



Earnings Release

1st Quarter of 2025

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Earnings Release

May 9th, 2025

(before market opening)

Conference Call

May 9th, 2025

English & Portuguese

01:00 PM (EDT) / 02:00 PM (BRT)

Investor Relations

Sérgio Ricardo Borejo

Executive Vice President

Ricardo Moura

Director of IR, Proprietary
M&A and Strategy

Telephone: +55 (11) 3170-4655

Email: ri@abcbrasil.com.br

Website: ri.abcbrasil.com.br

HIGHLIGHTS

Profitability

- **Net Income** reached R\$225.6 million in the 1Q25 – an increase of 1.1% year-over-year.
- **Return on Average Equity (ROAE)** was 14.1%, a decrease of 102 basis points in the quarter, influenced by the business seasonality – more concentrated in the second half of the year – and a more conservative approach towards risk.

Expanded Credit Portfolio

- The **Expanded Credit Portfolio** ended the quarter totaling R\$51.2 billion, an increase of 11.4% in the last 12 months.
- The **Corporate** segment was the highlight, with an expansion of 20.1% year-over-year.

Credit Quality

- Credit metrics remained healthy in the quarter. **Expanded Provision Expenses/Expanded Credit Portfolio** ended the 1Q25 at 0.5% (annualized basis), below the historical average.
- In addition, coverage ratios measured as **Credit Loss Allowance/Credits Overdue +90 Days** and **Credit Loss Allowance/Stage 3 Credits**, ended the quarter at, respectively, 227% and 90%, even considering the low volume of written off credits of R\$21 million.

Capital Base

- The **Basel Ratio** ended the 1Q25 at 17.2%, an increase of 72 basis points in relation to the previous quarter, while the **CET1** ended the quarter at 11.7%.

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EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 1Q25.

Key Indicators

	1Q25	4Q24	1Q25x4Q24	1Q24	1Q25x1Q24
Statements of Income (R\$ million)	<i>Res. 4,966</i>	<i>Res. 2,682</i>	Chg 3M	<i>Res. 2,682</i>	Chg 12M
Recurring/Accounting Net Income	225.6	243.1	-7.2%	223.0	1.1%
Managerial NII pre-Provisions	566.7	625.6	-9.4%	530.7	6.8%
Managerial NII post-Provisions ¹	497.6	528.1	-5.8%	490.0	1.6%
Shares (R\$)					
NOSH ex-Treasury (million)	240.5	240.3		233.4	
Recurring/Accounting Earnings per Share (EPS)	0.94	1.01	-7.3%	0.96	-1.9%
ABC B4 Share Price	20.50	19.31	6.2%	24.23	-15.4%
Market Capitalization (R\$ million)	4,931	4,640	6.3%	5,655	-12.8%
Book Value per Share ²	26.91	26.58	1.2%	26.30	2.3%
Price / Book Value (P/BV) ²	0.76	0.73	4.9%	0.92	-17.3%
IoC ³ Provisioned (R\$ million)	125.3	107.0	17.2%	92.6	35.3%
IoC ³ Declared (R\$ million)	0.0	206.7	-	0.0	-
IoC ³ Declared per Share	0.00	0.86	-	0.00	-
Dividend Yield (%) - Annualized	10.2%	9.2%	95 bps	6.6%	361 bps
Performance Ratios (%)					
NIM - Net Interest Margin (p.a.)	3.8%	4.2%	(41) bps	4.1%	(34) bps
Recurring ROAE (annualized)	14.1%	15.2%	(117) bps	15.1%	(102) bps
Accounting ROAE (annualized)	14.1%	15.2%	(117) bps	15.1%	(102) bps
ROAA (annualized)	1.3%	1.3%	(3) bps	1.5%	(15) bps
Efficiency Ratio	42.1%	37.7%	437 bps	39.4%	262 bps
BIS Ratio	17.2%	16.5%	72 bps	16.6%	62 bps
Tier 1 Capital	14.7%	14.1%	61 bps	13.8%	92 bps
Core Capital	11.7%	11.3%	41 bps	11.7%	(5) bps
Additional Capital	3.1%	2.9%	19 bps	2.1%	98 bps
Coverage Ratio (Credit Loss Allowance / Overdue +90 days) ⁴	227%	198%	29 p.p.	127%	100 p.p.
Coverage Ratio (Credit Loss Allowance / Stage 3) ⁴	90%		-		-
Balance Sheet (R\$ million)					
Total Assets	64,226	73,586	-12.7%	61,266	4.8%
Expanded Credit Portfolio	51,206	53,171	-3.7%	45,980	11.4%
Loans	22,239	24,050	-7.5%	23,434	-5.1%
Guarantees Issued	12,951	13,515	-4.2%	11,452	13.1%
Corporate Securities	16,017	15,607	2.6%	11,093	44.4%
Funding with third-party sources	48,638	52,130	-6.7%	44,318	9.7%
Tier 1 Capital	7,778	7,688	1.2%	6,723	15.7%
Core Capital	6,154	6,120	0.6%	5,701	8.0%
Additional Capital	1,623	1,568	3.6%	1,022	58.9%
Tier 2 Capital	1,294	1,274	1.6%	1,339	-3.4%
Shareholders' Equity ²	6,472	6,387	1.3%	6,138	5.4%
R\$/USD	5.74	6.19	-7.3%	5.00	14.9%
Wholesale Clients	4,854	5,207	-6.8%	4,894	-0.8%
Employees ⁵	1,291	1,300	-0.7%	1,276	1.2%

¹ Consists of Managerial Net Interest Income after Loan Loss Provision (LLP) and Provision for the Devaluation of Securities (PDS), added by Credit Recoveries. From 1Q25 onwards, it also includes the Provision for Guarantees Issued (PGI), in accordance with Resolution 4,966

² Shareholders' Equity ex-minorities of Subsidiaries

⁴ The Total credit loss allowance includes the Prospective provision of R\$190 million

³ Interest on Capital

⁵ Including Executive Directors, Employees and Interns

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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 <i>Chg 3M</i>	1Q24 <i>Res. 2,682</i>	1Q25x1Q24 <i>Chg 12M</i>
Net Interest Income	566.7	625.6	-9.4%	530.7	6.8%
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 ¹	(69.1)	(97.6)	-29.2%	(40.7)	69.8%
Net Interest Income post-Provisions	497.6	528.1	-5.8%	490.0	1.6%
Service Revenues	102.6	132.5	-22.6%	102.2	0.4%
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%
Personnel & Other Administrative Expenses	(197.7)	(201.8)	-2.0%	(178.8)	10.5%
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%
Earnings before Tax and Profit Sharing	370.6	432.1	-14.2%	395.4	-6.3%
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%
Recurring Net Income	225.6	243.1	-7.2%	223.0	1.1%

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

1Q25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	929.3	(410.4)	47.7	566.7
Provision Expenses	(89.5)	20.4		(69.1)
Net Interest Income post-Provisions	839.8	(389.9)	47.7	497.6
Service Revenues	106.8	(4.3)		102.6
Personnel Expenses	(133.2)	6.3		(126.9)
Other Administrative Expenses	(92.8)	22.0		(70.8)
Tax Expenses	(21.4)	(25.3)	12.0	(34.7)
Other Operating Income (Expenses)	(400.2)	397.5		(2.8)
Operating Income	299.0	6.3	59.8	365.1
Non Operating Income	5.6			5.6
Earnings before Tax and Profit Sharing	304.6	6.3	59.8	370.6
Income Tax and Social Contribution	(14.1)		(59.8)	(73.9)
Profit Sharing	(61.8)	(6.3)		(68.1)
Minority Interest	(3.1)			(3.1)
Net Income	225.6	0.0	0.0	225.6

(1) Reclassification of figures from "Personnel Expenses" (related to the Social Security portion of the variable compensation) to "Profit Sharing", from "Other Administrative Expenses" (expenses related to volume of revenues) to "Net Interest Income" and "Service Fees", from "Other Administrative Expenses" (related to expenses linked to recovery of credit and other charges) to "Provision Expenses", from "Net Interest Income" (related to Credit Recoveries and Provision for the Devaluation of Securities (PDS)) to "Provision Expenses", from "Net Interest Income" (related to FX variation on credit operations and loans, assignments and onlendings) to "Other Operating Income (Expenses)" and from "Service Revenues" (related to income from credit structuring) to "Net Interest Income"

(2) Reclassification of tax effects from "Tax Expenses" and "Income Tax and Social Contribution" to "Net Interest Income"

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4Q24 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	502.8	(19.2)	142.0	625.6
Provision Expenses	(69.0)	(28.6)		(97.6)
Net Interest Income post-Provisions	433.8	(47.8)	142.0	528.1
Service Revenues	142.2	(9.7)		132.5
Personnel Expenses	(131.9)	3.5		(128.4)
Other Administrative Expenses	(95.0)	21.7		(73.3)
Tax Expenses	(32.9)	17.9	(17.7)	(32.8)
Other Operating Income (Expenses)	(13.1)	18.5		5.3
Operating Income	303.0	4.1	124.3	431.4
Non Operating Income	0.7			0.7
Earnings before Tax and Profit Sharing	303.7	4.1	124.3	432.1
Income Tax and Social Contribution	17.1	(0.6)	(124.3)	(107.8)
Profit Sharing	(71.8)	(3.5)		(75.2)
Minority Interest	(6.0)			(6.0)
Net Income	243.1	0.0	0.0	243.1

1Q24 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	430.9	(4.0)	103.8	530.7
Provision Expenses	(37.2)	(3.5)		(40.7)
Net Interest Income post-Provisions	393.8	(7.5)	103.8	490.0
Service Fees	106.3	(4.1)		102.2
Personnel Expenses	(127.2)	9.7		(117.5)
Other Administrative Expenses	(83.9)	22.6		(61.3)
Tax Expenses	(19.4)	0.7	(2.9)	(21.6)
Other Operating Income (Expenses)	14.8	(10.6)		4.2
Operating Income	284.4	10.8	100.8	396.0
Non Operating Income	4.7	(5.3)		(0.6)
Earnings before Tax and Profit Sharing	289.1	5.4	100.8	395.4
Income Tax and Social Contribution	(3.2)		(100.8)	(104.1)
Profit Sharing	(59.4)	(5.4)		(64.8)
Minority Interest	(3.5)			(3.5)
Net Income	223.0	0.0	0.0	223.0

(1) Reclassification of figures from "Personnel Expenses" (related to the Social Security portion of the variable compensation) to "Profit Sharing", from "Other Administrative Expenses" (expenses related to volume of revenues) to "Net Interest Income" and "Service Fees", from "Other Administrative Expenses" (related to expenses linked to recovery of credit and other charges) to "Provision Expenses", from "Net Interest Income" (related to Credit Recoveries and Provision for the Devaluation of Securities (PDS)) to "Provision Expenses", from "Service Fees" (related to credit structuring fees) to "Net Interest Income" and from "Other Operating Income (Expenses)" (related to the Energy Trading provisions) to "Provision Expenses"

(2) Reclassification of tax effects from "Tax Expenses" and "Income Tax and Social Contribution" to "Net Interest Income"

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Results

The **Recurring Net Income** totaled **R\$225.6 million in the 1Q25**, a decrease of 7.2% in relation to the R\$243.1 million presented in the 4Q24 and an increase of 1.1% in relation to the R\$223.0 million presented in the same period of 2024.

1Q25 x 4Q24 | Recurring

The decrease in the Recurring Net Income, on a quarter-over-quarter basis, is explained mainly by:

- The decrease in the Margin with Clients; and
- The decrease in the Margin with Market;
- Being partially offset by the increase in the Shareholders' Equity Remunerated at CDI and by the decrease in Provision Expenses.

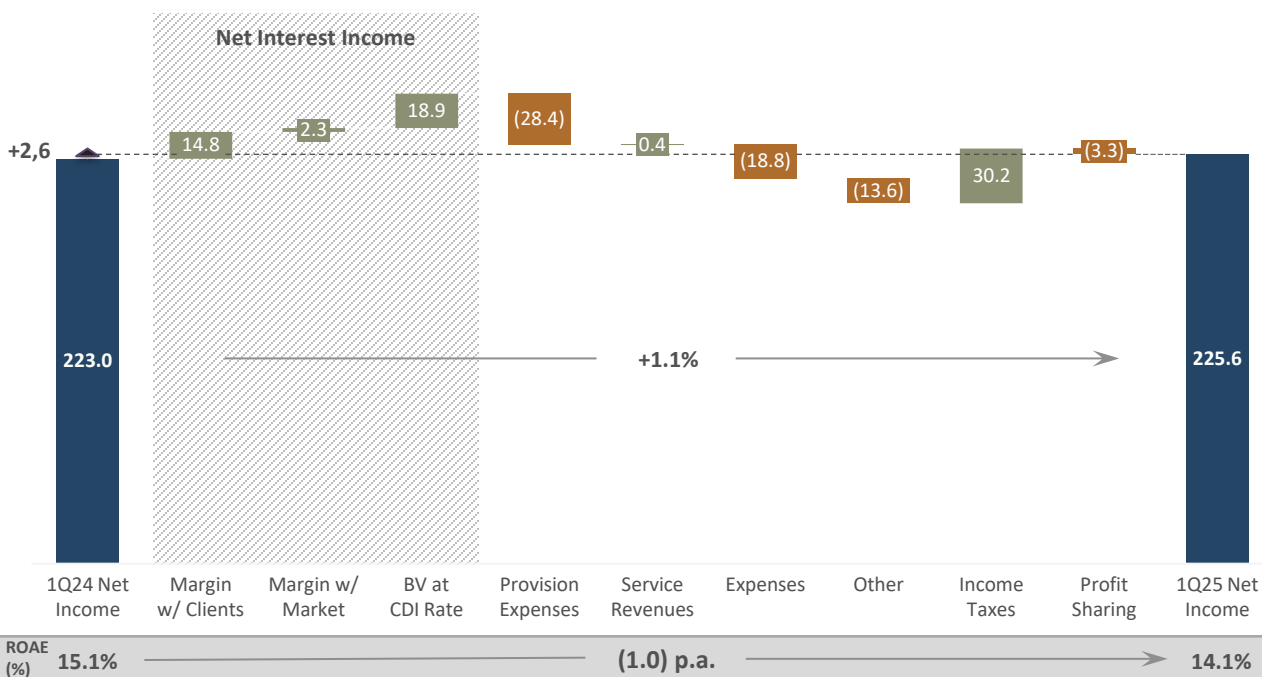
1Q25 x 1Q24 | Recurring

The increase in earnings, comparing the 1Q25 with the 1Q24, is explained mainly by:

- The increase in the Margin with Clients; and
- The increase in the Shareholders' Equity Remunerated at CDI;
- Being partially offset by the increase in Provision Expenses and by the increase in Personnel and Other Administrative Expenses.

1Q25 (Res. 4,966) x 1Q24 (Res. 2,682)

(R\$ million)



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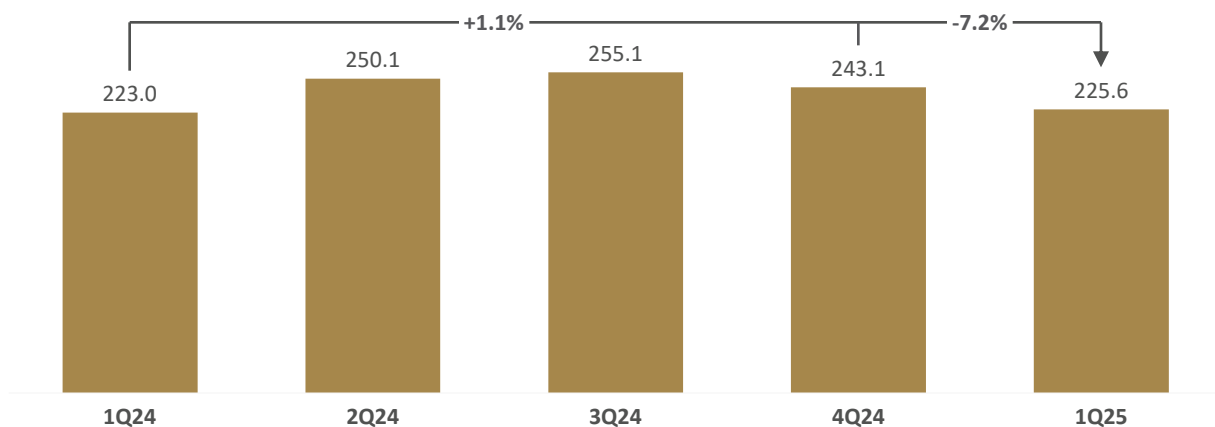
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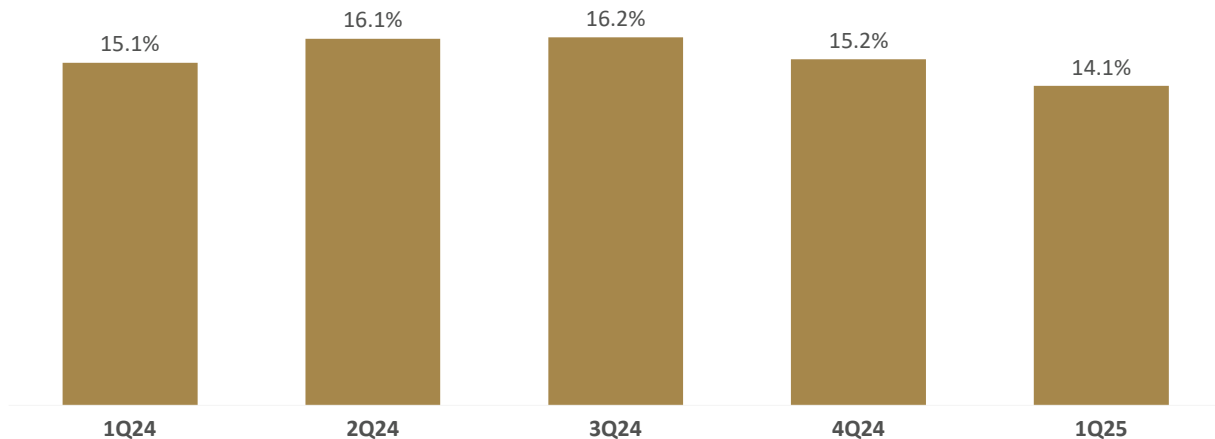
Profitability

(R\$ million)	1Q25	4Q24	1Q25x4Q24	1Q24	1Q25x1Q24
	<i>Res. 4,966</i>	<i>Res. 2,682</i>	Chg 3M	<i>Res. 2,682</i>	Chg 12M
Recurring Net Income	225.6	243.1	-7.2%	223.0	1.1%
Shareholders' Equity (average)	6,417	6,383	0.5%	5,917	8.5%
Recurring ROAE	14.1%	15.2%	(117) bps	15.1%	(102) bps

Recurring Net Income (R\$ million)



Recurring ROAE (p.a.)

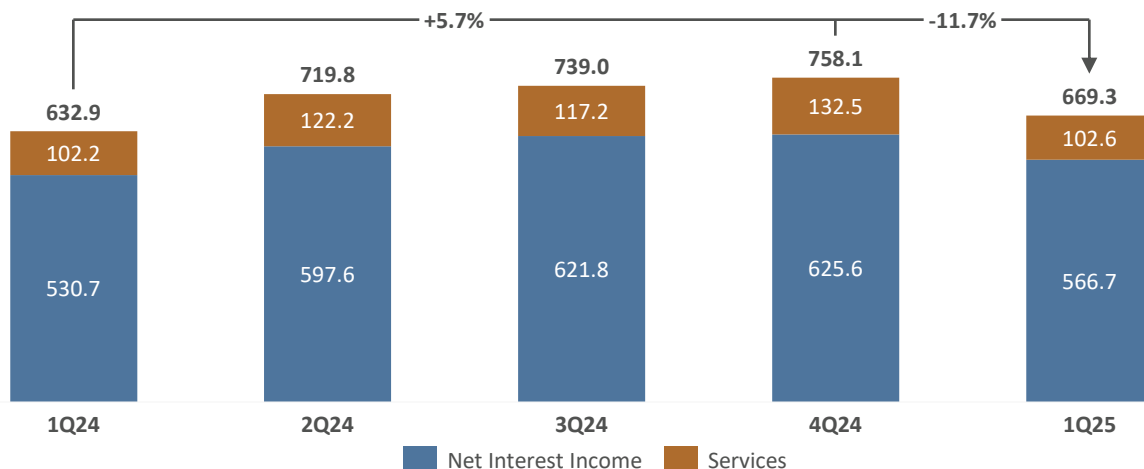


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Revenues (R\$ million)



OPERATING HIGHLIGHTS AND INDICATORS

Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented a decrease of 3.7% in the quarter and an increase of 11.4% year-over-year, the highlight being the Corporate segment, with an increase of 20.1% in the last twelve months.

Expanded Credit Portfolio (R\$ million)	1Q25 Res. 4,966	% Total	4Q24 Res. 2,682	% Total	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	% Total	1Q25x1Q24 Chg 12M
Loans	22,239	100%	24,050	100%	-7.5%	23,434	100%	-5.1%
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%
Corporate Securities	16,017	100%	15,607	100%	2.6%	11,093	100%	44.4%
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%
"Cash" Portfolio¹	38,255	100%	39,656	100%	-3.5%	34,528	100%	10.8%
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%
Guarantees Issued	12,951	100%	13,515	100%	-4.2%	11,452	100%	13.1%
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%
Expanded Credit Portfolio	51,206	100%	53,171	100%	-3.7%	45,980	100%	11.4%
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%

¹ Includes Loans and Corporate Securities portfolios.

C&IB segment includes companies with annual sales above R\$4 billion (may include clients from the Infrastructure, Energy, and Private Equity sectors, with sales below R\$4 billion).

Corporate segment includes companies with annual sales between R\$300 million and R\$4 billion.

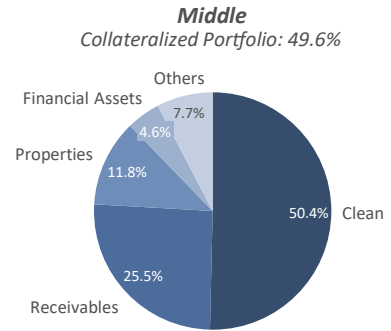
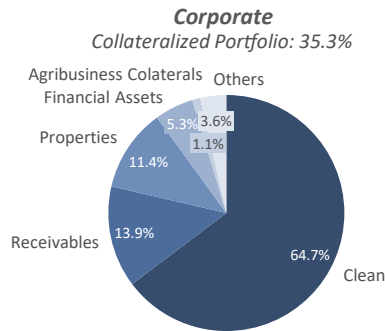
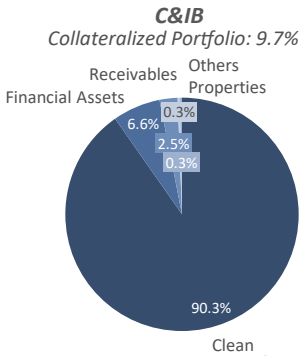
Middle segment includes companies with annual sales between R\$30 million and R\$300 million.

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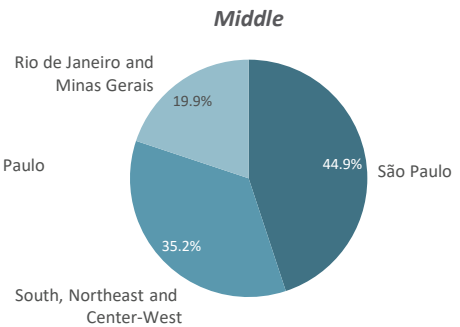
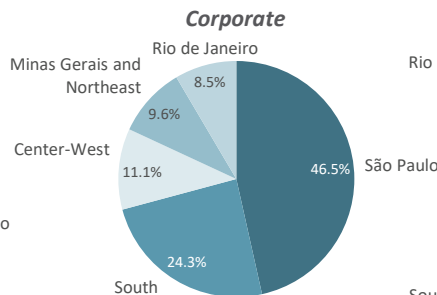
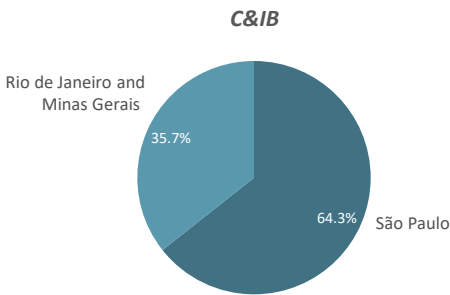
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Collaterals' Breakdown of the Expanded Credit Portfolio by Segment

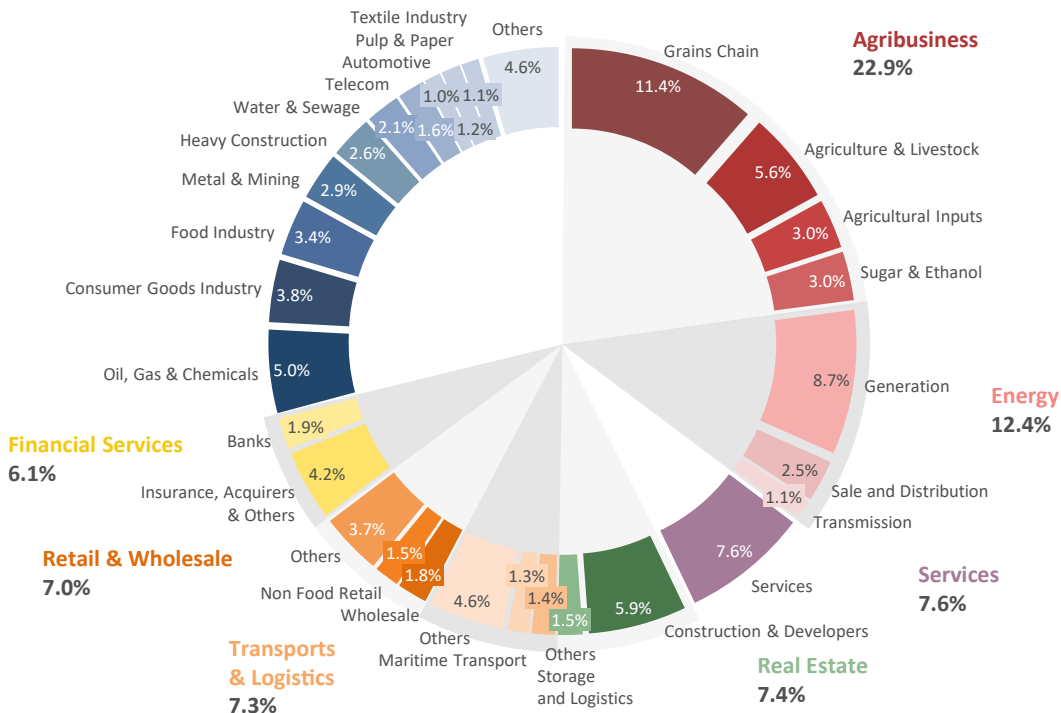


Geographical Breakdown of the Expanded Credit Portfolio by Segment



Sector Breakdown of the Expanded Credit Portfolio

As of March 2025, the Bank continued to present a well diversified credit portfolio in terms of sectors, in line with its historical strategy.



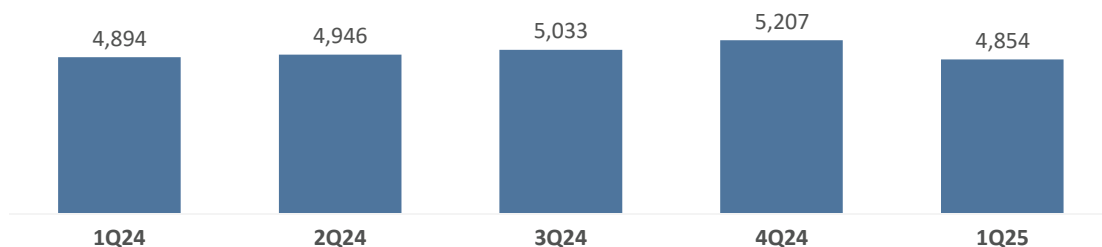
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Expanded Credit Portfolio Indicators by Segment

ABC Brasil ended the 1Q25 with 4,854 active wholesale clients, a year-over-year decrease of 0.8%.

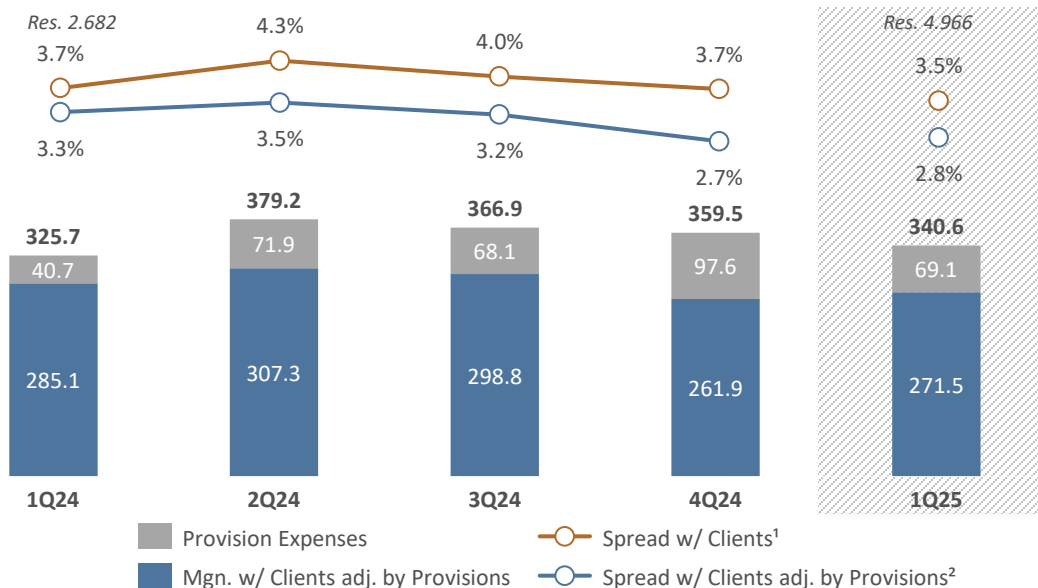


	C&IB			Corporate			Middle		
	1Q25	4Q24	1Q24	1Q25	4Q24	1Q24	1Q25	4Q24	1Q24
Wholesale Clients	390	379	373	2,032	2,216	1,974	2,432	2,612	2,547
Average Exposure per Client (R\$ million) ¹	92.5	100.2	74.3	26.0	22.5	17.5	2.8	2.6	2.2
Average Term (days) ¹	348	315	285	388	372	368	364	357	326

¹ Includes Loans, Guarantees Issued and Corporate Securities

Annualized Spread with Clients (Loans + Corporate Securities)

The **Annualized Spread with Clients** presented a decrease of approximately 20 basis points vs. the previous quarter, mainly resulted from a product mix that commanded lower spreads. The **Annualized Spread with Clients Adjusted by Provisions** presented an increase of approximately 10 basis points, benefiting from lower **Provision Expenses** in the quarter.



(R\$ million)	1Q24	2Q24	3Q24	4Q24	1Q25
Loans + Private Securities Average	34,790	35,488	36,998	38,602	38,956
		Res 2,682			Res 4,966

¹ Spread with Clients is calculated as Financial Margin with Clients divided by 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

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Expanded Portfolio

Expanded Credit Portfolio by Volume (by Client)

The table below provides the breakdown of the expanded portfolio by volume:

Expanded Portfolio by Volume (R\$ million)	1Q25 <i>Res. 4,966</i>	% of Portfolio	4Q24 <i>Res. 2,682</i>	% of Portfolio	1Q24 <i>Res. 2,682</i>	% of Portfolio
0 - 50 MM	18,369	35.9%	18,537	34.9%	17,038	37.1%
50 MM - 100 MM	10,419	20.3%	10,058	18.9%	8,257	18.0%
> 100 MM	22,418	43.8%	24,576	46.2%	20,685	45.0%
Total	51,206	100.0%	53,171	100.0%	45,980	100.0%

Expanded Credit Portfolio by Maturity

The table below provides the breakdown of the expanded portfolio by maturity:

Expanded Portfolio by Maturity (R\$ million)	1Q25 <i>Res. 4,966</i>	% of Portfolio	4Q24 <i>Res. 2,682</i>	% of Portfolio	1Q24 <i>Res. 2,682</i>	% of Portfolio
Until 3 months	9,987	19.5%	11,819	22.2%	10,253	22.3%
3 to 12 months	16,351	31.9%	17,164	32.3%	17,104	37.2%
1 to 3 years	16,958	33.1%	17,285	32.5%	13,231	28.8%
Above 3 years	7,910	15.4%	6,903	13.0%	5,392	11.7%
Total	51,206	100.0%	53,171	100.0%	45,980	100.0%

Expanded Credit Portfolio Ratings (Brazilian Central Bank Resolution No. 4,966)

The table below provides a breakdown of the expanded credit portfolio by stage, in accordance with Res. 4,966:

Expanded Portfolio Stages - 1Q25 (R\$ million)	Balance <i>Res. 4,966</i>	% of Portfolio	Credit Loss Allowance
Stage 1	48,407	94.5%	191
Stage 2	1,576	3.1%	82
Stage 3	1,223	2.4%	637
Prospective Provision			190
Total	51,206	100.0%	1,100

Quality of the Expanded Credit Portfolio by Segment

Segments	Expanded Portfolio	Overdue +90 Days Balance		Stage 3 Balance		Written off Credits		Credit Loss Allowance	
	R\$ million	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio
C&IB	15,264	5	0.0%	138	0.9%	16	0.1%	127	0.8%
Corporate	31,418	321	1.0%	757	2.4%	2	0.0%	495	1.6%
Middle	4,524	160	3.5%	328	7.3%	3	0.1%	289	6.4%
Prospective Provision								190	
Total - 1Q25	51,206	485	0.9%	1,223	2.4%	21	0.0%	1,100	2.1%

By the end of 1Q25, the balances of renegotiated credits and restructured operations were, respectively, R\$77.2 million (0.15% of the Expanded Credit Portfolio) and R\$30.7 million (0.06% of the Expanded Credit Portfolio).

Earnings Release

1st Quarter of 2025

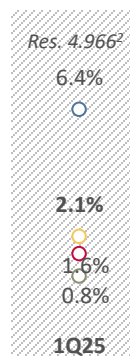
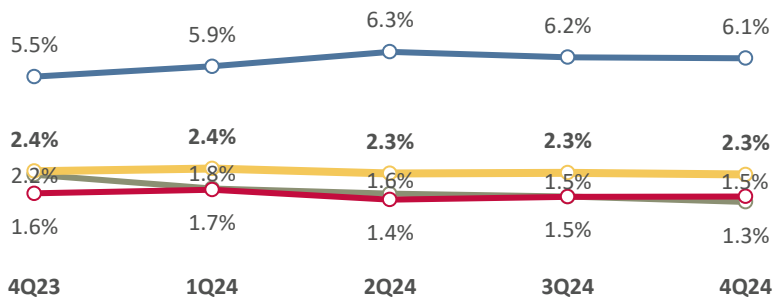


Portfolio Performance

Credit Loss Allowance

% of portfolio

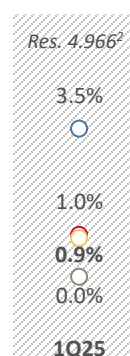
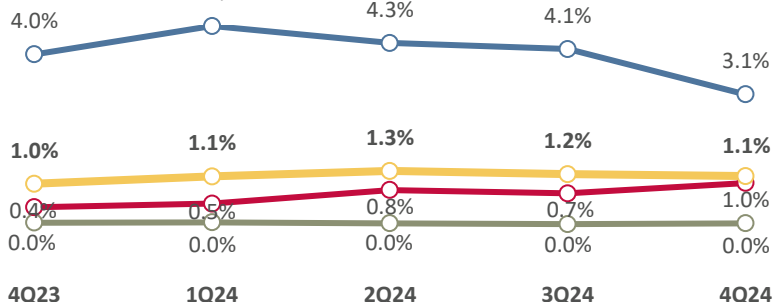
Res. 2.682¹



+90 Days Overdue (falling due and overdue installments)

% of portfolio

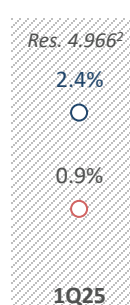
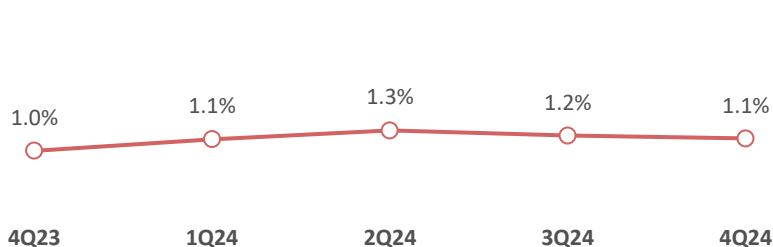
Res. 2.682¹



Operations in Stage 3 and +90 Days Overdue Balance

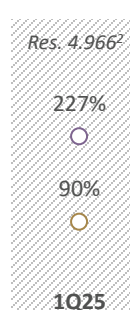
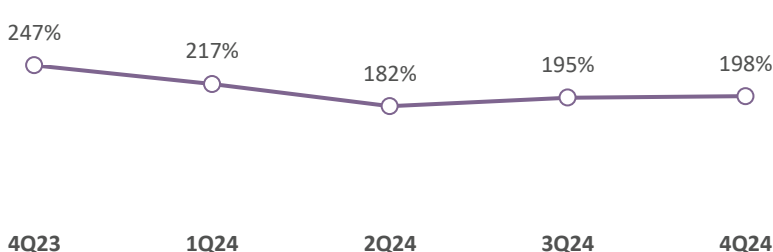
% of portfolio

Res. 2.682¹



Coverage Ratio³

Res. 2.682¹



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

² % of Expanded Portfolio

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

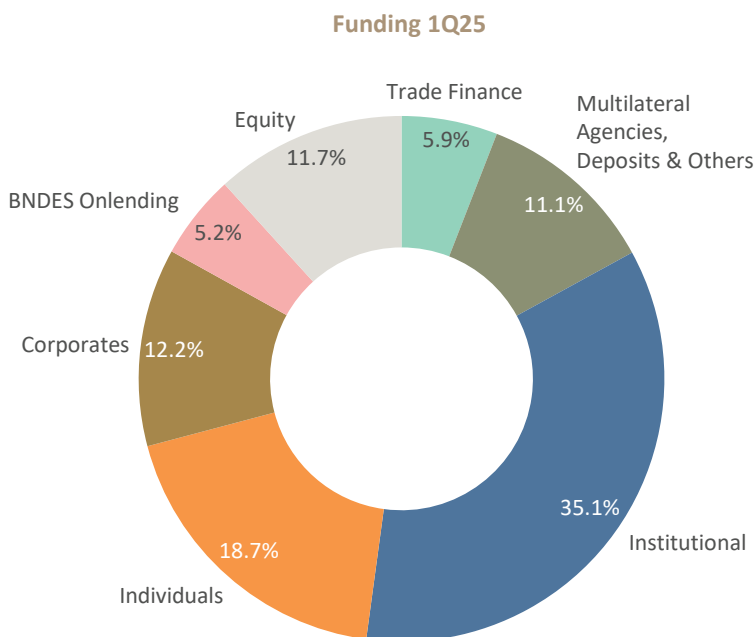
Earnings Release

1st Quarter of 2025

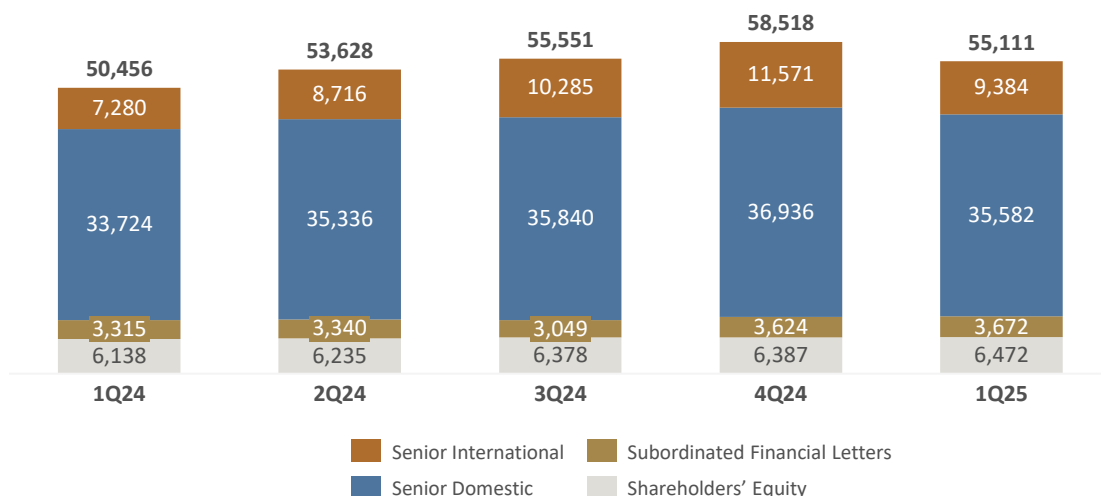


Funding

The chart below shows the funding breakdown by investor profile.



Funding Evolution



By the end of March 2025, the funding balance reached R\$55.1 billion, a decrease of 5.8% in the quarter and an increase of 9.2% in 12 months. Diversification of funding lines and broad access to local and international markets, under competitive conditions, continue to be one of the pillars of the sustainability of our business.

Earnings Release

1st Quarter of 2025



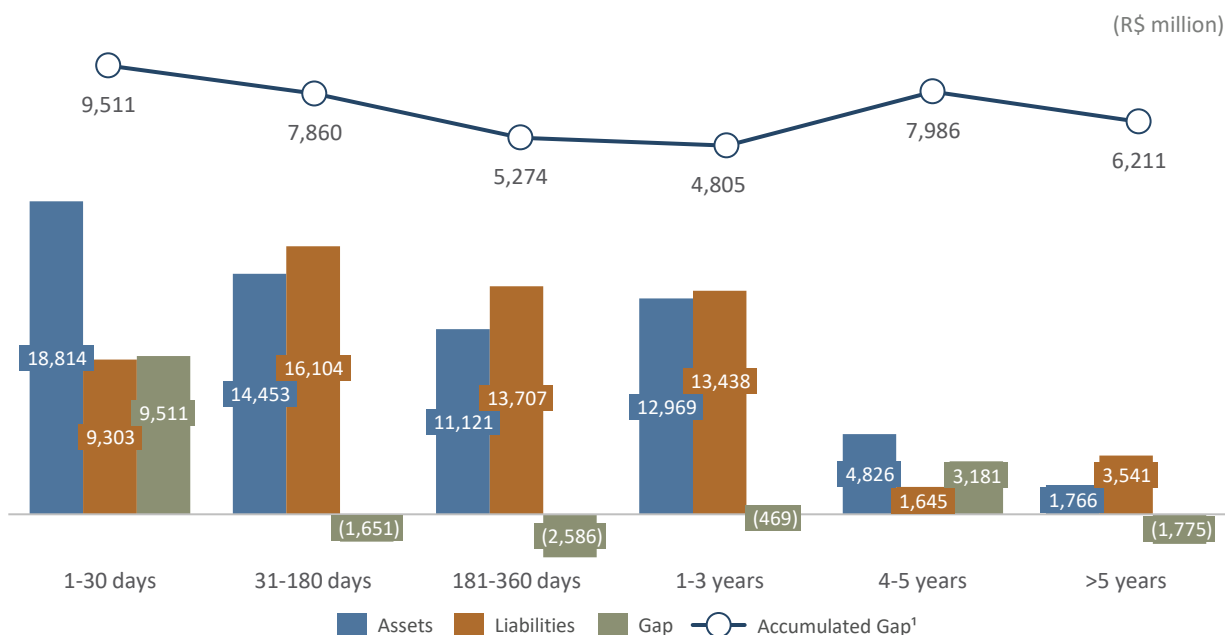
Funding (R\$ million)	1Q25	% of Total	4Q24	% of Total	1Q24	% of Total
Demand Deposits	487	0.9%	632	1.1%	378	0.7%
Time Deposits	8,867	16.1%	10,476	17.9%	9,373	18.6%
LCA, LCI & COE ¹	7,179	13.0%	6,885	11.8%	5,000	9.9%
Financial Bills	16,443	29.8%	16,265	27.8%	16,284	32.3%
Subordinated Local Notes (Letras 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%
Subtotal (Funding with Third Parties)	48,638	88.3%	52,130	89.1%	44,318	87.8%
Shareholders' Equity	6,472	11.7%	6,387	10.9%	6,138	12.2%
Total	55,111	100.0%	58,518	100.0%	50,456	100.0%

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

Funding with Third Parties by Maturity (R\$ million)	1Q25	4Q24	Chg (%)	1Q24	Chg (%)
Until 3 months	9,455	7,877	20.0%	9,259	2.1%
3 to 12 months	20,645	22,598	-8.6%	16,801	22.9%
1 to 3 years	12,707	16,602	-23.5%	14,067	-9.7%
Above 3 years	5,831	5,053	15.4%	4,191	39.1%
Total	48,638	52,130	-6.7%	44,318	9.7%

Assets and Liabilities by Maturity

The strong discipline in assets and liabilities management is a key element in ABC Brasil's strategy, with positive cumulative cash positions in all maturities. In the 1Q25, the net cash position up to 30 days reached R\$9.5 billion, equivalent to 1.5 times the shareholders' equity.



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.

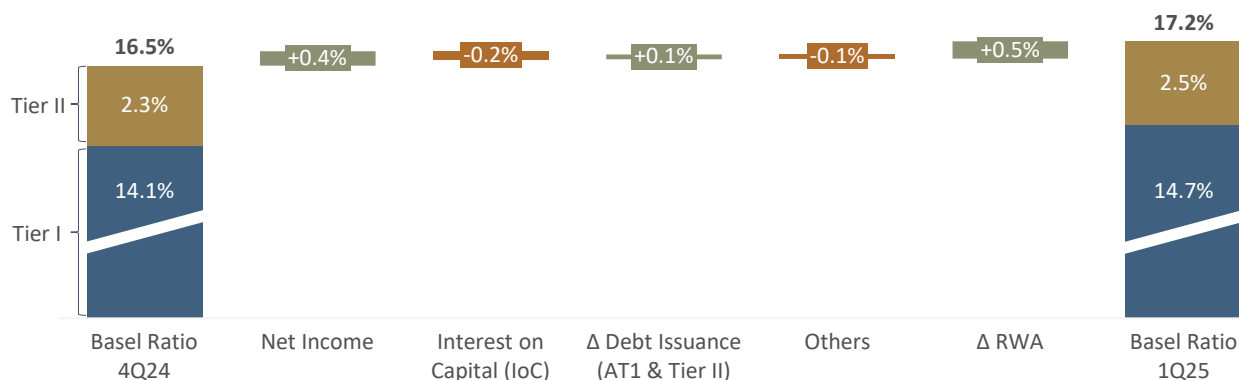
Earnings Release

1st Quarter of 2025



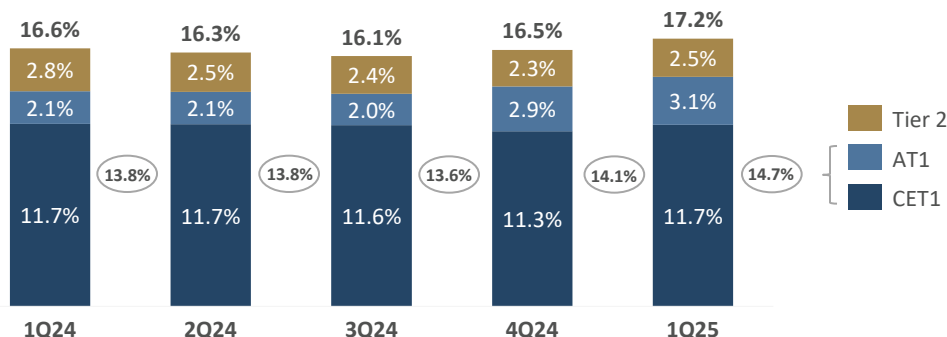
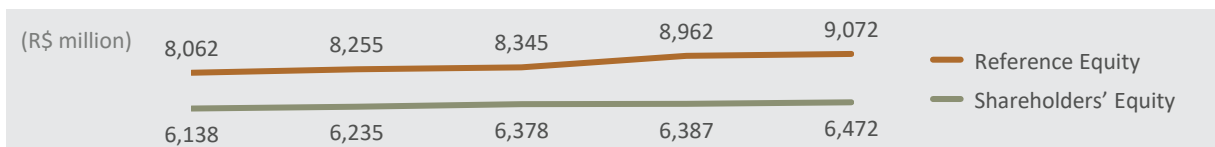
Capital Adequacy

The Brazilian Central Bank regulations require banks to maintain a minimum total capital equivalent to 8.0% of Risk-Weighted Assets. ABC Brasil's Basel Ratio is in full compliance with Basel III rules. The chart and table below break down the bank's Basel Ratio variations in the quarter:



In this quarter, the **Basel Ratio** increased 72 basis points, positively impacted by the appropriation results of the quarter and the decrease of risk-weighted assets (RWA).

Evolution of Basel Ratio - 1Q25 (R\$ million)	Tier 1	Tier 2	Total	Risk Weighted Assets	BIS Ratio	Ratio Tier 1 / Reference Equity
December 31, 2024	7,687.9	1,273.7	8,961.6	54,387.3	16.5%	85.8%
Net Profit	225.6		225.6		0.4%	
Interest on Capital (IOC) Distributed	(125.3)		(125.3)		-0.2%	
Basel III Subordinated Debt Issuance	55.8	20.5	76.2		0.1%	
Others	(66.2)		(66.2)		-0.1%	
Change in Risk Weighted Assets				(1,630.0)	0.5%	
March 31, 2025	7,777.6	1,294.2	9,071.8	52,757.2	17.2%	85.7%



In the 1Q25, the average exposure to market risk measured by the trading portfolio VaR reached R\$5.1 million (Value-at-Risk estimated through historical simulation method, with one-day time horizon and 99% confidence level).

Earnings Release

1st Quarter of 2025



FINANCIAL HIGHLIGHTS AND INDICATORS

Net Interest Income

The **Net Interest Income** of the 1Q25 reached R\$566.7 million, a decrease of 9.4% in relation to 4Q24. When comparing the 1Q25 vs. the 1Q24, the increase was 6.8%. The **Net Interest Income post-Provisions** decreased 5.8% in 1Q25 when compared to the fourth quarter of 2024, and presented an increase of 1.6% in relation to the previous year.

NII (R\$ million)	1Q25 Res. 4,966	4Q24 Res. 2,682	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	1Q25x1Q24 Chg 12M
Net Interest Income	566.7	625.6	-9.4%	530.7	6.8%
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	(69.1)	(97.6)	-29.2%	(40.7)	69.8%
Net Interest Income post-Provisions	497.6	528.1	-5.8%	490.0	1.6%

Provision

Expanded Provision Expenses for 1Q25 presented a decrease of 30.5% when compared to the 4Q24, and an increase of 45.2% when compared to the same period of 2024, resulted primarily from the increase in Credit Recoveries. The **Expanded Provision Expenses** were equivalent to 0.5% of the **Expanded Credit Portfolio** in the 1Q25, a decrease of 19 basis points in relation to 4Q24.

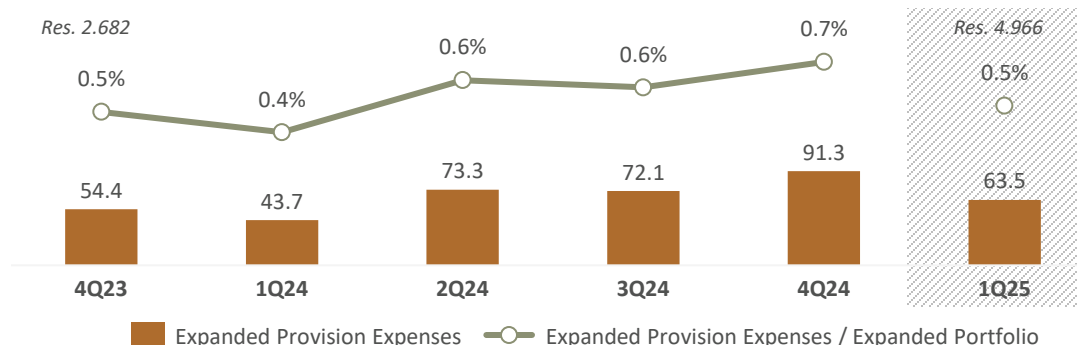
Provision (R\$ million)	1Q25 Res. 4,966	4Q24 Res. 2,682	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	1Q25x1Q24 Chg 12M
Loan Loss Provision (LLP) ^{1,2}	(90.0)	(87.3)	3.1%	(43.0)	109.2%
Provision for the Devaluation of Securities (PDS)	-	(15.3)	-	(4.2)	-
Credit Recoveries	21.0	5.0	316.1%	6.6	218.6%
Provision Expenses	(69.1)	(97.6)	-29.2%	(40.7)	69.8%
Provision for Guarantees Issued (PGI)	-	(4.2)	-	(2.2)	-
Provision for Assets not for Own Use (BNDU)	5.5	10.4	-46.7%	(0.9)	-722.9%
Expanded Provision Expenses	(63.5)	(91.3)	-30.5%	(43.7)	45.2%
Expanded Credit Portfolio	51,205.7	53,171.1	-3.7%	45,979.9	11.4%
Expanded Provision / Expanded Portfolio (Annualized)	0.5%	0.7%	(19) bps	0.4%	12 bps

¹ Includes Credit Recovery Costs

² From 1Q25 onwards, it included the Provision for Devaluation of Private Securities (PDS) and the Provision for Guarantees Issued (PGI), in accordance with Resolution 4,966

Expanded Provision Expenses

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



Earnings Release

1st Quarter of 2025

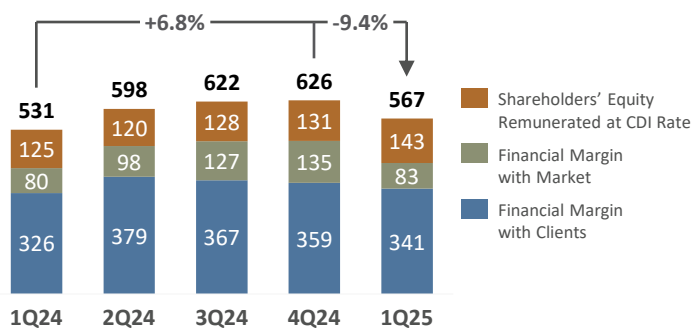


NIM

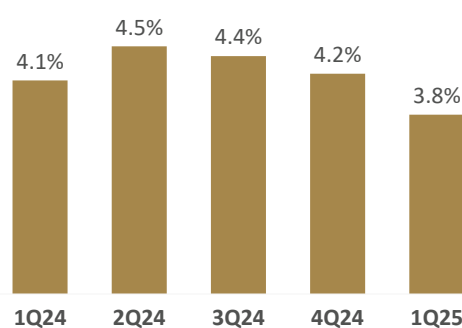
The NIM (Net Interest Margin) reached 3.8% p.a. in the 1Q25, a decrease of 41 basis points when compared to the previous quarter, and of 34 basis points in relation to the same period of 2024.

NIM (R\$ million)	1Q25 Res. 4,966	4Q24 Res. 2,682	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	1Q25x1Q24 Chg 12M
Net Interest Income pre-Provisions (A)	566.7	625.6	-9.4%	530.7	6.8%
Loans (Average)	23,134	23,517	-1.6%	24,131	-4.1%
Other Interest Earning Assets (Average)	36,947	36,353	1.6%	27,469	34.5%
Average Interest Earning Assets (B)	60,081	59,870	0.4%	51,601	16.4%
Net Interest Margin (% pa) (A/B)	3.8%	4.2%	(41) bps	4.1%	(34) bps

Net Interest Income (R\$ million)



NIM (% p.a.)

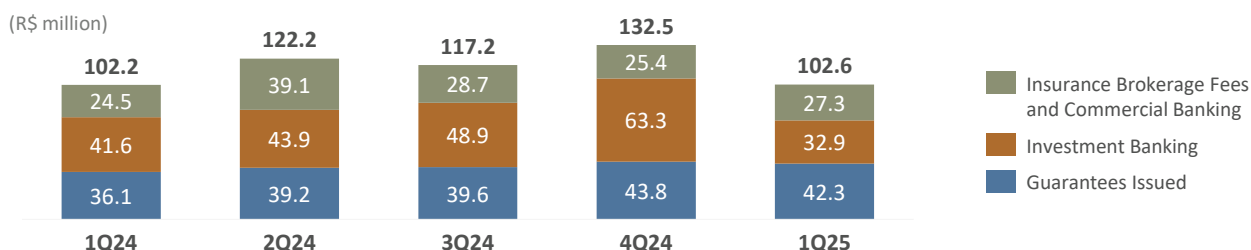
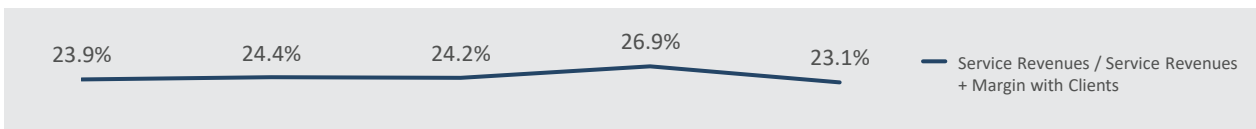


Service Revenues

Service Revenues reached R\$102.6 million in 1Q25 – a decrease of 22.6% when compared to the previous quarter and a 0.4% increase when compared to the same period of 2024. The highlight was the **Insurance Brokerage Fees and Commercial Banking** line, which increased 7.5% when compared to the previous quarter and 11.4% in relation to the same period of 2024.

Service Revenues (R\$ million)	1Q25 Res. 4,966	4Q24 Res. 2,682	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	1Q25x1Q24 Chg 12M
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%
Total	102.6	132.5	-22.6%	102.2	0.4%

The chart below presents the **Service Revenues** evolution and breakdown, as well as its share in Total Revenues. In the 1Q25, Service Revenues accounted for 23.1% of Total Revenues.



Earnings Release

1st Quarter of 2025



Personnel, Other Administrative and Profit-Sharing Expenses

Personnel, Other Administrative and Profit-Sharing Expenses reached R\$265.7 million in the first quarter of 2025, a decrease of 4.1% over the previous quarter and an increase of 9.1% over the same period of 2024. The table below presents the changes in expenses, by type:

Expenses (R\$ million)	1Q25 Res. 4,966	4Q24 Res. 2,682	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	1Q25x1Q24 Chg 12M
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%
Subtotal	(197.7)	(201.8)	-2.0%	(178.8)	10.5%
Profit Sharing	(68.1)	(75.2)	-9.5%	(64.8)	5.0%
Total	(265.7)	(277.0)	-4.1%	(243.7)	9.1%
Employees	1,291	1,300	-0.7%	1,276	1.2%

Operating Income

Operating Income reached R\$365.1 million in the first quarter of 2025, a decrease of 15.4% in relation to the previous quarter and of 7.8% in relation to the same period in 2024. Follows below the **Operating Income** breakdown:

Operating Income (R\$ million)	1Q25 Res. 4,966	4Q24 Res. 2,682	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	1Q25x1Q24 Chg 12M
Managerial Net Interest Income	566.7	625.6	-9.4%	530.7	6.8%
Provision Expenses	(69.1)	(97.6)	-29.2%	(40.7)	69.8%
Managerial Net Interest Income post-Provisions	497.6	528.1	-5.8%	490.0	1.6%
Service Revenues	102.6	132.5	-22.6%	102.2	0.4%
Personnel & Other Administrative Expenses	(197.7)	(201.8)	-2.0%	(178.8)	10.5%
Tax & Other Operating Expenses	(37.5)	(27.4)	36.7%	(17.3)	116.3%
Operating Income	365.1	431.4	-15.4%	396.0	-7.8%

Efficiency

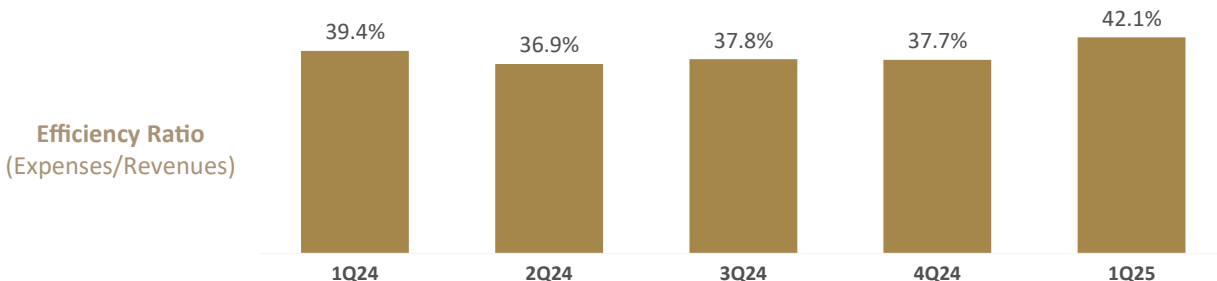
The **Efficiency Ratio** ended the first quarter of 2025 at 42.1%, impacted by a lower revenue growth, while expenses presented a decrease of 4.1% in relation to the previous quarter, and an increase of 9.1% compared to the same period in 2024.

Efficiency (R\$ million)	1Q25 Res. 4,966	4Q24 Res. 2,682	1Q25x4Q24 Chg 3M	1Q24 Res. 2,682	1Q25x1Q24 Chg 12M
Efficiency Ratio (A/B)	42.1%	37.7%	437 bps	39.4%	262 bps
Expenses (A)	(265.7)	(277.0)	-4.1%	(243.7)	9.1%
Personnel	(126.9)	(128.4)	-1.2%	(117.5)	8.0%
Other Administrative	(70.8)	(73.3)	-3.5%	(61.3)	15.4%
Profit Sharing	(68.1)	(75.2)	-9.5%	(64.8)	5.0%
Revenues (B)	631.8	734.9	-14.0%	617.7	2.3%
Net Interest Income pre-Provisions ¹	566.7	625.6	-9.4%	530.7	6.8%
Service Revenues	102.6	132.5	-22.6%	102.2	0.4%
Tax Expenses	(34.7)	(32.8)	5.9%	(21.6)	61.0%
Other Revenues/(Expenses) pre-Provisions ¹	(2.8)	9.5	-129.1%	6.4	-143.2%

¹ Does not include Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), Provision for Guarantees Issued (PGI), and Credit Recoveries.

Earnings Release

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Geographical Footprint

Currently, ABC Brasil has commercial footprint in 50 Brazilian cities:

Cities/Regions		
South	Blumenau	
	Cascavel	
	Caxias do Sul	
	Chapecó	
	Curitiba	
	Florianópolis	
	Joinville	
	Londrina	
	Passo Fundo	
	Ponta Grossa	
	Porto Alegre	
	Southeast	ABC Paulista
		Americana
		Araçatuba
Araraquara		
Barueri		
Belo Horizonte		
Campinas		
Divinópolis		
Guarulhos		
Indaiatuba		
Ipatinga		
Juiz de Fora		
Jundiaí		
Marília		
Center-West	Presidente Prudente	
	Ribeirão Preto	
	Rio das Ostras	
	Rio de Janeiro	
	São José do Rio Preto	
	São José dos Campos	
	São Paulo	
	Teresópolis	
	Uberlândia	
	Vitória	
	Northeast	Ceará
		Pernambuco
		Bahia
		Minas Gerais
Espírito Santo		
Rio de Janeiro		



	BANCO ABC BRASIL		Sovereign
	Local	Global	
S&P Global	brAAA	BB	BB
FitchRatings	AAA(bra)	BB	BB
MOODY'S	AAA.Br	Ba1	Ba1

Earnings Release

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ESG

Reinforcing the commitment to sustainability and the transition to a low-carbon economy, ABC Brasil was selected to be part of the B3 Carbon Efficient Index (ICO2) portfolio. The index recognizes companies listed on B3 that stand out in terms of their efficiency in greenhouse gas emissions and the implementation of climate strategies.

In March 2025, ESG-linked assets, according to the Sustainable Finance Framework developed by the company, reached R\$20.7 billion, an increase of 7% compared to the same period of the previous year. The balance of sustainable local funding instruments totaled R\$1.9 billion (not including operations with multilateral agencies), an increase of 168% compared to the same period of the previous year.

PERFORMANCE ON THE STOCK EXCHANGE

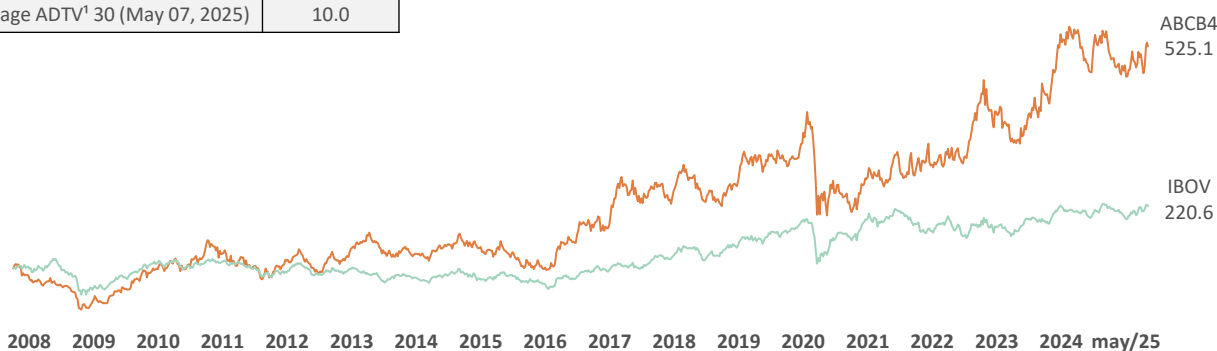
Ownership Breakdown

Shareholders	May 7th, 2025				March 31st, 2025			
	Common Shares	Preferred Shares	Total	%	Common Shares	Preferred Shares	Total	%
Marsau Uruguay Holdings (Bank ABC)	122,961,464	30,122,403	153,083,867	62.6%	122,961,464	30,122,403	153,083,867	62.6%
Management ¹	240	14,347,197	14,347,437	5.9%	240	14,426,622	14,426,862	5.9%
Free-float	0	73,149,538	73,149,538	29.9%	0	73,015,448	73,015,448	29.8%
Total (ex-Treasury)	122,961,704	117,619,138	240,580,842	98.3%	122,961,704	117,564,473	240,526,177	98.3%
Treasury Shares	0	4,076,015	4,076,015	1.7%	0	4,130,680	4,130,680	1.7%
Total	122,961,704	121,695,153	244,656,857	100.0%	122,961,704	121,695,153	244,656,857	100.0%

¹ Management includes Company Executives, members of the Board and related persons to Banco ABC Brasil and affiliates companies

ABCB4 Volume and Performance

Volume ABCB4	(R\$ mm)
Average ADTV ¹ 30 (May 07, 2025)	10.0

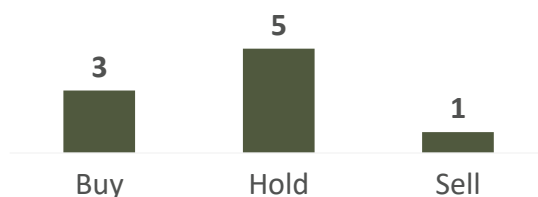


Source: Economática (series adjusted for dividends).

¹ Average of the last 30 trading days.

Sell-Side Analysts Recommendation

Base-date: May 07, 2025



Earnings Release

1st Quarter of 2025



FINANCIAL STATEMENTS

Consolidated Balance Sheet

ASSETS (R\$ million)	1Q25 <i>Res. 4,966</i>
Cash and Banks	746.7
AT AMORTIZED COST	43,073.1
Interbank Investments	5,756.5
Marketable Securities	17,560.3
Loans	20,707.3
Provision for Expected Loss	(951.1)
AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	1,200.7
Marketable Securities	1,201.9
Provision for Expected Loss	(1.1)
AT FAIR VALUE THROUGH PROFIT OR LOSS	13,417.8
Marketable Securities	7,791.9
Derivative Financial Instruments	5,724.7
Provision for Expected Loss	(98.7)
OTHER ASSETS	5,511.4
Deferred Tax Assets	1,800.4
Taxes and Contributions to be Compensated	356.8
Non-Financial Assets Held for Sale	102.2
Other	3,252.0
INVESTMENTS	0.0
Associates and Subsidiaries	0.0
FIXED ASSETS AND INTANGIBLE ASSETS	275.9
TOTAL ASSETS	64,225.6
LIABILITIES (R\$ million)	1Q25 <i>Res. 4,966</i>
AT AMORTIZED COST	52,693.0
Deposits	9,541.4
Money Market Funding	2,250.6
Funds from Acceptance and Issuance of Securities	23,621.8
Subordinated Debts	3,672.3
Loan Obligations	8,037.3
Obligations for Transfers	4,153.2
Other Financial Liabilities	1,367.2
Provision for Expected Loss	49.2
AT FAIR VALUE THROUGH PROFIT OR LOSS	3,998.2
Derivative Financial Instruments	3,998.2
OTHER LIABILITIES	1,046.8
Current Taxes Liabilities	156.6
Deferred Tax Liabilities	870.1
Provision for Contingencies	20.0
SHAREHOLDERS' EQUITY	6,487.6
Share Capital	5,698.6
Capital Reserve	87.9
Profit Reserve	658.7
Other Comprehensive Income	3.5
Retained Earnings	100.2
Treasury Stock	(76.6)
Non Controlling Shareholders Interest	15.3
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	64,225.6

Earnings Release

1st Quarter of 2025



Income Statement

Consolidated

Income Statement	1Q25
(R\$ million)	Res. 4,966
Income from Financial Intermediation	2,163.9
Lending Operations	820.2
Marketable Securities	895.8
Gains (Losses) on Derivative Financial Instruments	237.7
Foreign Exchange Operations	210.1
Expenses from Financial Intermediation	(1,324.0)
Funding Expenses	(1,102.3)
Borrowings and Onlendings	(132.2)
Allowance for Loan Losses	(89.5)
Allowance for Loan Losses - Exchange Rate Variation on Credit Assignment Operations	0.0
Gross Income From Financial Intermediation	839.8
Other Operating Income (Expenses)	(540.8)
Income from Services Rendered	106.8
Personnel Expenses	(133.2)
Other Administrative Expenses	(92.8)
Taxes	(21.4)
Other Operating Income	10.0
Other Operating Expense	(410.2)
Operating Income	299.0
Non-Operating Income (Loss)	5.6
Income Before Taxes And Profit Sharing	304.6
Income Tax and Social Contribution	(14.1)
Variable Compensation	(61.8)
Minority Interest	(3.1)
Net Income	225.6



Banco ABC Brasil S.A.

Av. Cidade Jardim, 803 | 2nd floor | Itaim Bibi | São Paulo–SP
CEP: 01453-000 | Tel: +55 (11) 3170-2500 | abcbrazil.com.br