

# Investor Presentation

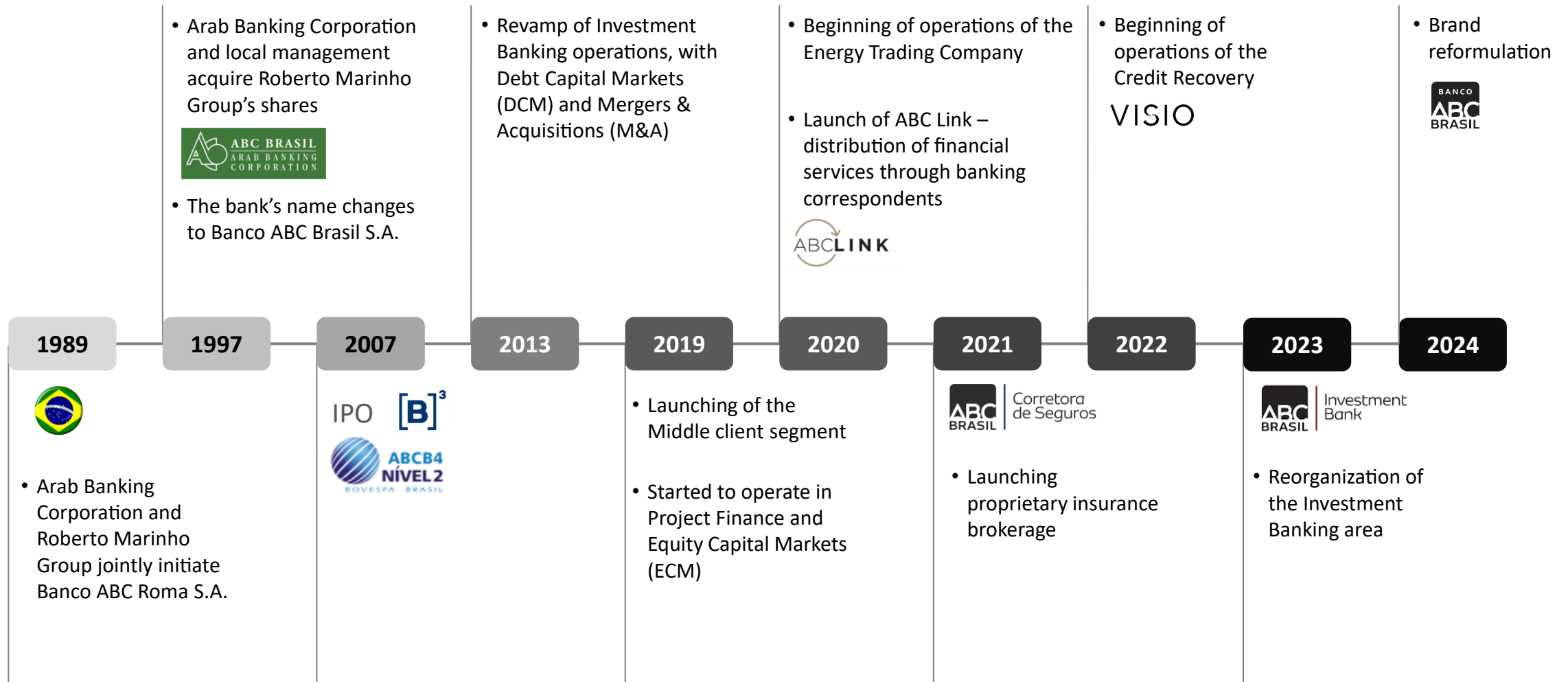
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May 2025

# Strategy and Business Segments

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# History in Brazil



## **Shareholders' Remmuneration**

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

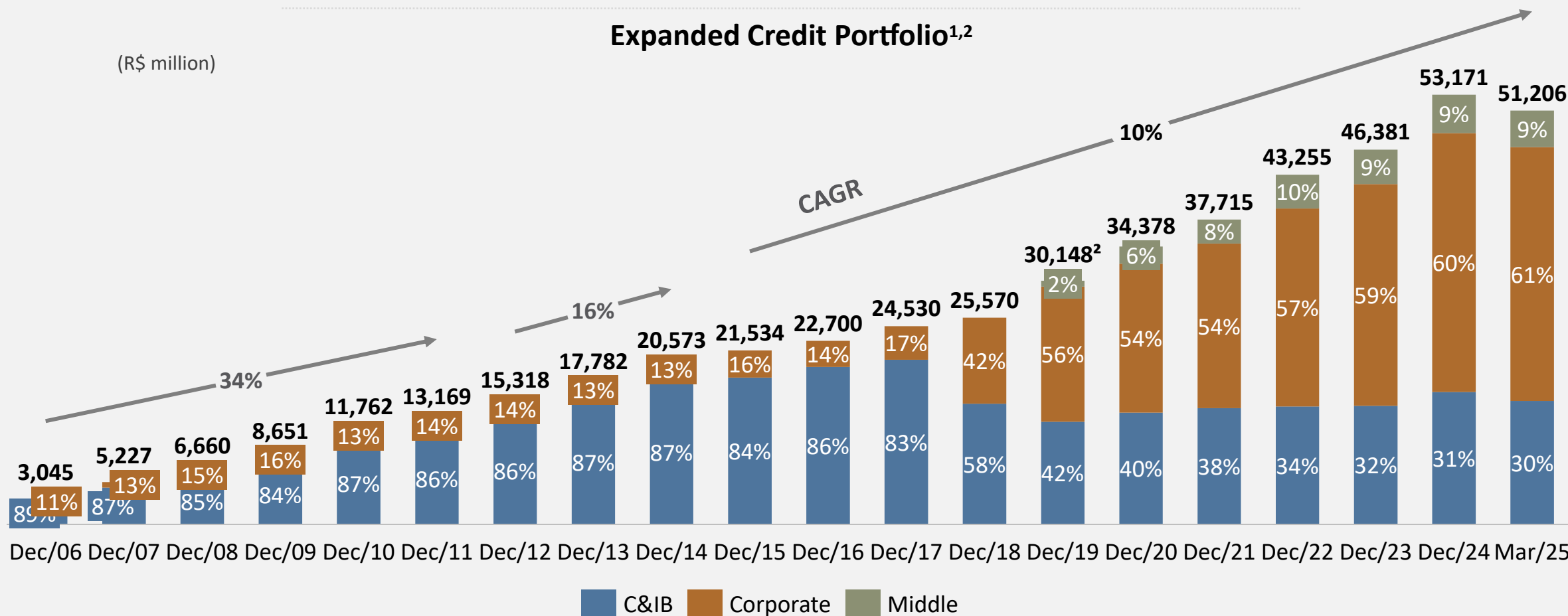
## **Reinvestment to support existing operations**

- 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

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**

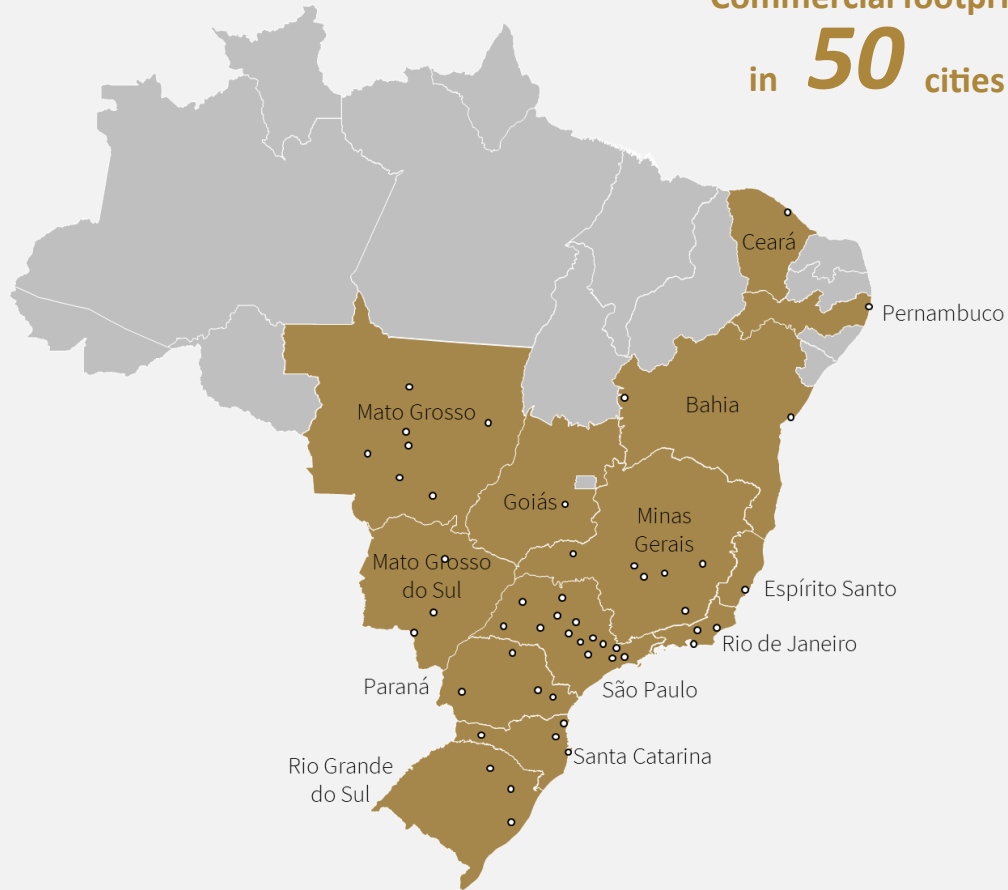
**Capture Synergies  
among Operations**

**Expand  
Structural  
ROAE**

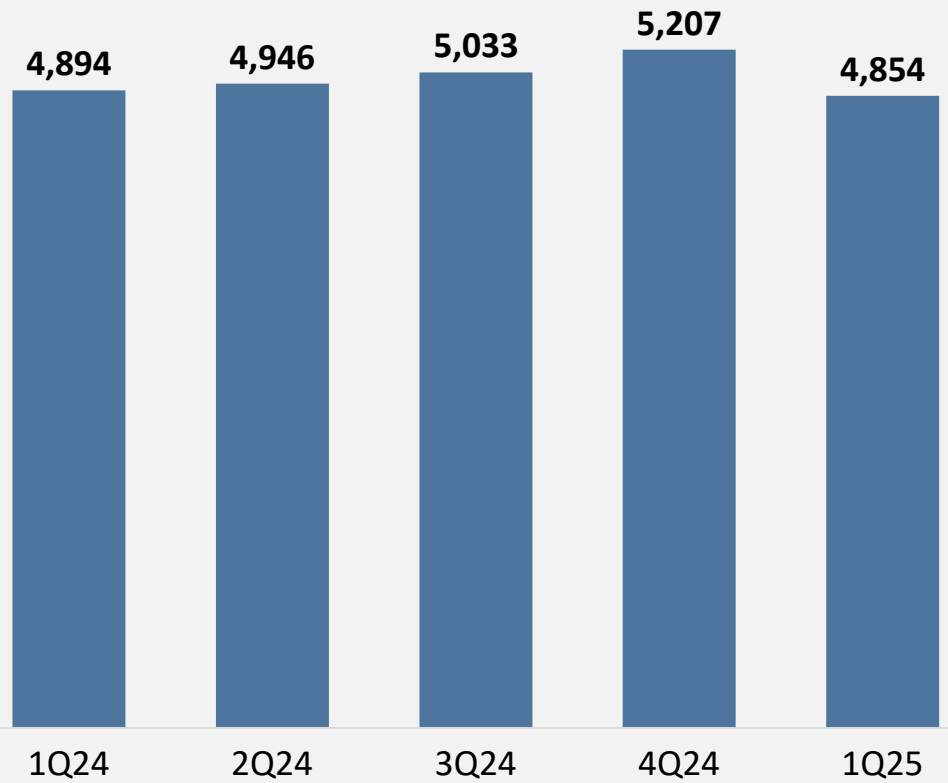
**Lower Volatility  
Over the Cycles**

## Geographical Footprint

Commercial footprint  
in **50** cities



## Client Base





# Segments Highlights

## C&IB<sup>1</sup>

## Corporate<sup>2</sup>

## Middle<sup>3</sup>

## Total

**Corporate Clients**

**Average Ticket**  
(R\$ million)

**Average Term**  
(days)

Mar/24 Dec/24 Mar/25

373 379 390

74.3 100.2 92.5

285 315 348

Mar/24 Dec/24 Mar/25

1,974 2,216 2,032

17.5 22.5 26.0

368 372 388

Mar/24 Dec/24 Mar/25

2,547 2,612 2,432

2.2 2.6 2.8

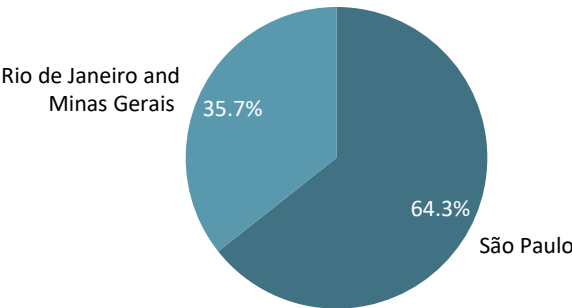
326 357 364

Mar/25

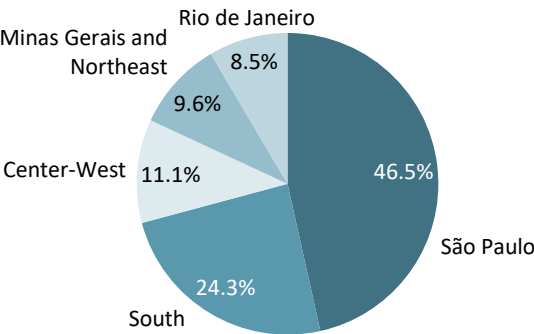
**4,854**  
-1%  
Chg. 12M

## Geographical Breakdown of the Expanded Credit Portfolio per Segment

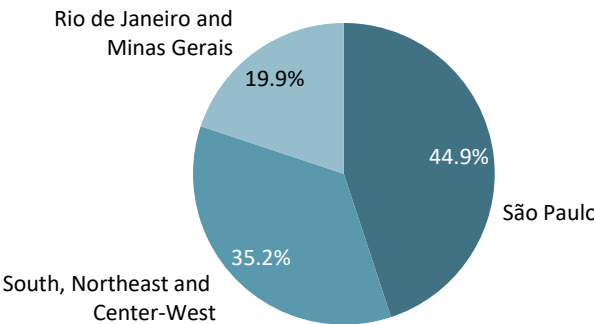
*C&IB*



*Corporate*



*Middle*



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)	1Q25 <i>Res. 4,966</i>	% Total	4Q24 <i>Res. 2,682</i>	% Total	1Q25x4Q24 <b>Chg 3M</b>	1Q24 <i>Res. 2,682</i>	% Total	1Q25x1Q24 <b>Chg 12M</b>
<b>Loans</b>	<b>22,239</b>	<b>100%</b>	<b>24,050</b>	<b>100%</b>	<b>-7.5%</b>	<b>23,434</b>	<b>100%</b>	<b>-5.1%</b>
C&IB	3,436	15.4%	4,672	19.4%	-26.5%	4,219	18.0%	-18.6%
Corporate	15,009	67.5%	15,372	63.9%	-2.4%	15,299	65.3%	-1.9%
Middle	3,794	17.1%	4,006	16.7%	-5.3%	3,916	16.7%	-3.1%
<b>Corporate Securities</b>	<b>16,017</b>	<b>100%</b>	<b>15,607</b>	<b>100%</b>	<b>2.6%</b>	<b>11,093</b>	<b>100%</b>	<b>44.4%</b>
C&IB	4,000	25.0%	3,951	25.3%	1.2%	3,452	31.1%	15.9%
Corporate	11,322	70.7%	10,946	70.1%	3.4%	7,330	66.1%	54.5%
Middle	695	4.3%	710	4.5%	-2.1%	312	2.8%	122.5%
<b>"Cash" Portfolio<sup>1</sup></b>	<b>38,255</b>	<b>100%</b>	<b>39,656</b>	<b>100%</b>	<b>-3.5%</b>	<b>34,528</b>	<b>100%</b>	<b>10.8%</b>
C&IB	7,435	19.4%	8,624	21.7%	-13.8%	7,671	22.2%	-3.1%
Corporate	26,331	68.8%	26,317	66.4%	0.1%	22,629	65.5%	16.4%
Middle	4,488	11.7%	4,716	11.9%	-4.8%	4,228	12.2%	6.2%
<b>Guarantees Issued</b>	<b>12,951</b>	<b>100%</b>	<b>13,515</b>	<b>100%</b>	<b>-4.2%</b>	<b>11,452</b>	<b>100%</b>	<b>13.1%</b>
C&IB	7,829	60.5%	7,756	57.4%	0.9%	7,886	68.9%	-0.7%
Corporate	5,086	39.3%	5,716	42.3%	-11.0%	3,523	30.8%	44.4%
Middle	36	0.3%	43	0.3%	-17.5%	44	0.4%	-18.8%
<b>Expanded Credit Portfolio</b>	<b>51,206</b>	<b>100%</b>	<b>53,171</b>	<b>100%</b>	<b>-3.7%</b>	<b>45,980</b>	<b>100%</b>	<b>11.4%</b>
C&IB	15,264	29.8%	16,379	30.8%	-6.8%	15,556	33.8%	-1.9%
Corporate	31,418	61.4%	32,033	60.2%	-1.9%	26,151	56.9%	20.1%
Middle	4,524	8.8%	4,759	9.0%	-4.9%	4,272	9.3%	5.9%

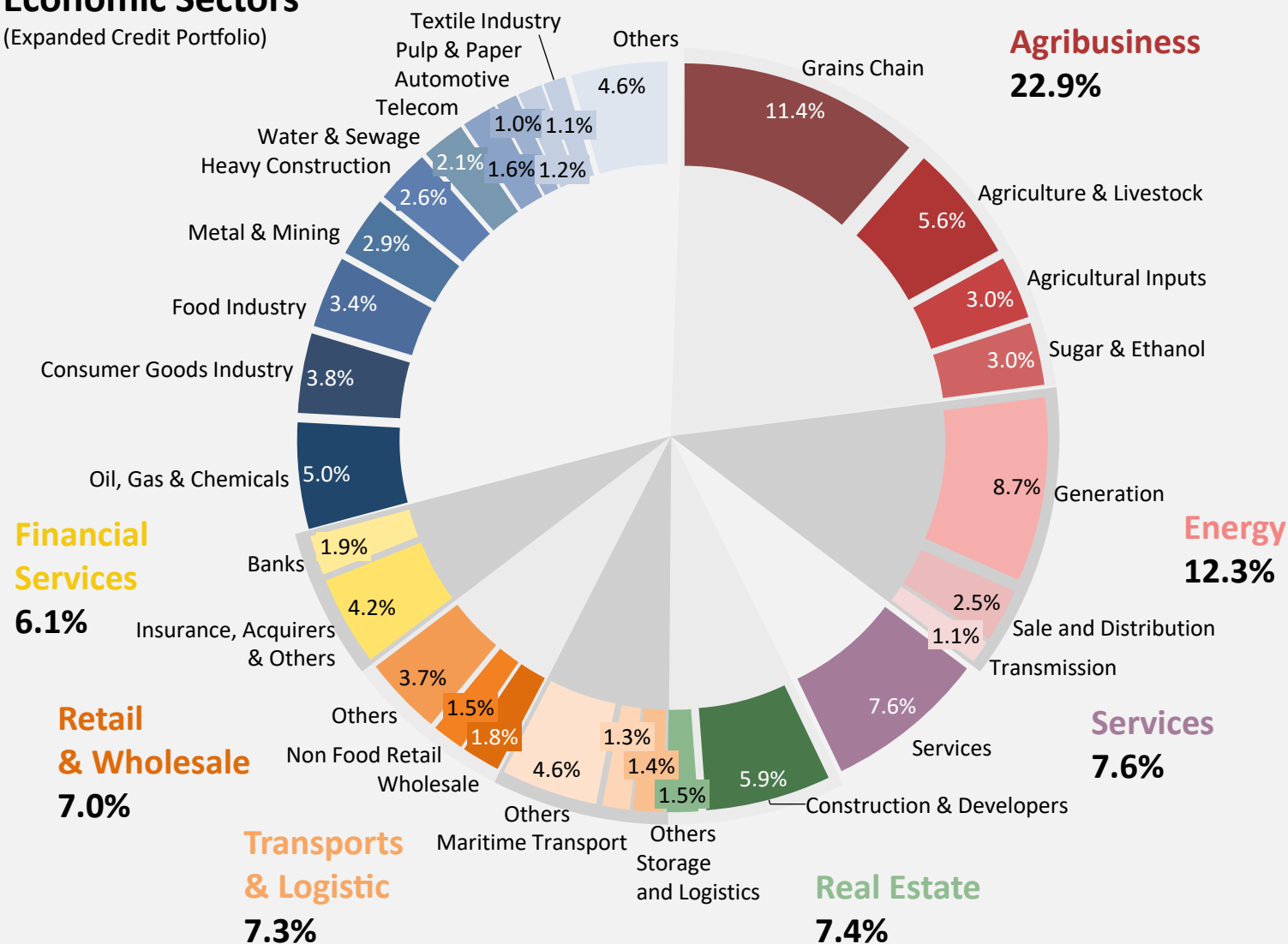
Note:

1 Includes Loans and Corporate Securities portfolios.

# Economic Sectors & Collaterals

## Economic Sectors

(Expanded Credit Portfolio)

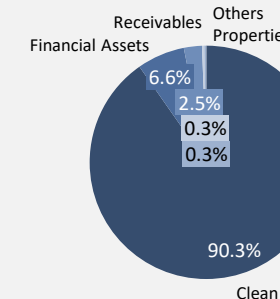


## Collaterals

(Expanded Credit Portfolio)

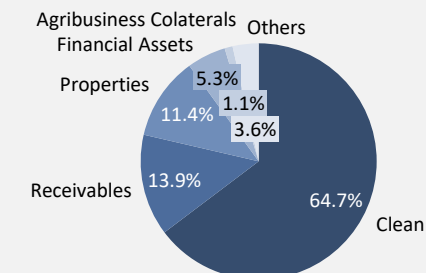
**C&IB**

**Collateralized Portfolio: 9.7%**



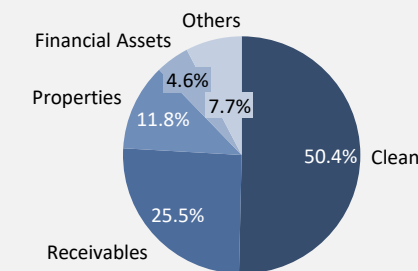
**Corporate**

**Collateralized Portfolio: 35.3%**



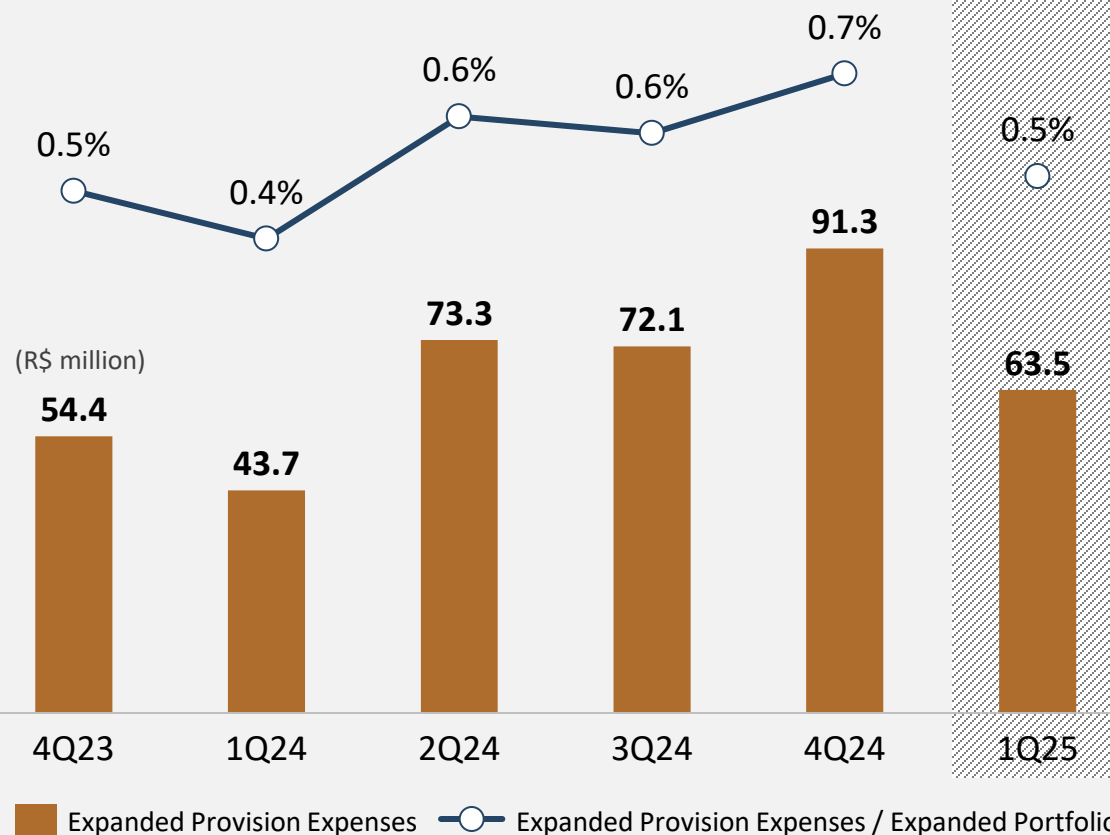
**Middle**

**Collateralized Portfolio: 49.6%**



## Expanded Provision Expenses

Res. 2,682<sup>1</sup>



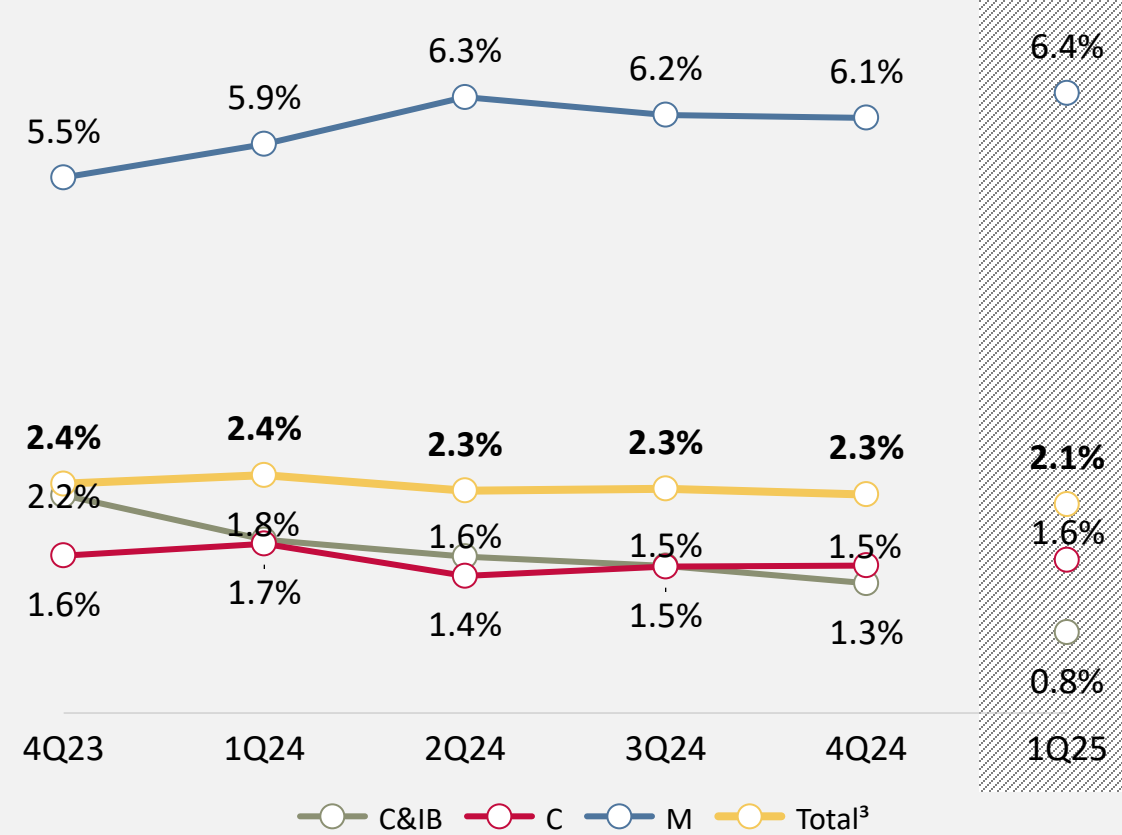
Notes:

1 % of Loan Portfolio. Excludes the isolated credit effect of C&IB, with the completion of its Chapter 11 restructuring in 3Q24

2 % of Expanded Portfolio

## Credit Loss Allowance

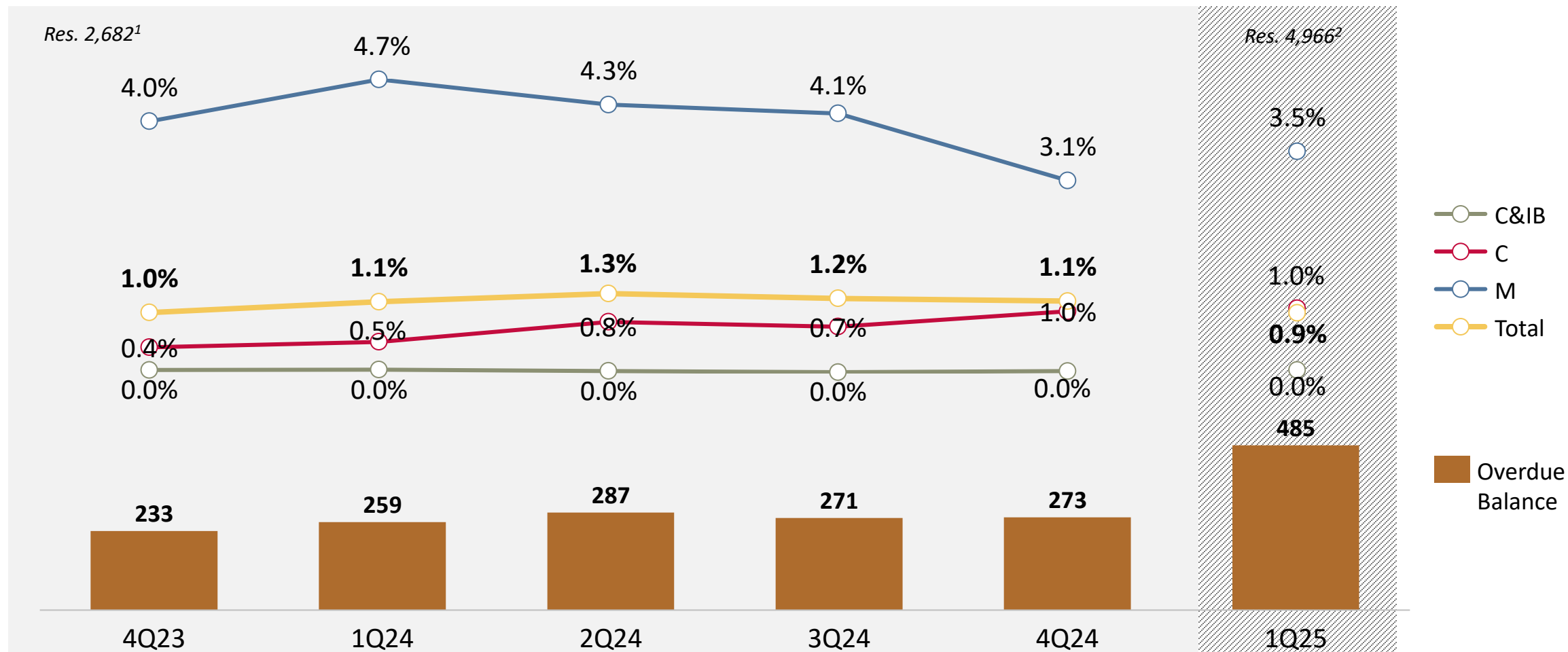
Res. 2,682<sup>1</sup>



3 The Total credit loss allowance includes the Prospective provision of R\$190 million

# Credit Portfolio Quality

**+90 Days Overdue** (includes falling due and overdue installments)



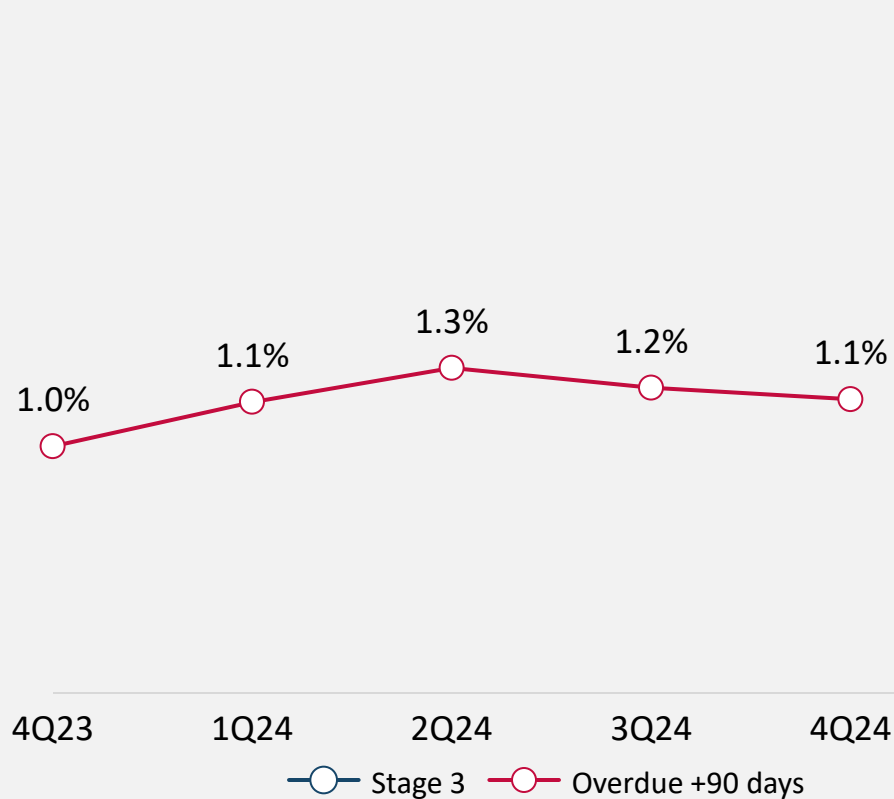
Notes:

1 % of Loan Portfolio. Excludes the isolated credit effect of C&IB, with the completion of its Chapter 11 restructuring in 3Q24

2 % of Expanded Portfolio

## Operations in Stage 3 and +90 Days Overdue Balance

Res. 2,682<sup>1</sup>



Res. 4,966<sup>2</sup>

2.4%

0.9%

—○— Stage 3 —○— Overdue +90 days

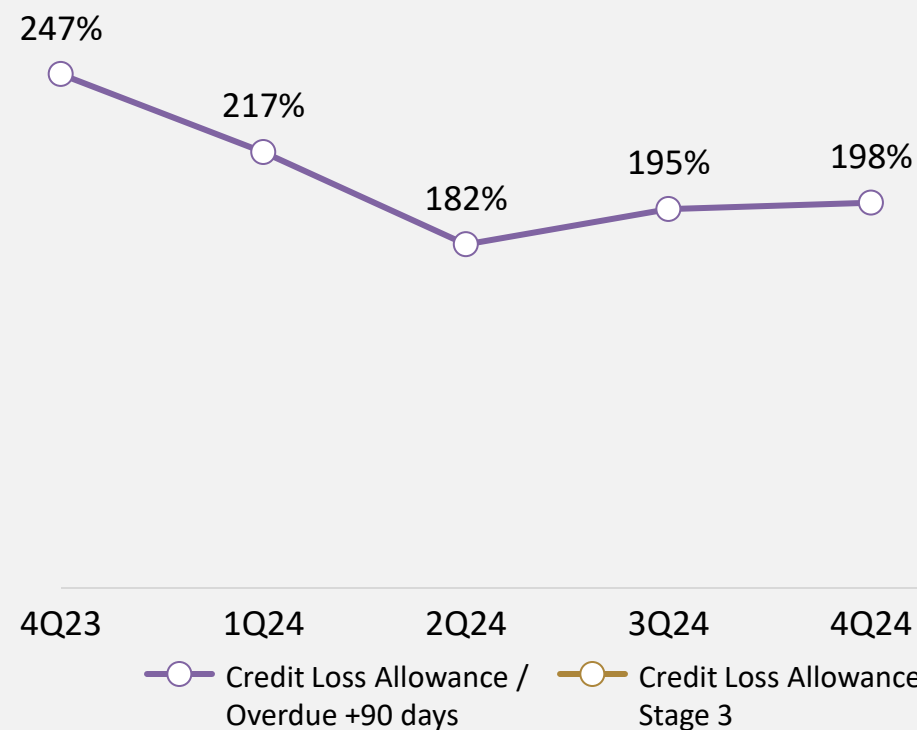
Notes:

1 % of Loan Portfolio. Excludes the isolated credit effect of C&IB, with the completion of its Chapter 11 restructuring in 3Q24

2 % of Expanded Portfolio

## Coverage Ratio<sup>3</sup>

Res. 2,682<sup>1</sup>



Res. 4,966<sup>2</sup>

227%

90%

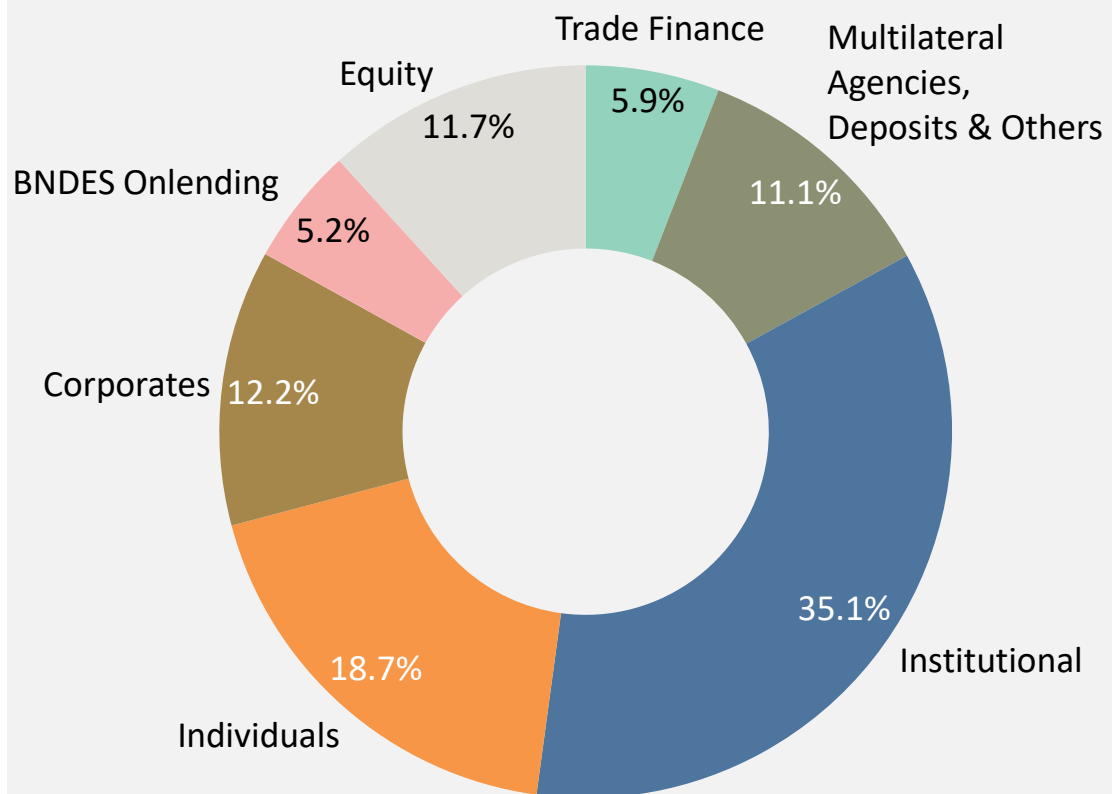
—○— Credit Loss Allowance / Overdue +90 days —○— Credit Loss Allowance / Stage 3

3 The Total credit loss allowance includes the Prospective provision of R\$190 million

# Funding and Capital Base

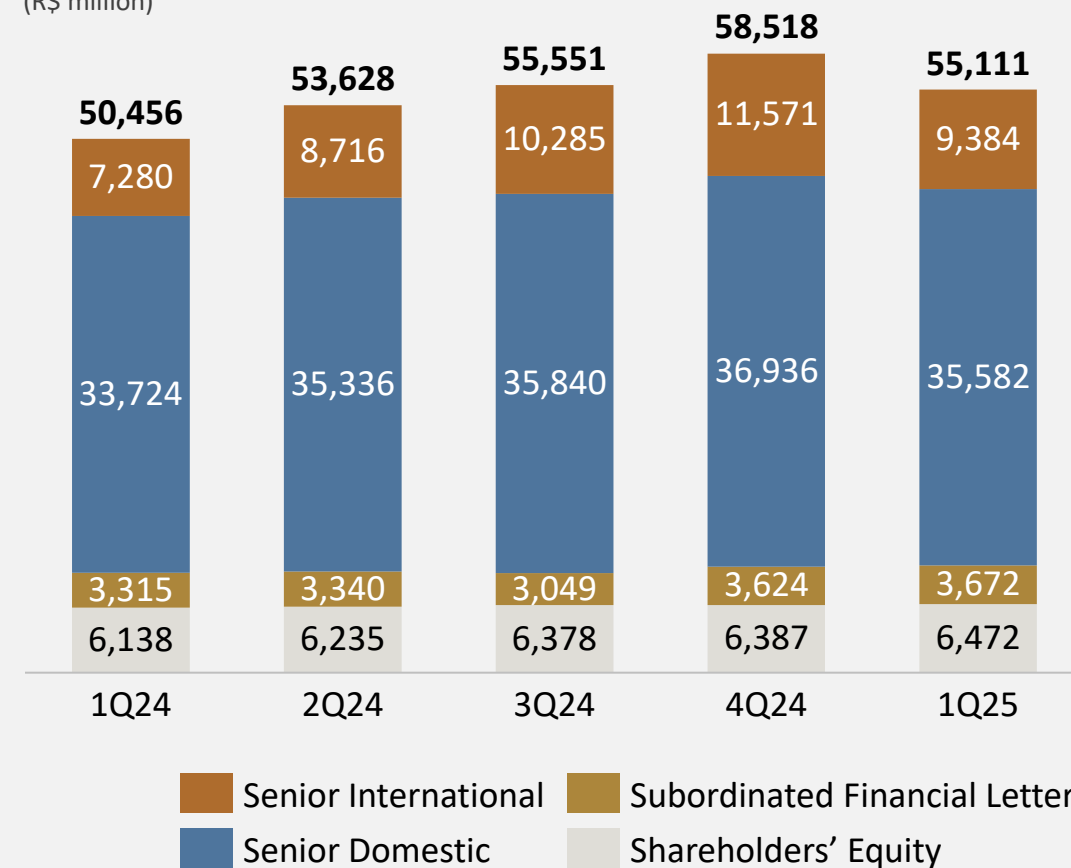
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## Funding 1Q25



## Funding Evolution



(R\$ million)



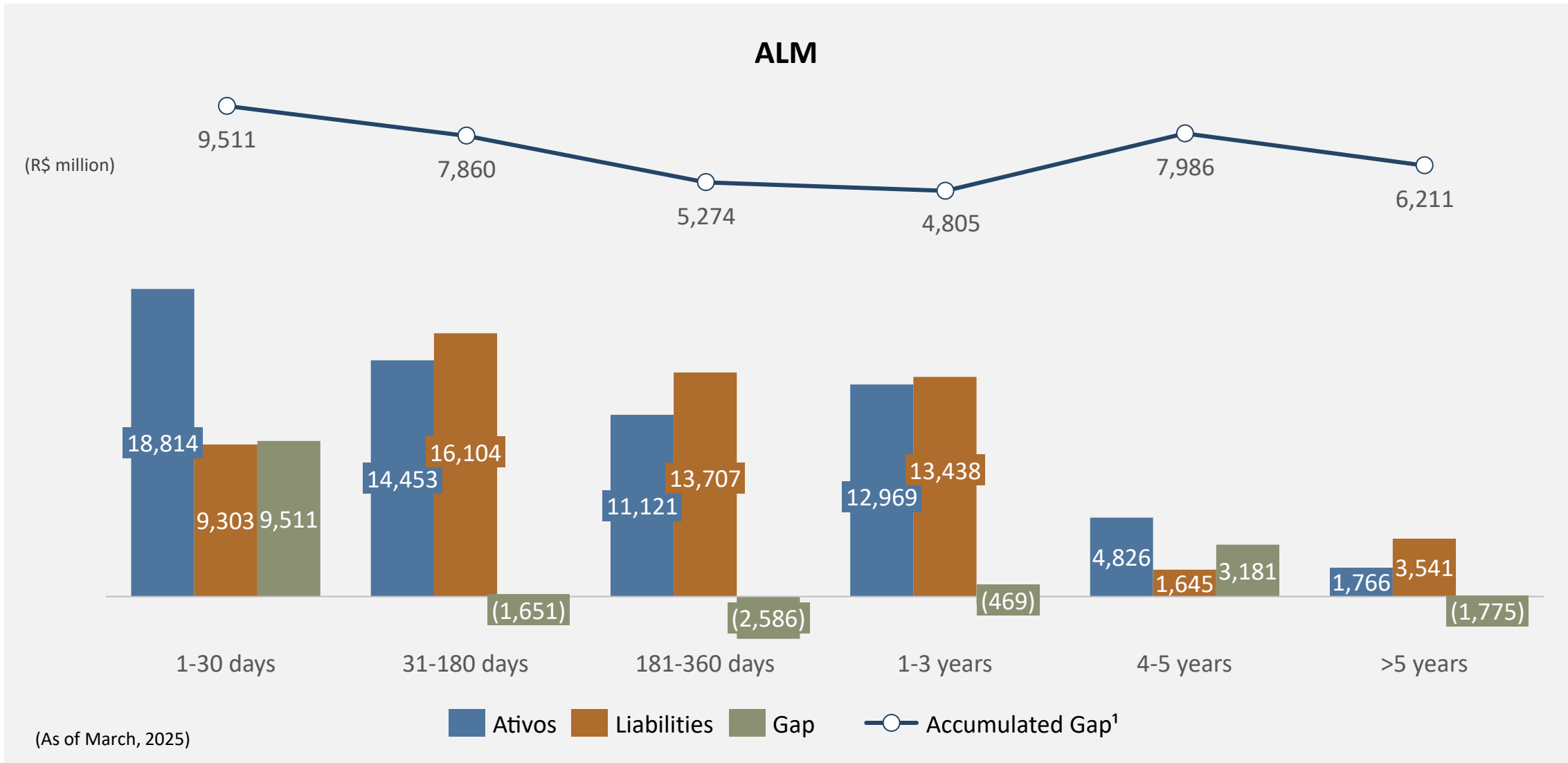


Funding (R\$ million)	1Q25	% of Total	4Q24	% of Total	1Q24	% of Total
Demand Deposits	487	0.9%	632	1.1%	378	0.7%
Time Deposits	8,867	16.1%	10,476	17.9%	9,373	18.6%
LCA, LCI & COE <sup>1</sup>	7,179	13.0%	6,885	11.8%	5,000	9.9%
Financial Bills	16,443	29.8%	16,265	27.8%	16,284	32.3%
Subordinated Local Notes (Letras Financeiras)	2,049	3.7%	2,056	3.5%	2,293	4.5%
Interbank Deposits	187	0.3%	226	0.4%	583	1.2%
Borrowing and Onlending Obligations Abroad	8,938	16.2%	11,571	19.8%	7,280	14.4%
Borrowing and Onlending Obligations	2,865	5.2%	2,452	4.2%	2,107	4.2%
Perpetual Sub. Financial Notes	1,623	2.9%	1,568	2.7%	1,022	2.0%
<b>Subtotal (Funding with Third Parties)</b>	<b>48,638</b>	<b>88.3%</b>	<b>52,130</b>	<b>89.1%</b>	<b>44,318</b>	<b>87.8%</b>
Shareholders' Equity	6,472	11.7%	6,387	10.9%	6,138	12.2%
<b>Total</b>	<b>55,111</b>	<b>100.0%</b>	<b>58,518</b>	<b>100.0%</b>	<b>50,456</b>	<b>100.0%</b>

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

			
<b>Ratings</b>	<b>Local</b>	<b>Global</b>	<b>Sovereign</b>
<b>S&amp;P Global</b>	brAAA	BB	BB
<b>FitchRatings</b>	AAA(bra)	BB	BB
<b>MOODY'S</b>	AAA.Br	Ba1	Ba1

# Assets & Liabilities by Maturity

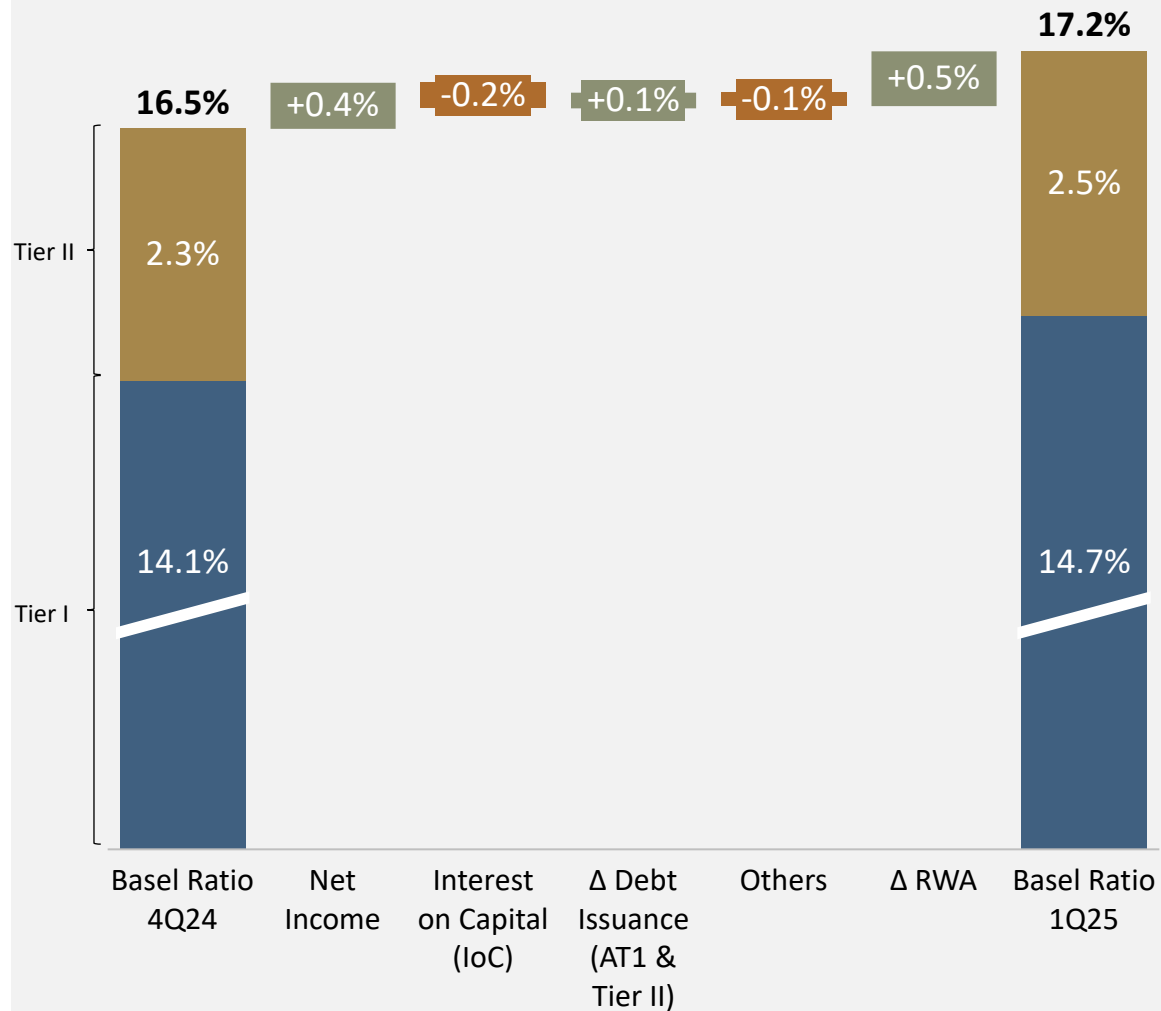


Note:

<sup>1</sup> 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.

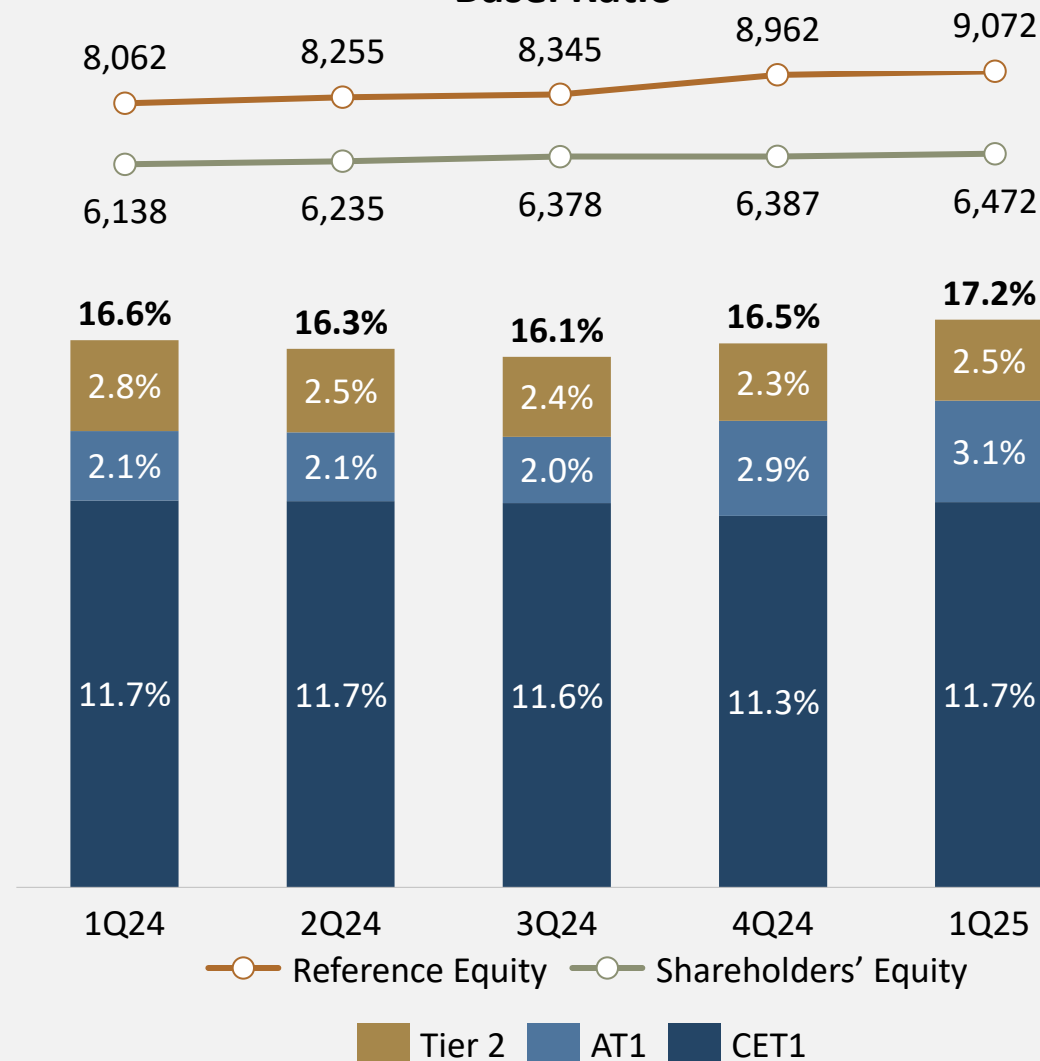
# Basel Ratio & Shareholders' Equity

## Basel Ratio 4Q24 vs. 1Q25



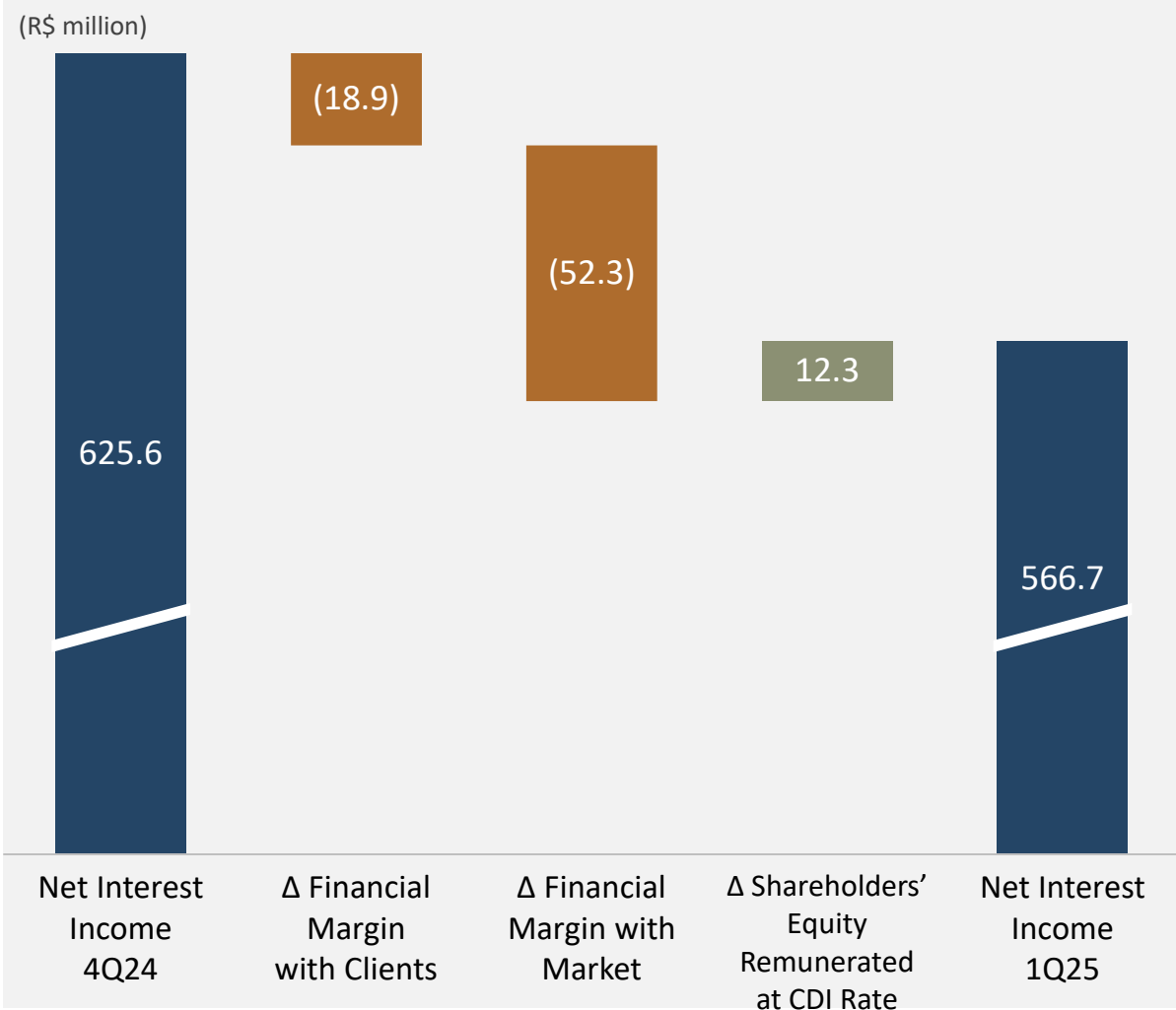
(R\$ million)

## Basel Ratio

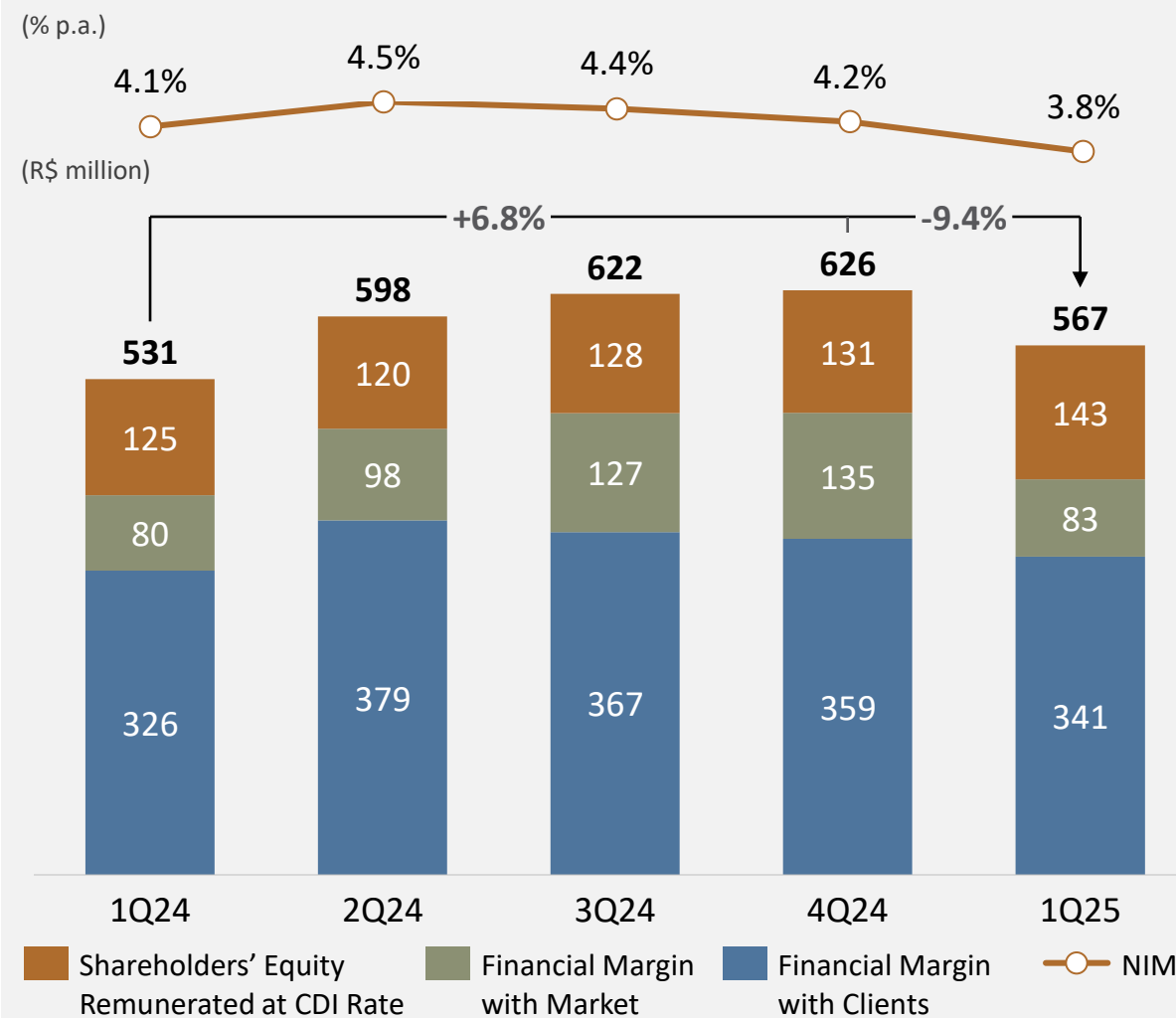


# Financial Highlights

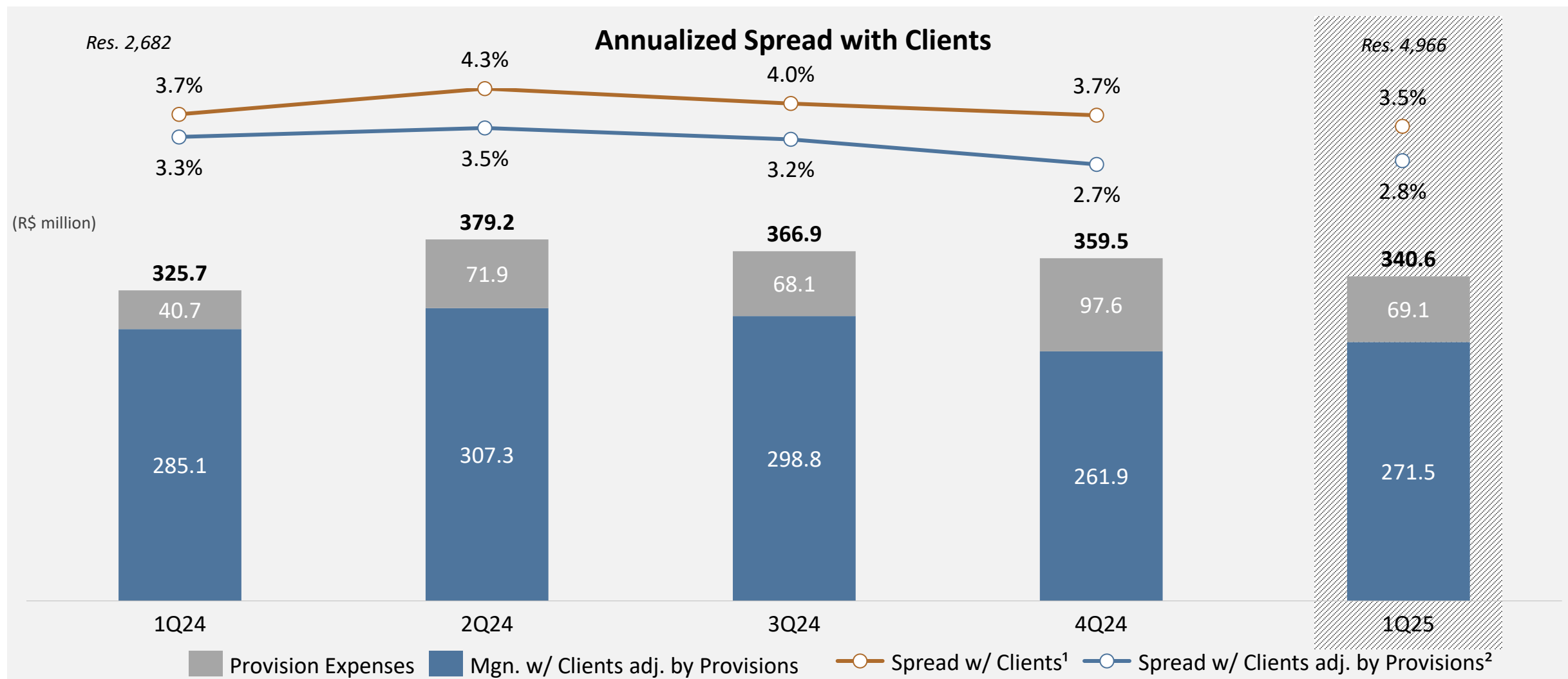
## Net Interest Income 4Q24 vs. 1Q25



## Net Interest Income & NIM



# Margin and Spread with Clients

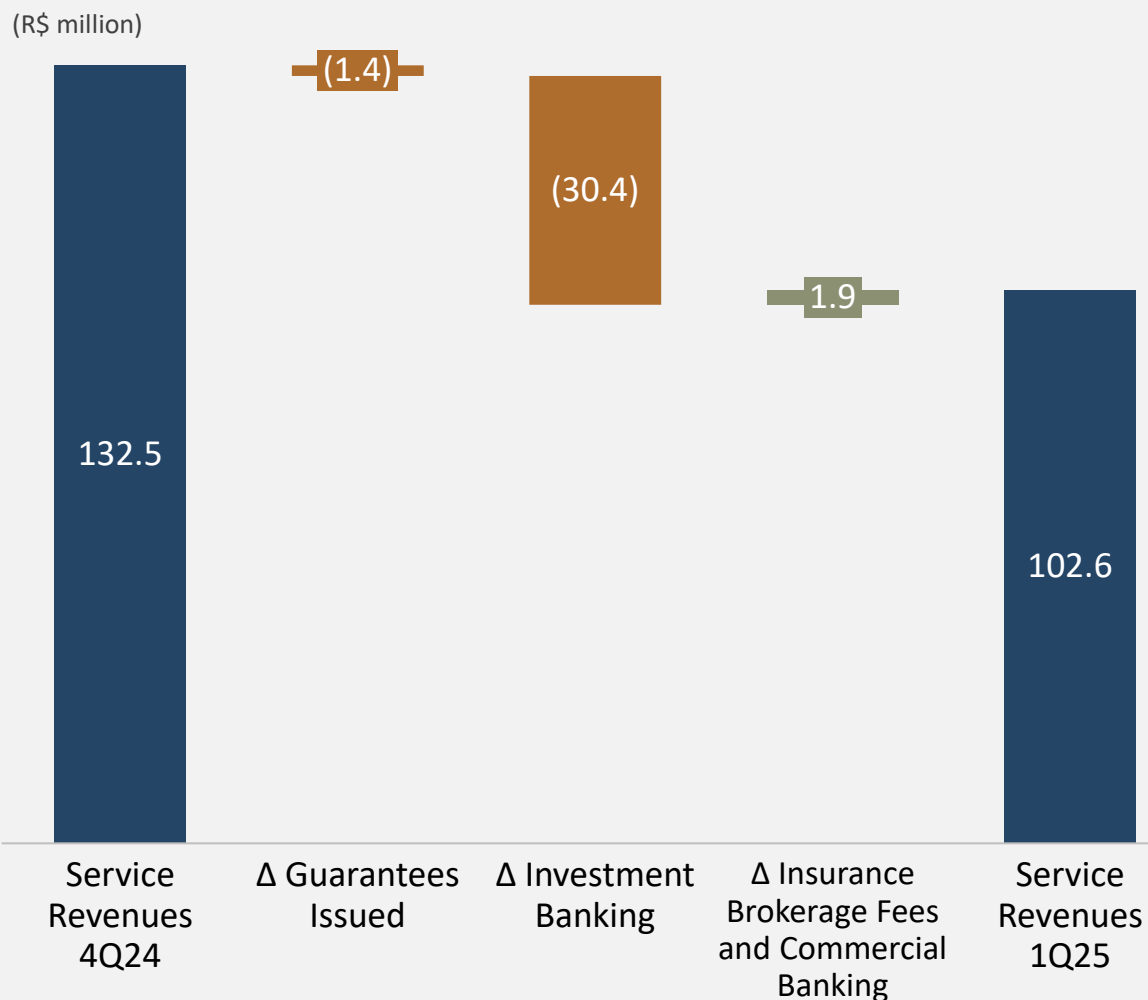


Notes:

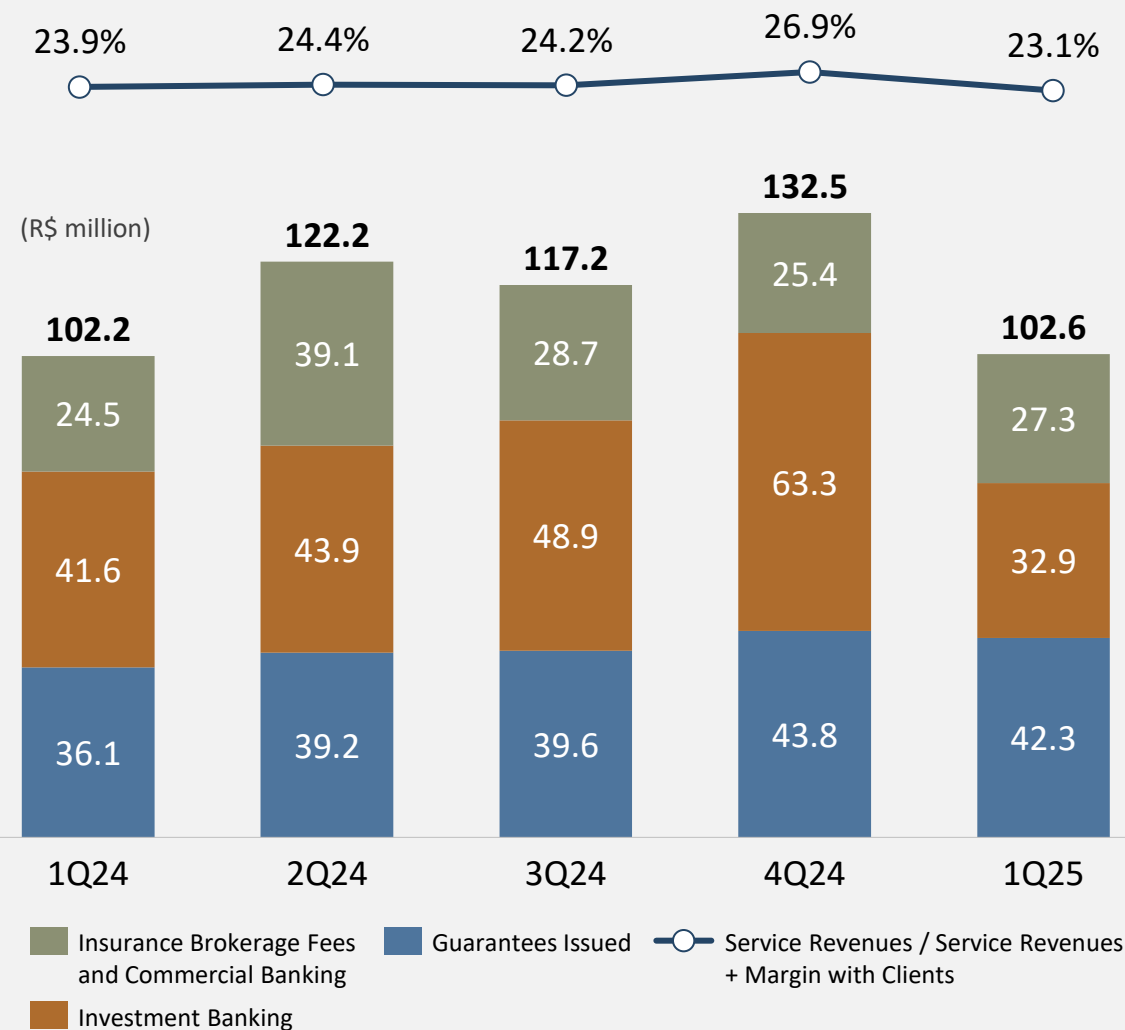
1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

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

## Service Revenues 4Q24 vs. 1Q25



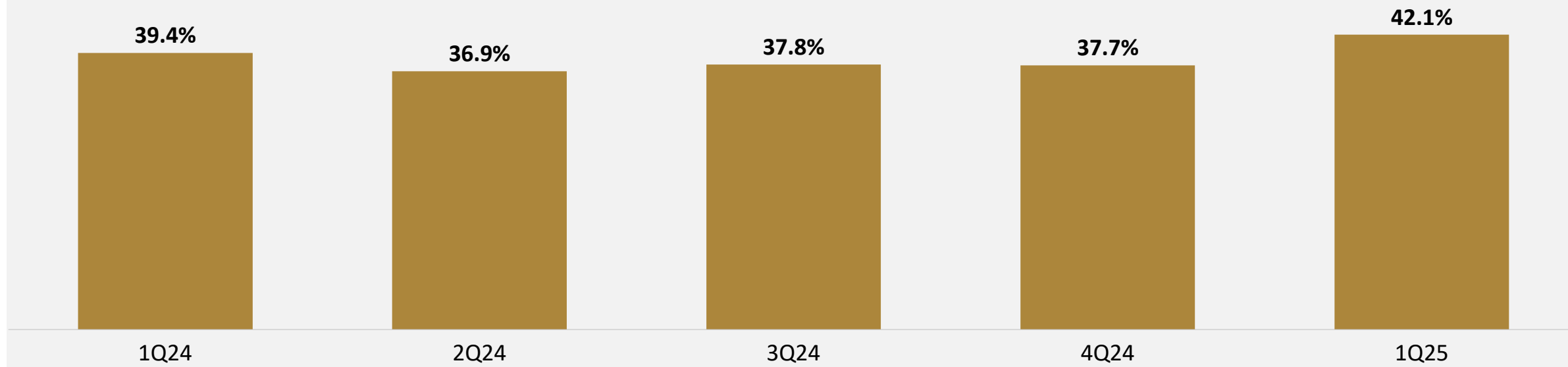
## Service Revenues





# Expenses and Efficiency Ratio

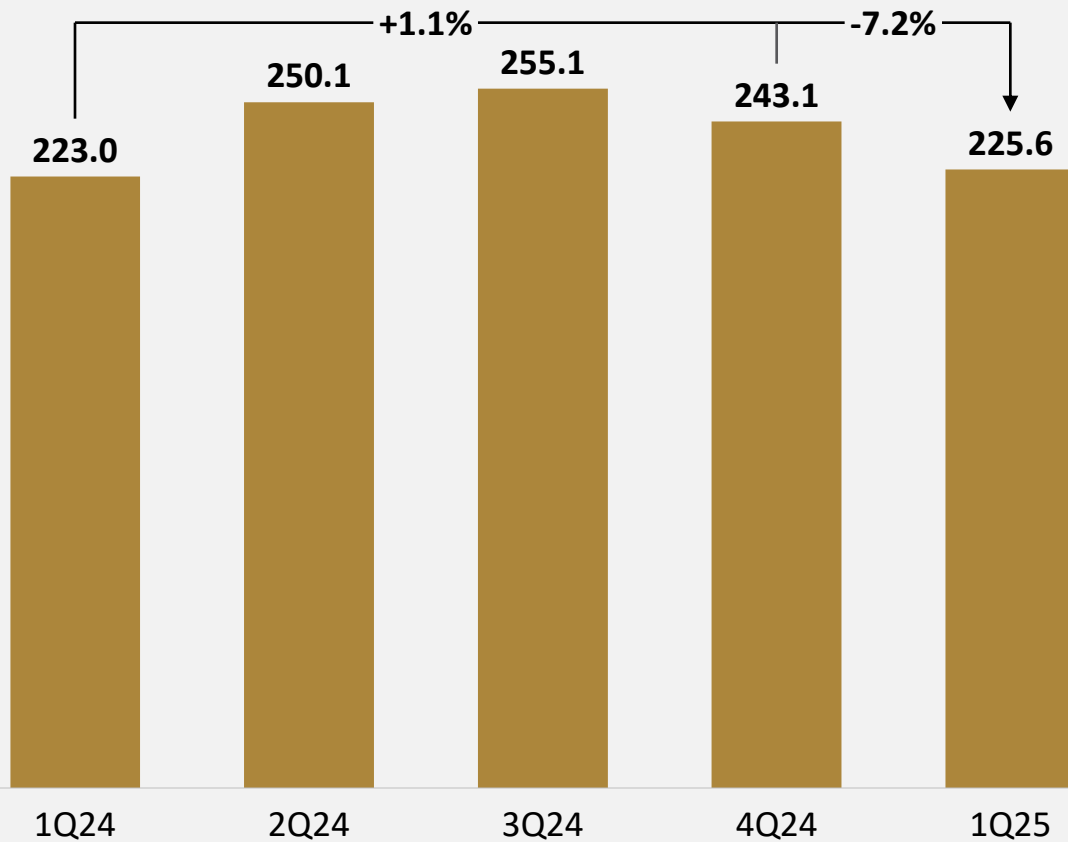
## Efficiency Ratio (Expenses/Revenues)



Expenses (R\$ million)	1Q25 <i>Res. 4,966</i>	4Q24 <i>Res. 2,682</i>	1Q25x4Q24 <b>Chg 3M</b>	1Q24 <i>Res. 2,682</i>	1Q25x1Q24 <b>Chg 12M</b>
Personnel Expenses	(126.9)	(128.4)	-1.2%	(117.5)	8.0%
Other Administrative Expenses	(70.8)	(73.3)	-3.5%	(61.3)	15.4%
<b>Subtotal</b>	<b>(197.7)</b>	<b>(201.8)</b>	<b>-2.0%</b>	<b>(178.8)</b>	<b>10.5%</b>
Profit Sharing	(68.1)	(75.2)	-9.5%	(64.8)	5.0%
<b>Total</b>	<b>(265.7)</b>	<b>(277.0)</b>	<b>-4.1%</b>	<b>(243.7)</b>	<b>9.1%</b>
<b>Employees</b>	<b>1,291</b>	<b>1,300</b>	<b>-0.7%</b>	<b>1,276</b>	<b>1.2%</b>

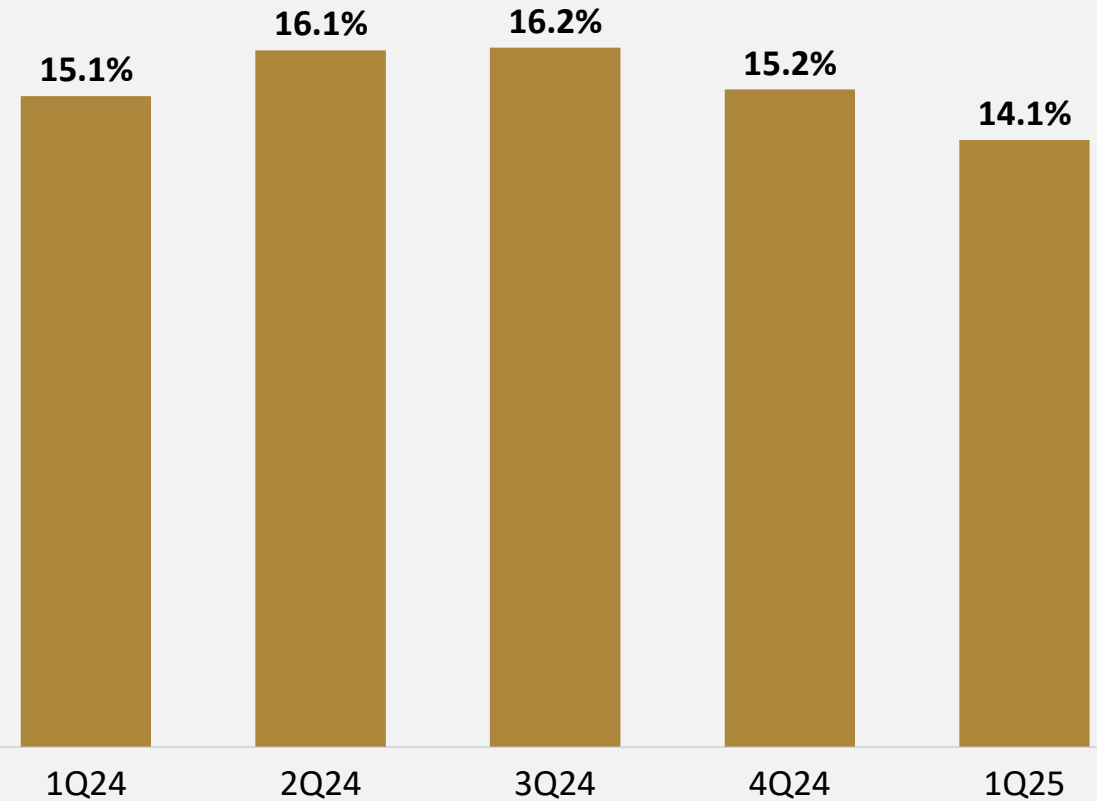
## Recurring Net Income

(R\$ million)



## Recurring ROAE

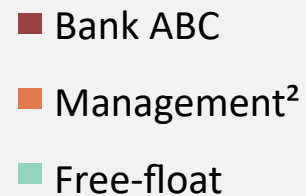
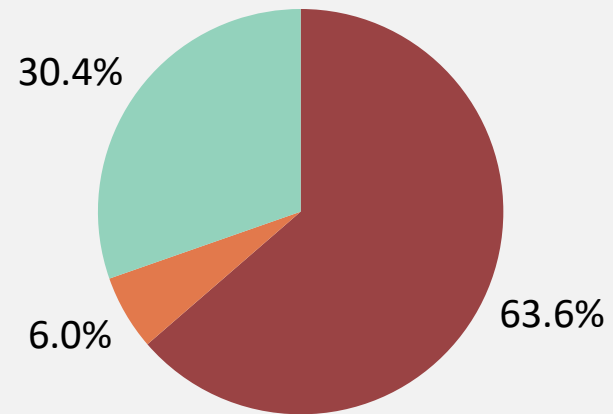
(p.a.)



# Ownership and Organizational Breakdown

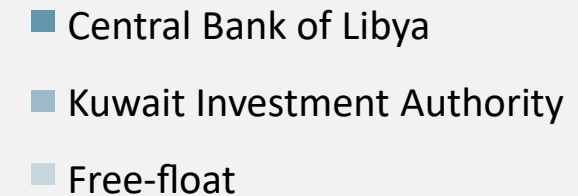
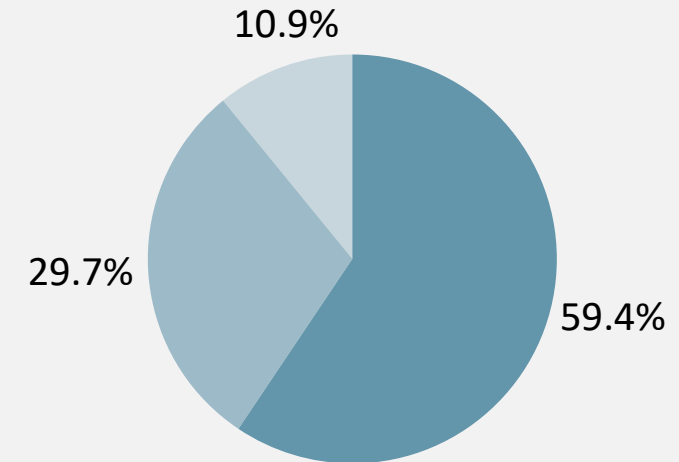
# Ownership Structure

**ABC Brasil<sup>1</sup>**



Mar/25

**Bank ABC  
(Controlling Shareholder)**



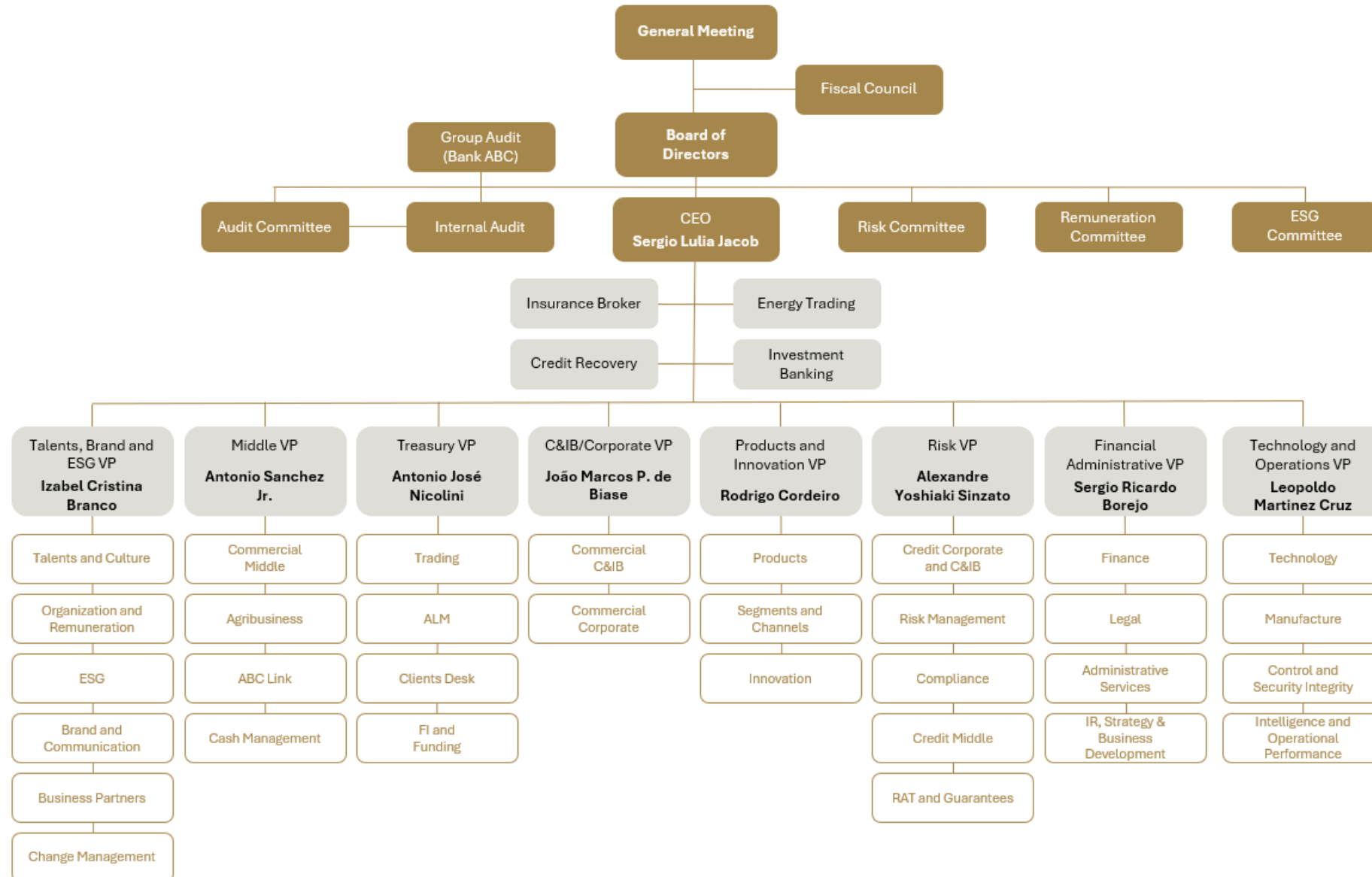
Dec/24

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 6.0%<sup>1</sup> 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:

<b>IBRA B3</b>	<b>SMLL B3</b>
<b>IDIV B3</b>	<b>IGC B3</b>
<b>ITAG B3</b>	<b>IGCT B3</b>
<b>ICO2 B3</b>	<b>IFNC B3</b>

Note:

1 As of March 31, 2025

## Sustainable Finance

- Allocation of more than **R\$20.7 billion<sup>1</sup>** to **asset operations linked to ESG criteria<sup>2</sup>**
- Issuance of more than **R\$1.9 billion<sup>1</sup>** 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 and Finame Baixo Carbono
- Access to ESG lines through **global multilateral agencies:**



## Governance

- Release of the **Sustainability Report**, relying on independent external assurance
- **ESG Committee**, reporting directly to the Board of Directors
- Mapping of the ESG maturity level of ABC Brasil's ESG suppliers

## Pacts and Commitments



Signatory Investor



United Nations  
Global Pact Member



More Women in  
Leadership Seal

## Climate Change

- ESG advisory for decarbonization plans
- Implementation of the Carbon Solutions Desk
- Automated measurement of emissions related to financing activities
- Strategy for reducing and offsetting scope 1 and 2 emissions



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

Notas:

1 As of March 31, 2025

2 According to ABC Brasil's Sustainable Finance Framework, which has a second party opinion from S&P



# Appendix

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# Managerial Income Statement

Managerial Income Statement (R\$ million)	1Q25 <i>Res. 4,966</i>	4Q24 <i>Res. 2,682</i>	1Q25x4Q24 Chg 3M	1Q24 <i>Res. 2,682</i>	1Q25x1Q24 Chg 12M
<b>Net Interest Income</b>	<b>566,7</b>	<b>625,6</b>	<b>-9,4%</b>	<b>530,7</b>	<b>6,8%</b>
Financial Margin with Clients	340,6	359,5	-5,3%	325,7	4,6%
Shareholders' Equity remunerated at CDI Rate	143,4	131,1	9,3%	124,5	15,2%
Financial Margin with Market	82,7	135,0	-38,7%	80,5	2,8%
Provision Expenses <sup>1</sup>	(69,1)	(97,6)	-29,2%	(40,7)	69,8%
<b>Net Interest Income post-Provisions</b>	<b>497,6</b>	<b>528,1</b>	<b>-5,8%</b>	<b>490,0</b>	<b>1,6%</b>
<b>Service Revenues</b>	<b>102,6</b>	<b>132,5</b>	<b>-22,6%</b>	<b>102,2</b>	<b>0,4%</b>
Guarantees Issued	42,3	43,8	-3,3%	36,1	17,4%
Investment Banking	32,9	63,3	-48,1%	41,6	-20,9%
Insurance Brokerage Fees and Commercial Banking	27,3	25,4	7,5%	24,5	11,4%
<b>Personnel &amp; Other Administrative Expenses</b>	<b>(197,7)</b>	<b>(201,8)</b>	<b>-2,0%</b>	<b>(178,8)</b>	<b>10,5%</b>
Personnel Expenses	(126,9)	(128,4)	-1,2%	(117,5)	8,0%
Other Administrative Expenses	(70,8)	(73,3)	-3,5%	(61,3)	15,4%
Tax Expenses	(34,7)	(32,8)	5,9%	(21,6)	61,0%
Other Operating Income/Expenses	(2,8)	5,3	-151,8%	4,2	-165,4%
Non Operating Income	5,6	0,7	693,6%	(0,6)	-983,5%
<b>Earnings before Tax and Profit Sharing</b>	<b>370,6</b>	<b>432,1</b>	<b>-14,2%</b>	<b>395,4</b>	<b>-6,3%</b>
Income Tax and Social Contribution	(73,9)	(107,8)	-31,5%	(104,1)	-29,0%
Profit Sharing	(68,1)	(75,2)	-9,5%	(64,8)	5,0%
Minority Interest	(3,1)	(6,0)	-48,2%	(3,5)	-11,0%
<b>Recurring Net Income</b>	<b>225,6</b>	<b>243,1</b>	<b>-7,2%</b>	<b>223,0</b>	<b>1,1%</b>

Note:

1 Includes: Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries. From 1Q25 onwards, it also includes the Provision for Guarantees Issued (PGI), in accordance with Resolution 4,966

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