

Earnings Conference Call

1st Quarter of 2025

May 9th, 2025

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Profitability

Net Income

R\$226
million

ROAE

14.1%

Credit Portfolio

Expanded Portfolio

R\$51
billion

Increase of

11.4%
1Q25 vs. 1Q24

Coverage Ratio

227%

Total Credit Loss Allowance /
Overdue +90 Days

90%

Total Credit Loss Allowance /
Stage 3

Regulatory Capital

17.2%

Basel Ratio

11.7%

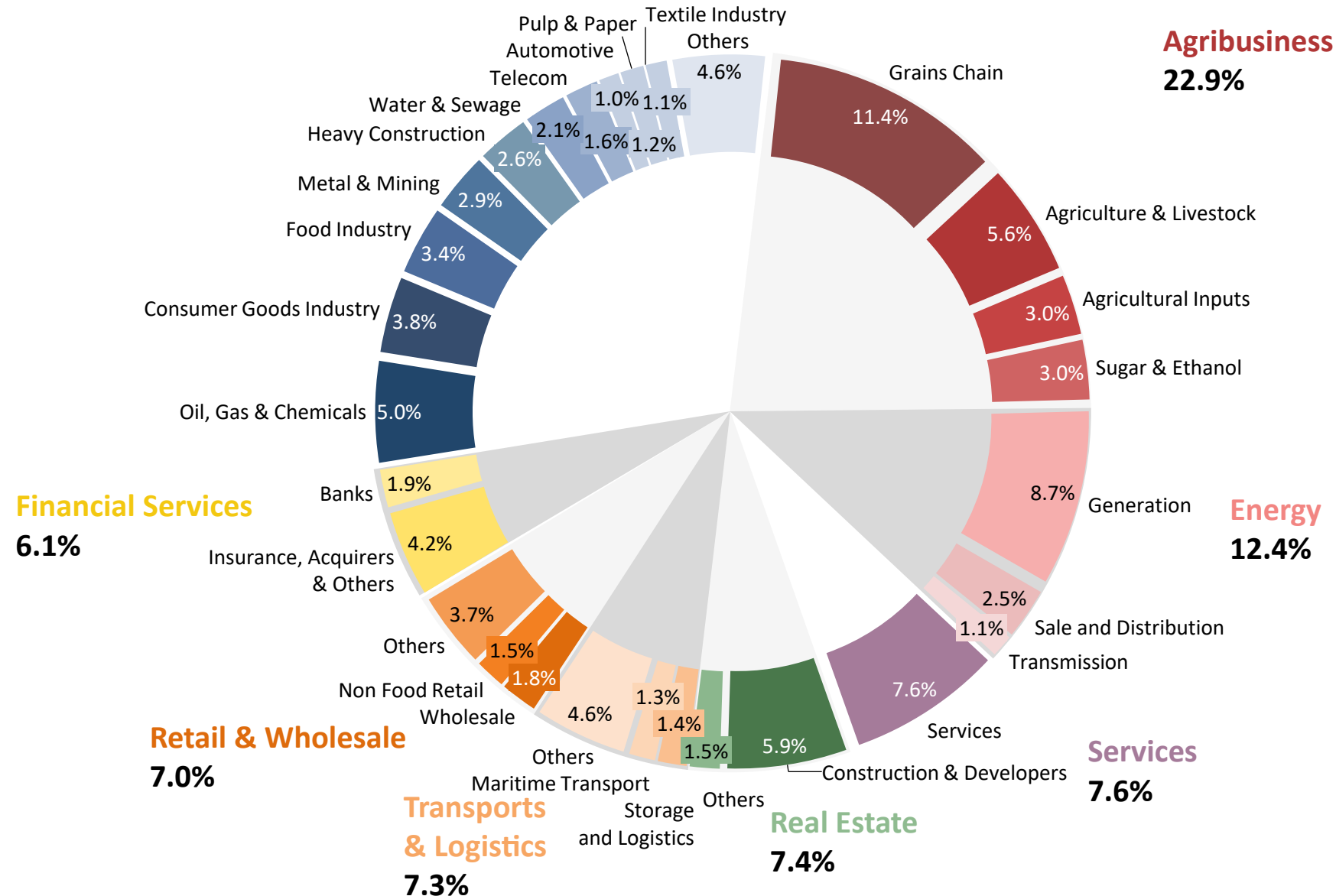
CET1

Expanded Credit Portfolio

Expanded Credit Portfolio (R\$ million)	1Q25 <i>Res. 4,966</i>	% Total	4Q24 <i>Res. 2,682</i>	% Total	1Q25x4Q24 Chg 3M	1Q24 <i>Res. 2,682</i>	% 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%

Note:

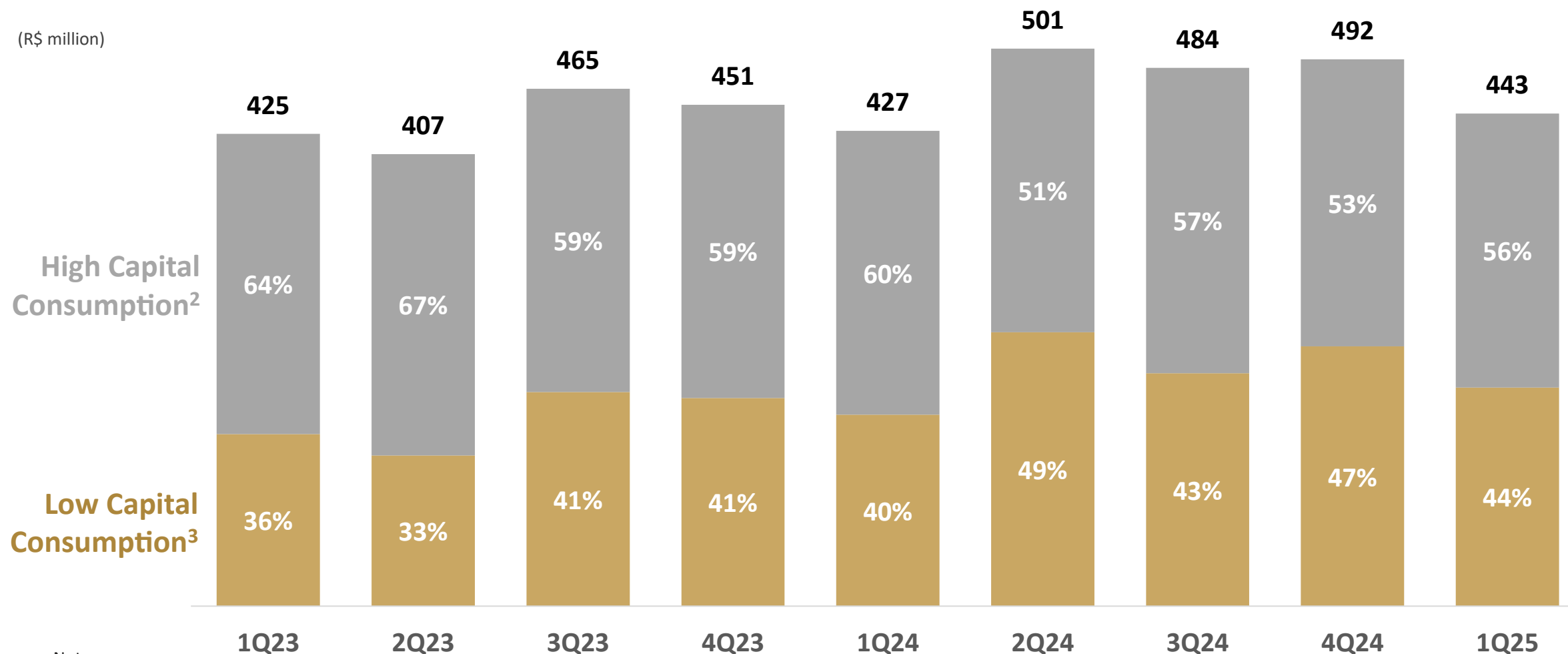
1 Includes Loans and Corporate Securities portfolio



(Mar/25)

Revenue with Clients¹

(R\$ million)



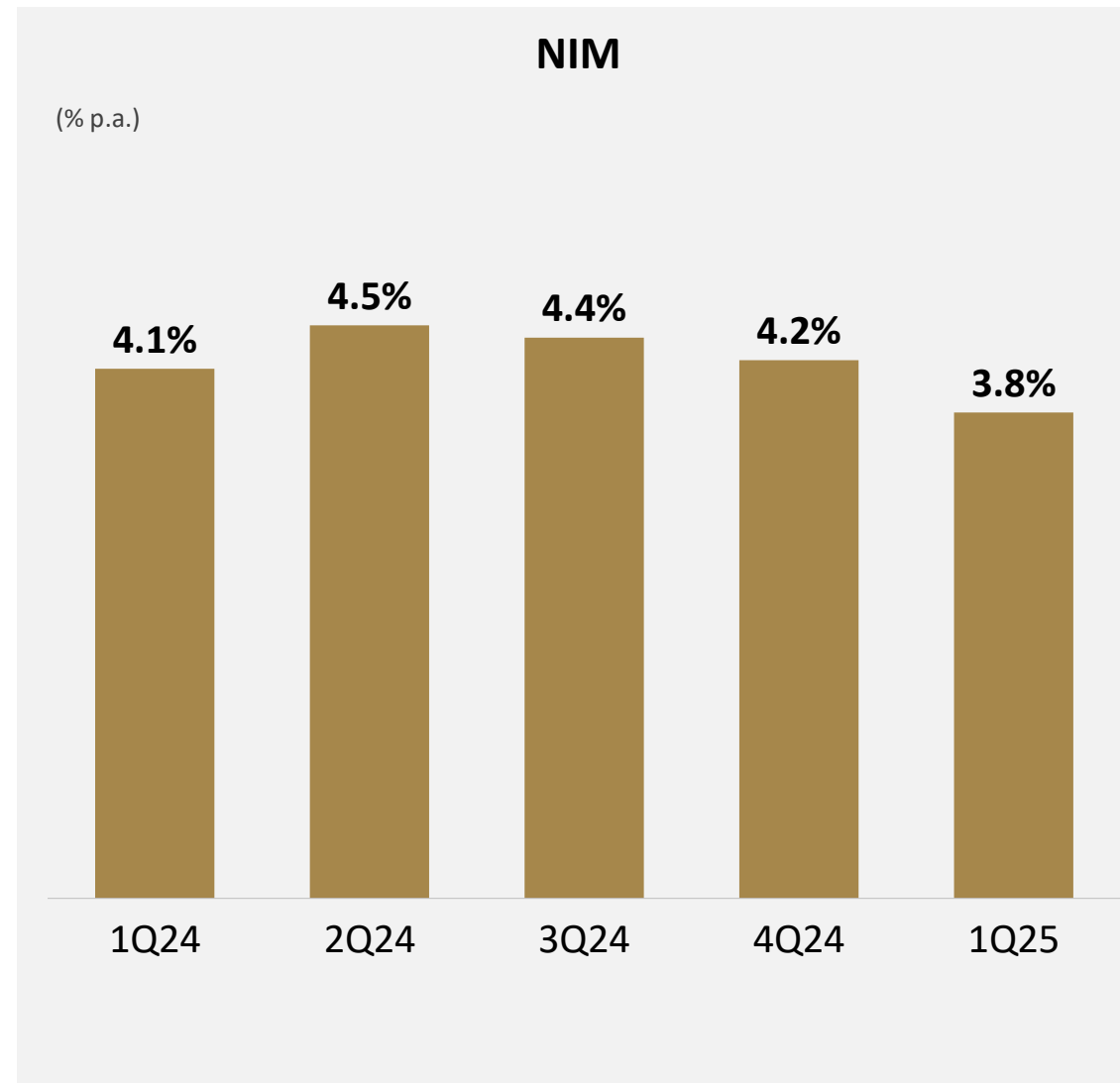
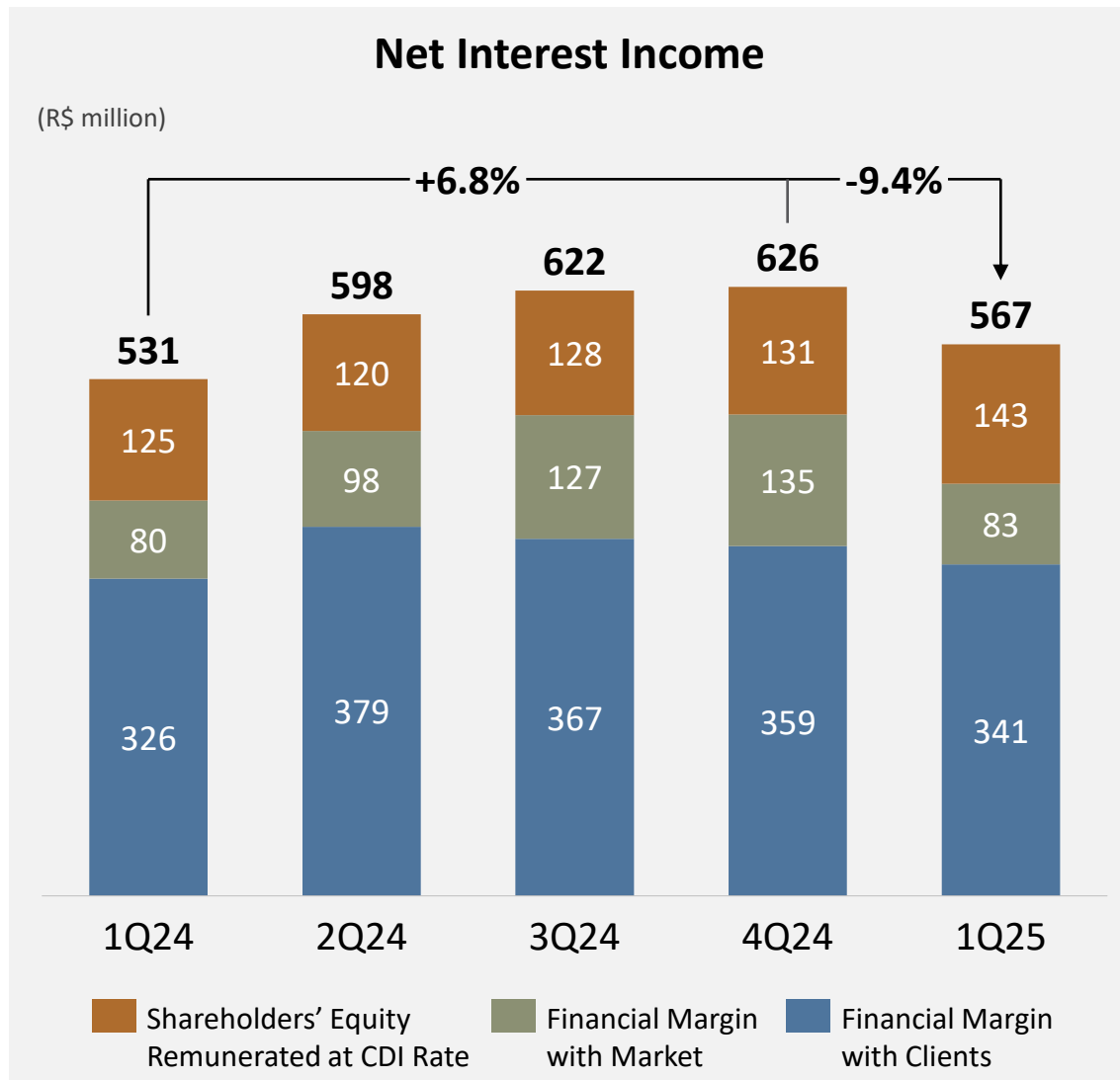
Notes:

1 Margin with Clients + Service Revenues

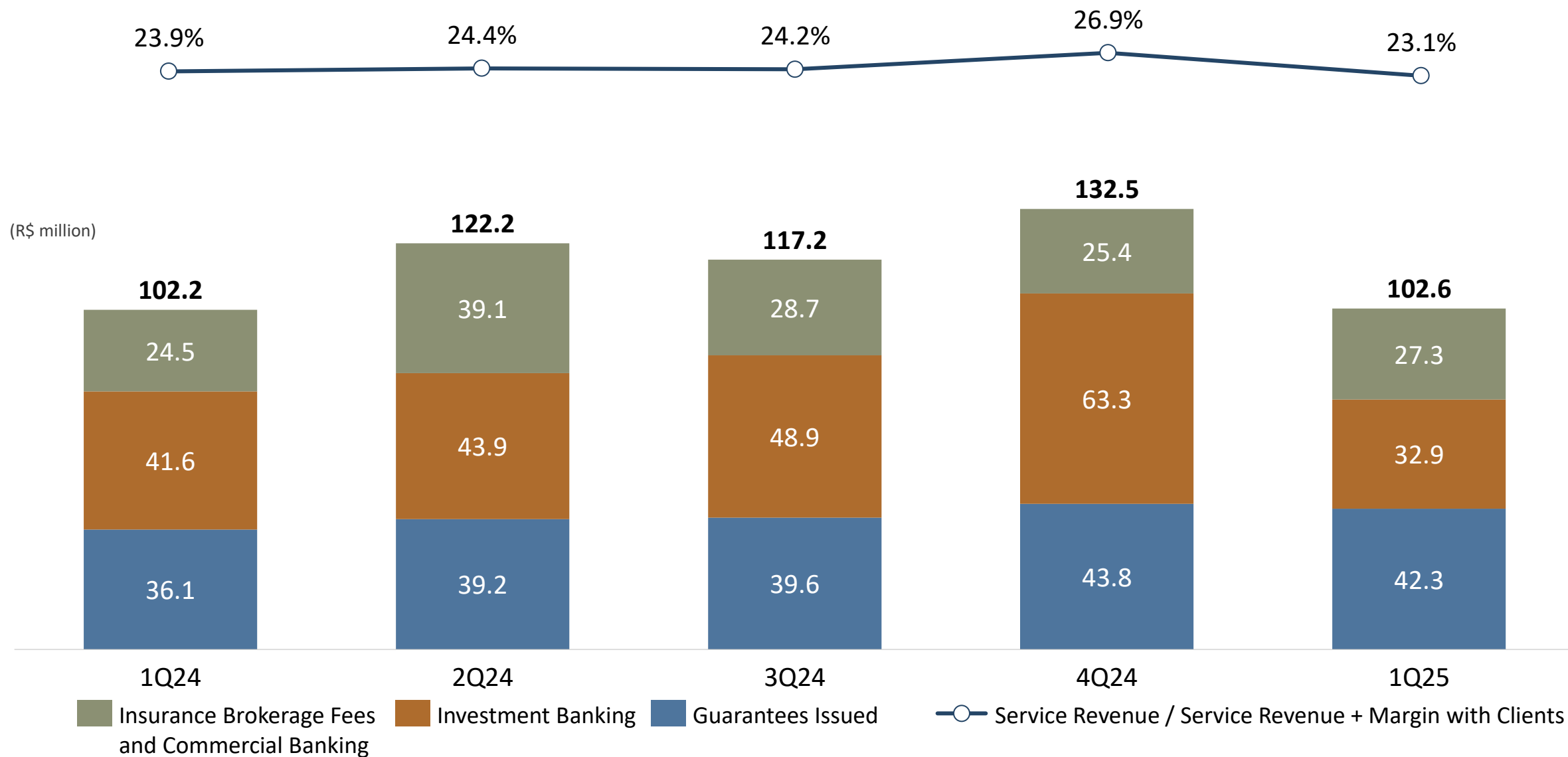
2 High Capital Consumption Revenues include Classified Loans, Guarantees and Energy

3 Low Capital Consumption Revenues include Cash Management, Insurance Brokerage, Derivatives, FX and Investment Banking

Net Interest Income

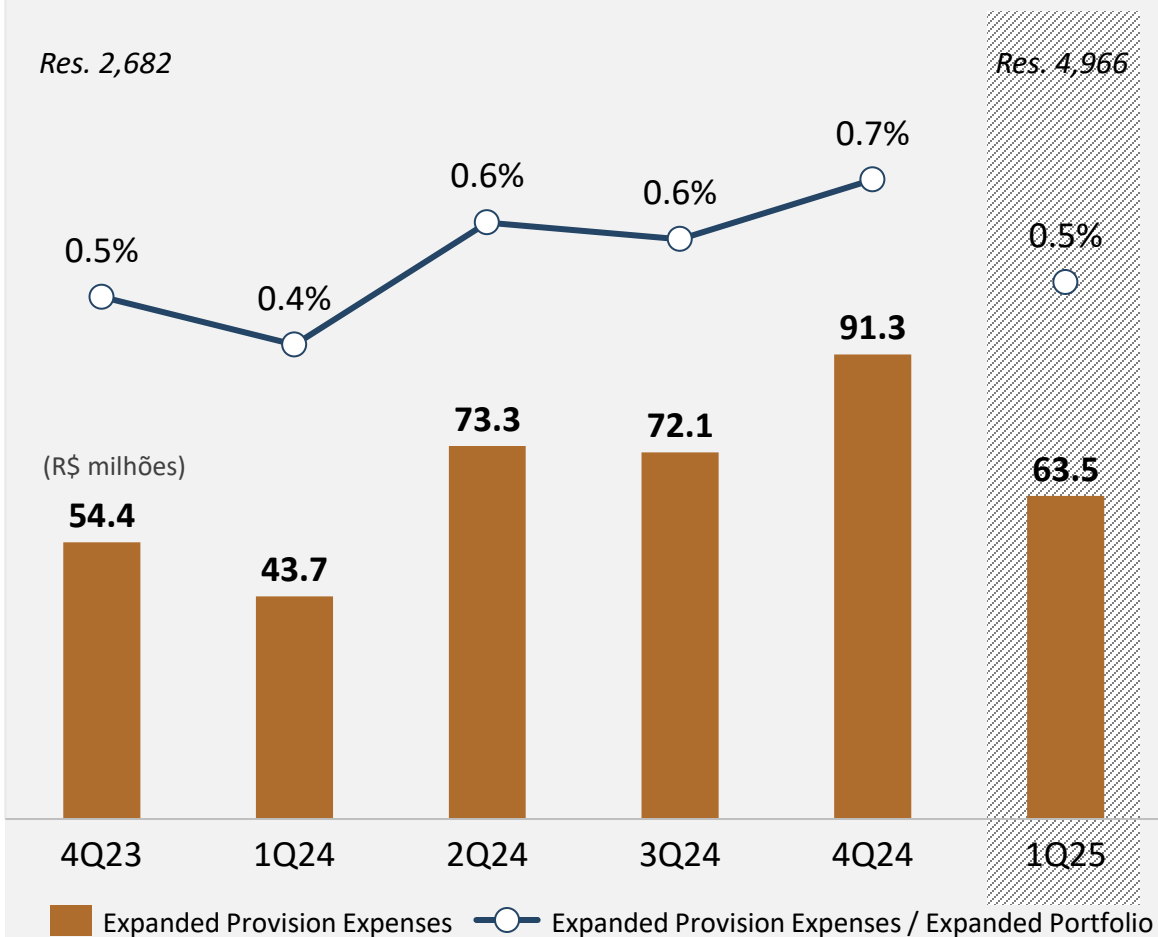


Service Revenue



Credit Portfolio Quality

Expanded Provision Expenses

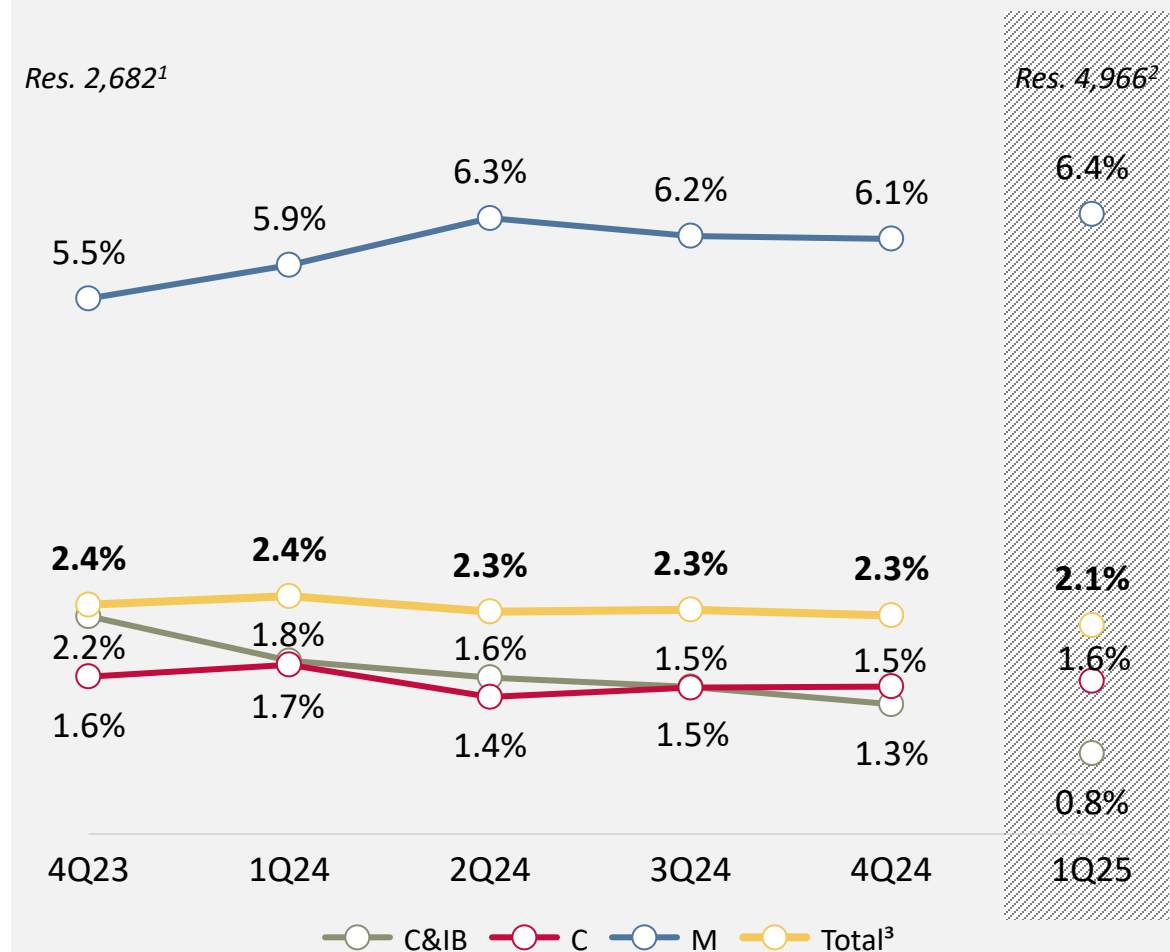


Notes:

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



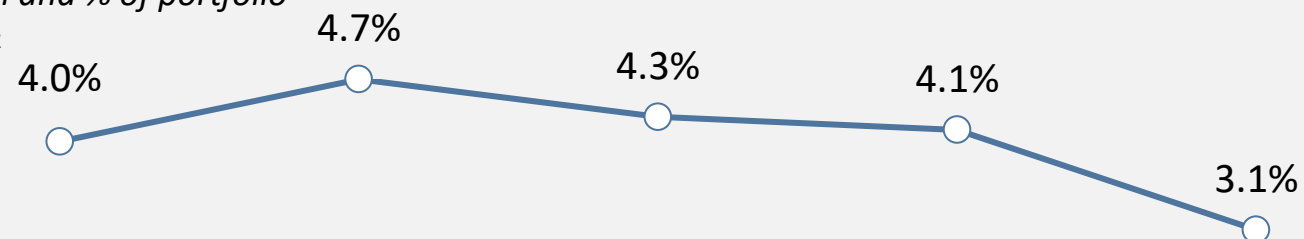
3 The Total credit loss allowance balance includes a Prospective R\$190 million

Credit Portfolio Quality

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

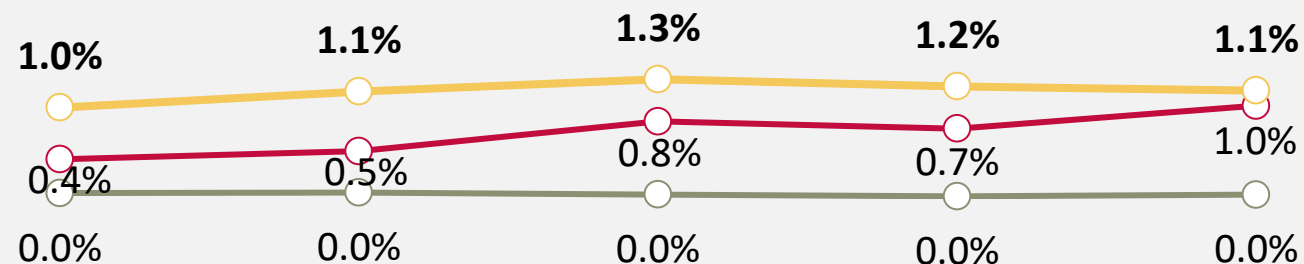
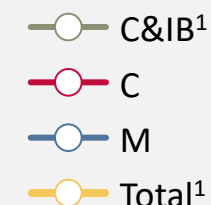
R\$ million and % of portfolio

Res. 2,682¹



Res. 4,966²

3.5%



1.0%

0.9%

0.0%

485

Overdue
Balance

233

259

287

271

273

4Q23

1Q24

2Q24

3Q24

4Q24

1Q25

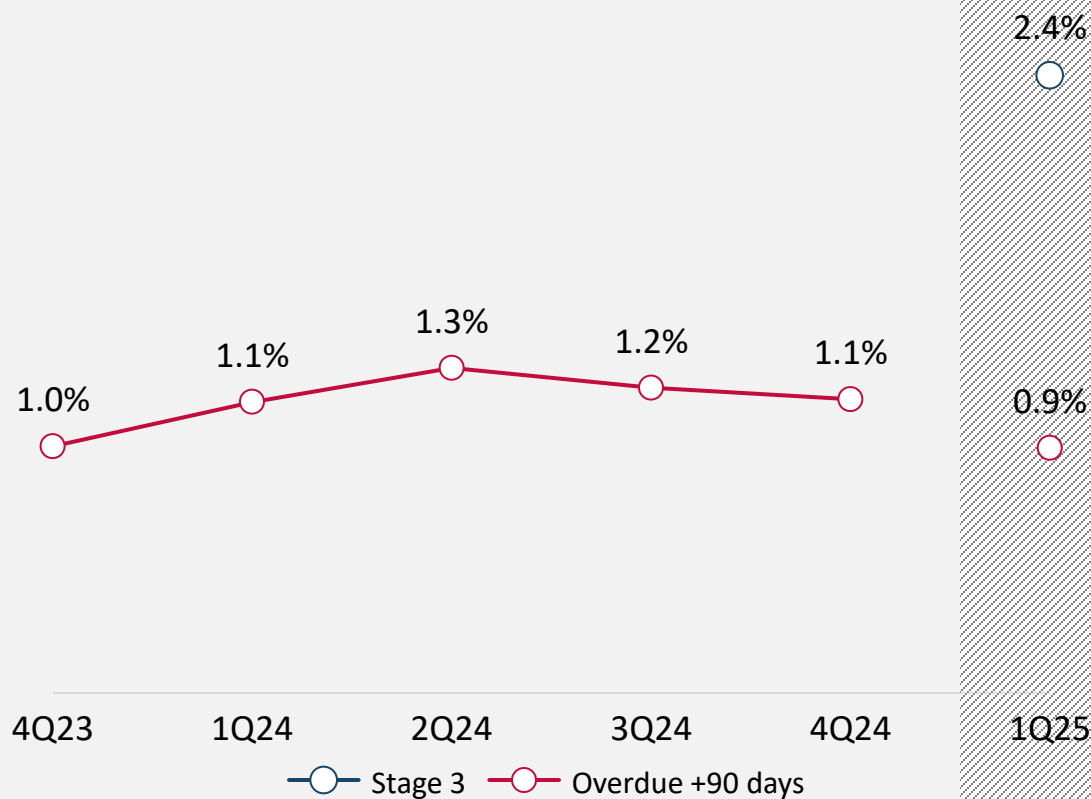
Note:

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

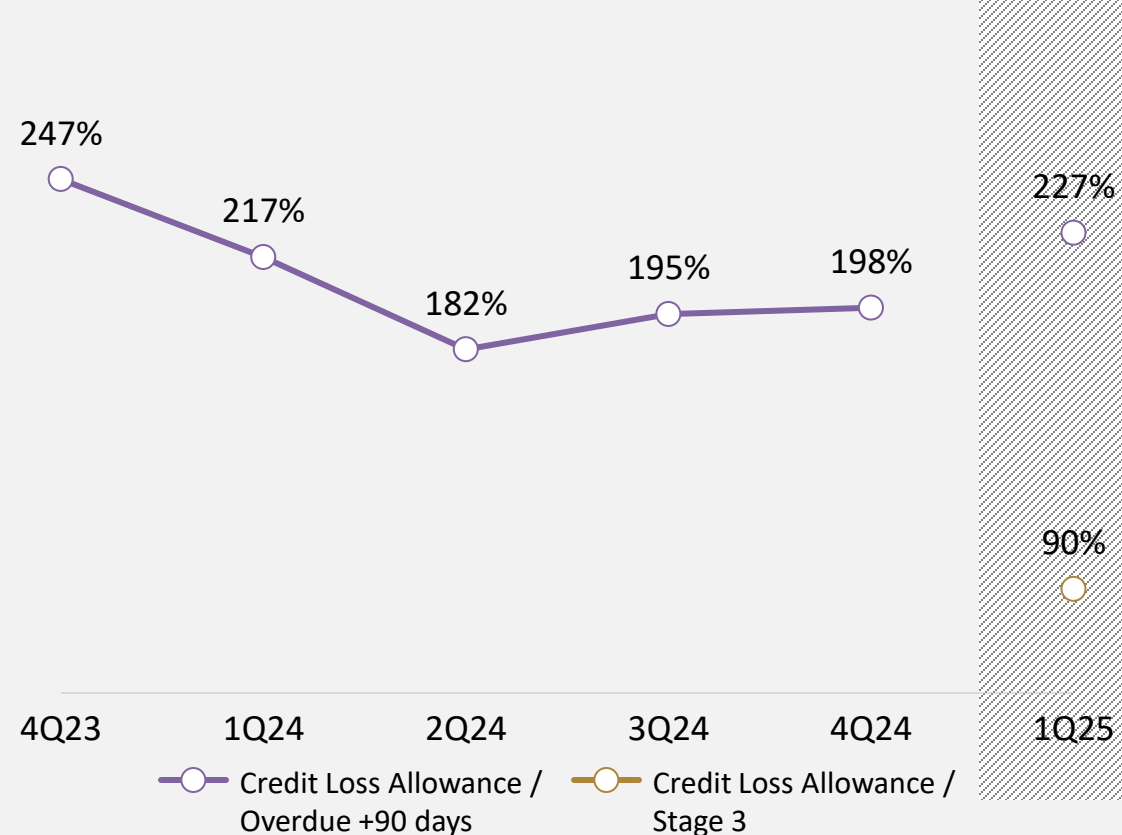
Operations in Stage 3 and Overdue +90 Days Balance

Res. 2,682¹



Coverage Ratio³

Res. 2,682



Notes:

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

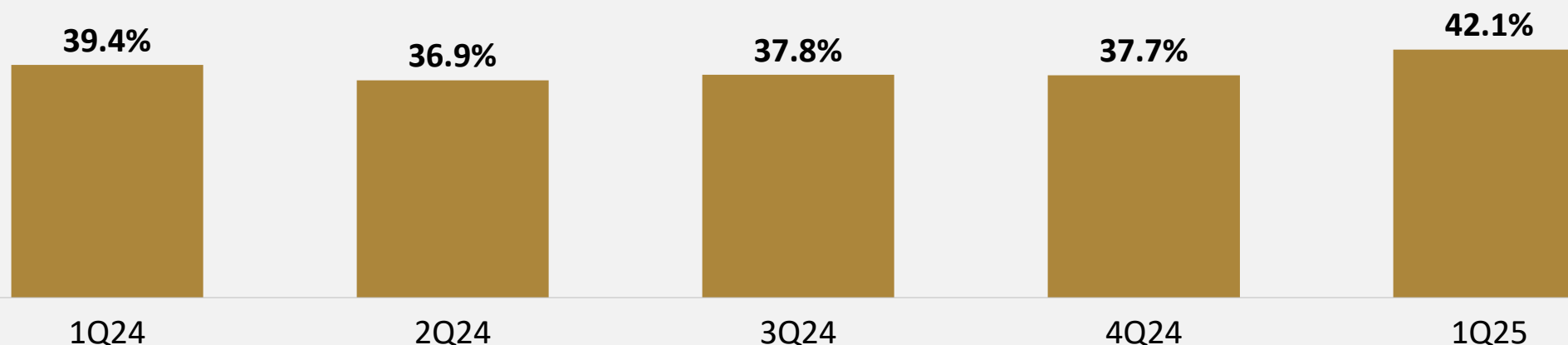
2 % of Expanded Portfolio

3 The Total credit loss allowance balance includes a Prospective R\$190 million

Expenses

	1Q25	4Q24	1Q25x4Q24	1Q24	1Q25x1Q24
(R\$ million)	Res. 4,966	Res. 2,682	Var 3M	Res. 2,682	Var 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%

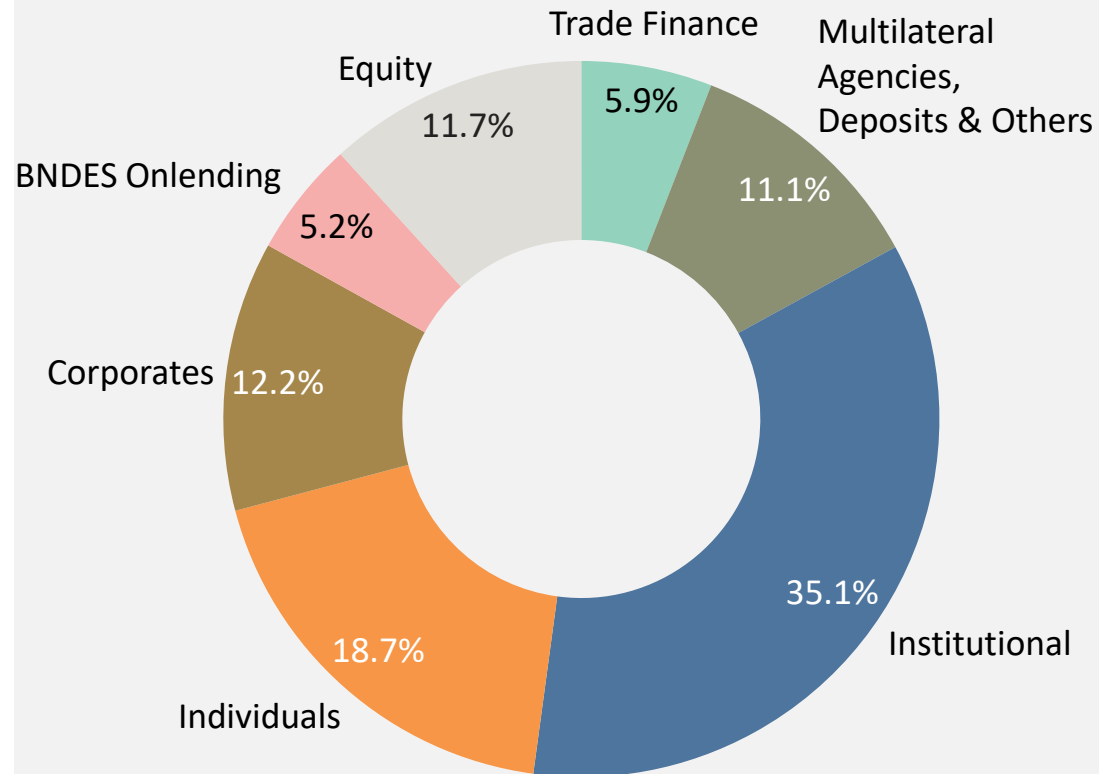
Efficiency Ratio (Expenses/Revenues)



Note:

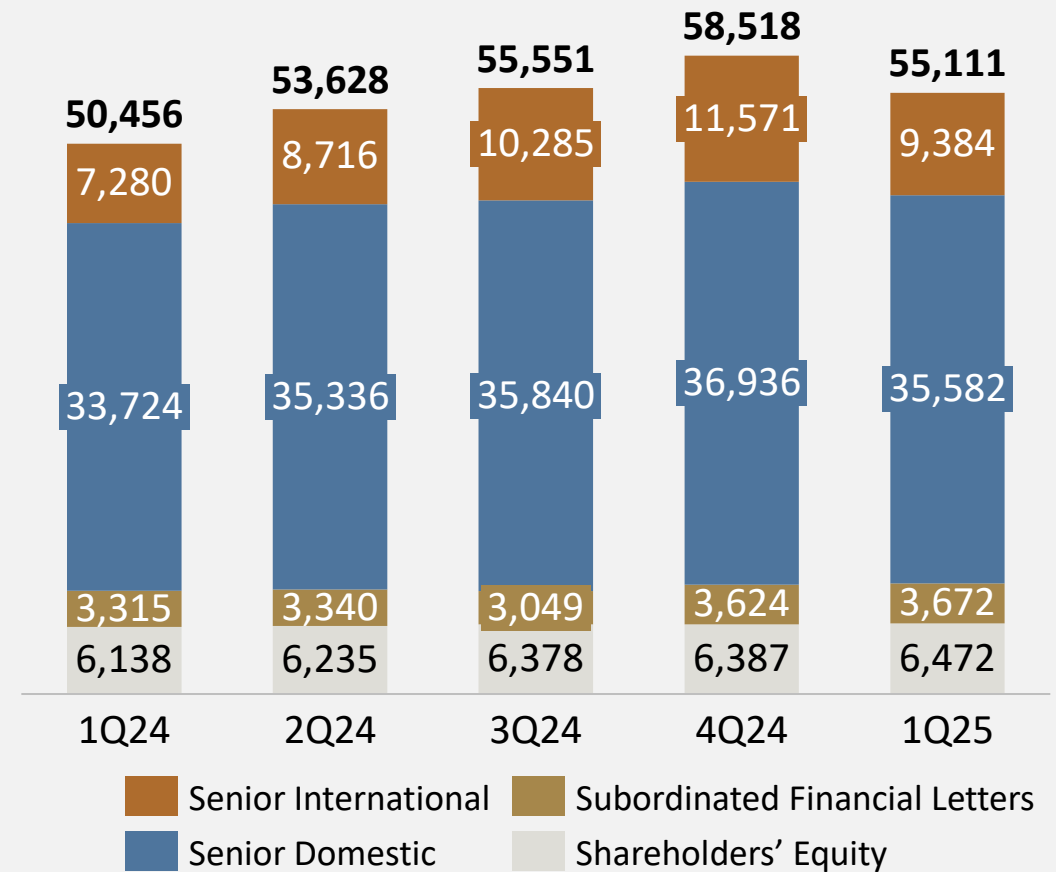
¹ Does not include Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), Provision for Guarantees Issued (PGI), and Credit Recoveries

Funding 1Q25



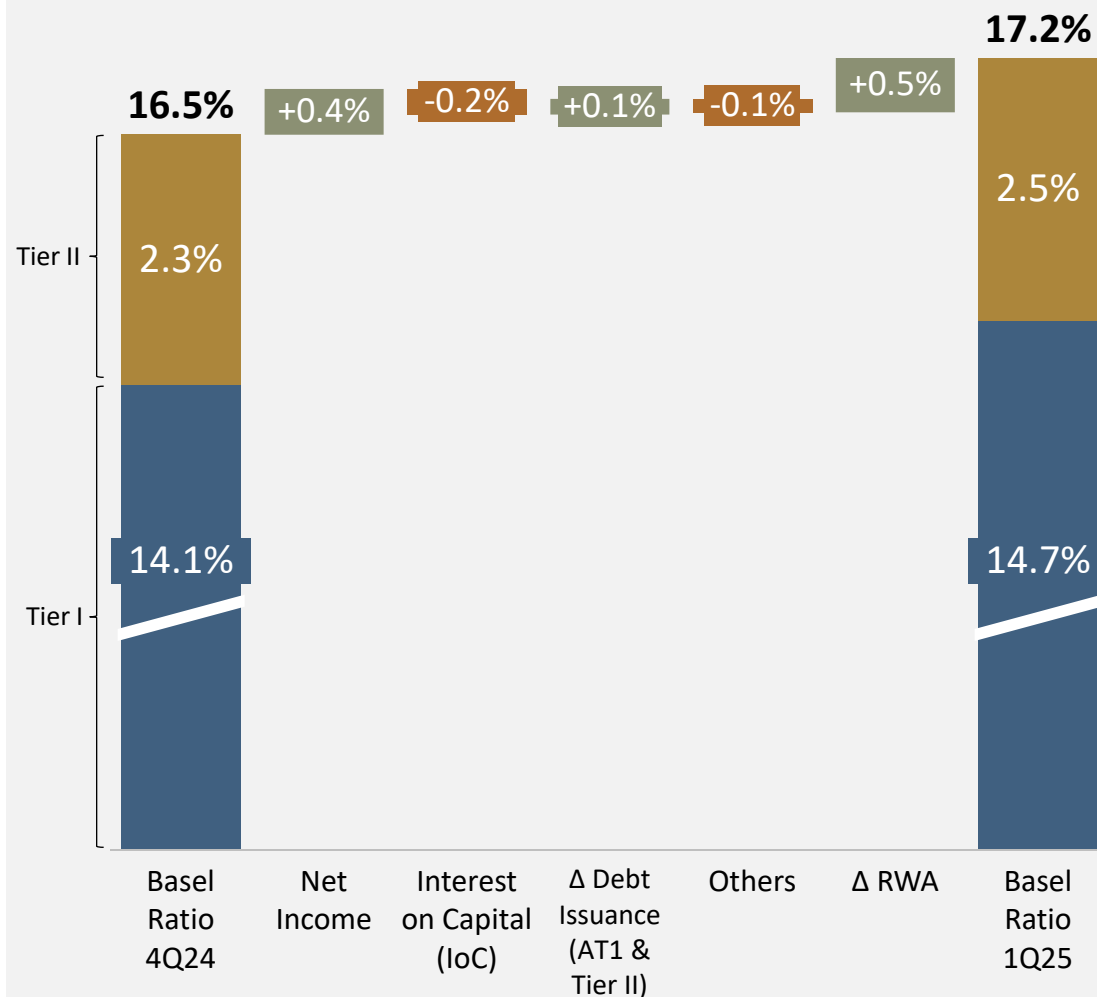
Funding Evolution

(R\$ million)



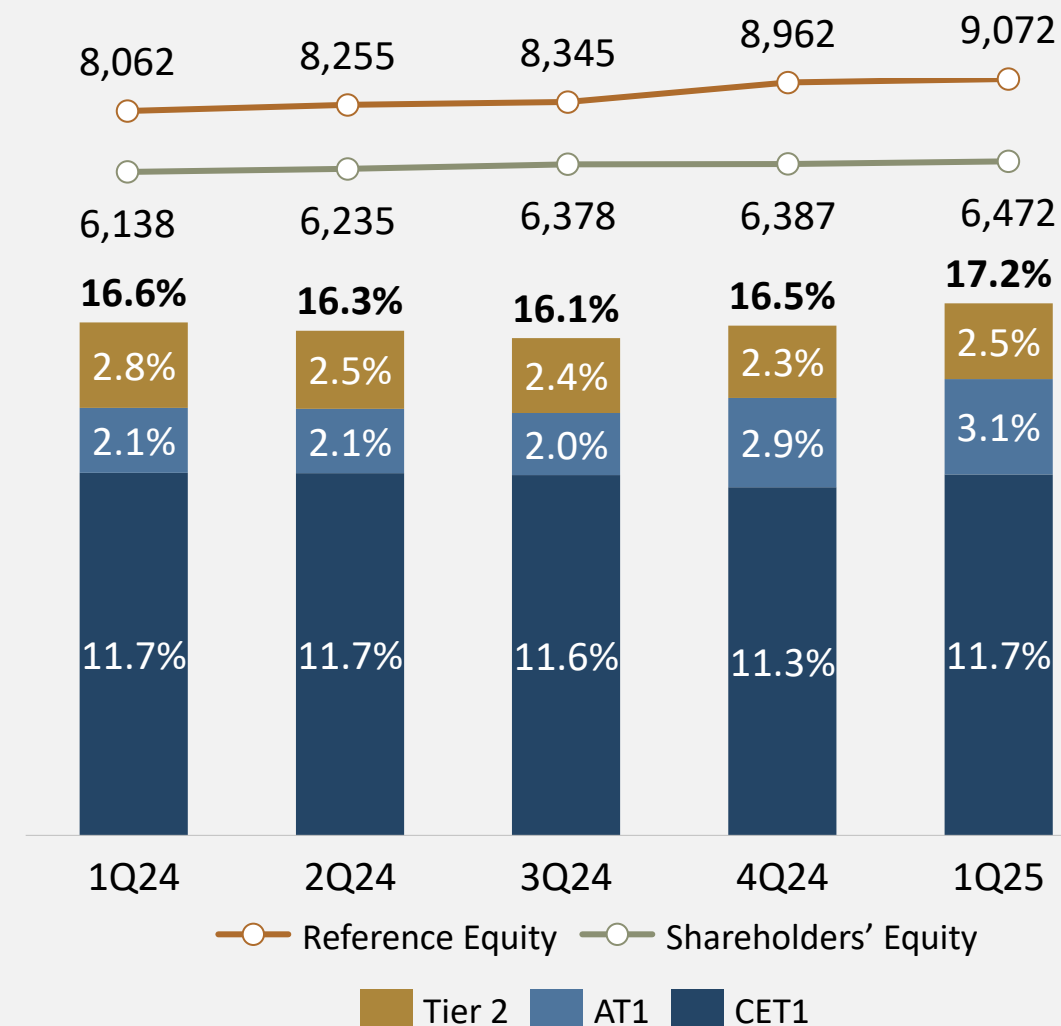
Basel Ratio & Shareholders' Equity

Basel Ratio 4Q24 vs. 1Q25



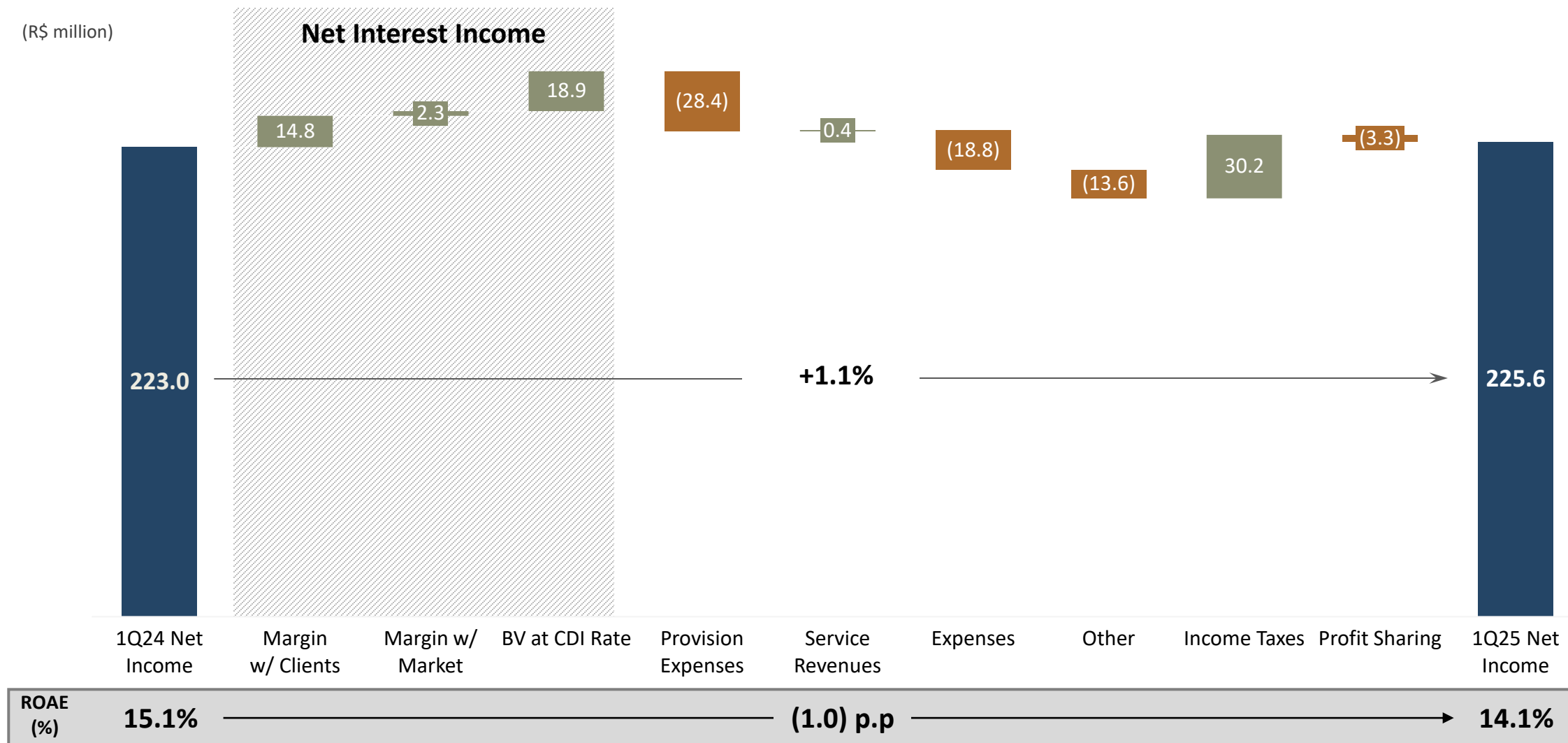
(R\$ million)

Basel Ratio



Recurring Net Income | 1Q24 x 1Q25

(R\$ million)



	Guidance 2025
Expanded Credit Portfolio ¹ Growth	7% to 12%
Expenses Growth Personnel, Other Administrative and Profit Sharing	6% to 12%
Efficiency Ratio Expenses/Income	36% to 38%

Note:

1 Includes: Loans, Guarantees Issued and Private Securities.



Appendix

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
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%

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