

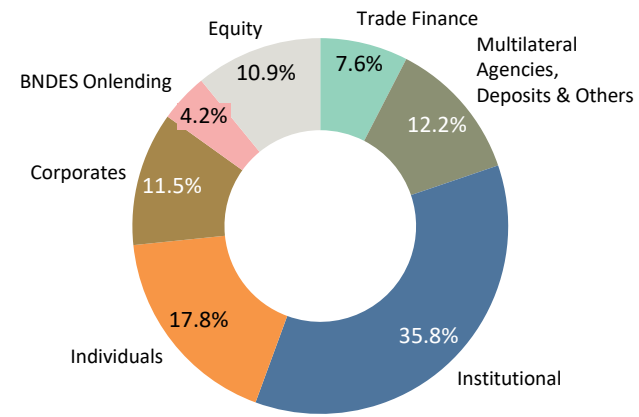
Ratings

12

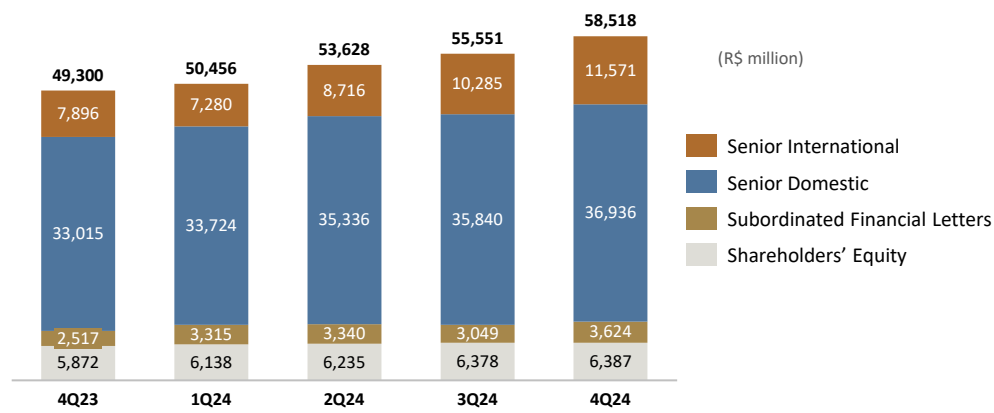
Ratings	Local	Global	Sovereign
S&P Global	brAAA	BB	BB
FitchRatings	AAA(bra)	BB	BB
Moody's	AAA.Br	Ba1	Ba1

Funding & Ratings

13

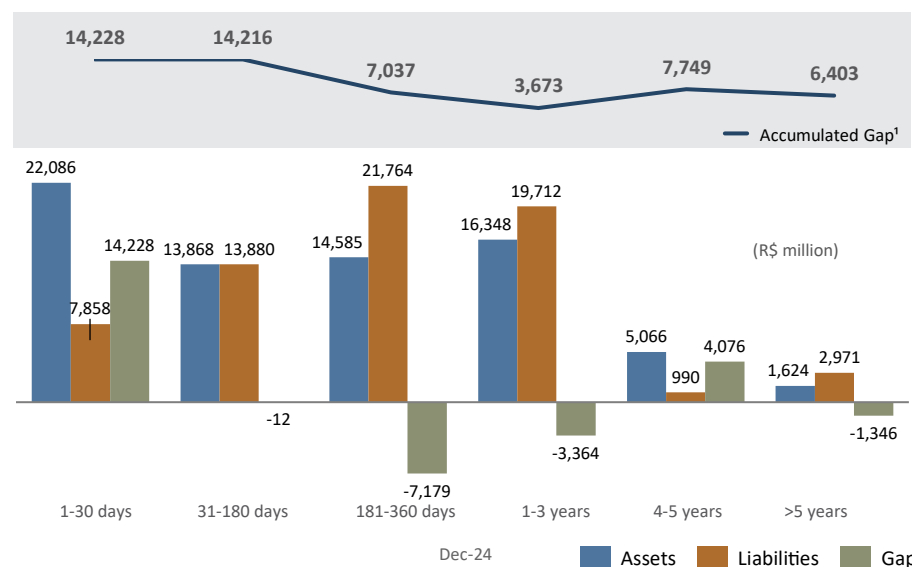


Funding Evolution



Assets & Liabilities

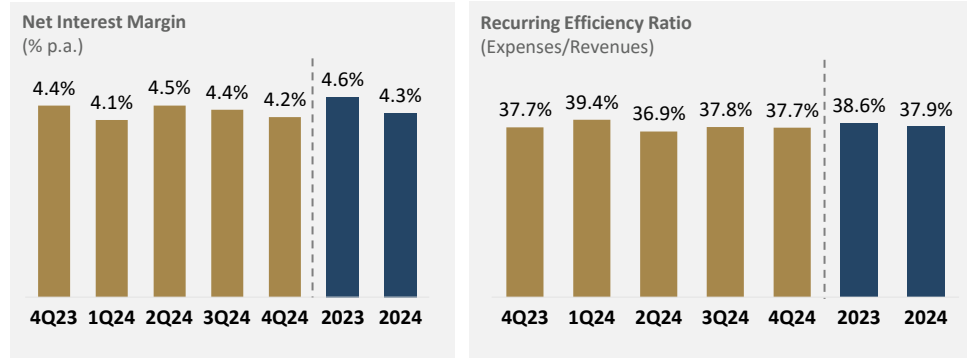
14



¹ Considers as 1-30 days in liquidity the Federal Government Securities, as they can be converted into cash through repurchase agreements or sold in the secondary market.

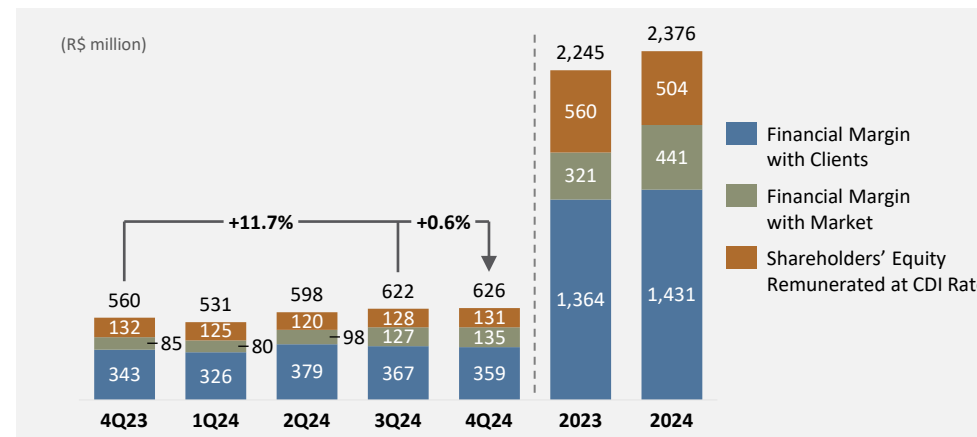
NIM & Efficiency

15



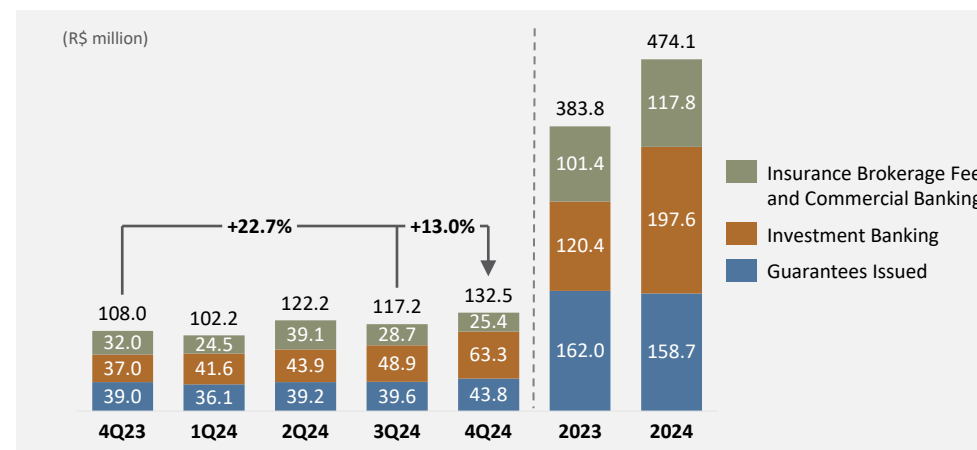
Net Interest Income

16



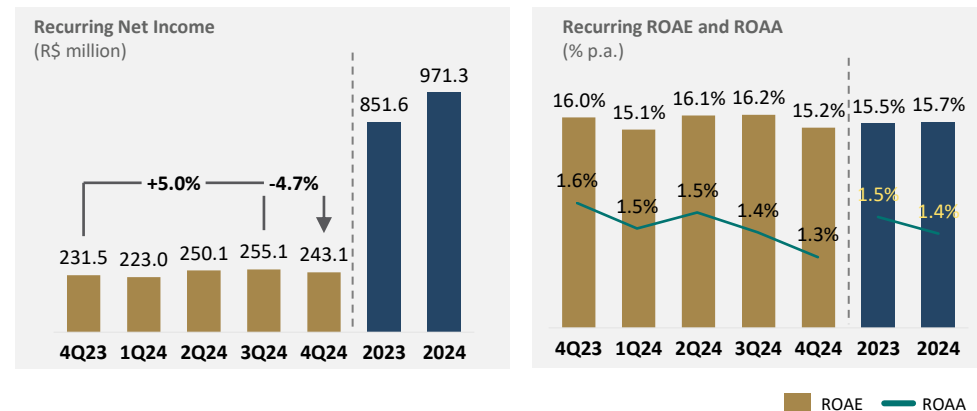
Service Revenues

17



Profitability

18



Geographical Footprint

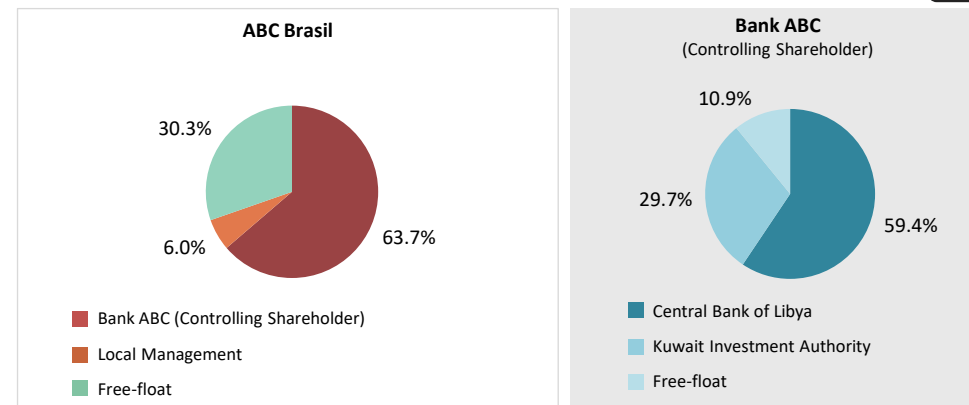
01



Commercial Footprint in 50 cities

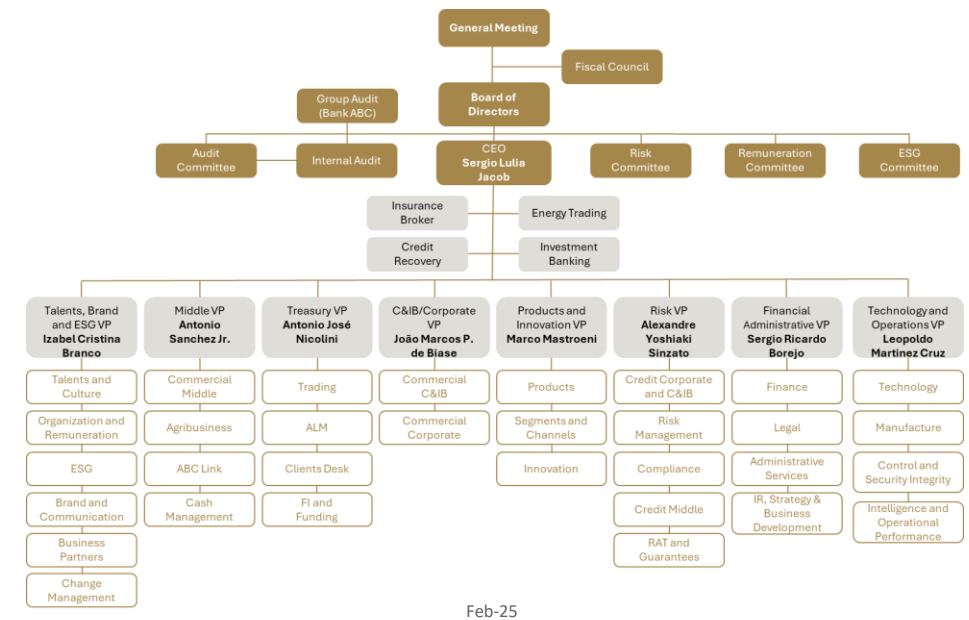
Ownership Structure¹

02



Corporate Structure

03



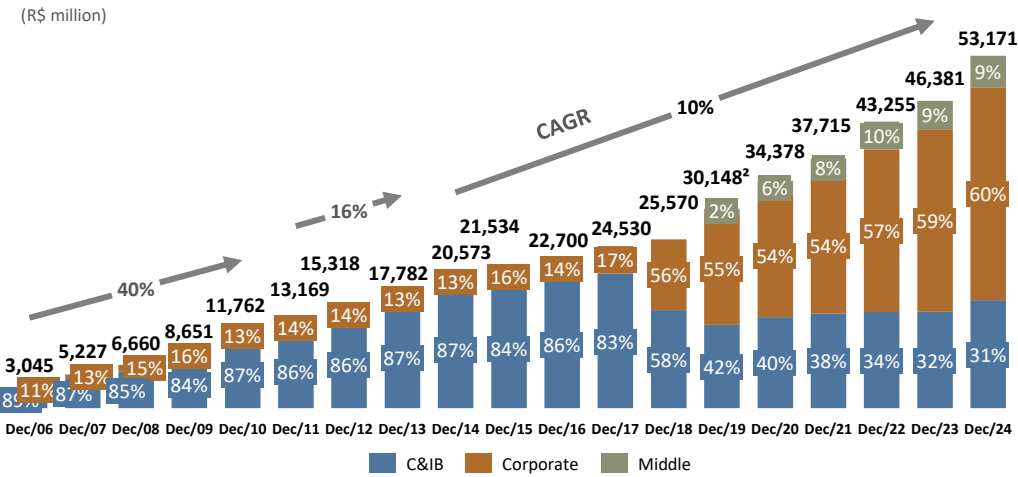
Feb-25

Focus on the Wholesale Segment

04

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

Expanded Credit Portfolio¹



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.

Expanded Credit Portfolio

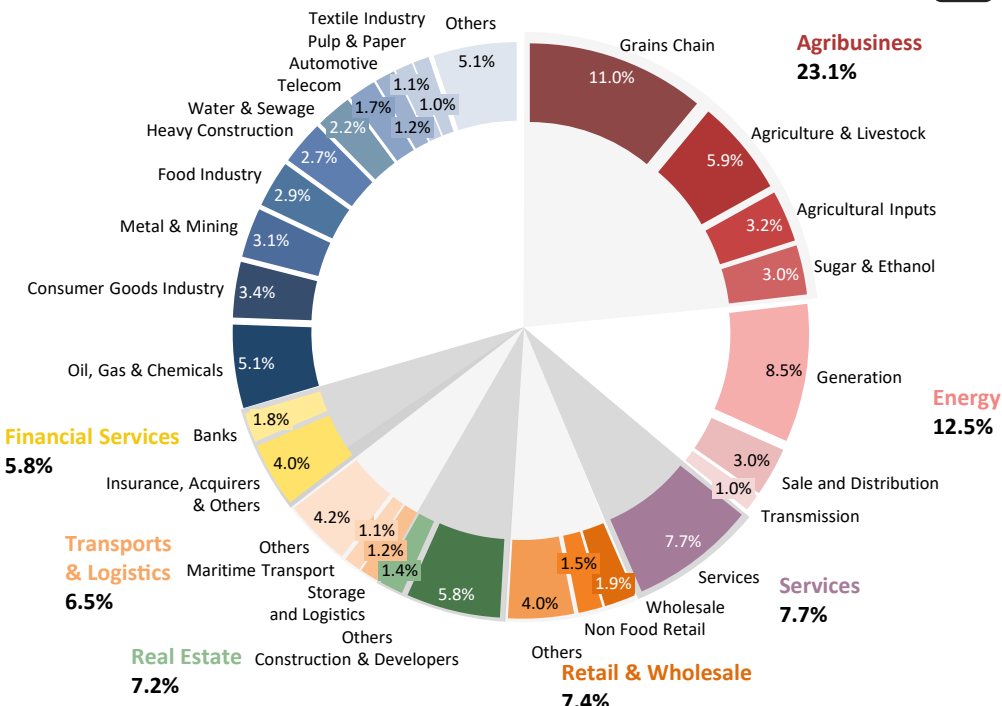
05

Expanded Credit Portfolio (R\$ million)	Dec/24	% Total	Sep/24	% Total	Chg 3M	Dec/23	% Total	Chg 12M
Loans	24,050	100%	22,984	100%	4.6%	24,829	100%	-3.1%
C&IB	4,672	19.4%	4,256	18.5%	9.8%	3,835	15.4%	21.8%
Corporate	15,372	63.9%	14,767	64.3%	4.1%	16,895	68.0%	-9.0%
Middle	4,006	16.7%	3,961	17.2%	1.1%	4,099	16.5%	-2.3%
Corporate Securities	15,607	100%	14,563	100%	7.2%	10,224	100%	52.7%
C&IB	3,951	25.3%	3,968	27.2%	-0.4%	2,935	28.7%	34.6%
Corporate	10,946	70.1%	10,004	68.7%	9.4%	7,158	70.0%	52.9%
Middle	710	4.5%	592	4.1%	19.9%	131	1.3%	440.8%
"Cash" Portfolio¹	39,656	100%	37,547	100%	5.6%	35,052	100%	13.1%
C&IB	8,624	21.7%	8,224	21.9%	4.9%	6,770	19.3%	27.4%
Corporate	26,317	66.4%	24,771	66.0%	6.2%	24,053	68.6%	9.4%
Middle	4,716	11.9%	4,552	12.1%	3.6%	4,230	12.1%	11.5%
Guarantees Issued	13,515	100%	12,463	100%	8.4%	11,328	100%	19.3%
C&IB	7,756	57.4%	7,627	61.2%	1.7%	7,889	69.6%	-1.7%
Corporate	5,716	42.3%	4,799	38.5%	19.1%	3,403	30.0%	68.0%
Middle	43	0.3%	37	0.3%	15.5%	37	0.3%	17.5%
Expanded Credit Portfolio	53,171	100%	50,010	100%	6.3%	46,381	100%	14.6%
C&IB	16,379	30.8%	15,851	31.7%	3.3%	14,658	31.6%	11.7%
Corporate	32,033	60.2%	29,570	59.1%	8.3%	27,456	59.2%	16.7%
Middle	4,759	9.0%	4,590	9.2%	3.7%	4,267	9.2%	11.5%

¹ Includes Loans and Corporate Securities portfolios.

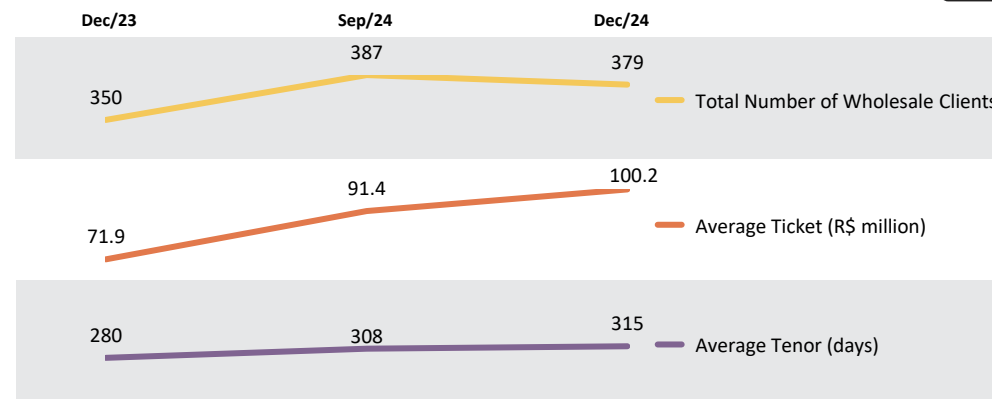
Sector Breakdown (Expanded Credit Portfolio)

06



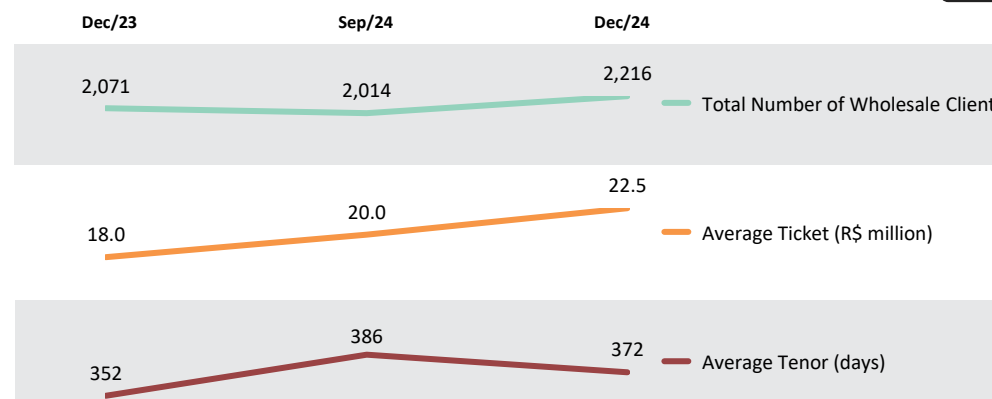
C&IB • Annual Sales above R\$4 bn

07



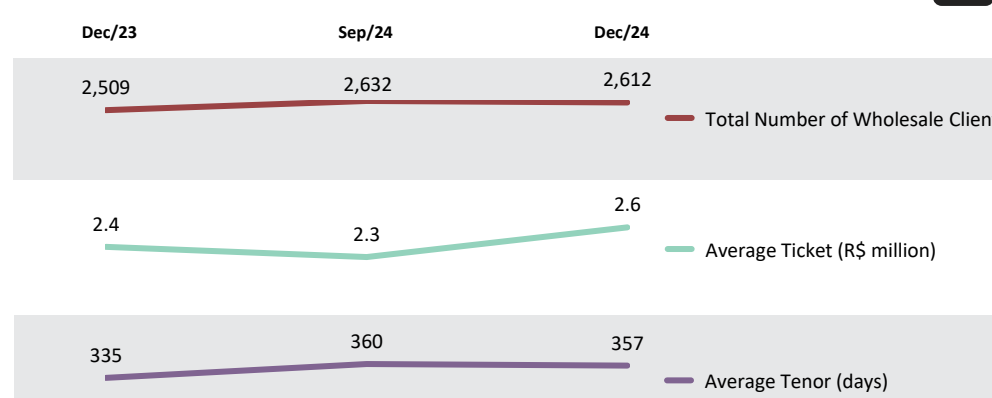
Corporate • Annual Sales between R\$300 mn and R\$4 bn

08



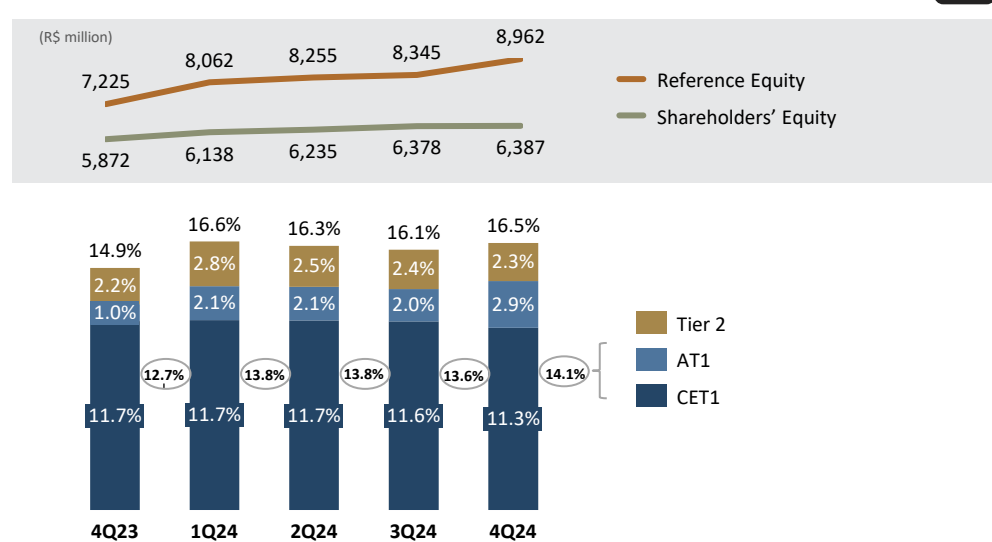
Middle • Annual Sales between R\$30 mn and R\$300 mn

09



BIS Ratio & Shareholders' Equity

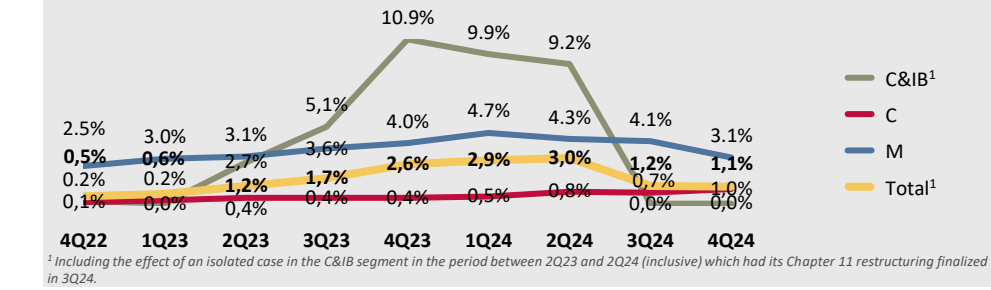
10



Credit Portfolio Quality

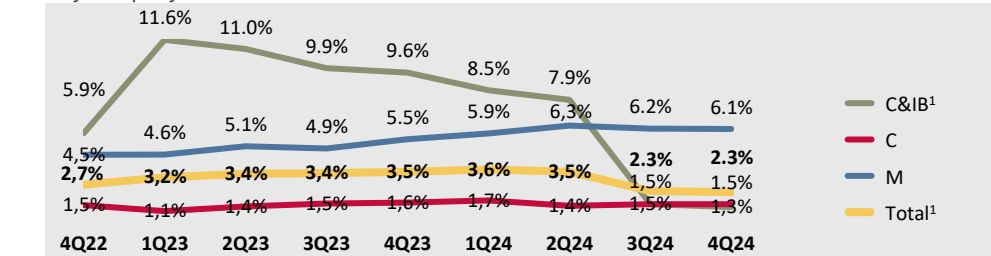
11

Loans overdue for more than 90 days (includes falling due and overdue installments)
 % of loan portfolio



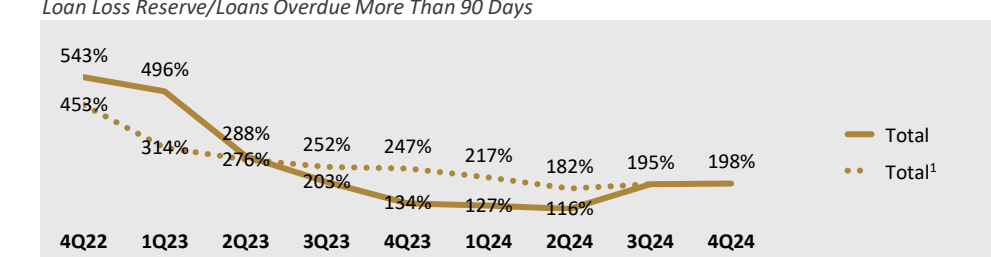
¹ Including the effect of an isolated case in the C&IB segment in the period between 2Q23 and 2Q24 (inclusive) which had its Chapter 11 restructuring finalized in 3Q24.

Loan Loss Reserve



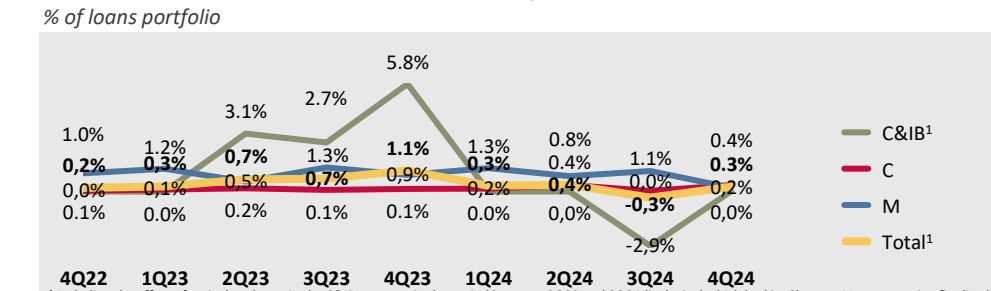
¹ Including the effect of an isolated case in the C&IB segment in the period between 4Q22 and 2Q24 (inclusive) which had its Chapter 11 restructuring finalized in 3Q24.

Coverage Ratio (Loan Portfolio)



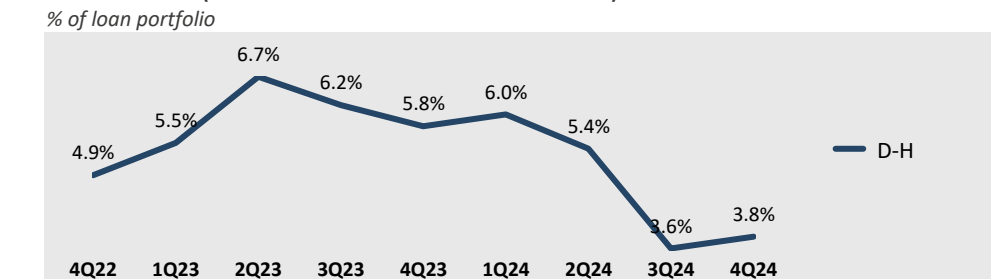
¹ Excluding the effect of an isolated case in the C&IB segment which had its Chapter 11 restructuring finalized in 3Q24.

NPL Formation² (loans overdue for more than 90 days)



¹ Including the effect of an isolated case in the C&IB segment in the period between 2Q23 and 3Q24 (inclusive) which had its Chapter 11 restructuring finalized in 3Q24.
² Defined as the credit portfolio above 90 days becoming due during the quarter, added by write-offs.

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



Expanded Provision Expenses

