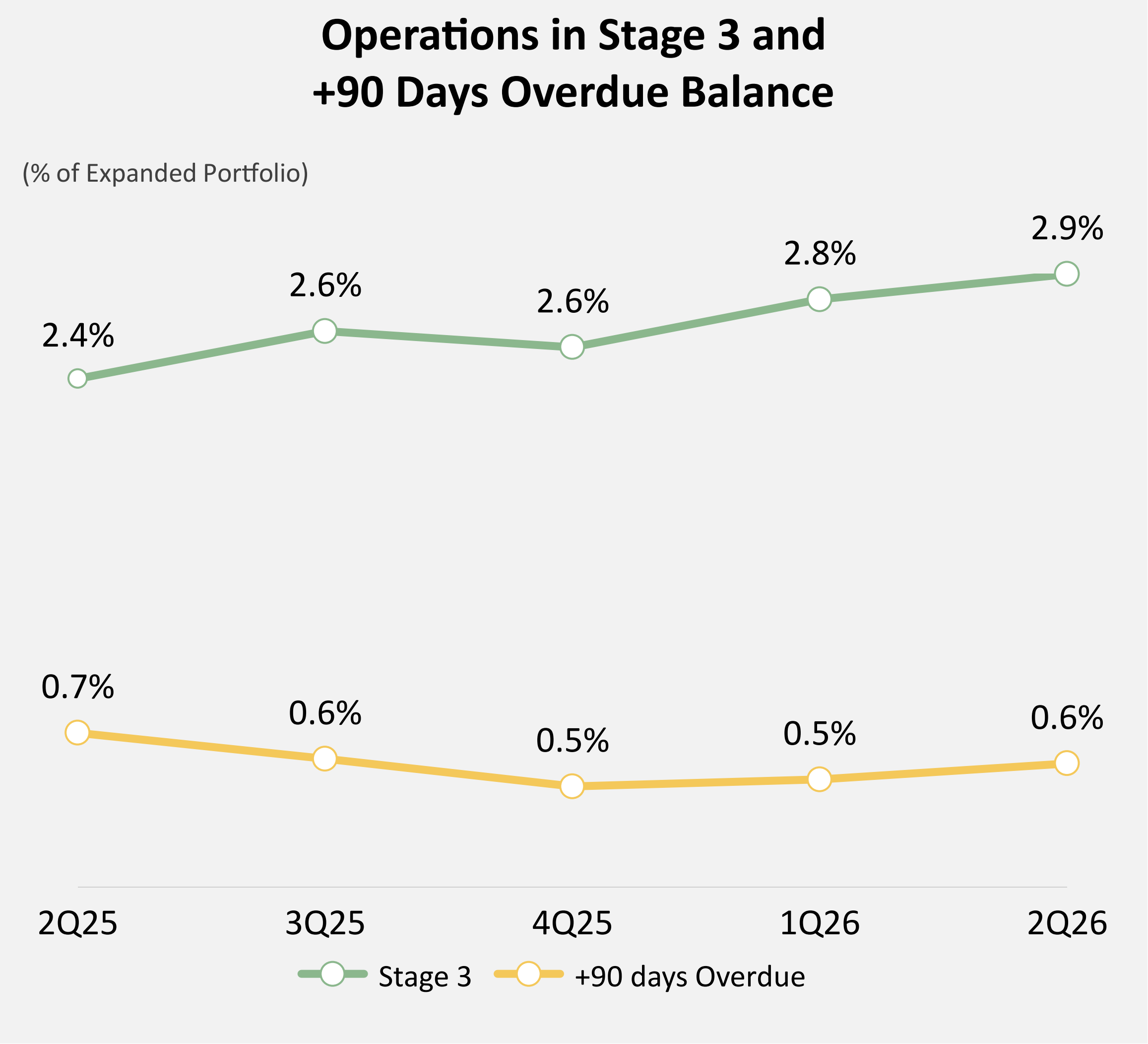
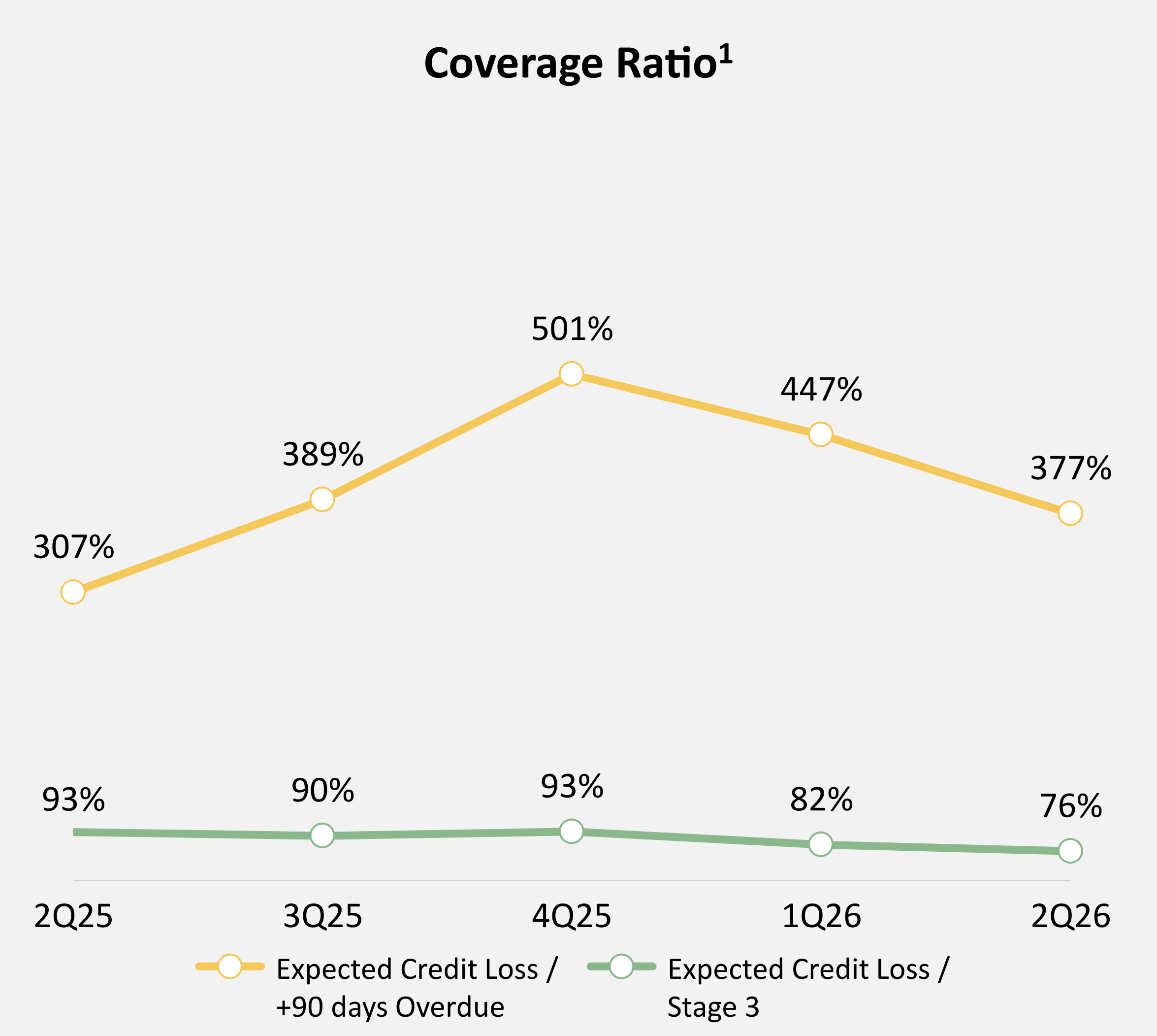
Credit Quality





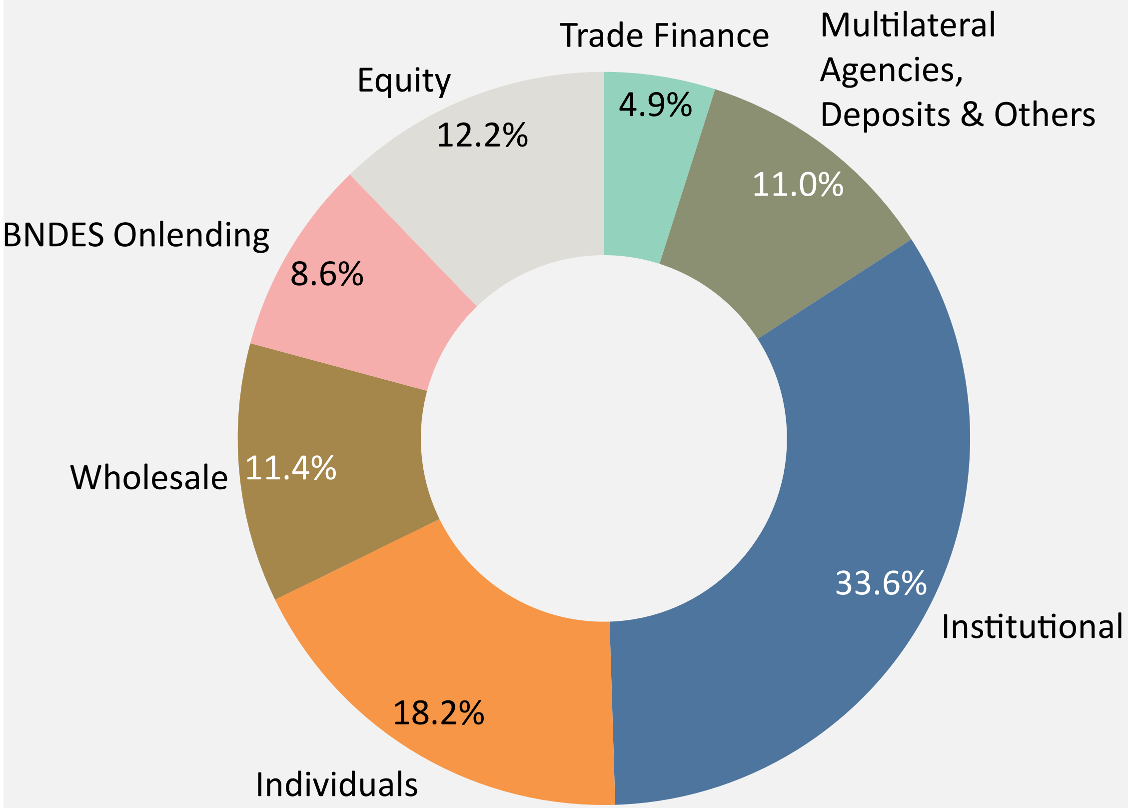
Note:

1 Total Expected Credit Loss includes the Prospective Provision of R$190 million

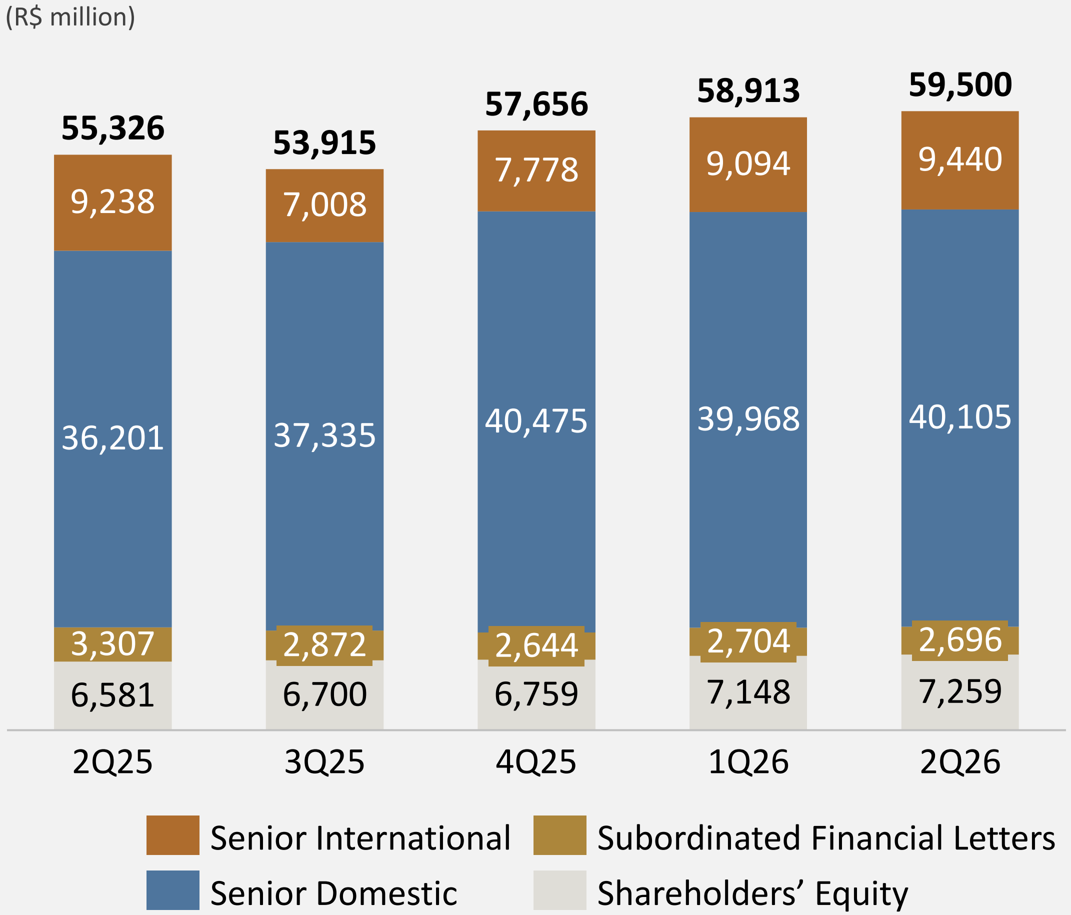
Funding and Capital Base

Funding

Funding 2Q26



Funding Evolution



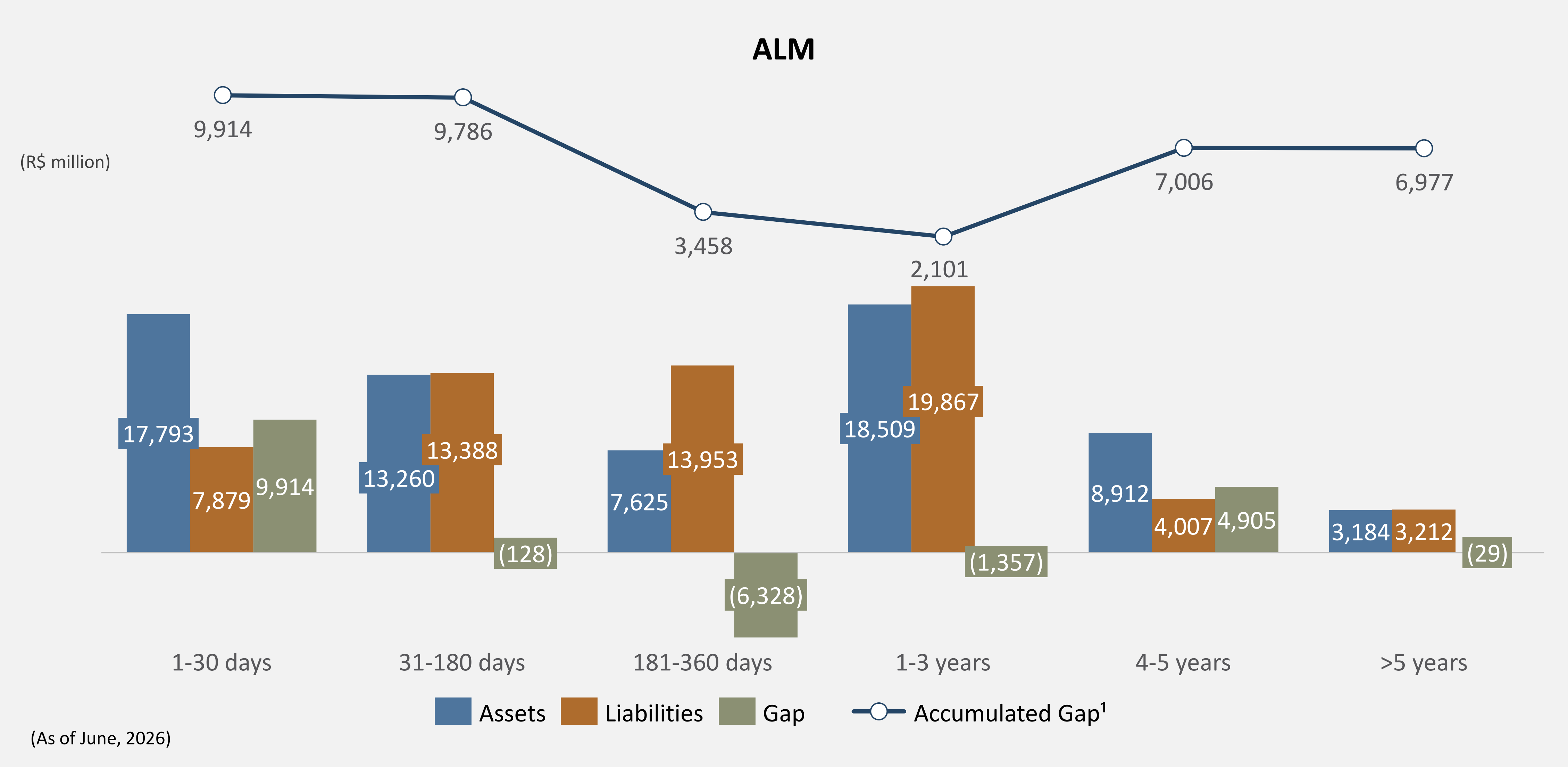
Funding & *Ratings*

Funding (R$ million)	**2Q26**	**% of Total**	**1Q26**	**% of Total**	**2Q25**	**% of Total**
Demand Deposits	594	1.0%	547	0.9%	563	1.0%
Time Deposits	6,985	11.7%	7,292	12.4%	8,078	14.6%
LCA, LCI & COE[1]	9,134	15.4%	9,011	15.3%	7,624	13.8%
Financial Bills	17,409	29.3%	17,130	29.1%	16,682	30.2%
Subordinated Local Notes (Letras Financeiras)	1,090	1.8%	1,547	2.6%	1,701	3.1%
Interbank Deposits	418	0.7%	439	0.7%	128	0.2%
Borrowing and Onlending Obligations Abroad	9,877	16.6%	9,539	16.2%	9,250	16.7%
Borrowing and Onlending Obligations	5,128	8.6%	5,104	8.7%	3,112	5.6%
Perpetual Sub. Financial Notes	1,606	2.7%	1,157	2.0%	1,606	2.9%
Subtotal (Funding with Third Parties)	**52,241**	**87.8%**	**51,766**	**87.9%**	**48,745**	**88.1%**
Shareholders' Equity	7,259	12.2%	7,148	12.1%	6,581	11.9%
Total	**59,500**	**100.0%**	**58,913**	**100.0%**	**55,326**	**100.0%**

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

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

Assets & Liabilities by Maturity

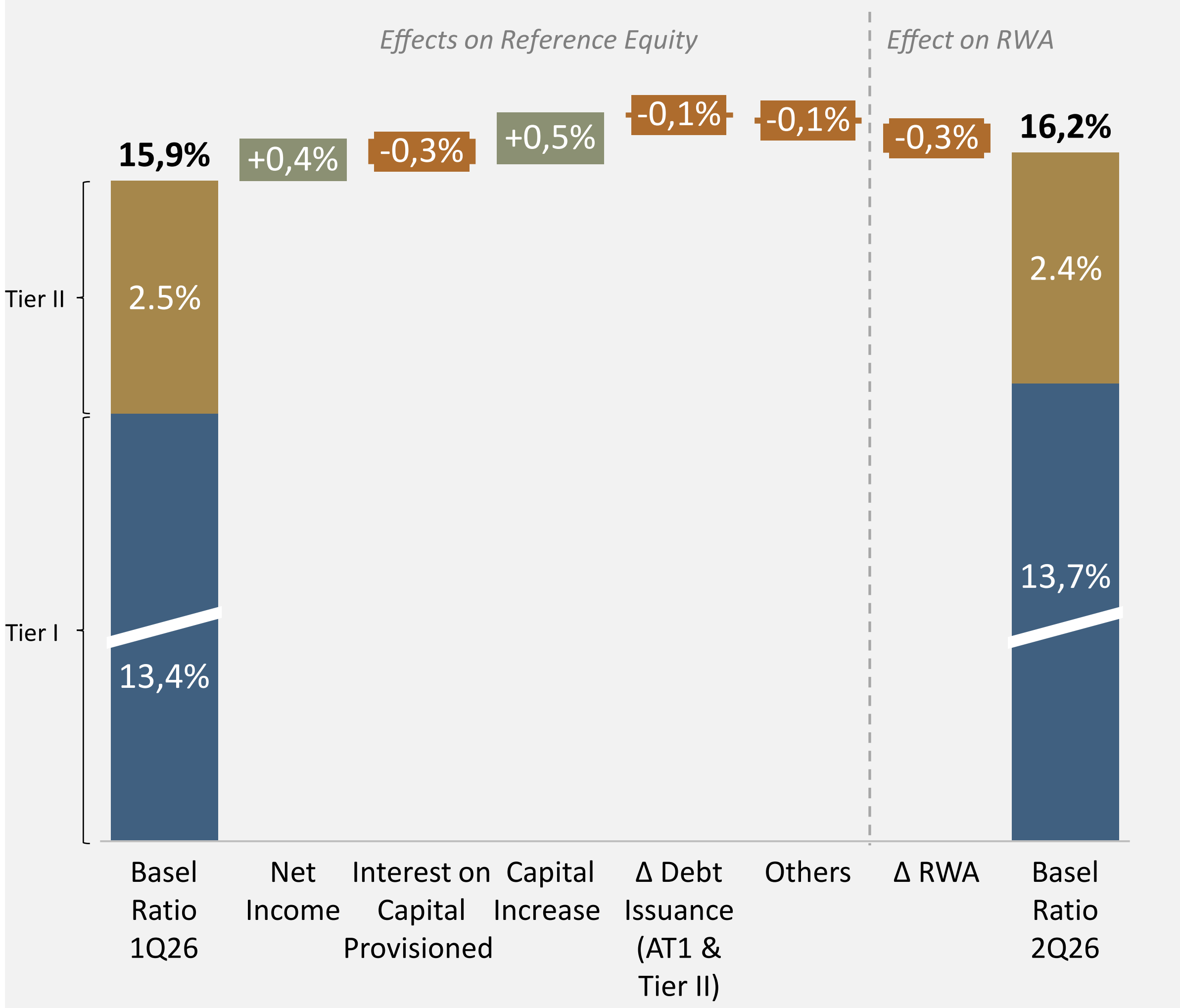


Note:

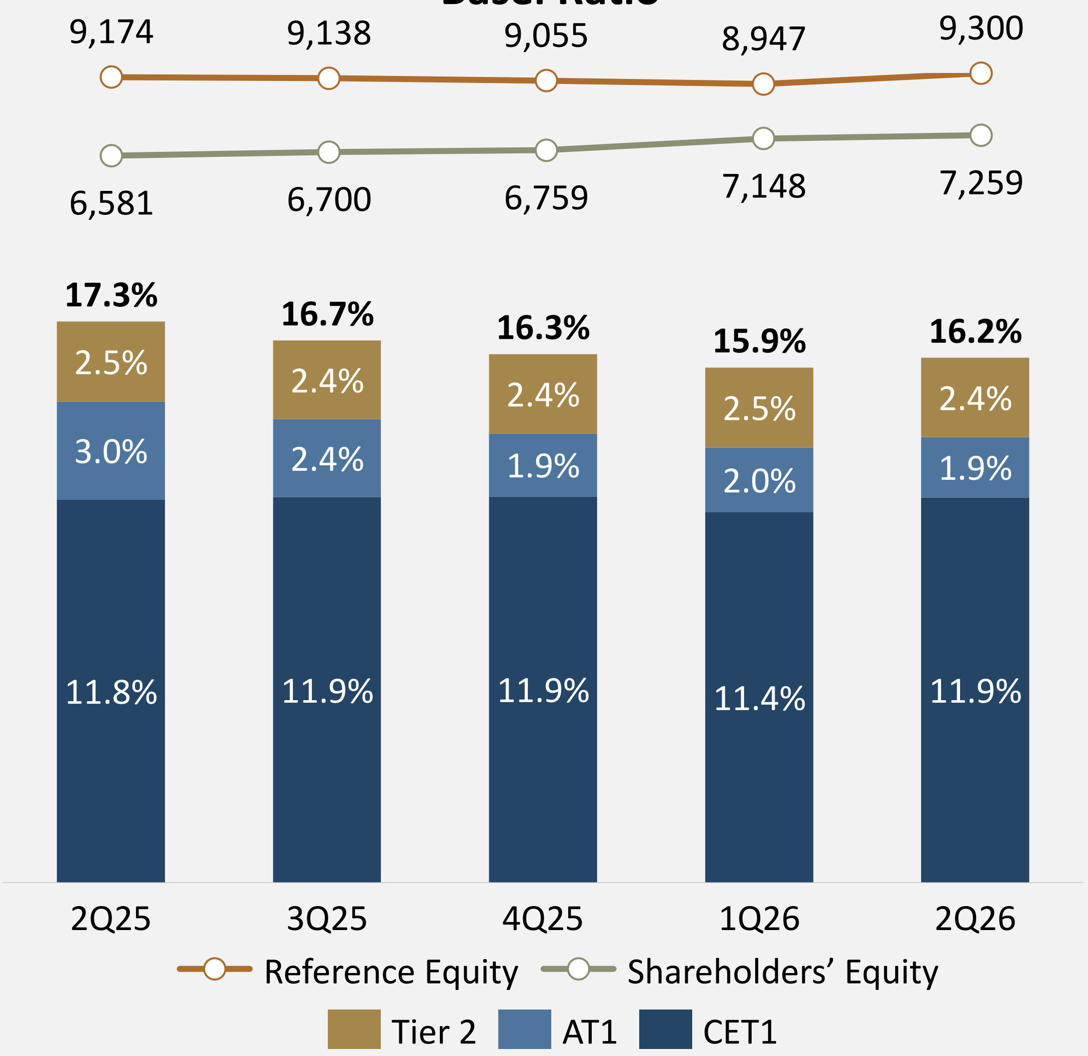
1 Assuming Federal Government Securities liquid within 1-30 days, based on market prices, as they can be converted into cash through repurchase agreements or sold in the secondary market

Basel Ratio & Shareholders' Equity

Basel Ratio 1Q26 vs. 2Q26



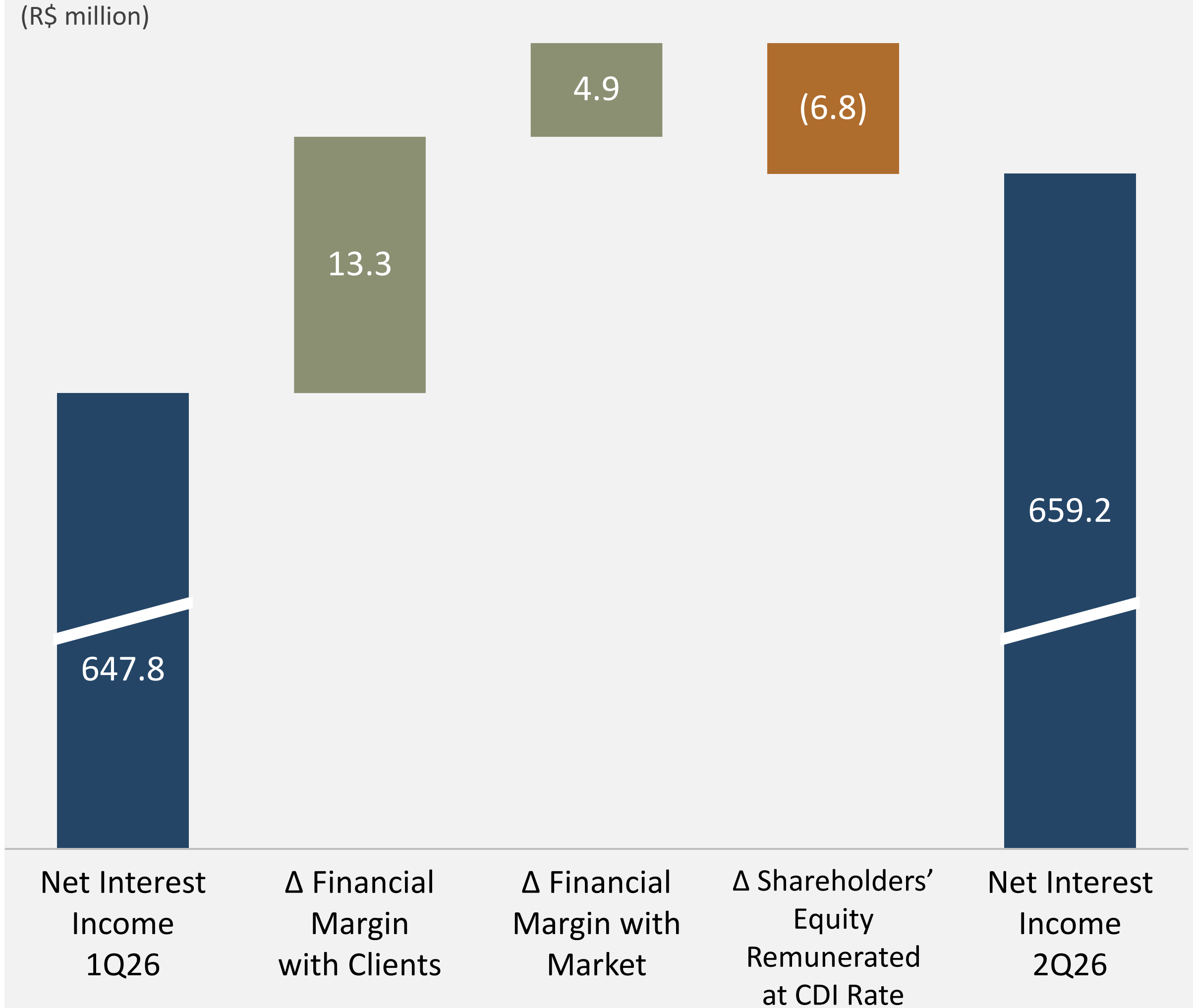
Basel Ratio



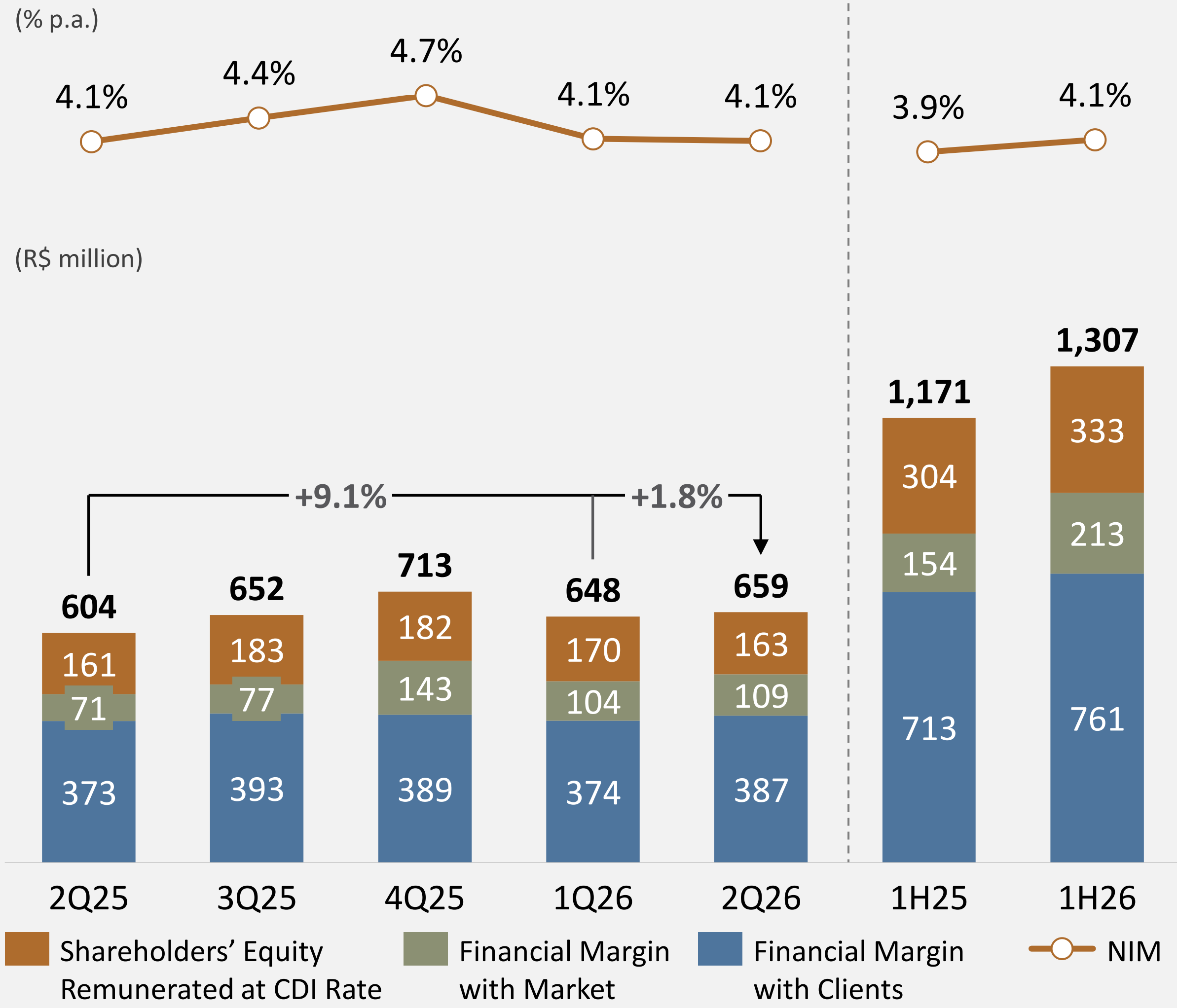
Financial Highlights

Net Interest Income

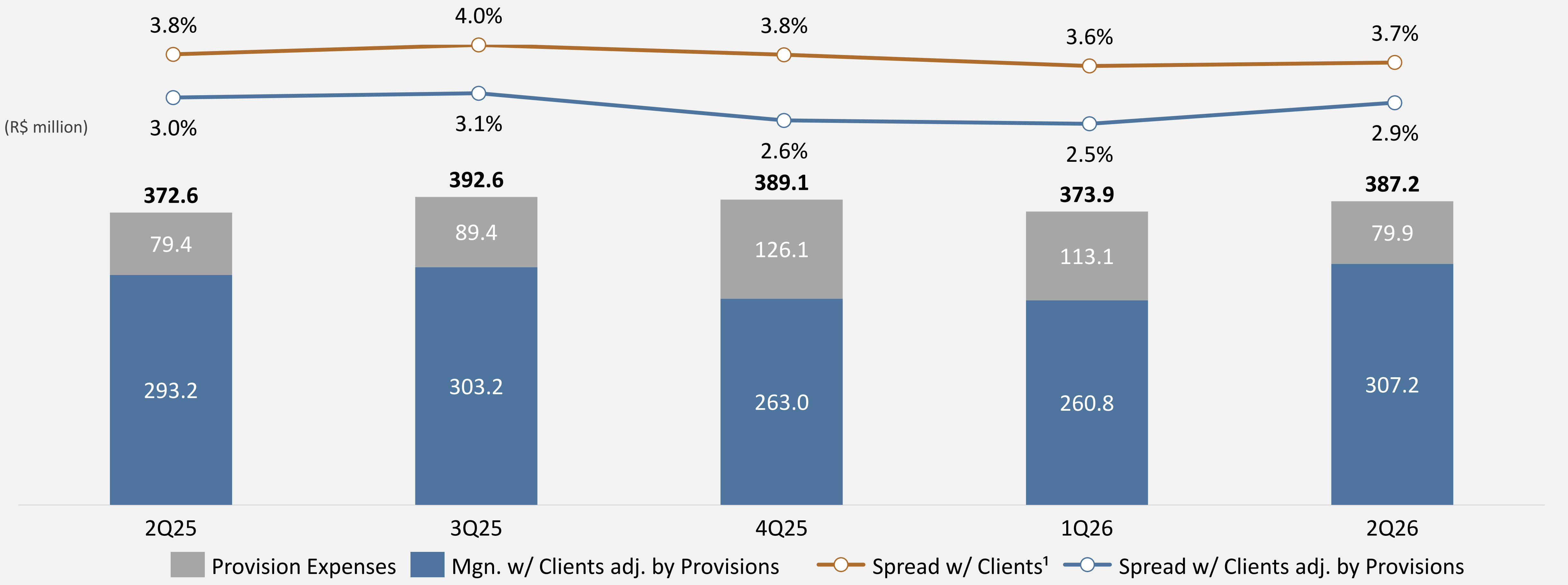
Net Interest Income 1Q26 vs. 2Q26



Net Interest Income & NIM



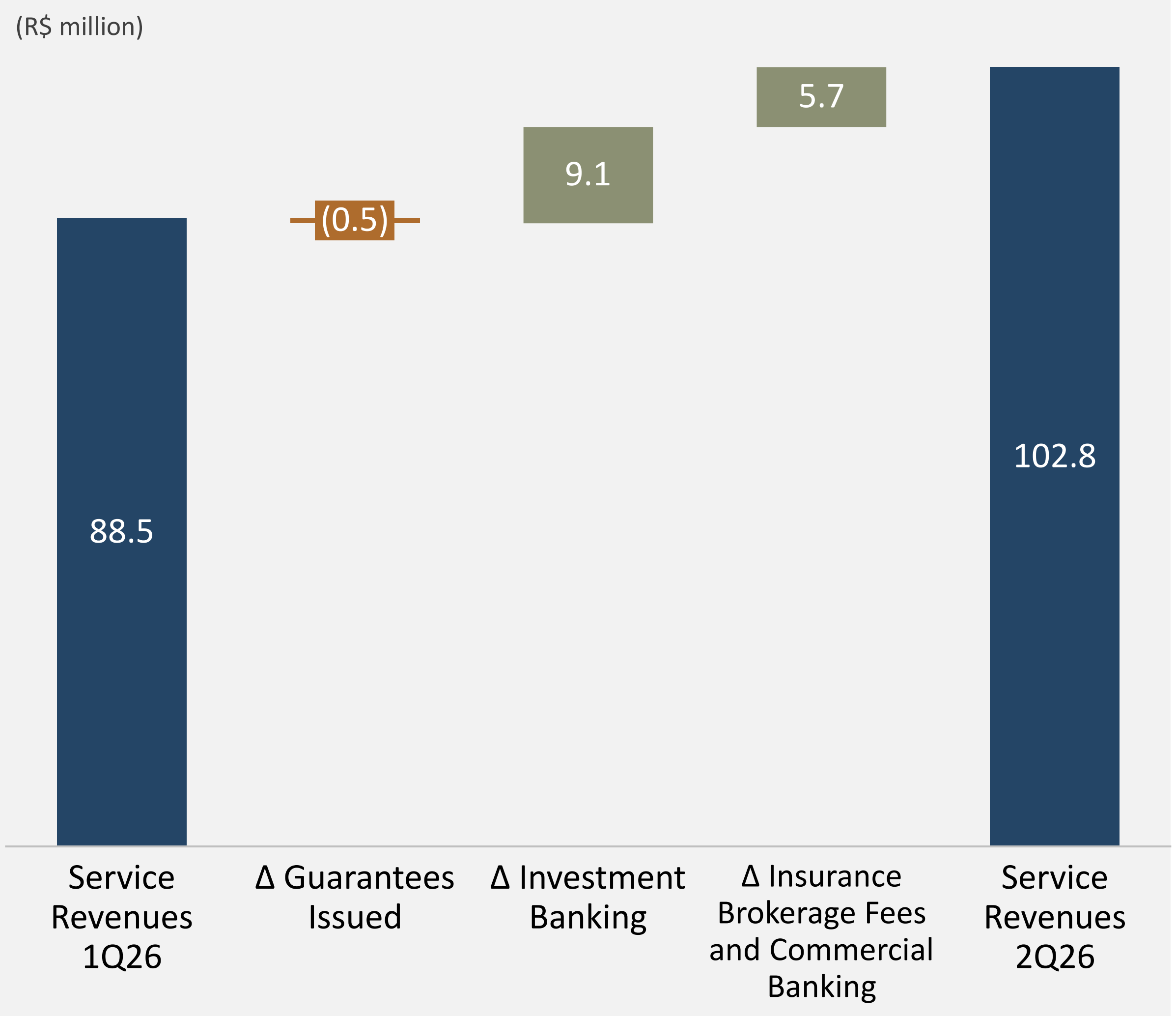
Annualized Spread with Clients



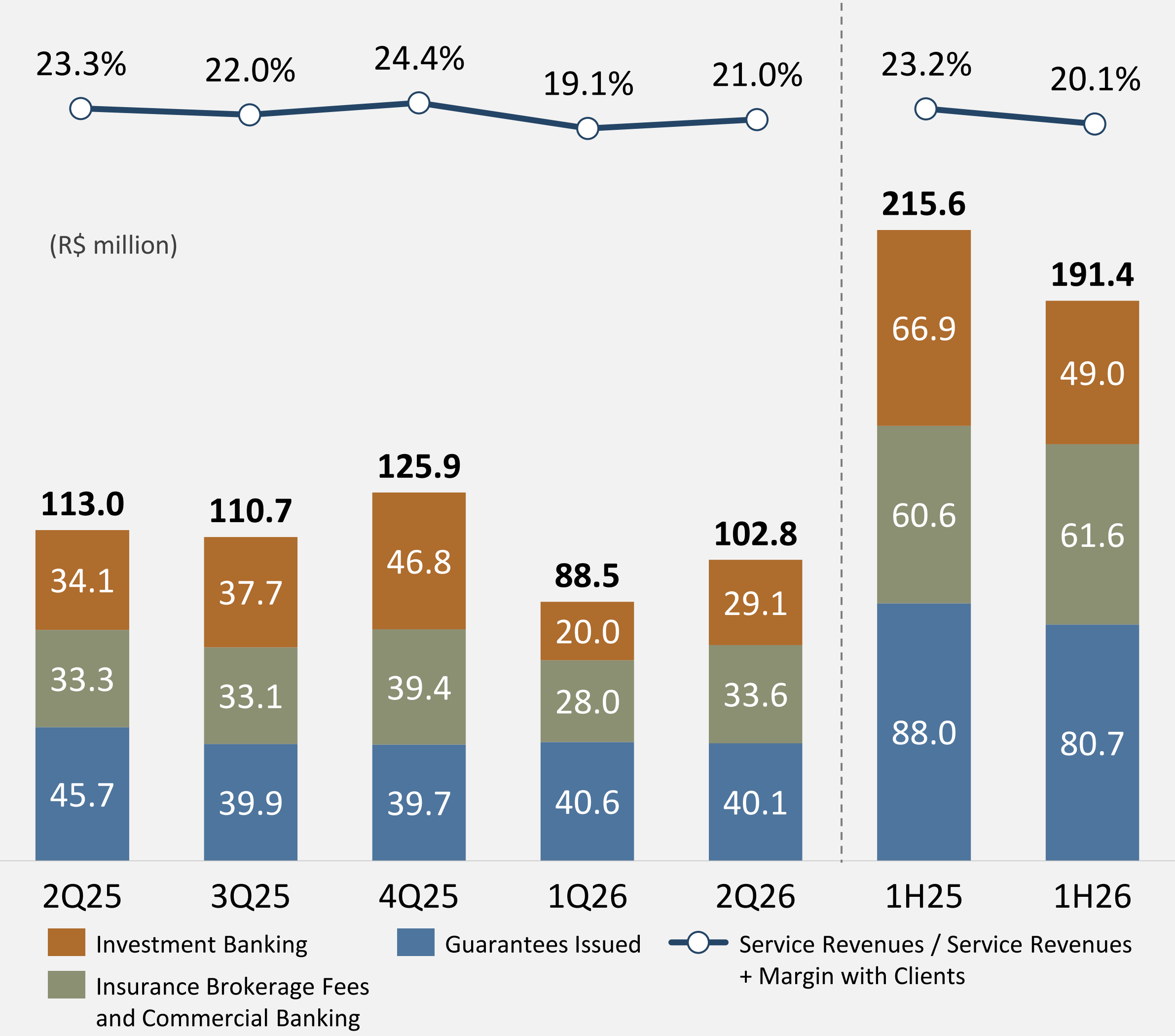
Note:
1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

Service Revenues

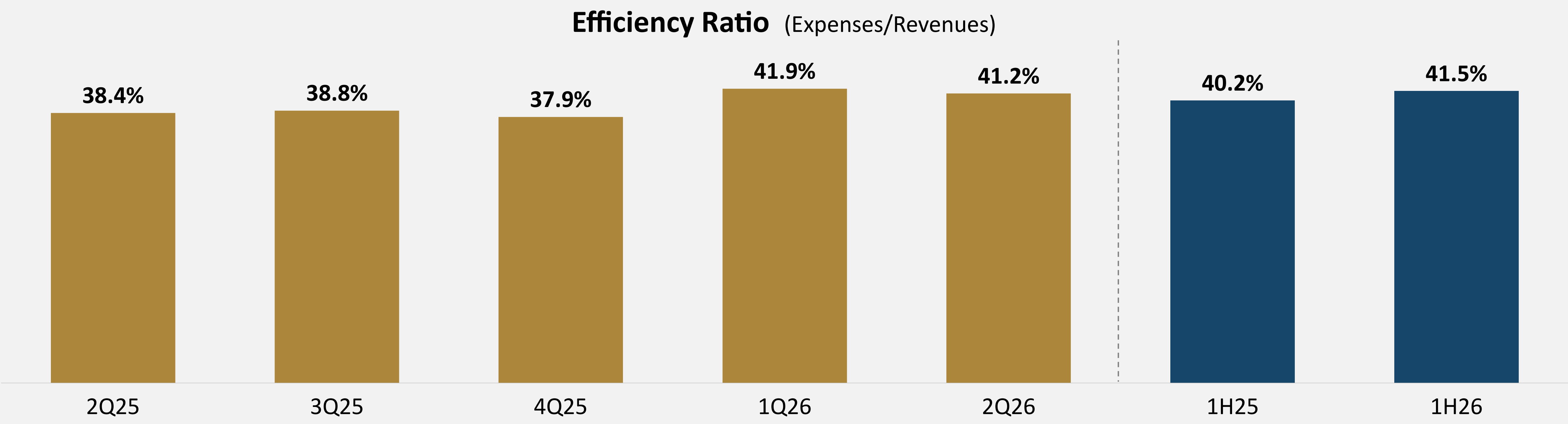
Service Revenues 1Q26 vs. 2Q26



Service Revenues



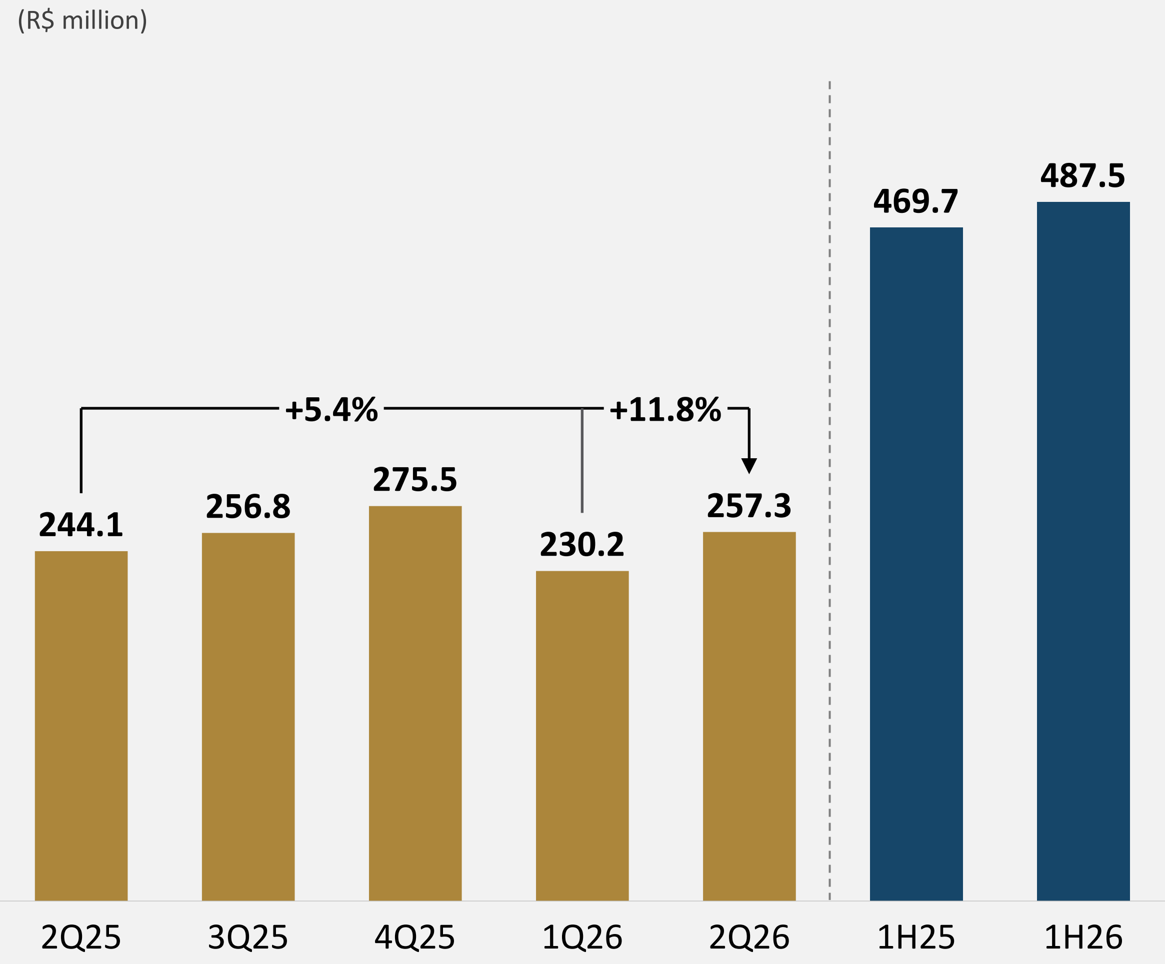
Expenses and Efficiency Ratio



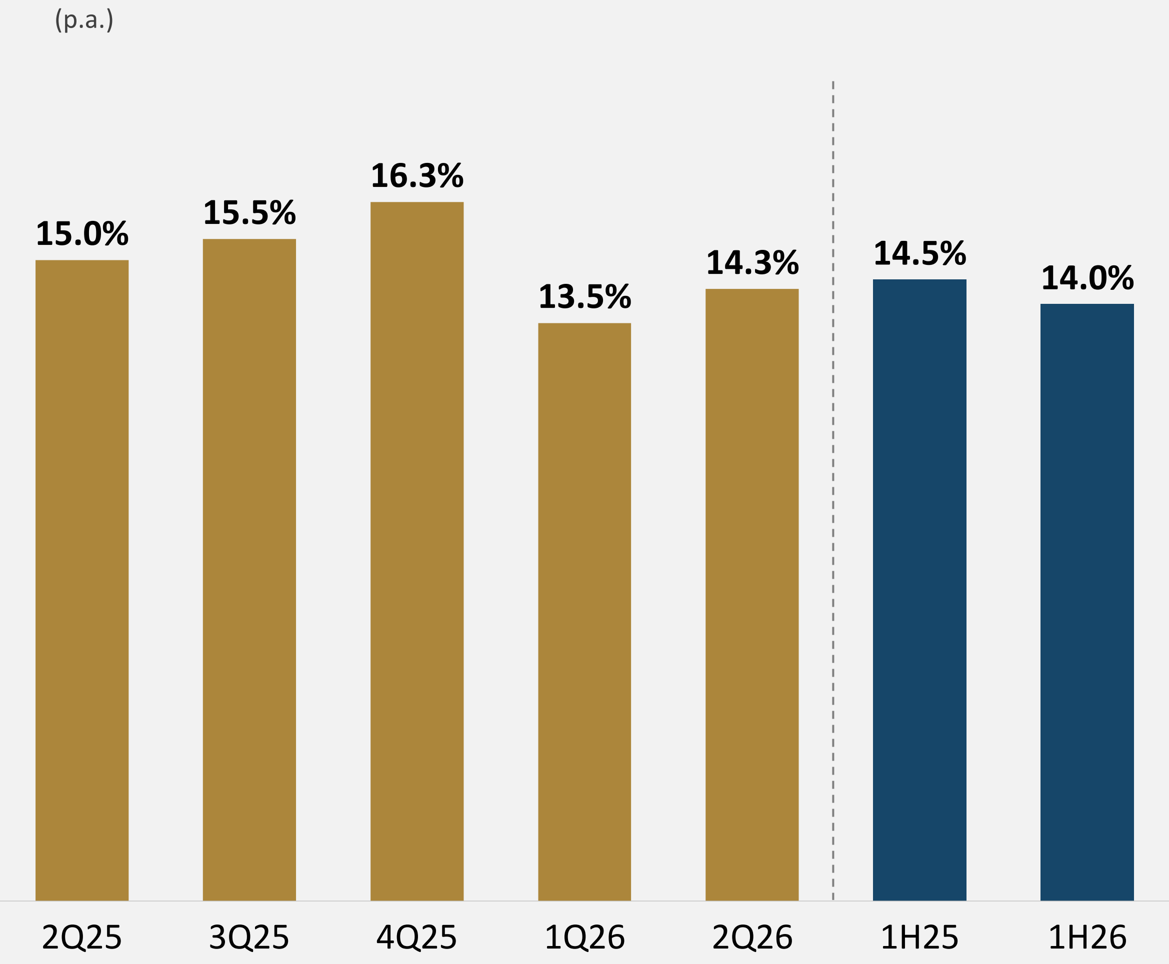
Expenses (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Personnel Expenses	(139.1)	(131.7)	5.7%	(128.2)	8.5%	(270.8)	(255.1)	6.2%
Other Administrative Expenses	(76.8)	(73.6)	4.4%	(66.6)	15.2%	(150.3)	(137.4)	9.4%
Subtotal	**(215.9)**	**(205.2)**	**5.2%**	**(194.9)**	**10.8%**	**(421.2)**	**(392.5)**	**7.3%**
Profit Sharing	(79.6)	(86.6)	-8.1%	(64.6)	23.2%	(166.2)	(132.7)	25.2%
Total	**(295.5)**	**(291.9)**	**1.2%**	**(259.5)**	**13.9%**	**(587.3)**	**(525.2)**	**11.8%**
Employees	**1,357**	**1,343**	**1.0%**	**1,295**	**4.8%**	**1,357**	**1,295**	**4.8%**

Profitability

Recurring Net Income



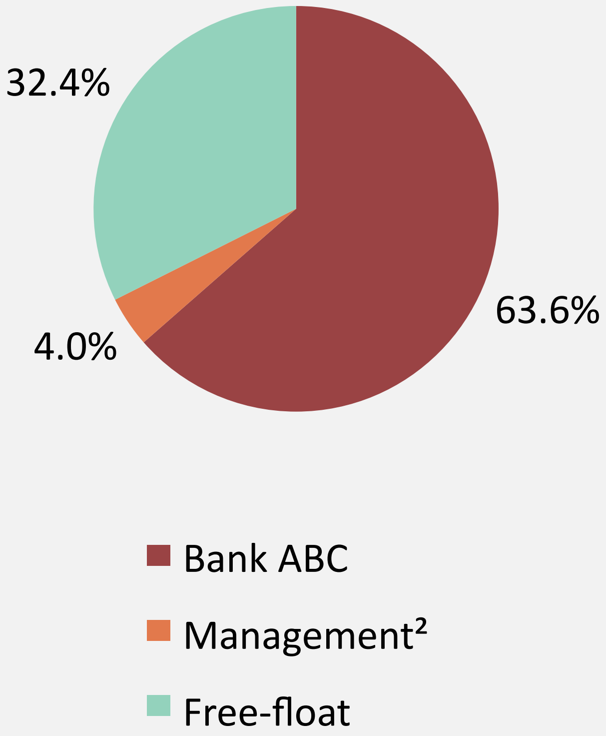
Recurring ROAE



Ownership and Organizational Breakdown

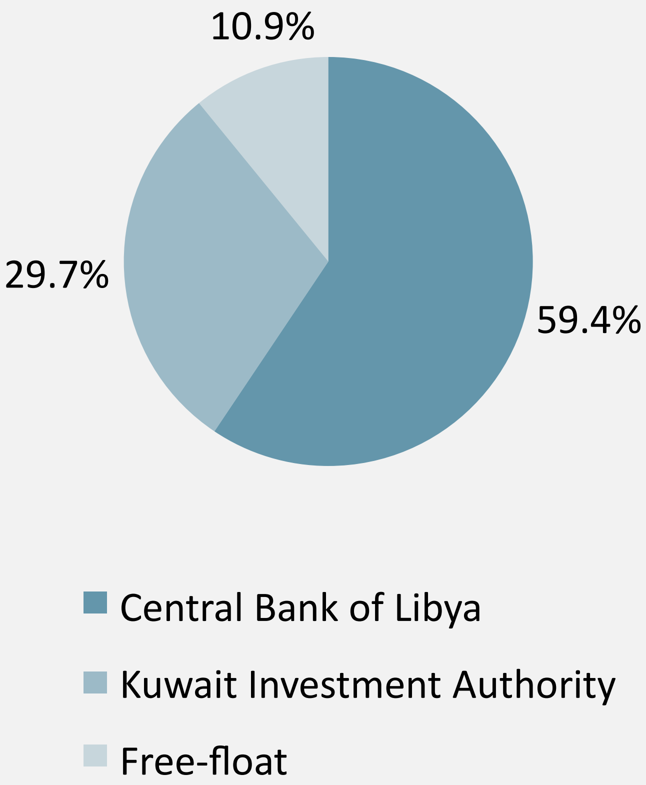
Ownership Structure

ABC Brasil[1]



Jun/26

Bank ABC (Controlling Shareholder)



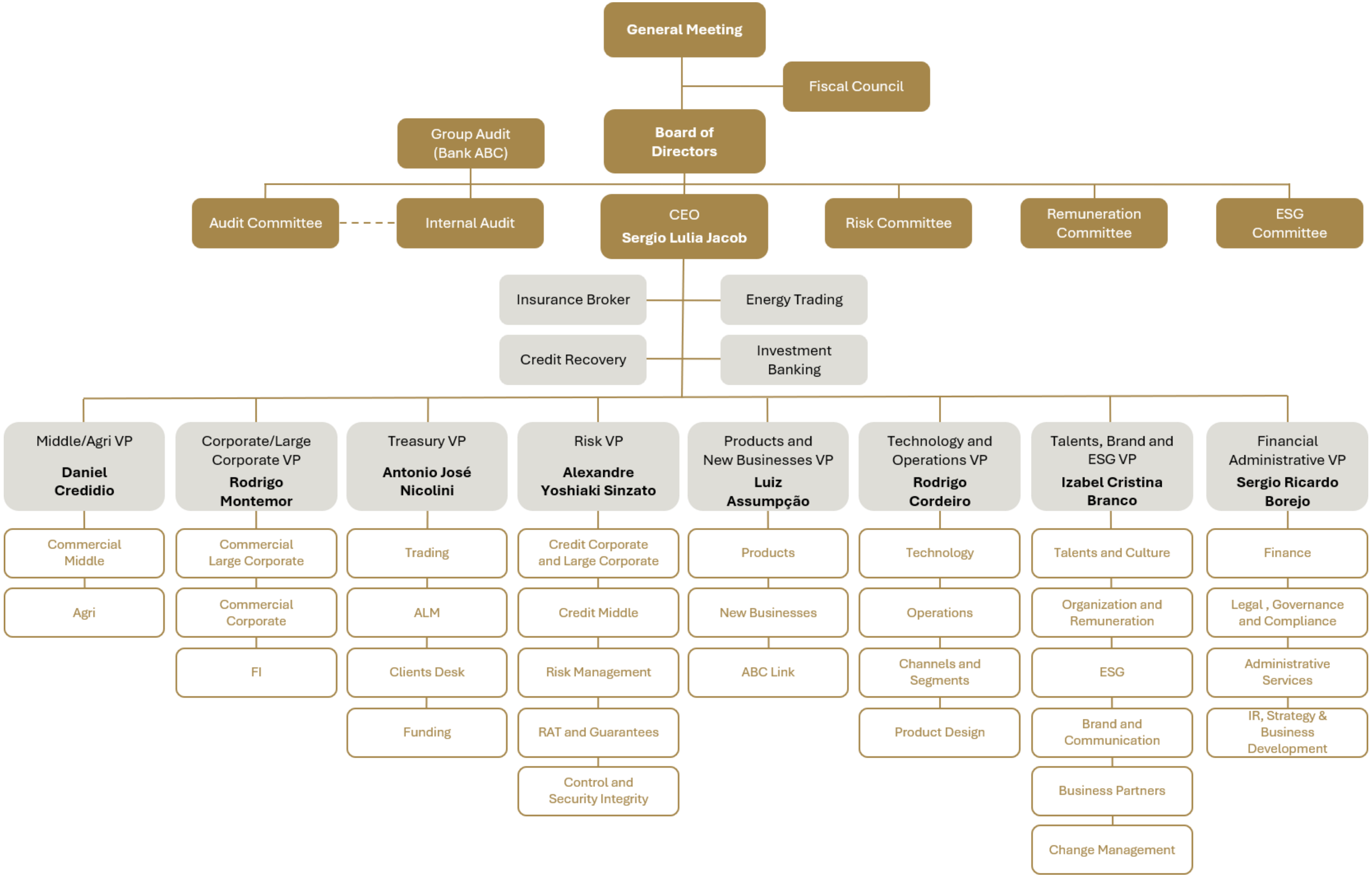
Mar/26

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



(Aug/26)

Corporate Governance

Listed at B3 since 2007

- ~32% 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 4.0%[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

ABCB4 NÍVEL 2 BOVESPA BRASIL

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

Included in the following B3's indexes:

IBRA B3	SMLL B3
IDIV B3	IGC B3
ITAG B3	IGCT B3
ICO2 B3	IFNC B3

Note:

1 As of June 30, 2026

ESG Highlights

Sustainable Finance

- Allocation of more than **R$23.4 billion[1] to asset operations linked to ESG criteria[2]**
- Issuance of more than **R$935 million[1] in sustainable Financial Bills and CDBs** on the local market
- Structuring **ESG debt securities** on the local capital market
- **BNDES Onlending ESG lines**: Fundo Clima, FGEnergia, Finame Baixo Carbono and Renovação de Frota
- Access to ESG lines through **global multilateral agencies:**

IDB Invest

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

PROPARCO GROUPE AGENCE FRANÇAISE DE DÉVELOPPEMENT

Pacts & Commitments

CDP
Signatory Investor

United Nations Global Pact
Member

Partnership for Carbon Accounting Financials
Member

Governance

- Release of the **2025 Integrated Annual Report**, consolidating the Company's financial and non-financial information, demonstrating how we generate value over time
- **ESG Committee**, reporting directly to the Board of Directors

Awards & Recognitions

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

Gold Seal
Brazilian GHG Protocol Program

Febraban Award
Socio-environmental Pillar

Ranking Extel 2025
Best ESG Program - Small Cap

Climate Change

- Decarbonization Solutions Desk: products that support the transition to a low-carbon economy
- Automated measurement of emissions related to financing activities
- Strategy for reducing and offsetting scope 1 and 2 emissions

Notes:
1 As of June 30, 2026
2 According to ABC Brasil's Sustainable Finance Framework, which has a second party opinion from S&P, and the Febraban Green Taxonomy

Appendix

Managerial Income Statement

Managerial Income Statement (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Net Interest Income	**659.2**	**647.8**	**1.8%**	**604.4**	**9.1%**	**1,307.0**	**1,171.1**	**11.6%**
Financial Margin with Clients	387.2	373.9	3.6%	372.6	3.9%	761.0	713.2	6.7%
Shareholders' Equity Remunerated at CDI Rate	163.3	170.1	-4.0%	160.9	1.5%	333.4	304.3	9.6%
Financial Margin with Market	108.7	103.8	4.7%	70.9	53.3%	212.5	153.6	38.3%
Provision Expenses	(79.9)	(113.1)	-29.3%	(79.4)	0.7%	(193.0)	(148.4)	30.0%
Net Interest Income post-Provisions	**579.3**	**534.7**	**8.3%**	**525.0**	**10.3%**	**1,114.0**	**1,022.7**	**8.9%**
Service Revenues	**102.8**	**88.5**	**16.1%**	**113.0**	**-9.0%**	**191.4**	**215.6**	**-11.2%**
Guarantees Issued	40.1	40.6	-1.2%	45.7	-12.2%	80.7	88.0	-8.3%
Investment Banking	29.1	20.0	45.6%	34.1	-14.6%	49.0	66.9	-26.7%
Insurance Brokerage Fees and Commercial Banking	33.6	28.0	20.3%	33.3	1.1%	61.6	60.6	1.6%
Personnel & Other Administrative Expenses	**(215.9)**	**(205.2)**	**5.2%**	**(194.9)**	**10.8%**	**(421.2)**	**(392.5)**	**7.3%**
Personnel Expenses	(139.1)	(131.7)	5.7%	(128.2)	8.5%	(270.8)	(255.1)	6.2%
Other Administrative Expenses	(76.8)	(73.6)	4.4%	(66.6)	15.2%	(150.3)	(137.4)	9.4%
Tax Expenses	(39.6)	(40.7)	-2.6%	(42.9)	-7.5%	(80.3)	(77.6)	3.5%
Other Operating Income/Expenses	(5.4)	1.0	-624.7%	0.4	-1485.4%	(4.4)	(2.4)	84.0%
Non Operating Income	1.3	(0.2)	-657.9%	0.3	361.6%	1.1	5.8	-81.6%
Earnings before Tax and Profit Sharing	**422.4**	**378.2**	**11.7%**	**401.0**	**5.4%**	**800.6**	**771.6**	**3.8%**
Income Tax and Social Contribution	(82.7)	(58.5)	41.4%	(86.9)	-4.8%	(141.2)	(160.8)	-12.1%
Profit Sharing	(79.6)	(86.6)	-8.1%	(64.6)	23.2%	(166.2)	(132.7)	25.2%
Minority Interest	(2.8)	(2.8)	0.6%	(5.4)	-47.5%	(5.7)	(8.5)	-33.5%
Recurring Net Income	**257.3**	**230.2**	**11.8%**	**244.1**	**5.4%**	**487.5**	**469.7**	**3.8%**

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