

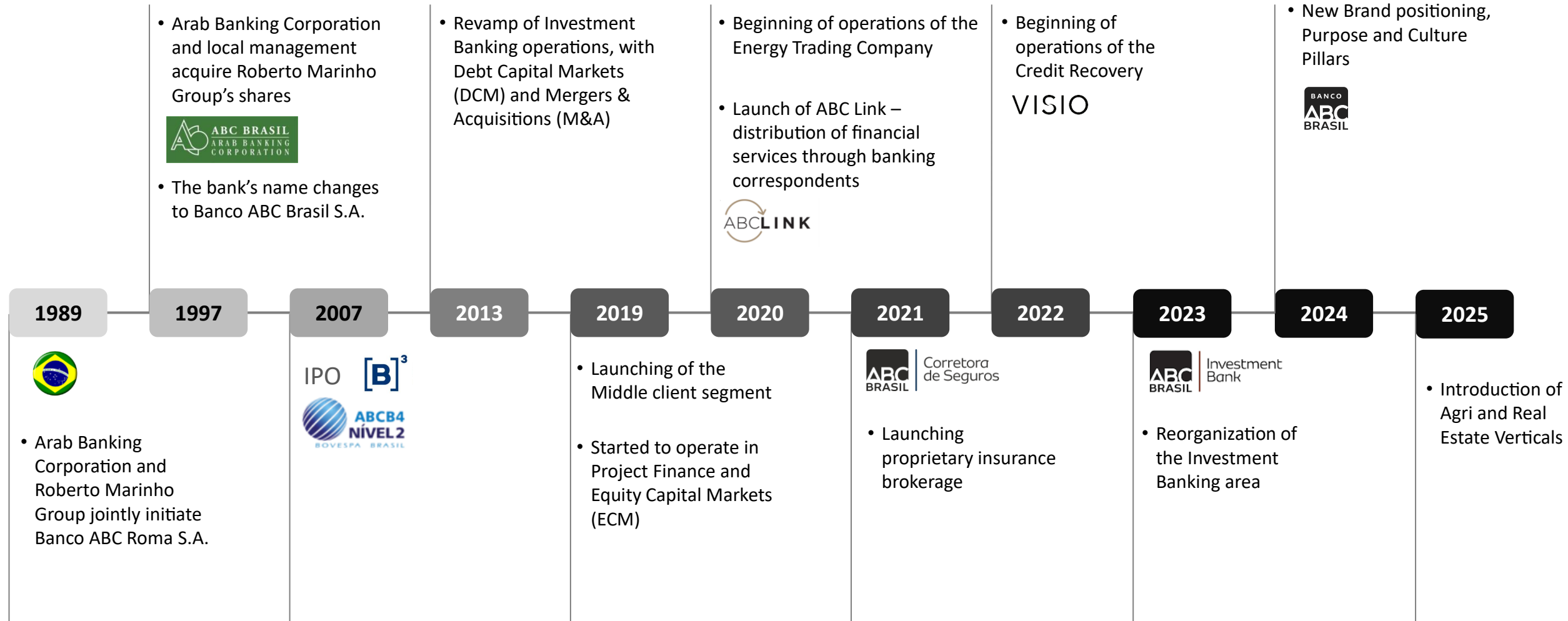
Investor Presentation

May 2026



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



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



- Launching proprietary insurance brokerage

2022

- Beginning of operations of the Credit Recovery VISIO

2023



- Reorganization of the Investment Banking area

2024

- New Brand positioning, Purpose and Culture Pillars



2025

- Introduction of Agri and Real Estate Verticals

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

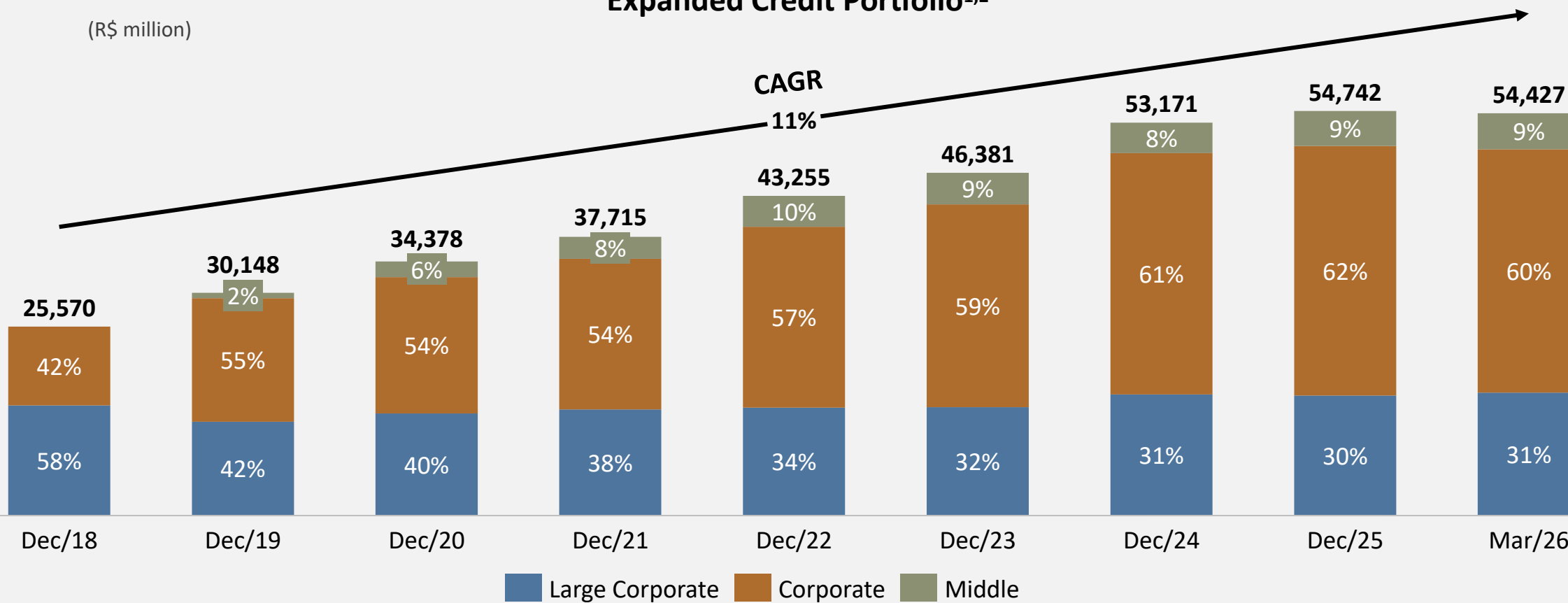
ABC Brasil offers financial solutions to companies in the **Large Corporate**, **Corporate** and **Middle** segments

Expanded Credit Portfolio^{1,2}

(R\$ million)

CAGR

11%



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

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**

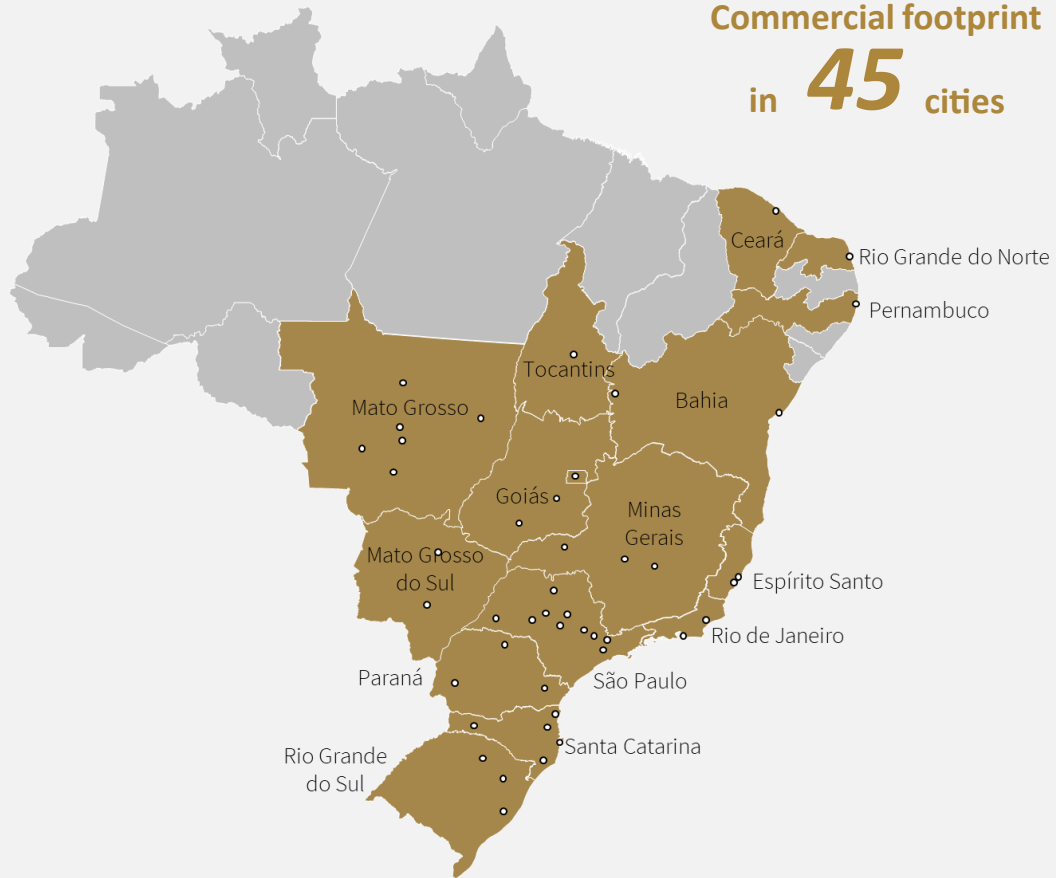
**Capture Synergies
among Operations**

**Expand
Structural
ROAE**

**Lower Volatility
Over the Cycles**

Geographical Footprint

Commercial footprint
in **45** cities



Client Base



Large Corporate¹

Corporate²

Middle³

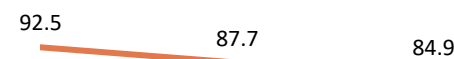
Total

Corporate Clients⁴

Mar/25 Dec/25 Mar/26



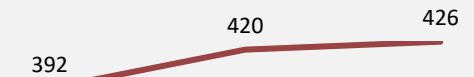
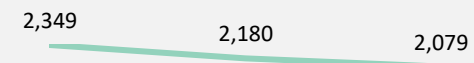
Average Ticket⁴
(R\$ million)



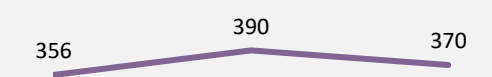
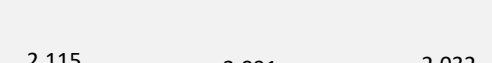
Average Term⁴
(days)



Mar/25 Dec/25 Mar/26



Mar/25 Dec/25 Mar/26

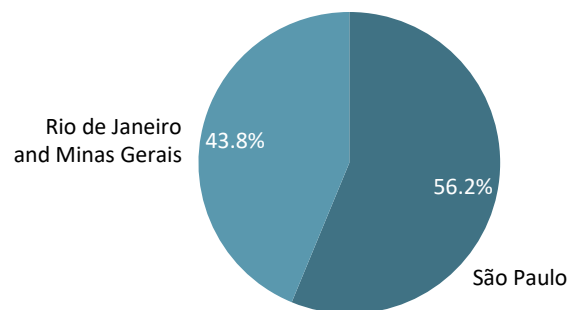


Mar/26

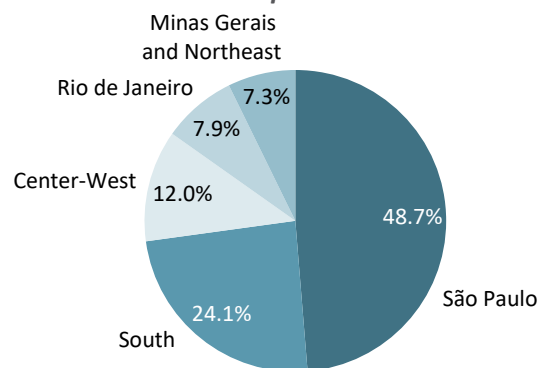
4,525
-7%
Chg. 12M

Geographical Breakdown of the Expanded Credit Portfolio per Segment

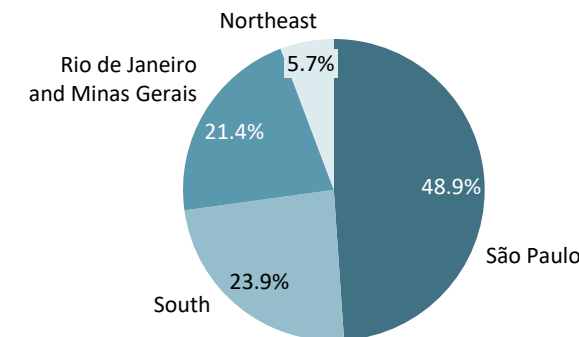
Large Corporate



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)	1Q26	% Total	4Q25	% Total	Chg 3M	1Q25	% Total	Chg 12M
Loans	23,504	100%	25,147	100%	-6.5%	22,239	100%	5.7%
Large Corporate	3,493	14.9%	3,686	14.7%	-5.3%	3,436	15.4%	1.7%
Corporate	15,684	66.7%	17,198	68.4%	-8.8%	15,117	68.0%	3.8%
Middle	4,327	18.4%	4,263	17.0%	1.5%	3,686	16.6%	17.4%
Corporate Securities	18,428	100%	17,273	100%	6.7%	16,017	100%	15.1%
Large Corporate	5,663	30.7%	5,181	30.0%	9.3%	4,000	25.0%	41.6%
Corporate	12,309	66.8%	11,675	67.6%	5.4%	11,836	73.9%	4.0%
Middle	456	2.5%	417	2.4%	9.5%	181	1.1%	152.3%
"Cash" Portfolio²	41,932	100%	42,420	100%	-1.1%	38,255	100%	9.6%
Large Corporate	9,155	21.8%	8,867	20.9%	3.2%	7,435	19.4%	23.1%
Corporate	27,994	66.8%	28,873	68.1%	-3.0%	26,953	70.5%	3.9%
Middle	4,783	11.4%	4,680	11.0%	2.2%	3,867	10.1%	23.7%
Guarantees Issued	12,495	100%	12,322	100%	1.4%	12,951	100%	-3.5%
Large Corporate	7,484	59.9%	7,360	59.7%	1.7%	7,829	60.5%	-4.4%
Corporate	4,926	39.4%	4,908	39.8%	0.4%	5,078	39.2%	-3.0%
Middle	84	0.7%	54	0.4%	54.9%	43	0.3%	94.3%
Expanded Credit Portfolio	54,427	100%	54,742	100%	-0.6%	51,206	100%	6.3%
Large Corporate	16,639	30.6%	16,228	29.6%	2.5%	15,264	29.8%	9.0%
Corporate	32,920	60.5%	33,780	61.7%	-2.5%	32,031	62.6%	2.8%
Middle	4,868	8.9%	4,734	8.6%	2.8%	3,910	7.6%	24.5%

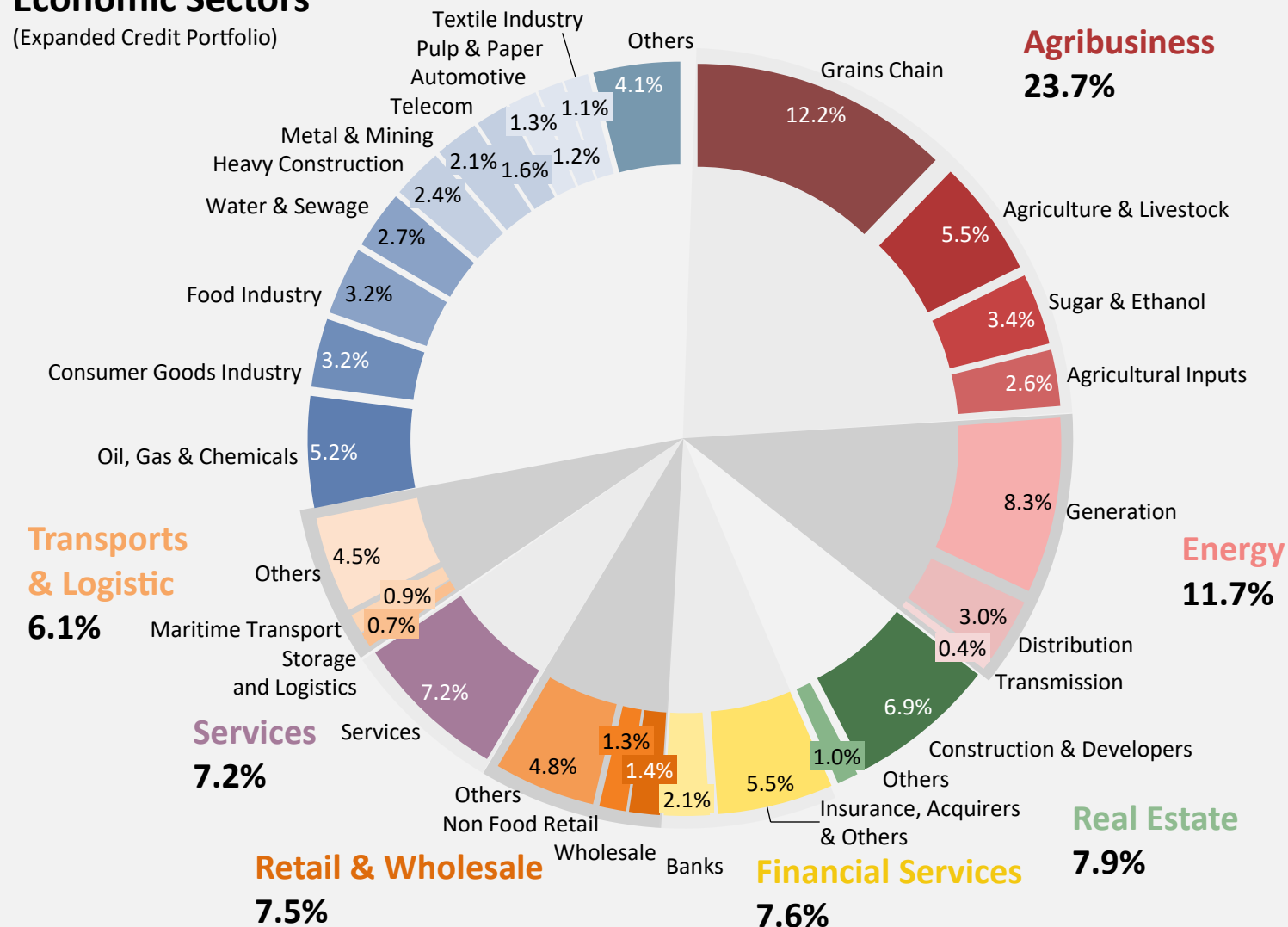
Notes:

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

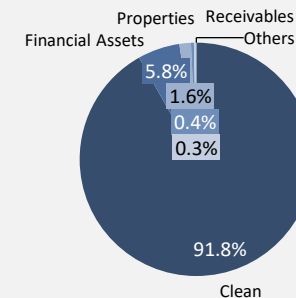
(Expanded Credit Portfolio)



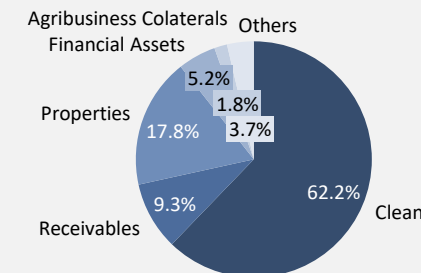
Collaterals¹

(Expanded Credit Portfolio)

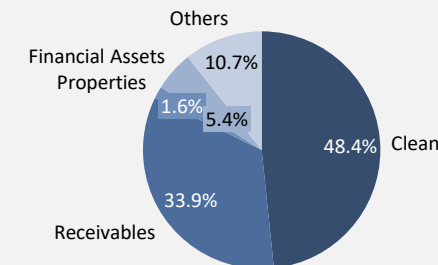
Large Corporate Collateralized Portfolio: 8.2%



Corporate Collateralized Portfolio: 37.8%



Middle Collateralized Portfolio: 51.6%

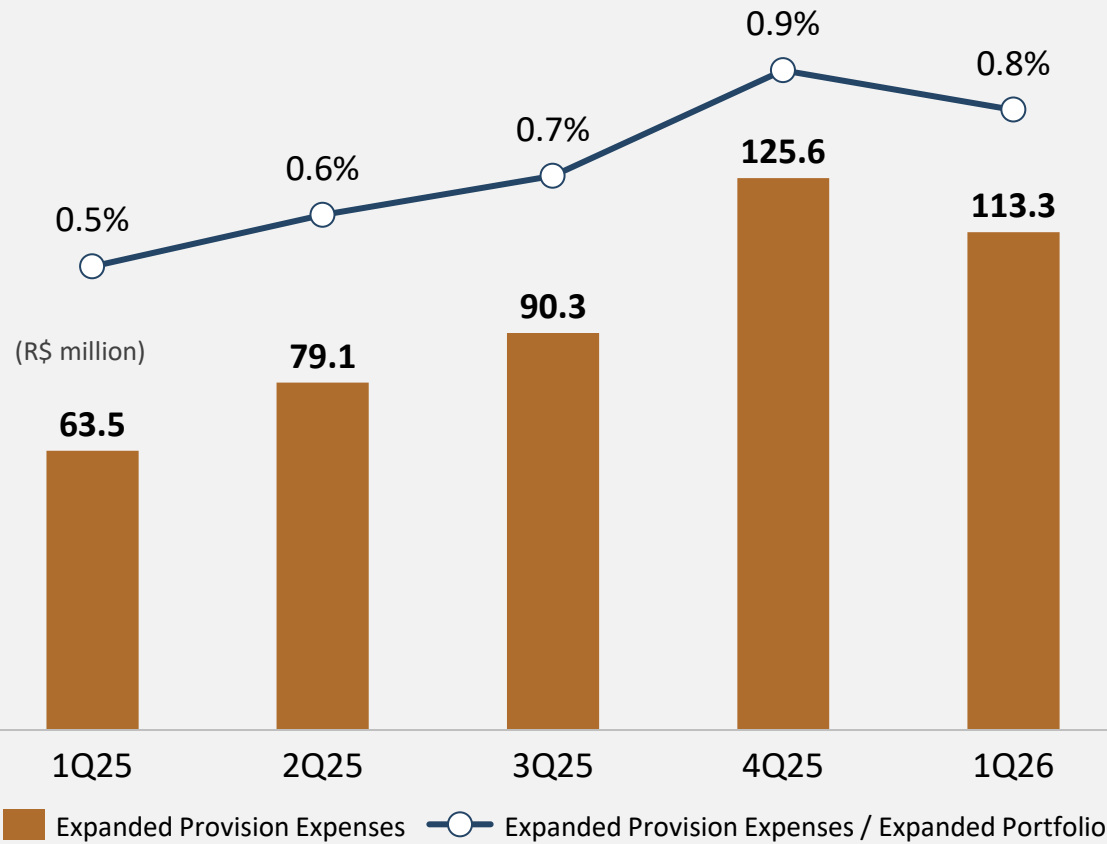


Note:

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

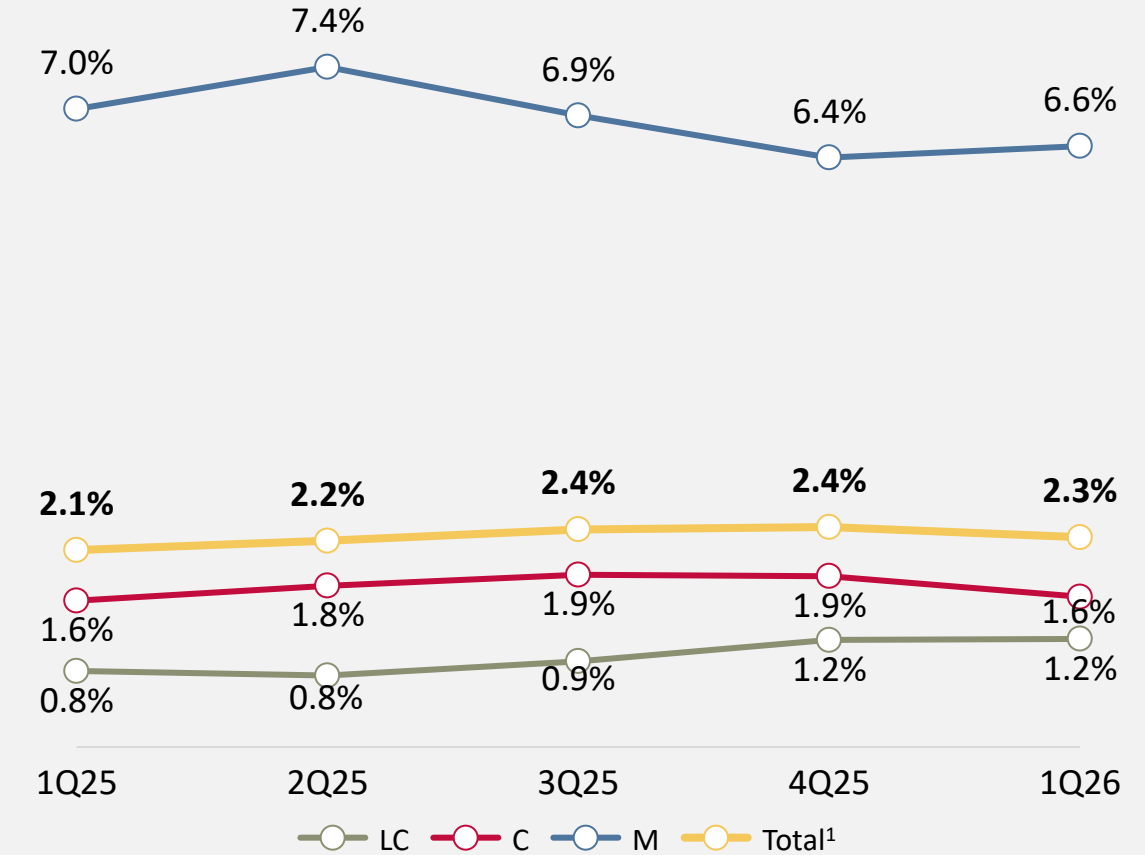
Expanded Provision Expenses

(% of Expanded Portfolio)



Expected Credit Loss^{1,2}

(% of Expanded Portfolio)



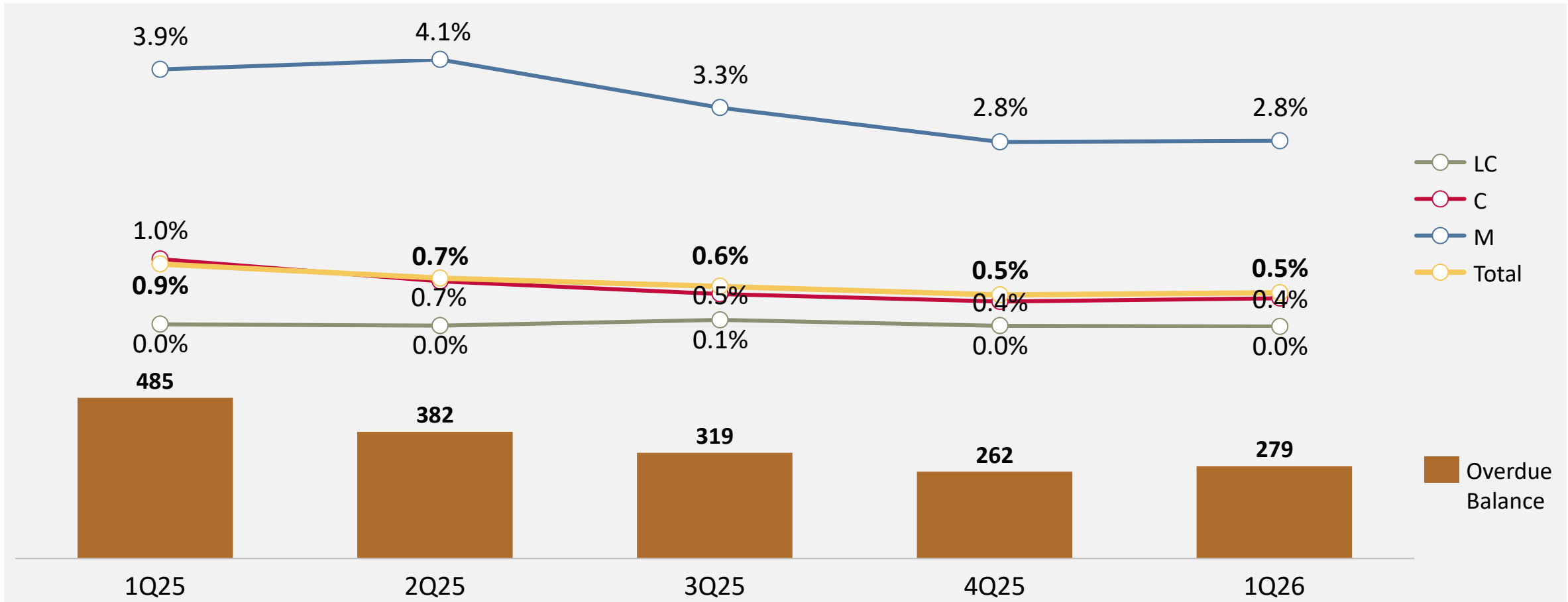
Notes:

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 Days¹ (includes falling due and overdue installments)

R\$ million and % of Expanded Portfolio

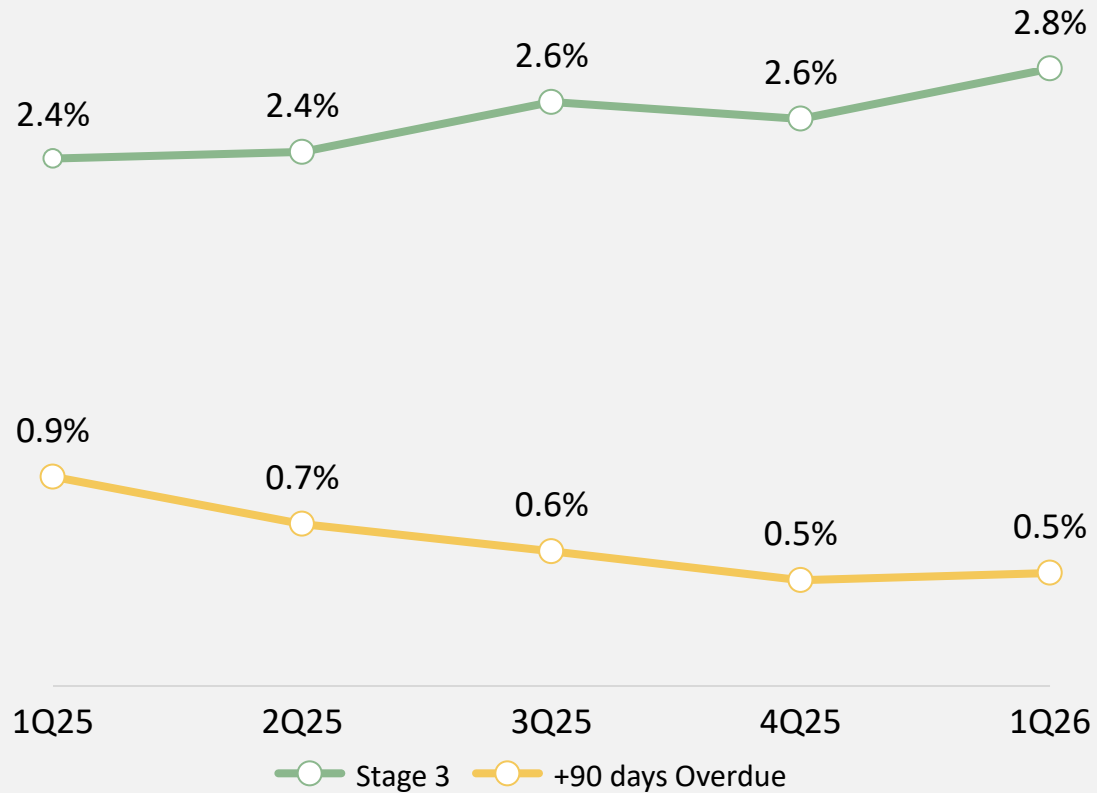


Note:

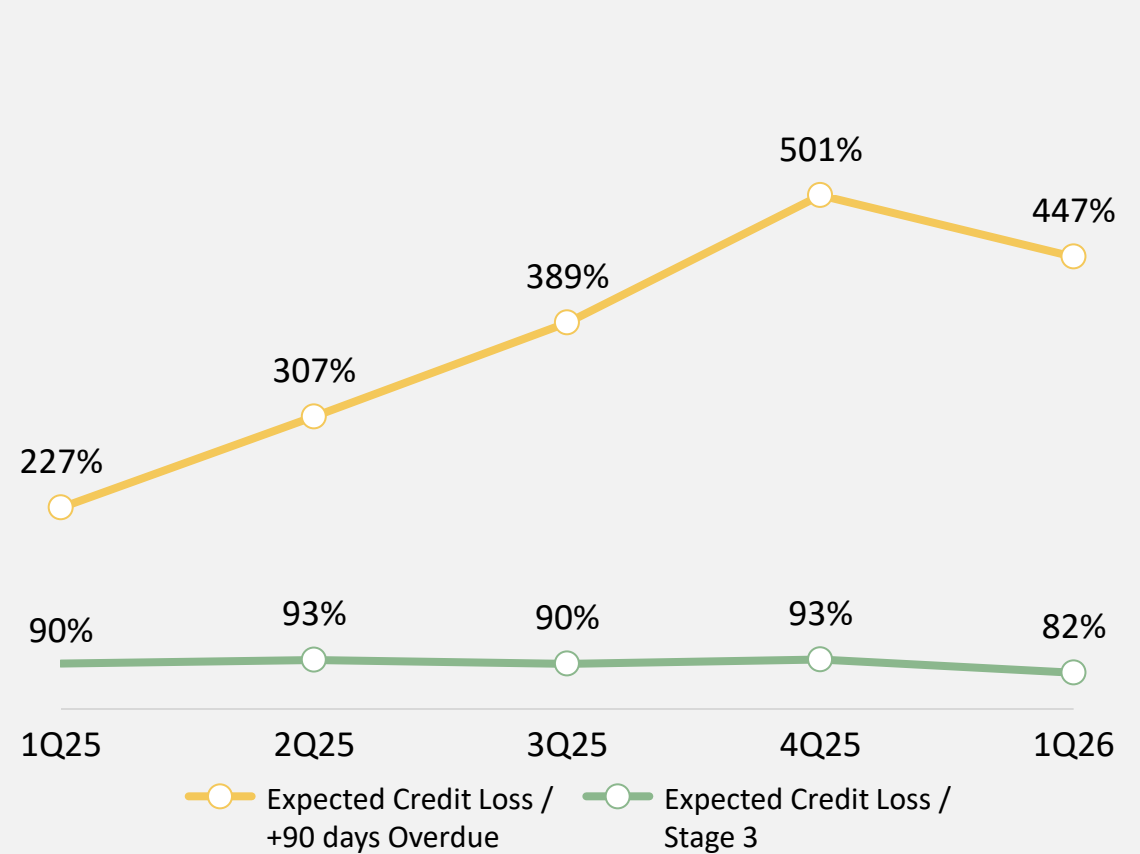
¹ The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R\$30 million and R\$500 million and R\$500 million and R\$4 billion, respectively)

Operations in Stage 3 and +90 Days Overdue Balance

(% of Expanded Portfolio)



Coverage Ratio¹

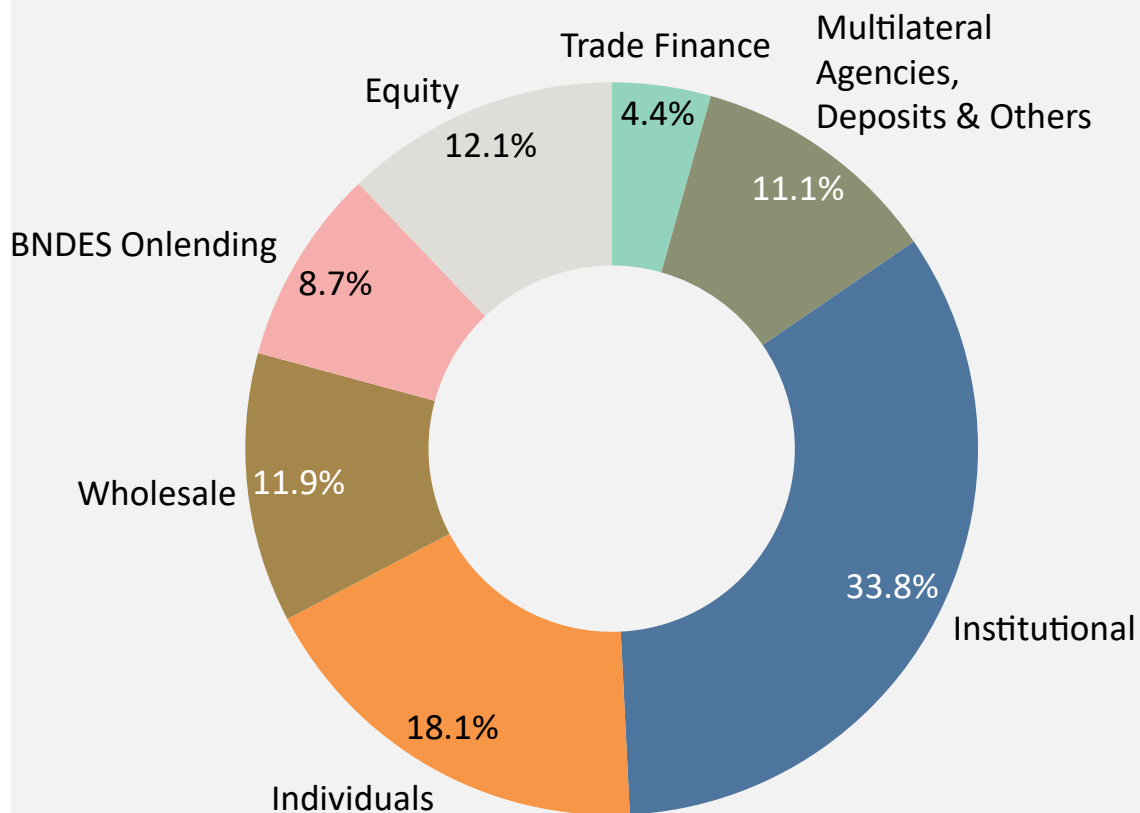


Note:

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

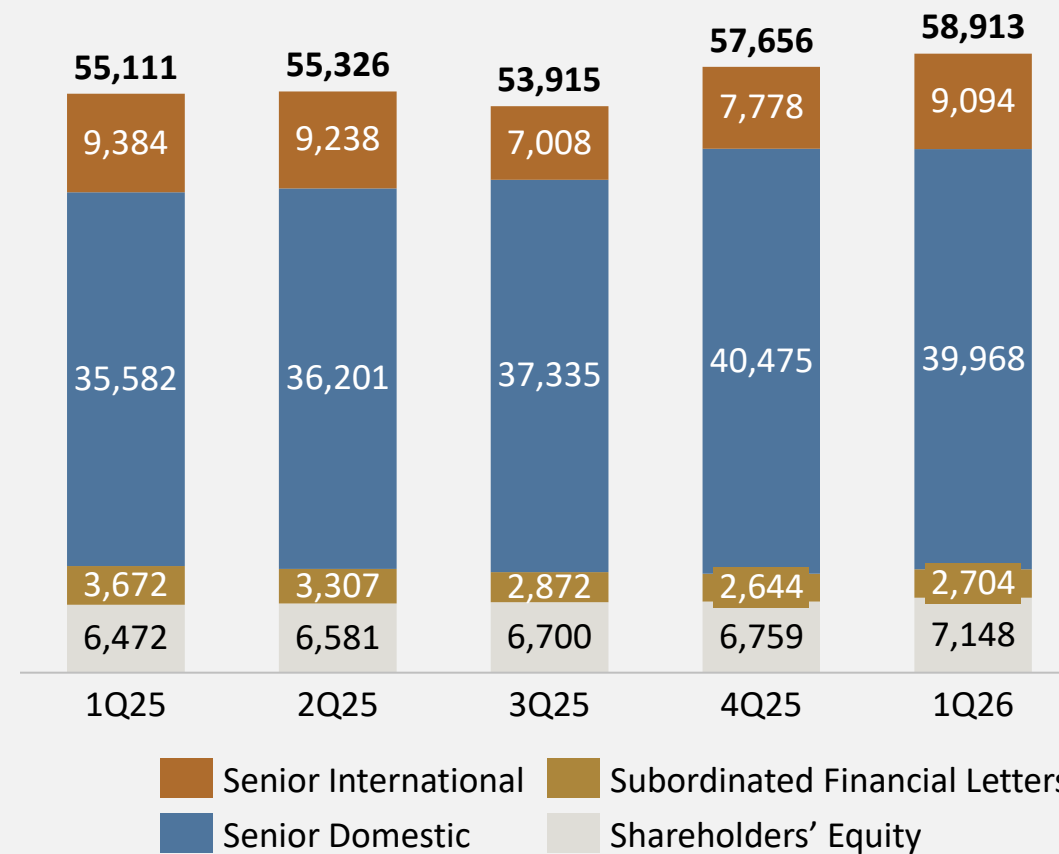
Funding and Capital Base

Funding 1Q26





Funding Evolution

(R\$ million)

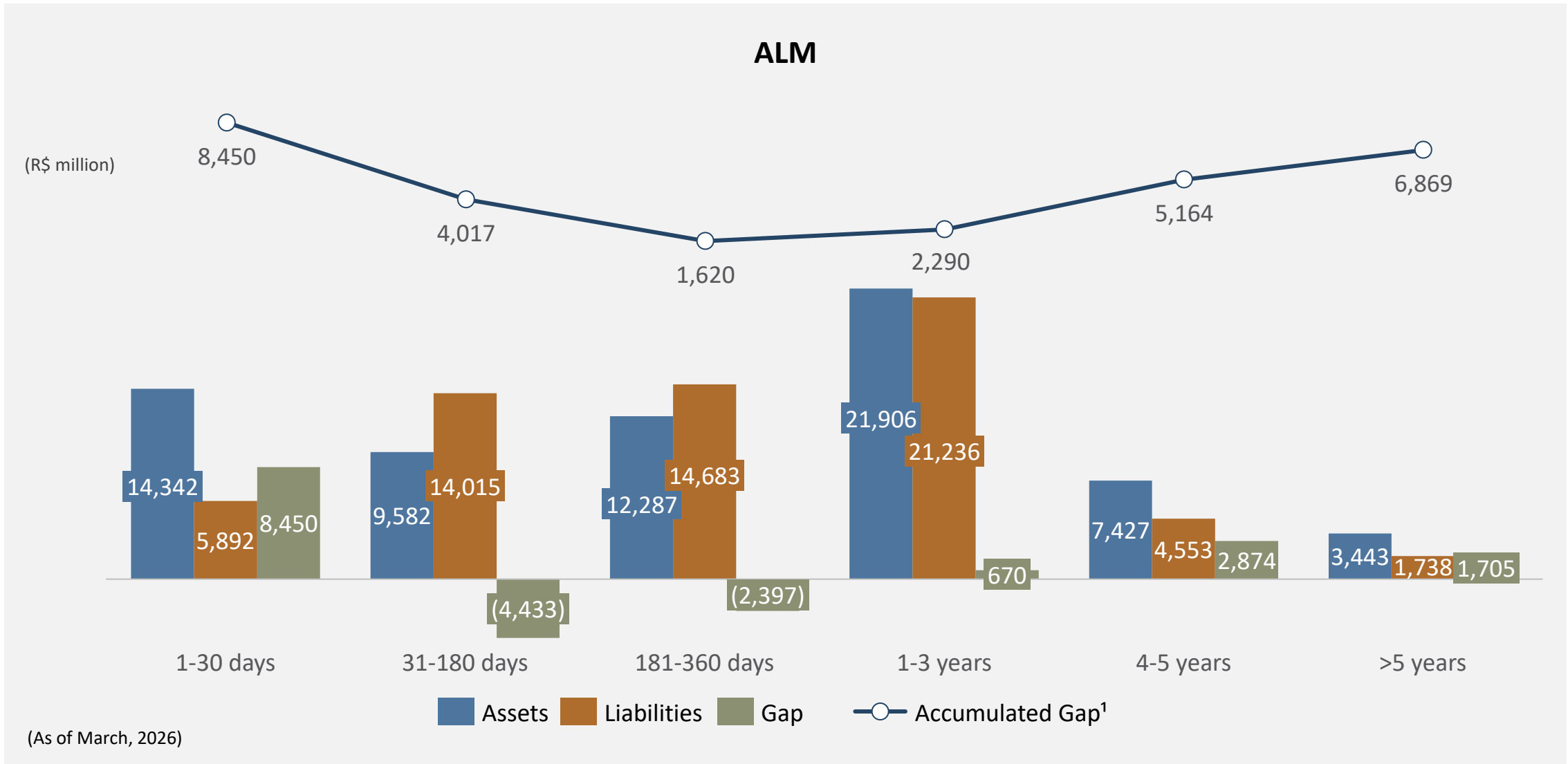


Funding (R\$ million)	1Q26	% of Total	4Q25	% of Total	1Q25	% of Total
Demand Deposits	547	0.9%	618	1.1%	487	0.9%
Time Deposits	7,292	12.4%	8,282	14.4%	8,867	16.1%
LCA, LCI & COE ¹	9,011	15.3%	8,429	14.6%	7,179	13.0%
Financial Bills	17,130	29.1%	16,523	28.7%	16,443	29.8%
Subordinated Local Notes (Letras Financeiras)	1,547	2.6%	1,531	2.7%	2,049	3.7%
Interbank Deposits	439	0.7%	452	0.8%	187	0.3%
Borrowing and Onlending Obligations Abroad	9,539	16.2%	8,484	14.7%	8,938	16.2%
Borrowing and Onlending Obligations	5,104	8.7%	5,465	9.5%	2,865	5.2%
Perpetual Sub. Financial Notes	1,157	2.0%	1,114	1.9%	1,623	2.9%
Subtotal (Funding with Third Parties)	51,766	87.9%	50,897	88.3%	48,638	88.3%
Shareholders' Equity	7,148	12.1%	6,759	11.7%	6,472	11.7%
Total	58,913	100.0%	57,656	100.0%	55,111	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	Ba1	Ba1

Assets & Liabilities by Maturity



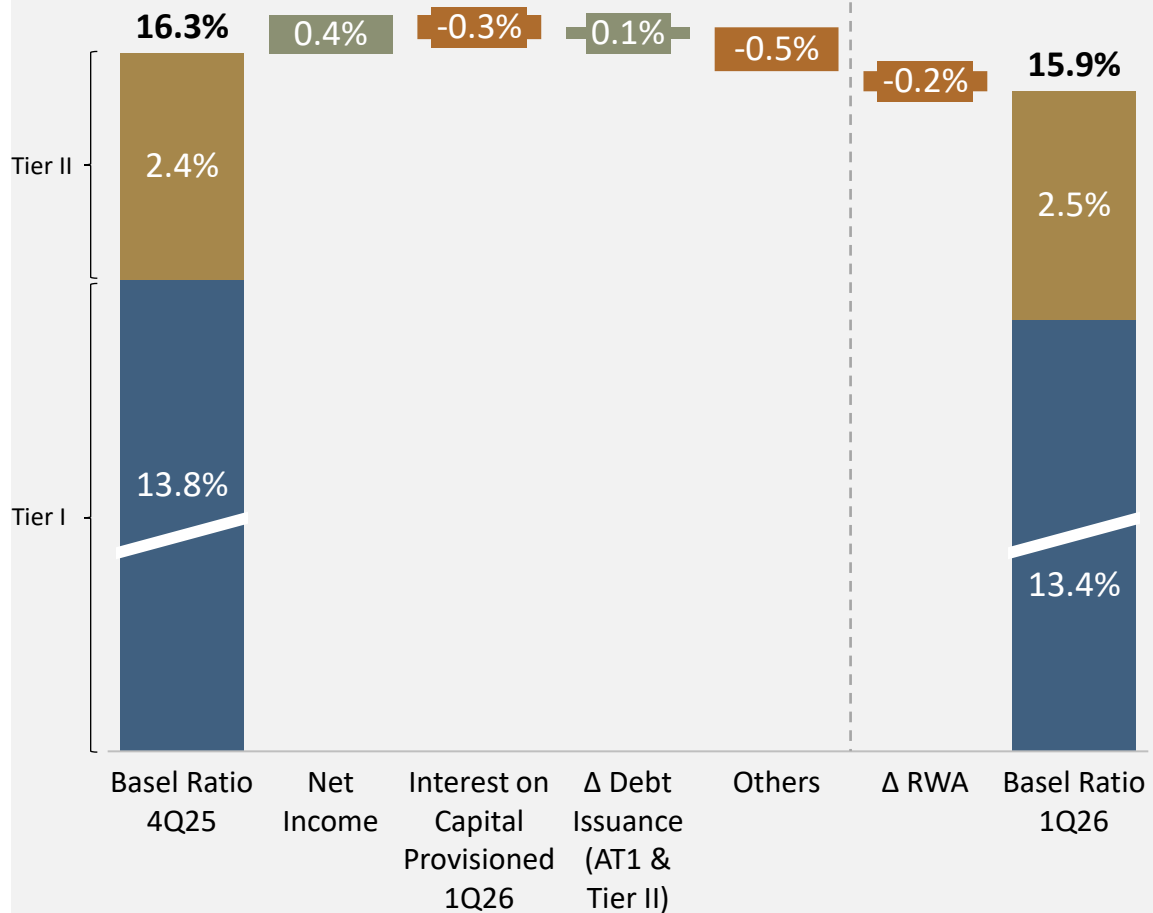
Note:

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 4Q25 vs. 1Q26

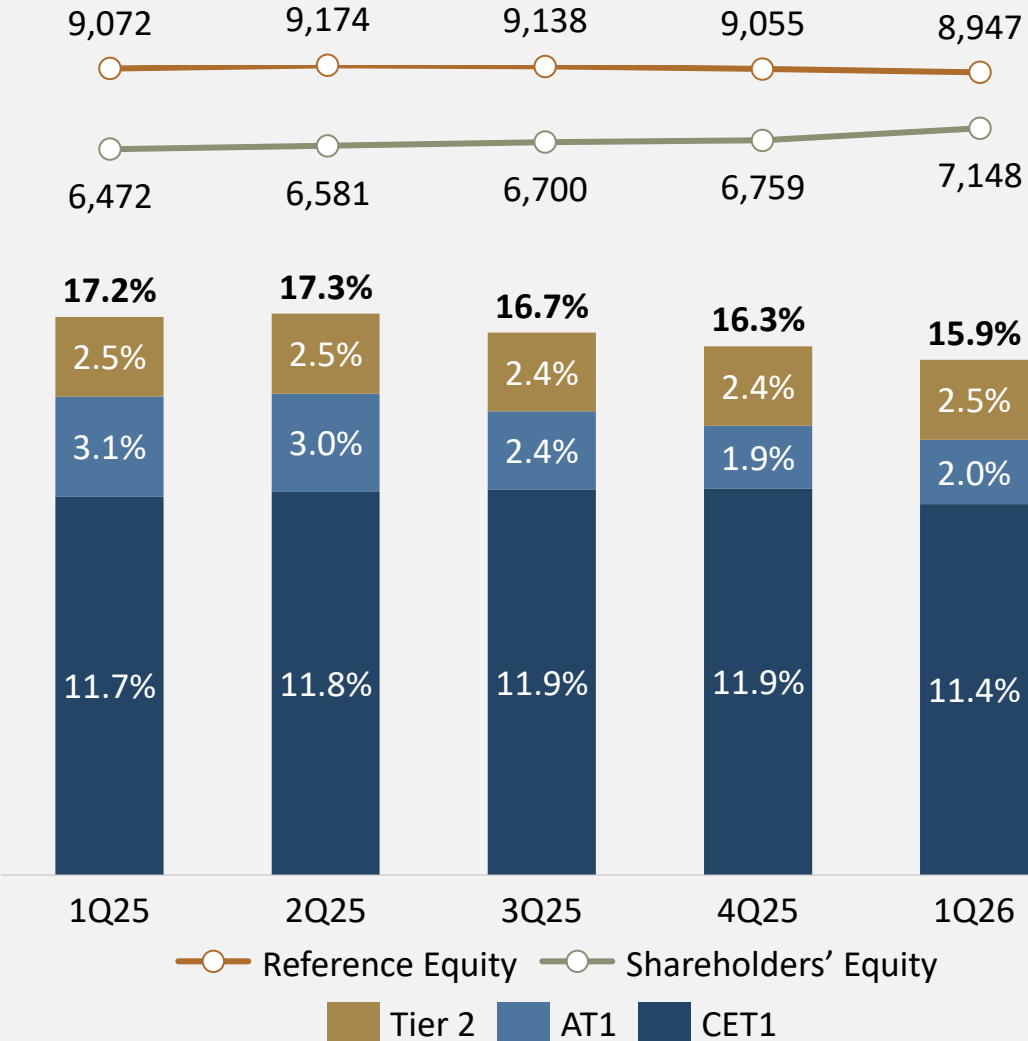
Effects on Reference Equity

Effect on RWA



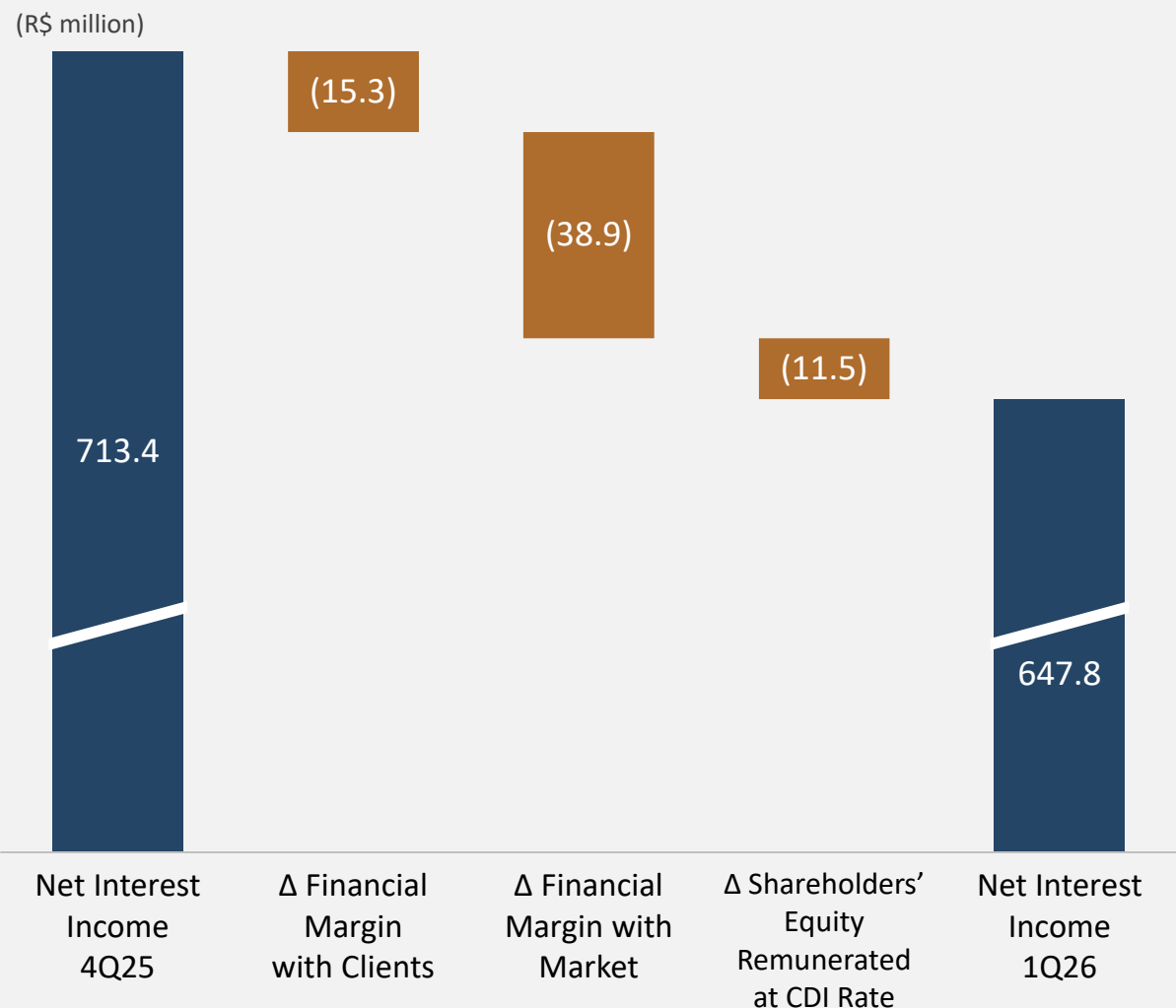
(R\$ million)

Basel Ratio

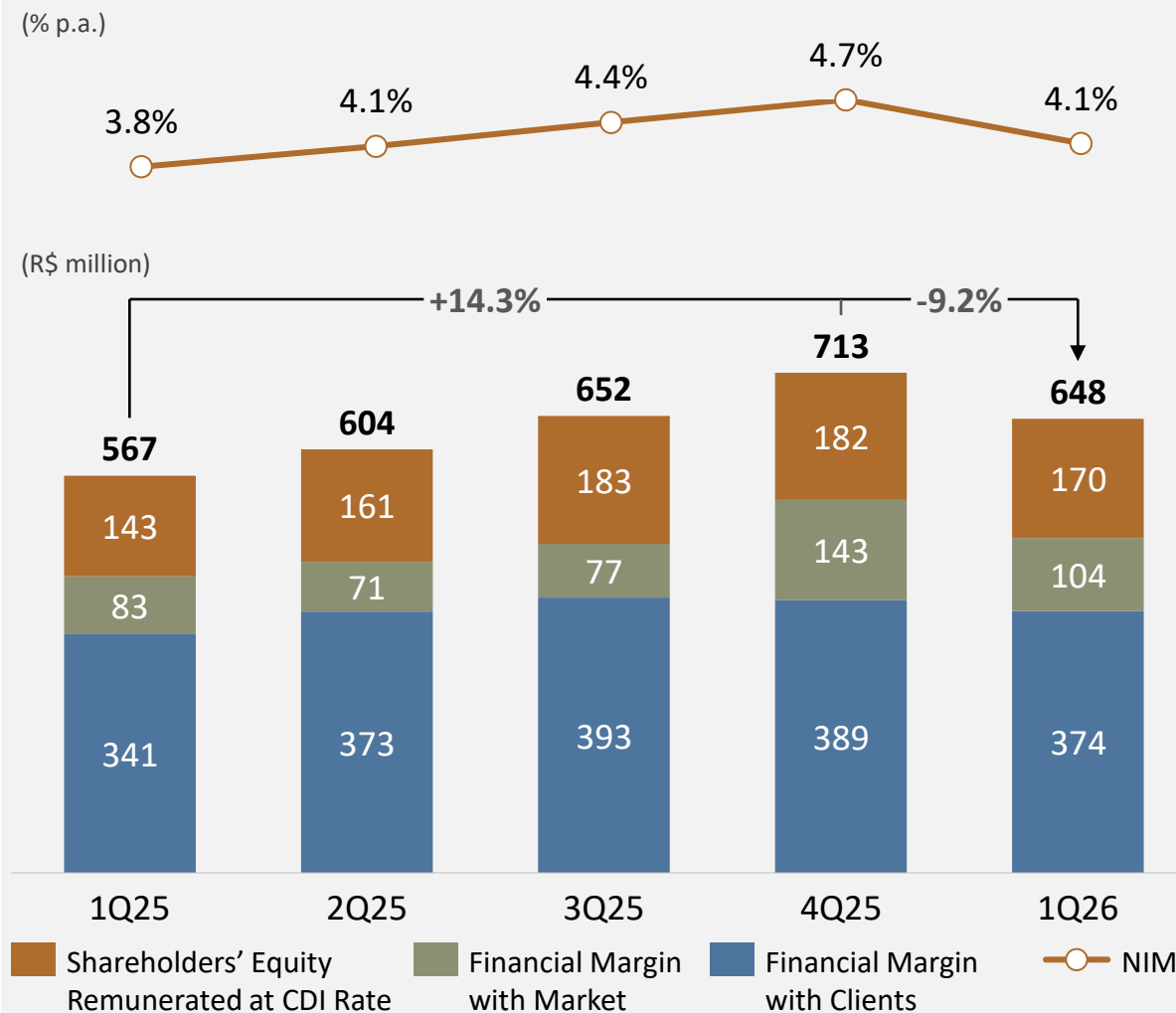


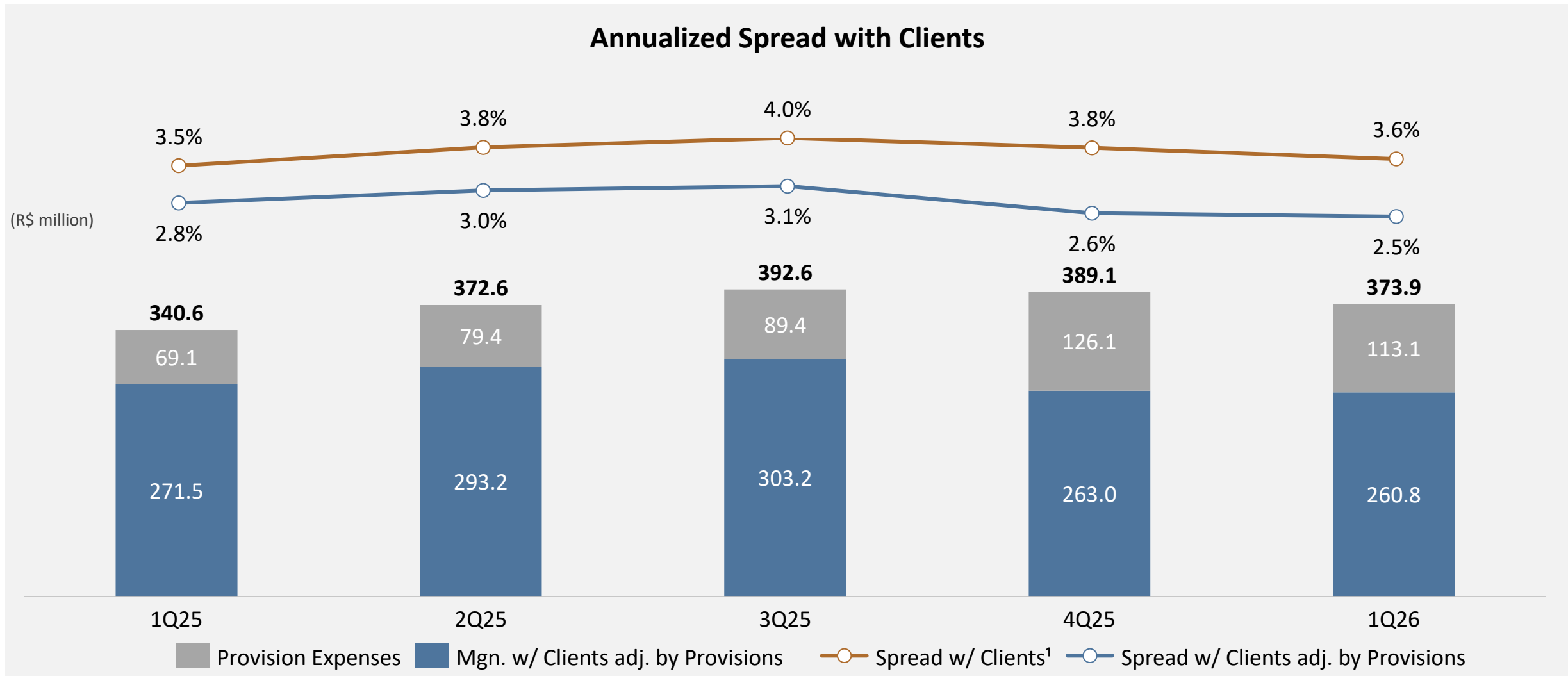
Financial Highlights

Net Interest Income 4Q25 vs. 1Q26



Net Interest Income & NIM

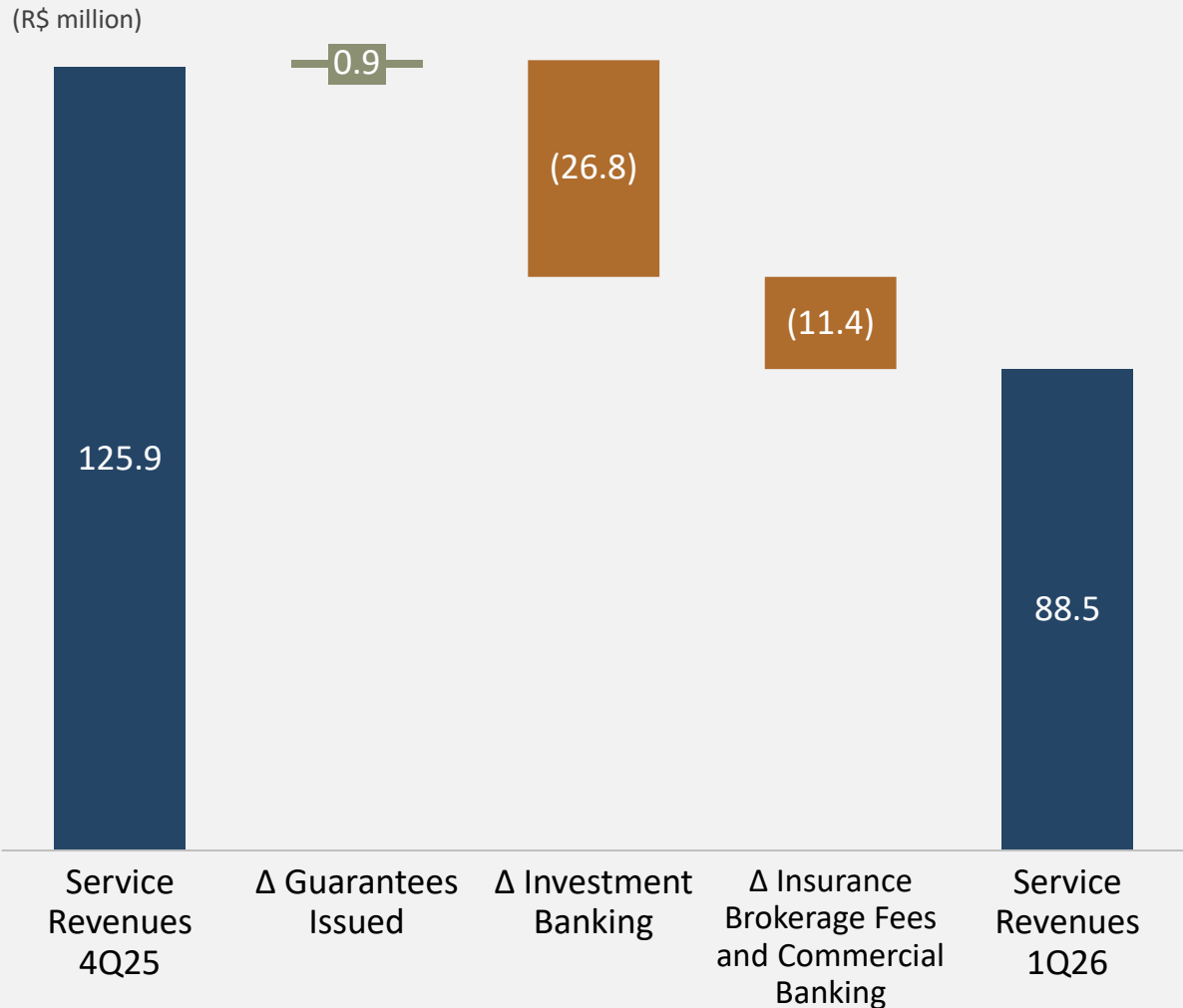




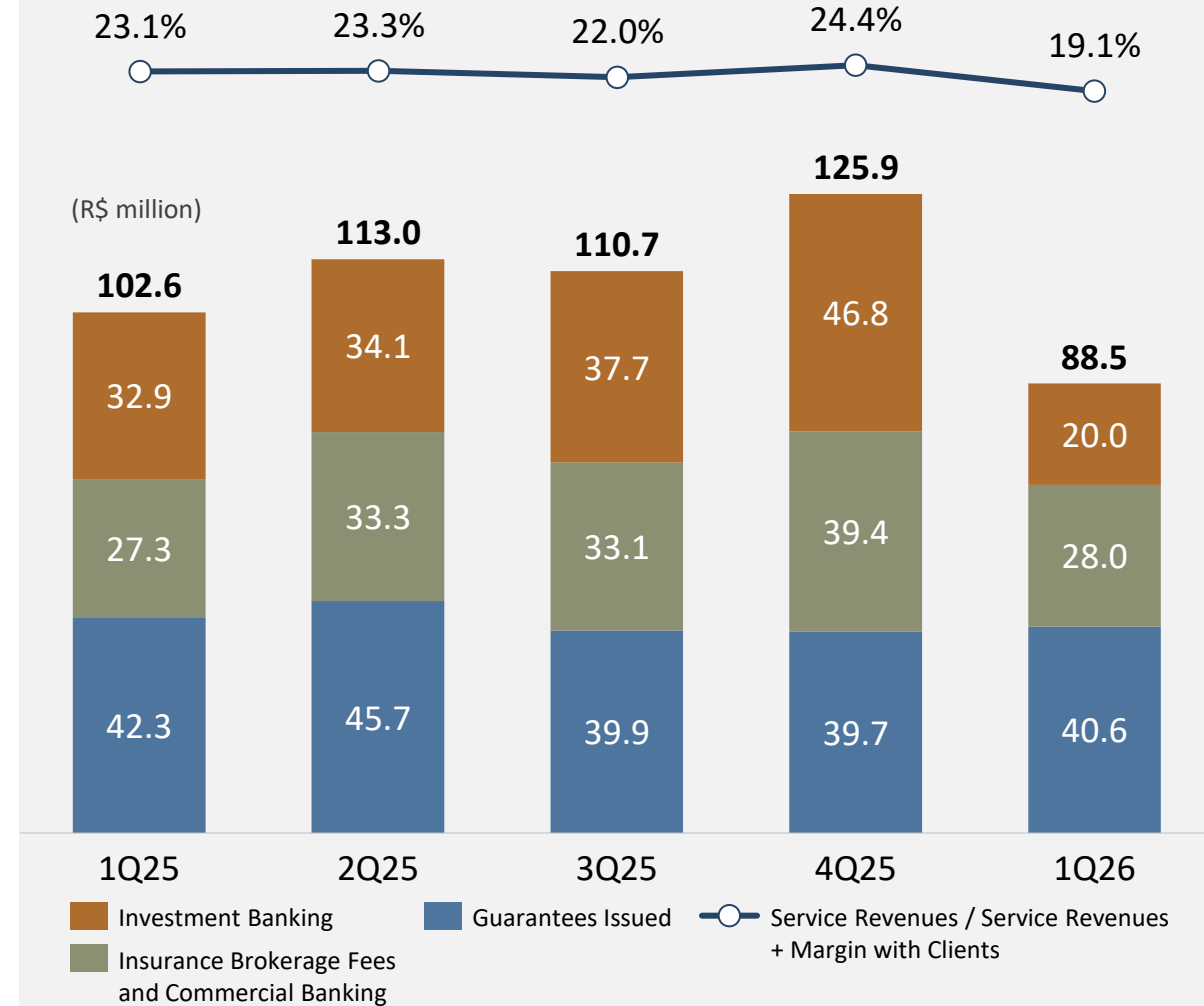
Note:

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

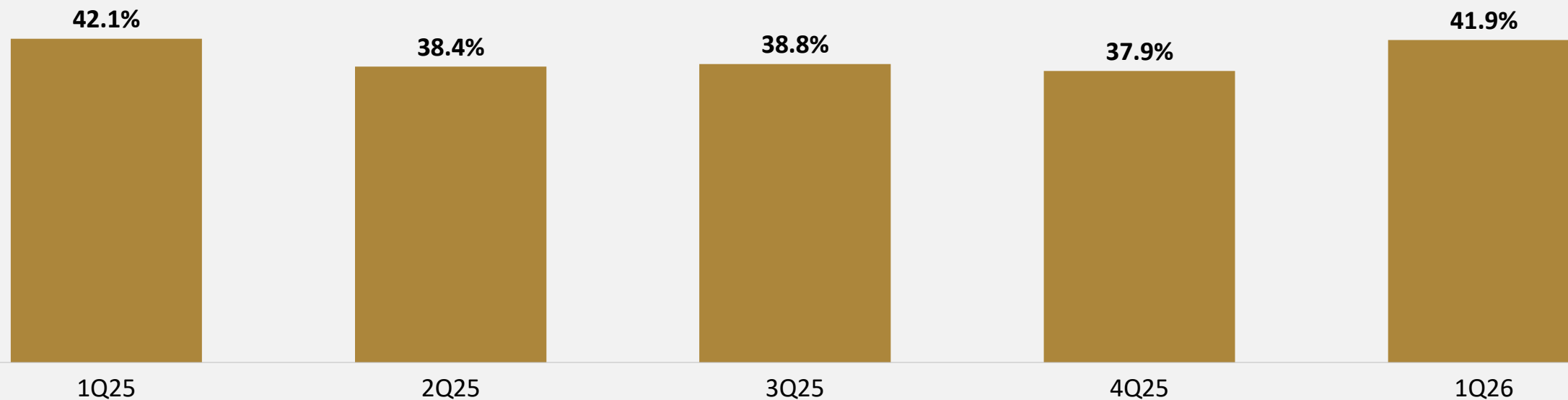
Service Revenues 4Q25 vs. 1Q26



Service Revenues



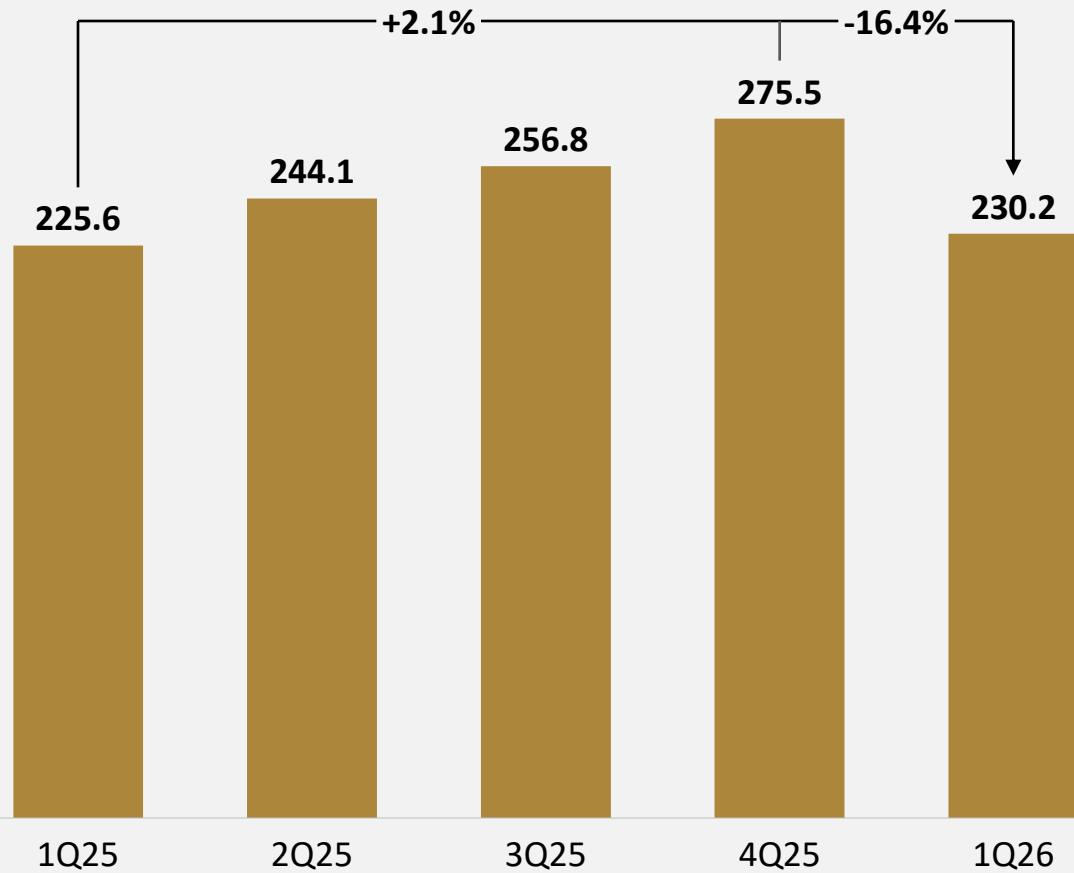
Efficiency Ratio (Expenses/Revenues)



Expenses (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Personnel Expenses	(131.7)	(135.0)	-2.4%	(126.9)	3.8%
Other Administrative Expenses	(73.6)	(86.8)	-15.2%	(70.8)	3.9%
Subtotal	(205.2)	(221.7)	-7.4%	(197.7)	3.8%
Profit Sharing	(86.6)	(81.2)	6.7%	(68.1)	27.2%
Total	(291.9)	(302.9)	-3.6%	(265.7)	9.8%
Employees	1,343	1,328	1.1%	1,291	4.0%

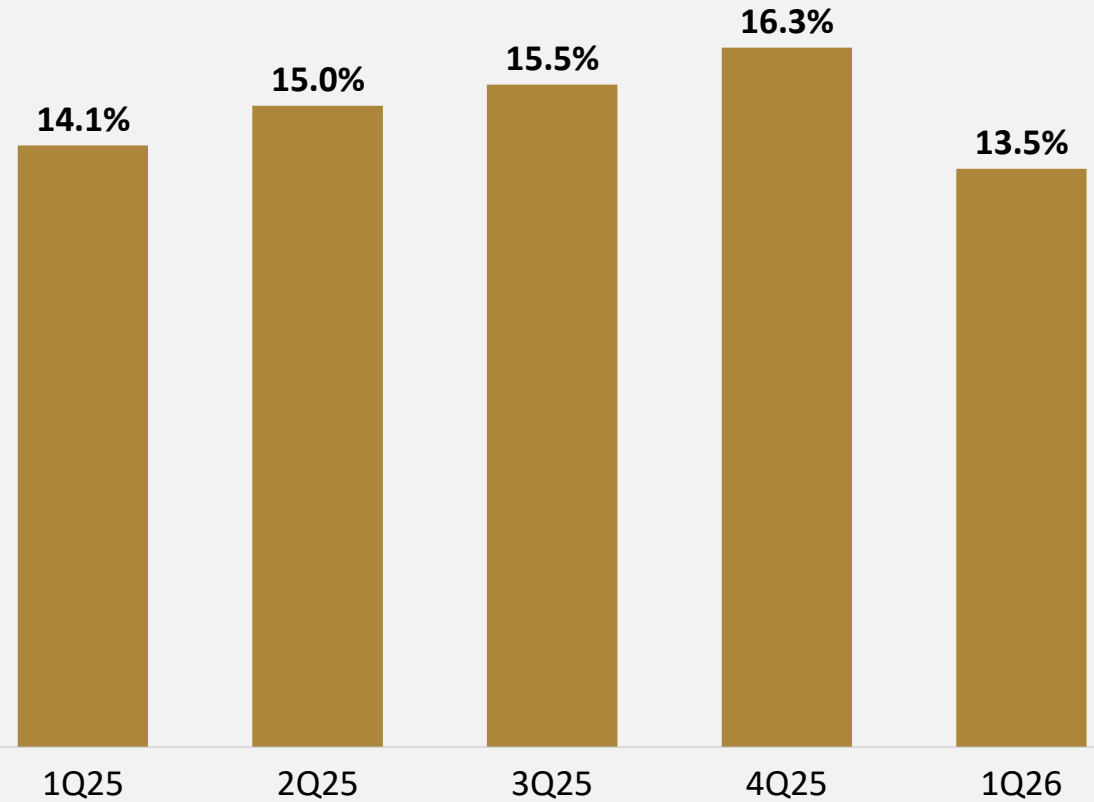
Recurring Net Income

(R\$ million)



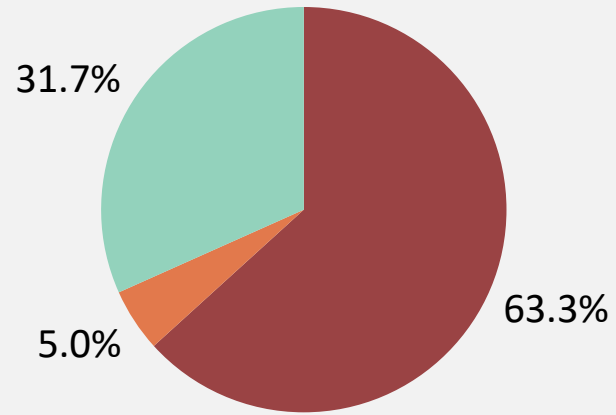
Recurring ROAE

(p.a.)



Ownership and Organizational Breakdown

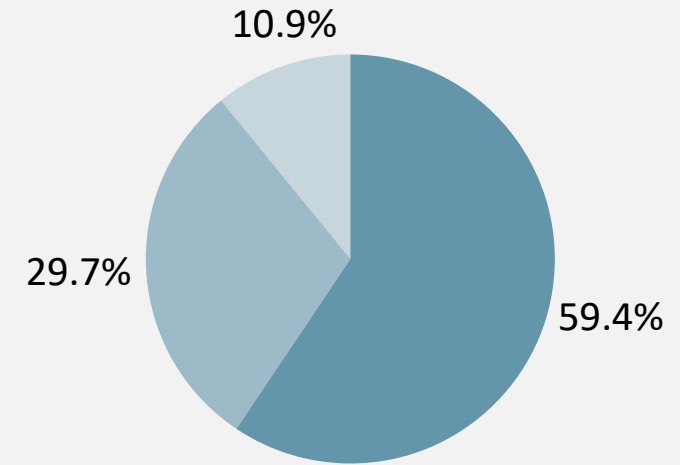
ABC Brasil¹



- Bank ABC
- Management²
- Free-float

Mar/26

Bank ABC (Controlling Shareholder)

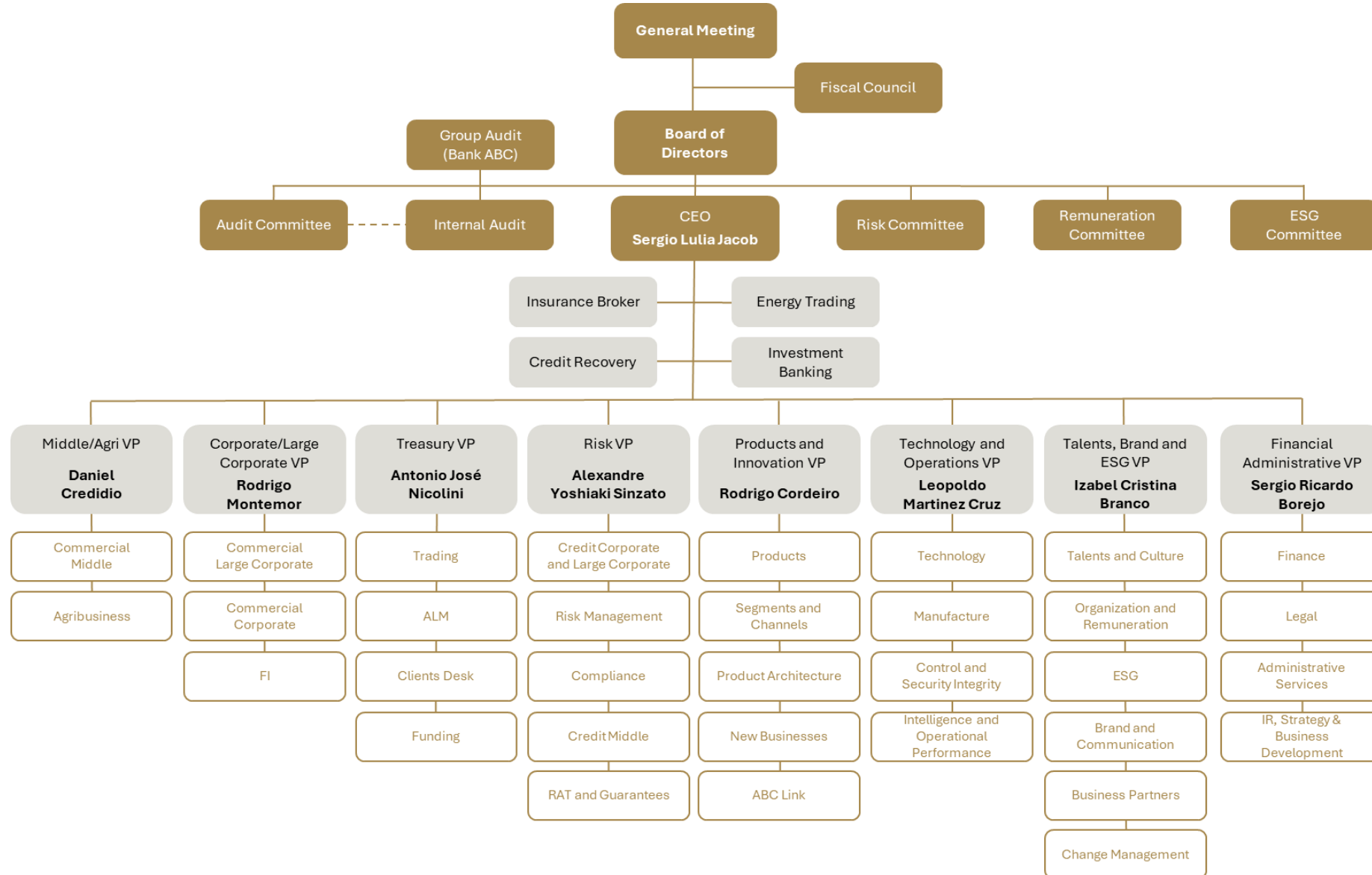


- Central Bank of Libya
- Kuwait Investment Authority
- Free-float

Dec/25

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

- ~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 5.0%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

- 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 March 31, 2026

Sustainable Finance

- Allocation of more than **R\$22.6 billion¹** to asset operations linked to **ESG criteria²**
- Issuance of more than **R\$945 million¹** 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:**



Pacts & Commitments



CDP
Signatory Investor



United Nations Global Pact
Member



Partnership for Carbon Accounting Financials
Member

Governance

- Release of the **2024 Integrated Annual Report**, consolidating the Company's financial and non-financial information, demonstrating how we generate value over time
- **ESG Committee**, reporting directly to the Board of Directors

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 March 31, 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)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Net Interest Income	647.8	713.4	-9.2%	566.7	14.3%
Financial Margin with Clients	373.9	389.1	-3.9%	340.6	9.8%
Shareholders' Equity Remunerated at CDI Rate	170.1	181.6	-6.3%	143.4	18.6%
Financial Margin with Market	103.8	142.7	-27.2%	82.7	25.5%
Provision Expenses	(113.1)	(126.1)	-10.4%	(69.1)	63.7%
Net Interest Income post-Provisions	534.7	587.3	-8.9%	497.6	7.5%
Service Revenues	88.5	125.9	-29.7%	102.6	-13.7%
Guarantees Issued	40.6	39.7	2.3%	42.3	-4.1%
Investment Banking	20.0	46.8	-57.3%	32.9	-39.3%
Insurance Brokerage Fees and Commercial Banking	28.0	39.4	-29.0%	27.3	2.2%
Personnel & Other Administrative Expenses	(205.2)	(221.7)	-7.4%	(197.7)	3.8%
Personnel Expenses	(131.7)	(135.0)	-2.4%	(126.9)	3.8%
Other Administrative Expenses	(73.6)	(86.8)	-15.2%	(70.8)	3.9%
Tax Expenses	(40.7)	(41.9)	-3.0%	(34.7)	17.2%
Other Operating Income/Expenses	1.0	2.5	-58.7%	(2.8)	-137.2%
Non Operating Income	(0.2)	0.6	-141.7%	5.6	-104.2%
Earnings before Tax and Profit Sharing	378.2	452.5	-16.4%	370.6	2.0%
Income Tax and Social Contribution	(58.5)	(92.0)	-36.4%	(73.9)	-20.8%
Profit Sharing	(86.6)	(81.2)	6.7%	(68.1)	27.2%
Minority Interest	(2.8)	(3.8)	-25.6%	(3.1)	-9.1%
Recurring Net Income	230.2	275.5	-16.4%	225.6	2.1%

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

Phone: +55 (11) 3170-2000



Índice
BM&FBOVESPA
Financeiro **IFNC**

Índice
Small Cap **SMLL**

Índice de
Ações com Tag Along
Diferenciada **ITAG**

Índice de
Ações com Governança
Corporativa Diferenciada **IGC**

Índice
Carbono
Eficiente **ICO2**



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.