



# Earnings Release

2<sup>nd</sup> Quarter of 2025

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## Earnings Release

August 12<sup>th</sup>, 2025

(before market opening)

## Conference Call

August 13<sup>th</sup>, 2025

## English & Portuguese

10:00 AM (EDT) / 11:00 AM (BRT)

## Investor Relations

### Sérgio Ricardo Borejo

Executive Vice President

### Ricardo Moura

Director of IR, Proprietary  
M&A and Strategy

### Thiago Brito

Manager of IR, Proprietary  
M&A and Strategy

Telephone: +55 (11) 3170-4655

Email: [ri@abcbrazil.com.br](mailto:ri@abcbrazil.com.br)

Website: [ri.abcbrazil.com.br](http://ri.abcbrazil.com.br)

## HIGHLIGHTS

### Profitability

- **Net Income** reached R\$244.1 million in the second quarter of 2025 – an increase of 8.2% compared to the previous quarter and a decrease of 2.4% in relation to the same period of 2024.
- **Return on Average Equity (ROAE)** was 15.0%, a 93 basis-points increase quarter-over-quarter and a decrease of 115 basis-points in the annual comparison.

### Expanded Credit Portfolio

- The **Expanded Credit Portfolio** ended the quarter totaling R\$52.1 billion, presenting an increase of 1.8% in the last 3 months and of 7.9% in the last 12 months. The highlights were the **Corporate** and **Middle** segments which presented year-over-year expansions of 13.5% and 7.8%, respectively.

### Credit Quality

- Credit metrics remained healthy in the quarter. The **+90 Days Overdue** decreased by 20 basis-points quarter-on-quarter, ending the 2Q25 equivalent to 0.7% of the **Expanded Credit Portfolio**.
- **Expanded Provision Expenses/Expanded Portfolio** ended the 2Q25 at 0.6% (annualized), below our historical average.
- Furthermore, the Coverage Ratios measured as **Total Expected Credit Loss/+90 Days Overdue** and **Total Expected Credit Loss/Stage 3** ended the quarter at 307% and 93%, respectively.

### Expenses Discipline and Efficiency Ratio

- **Expenses** in the 2Q25 decreased by 2.4% compared to the previous quarter and increased by 1.2% on annual basis.
- The **Efficiency Ratio** ended the second quarter of 2025 at 38.4%, a 362 basis-points decrease quarter-over-quarter and an increase of 160 basis-points in the annual comparison.

### Capital Optimization

- In July 2025, ABC Brasil partially redeemed its **Perpetual Subordinated Financial Notes (AT1)** in the amount of R\$300 million, in line with its strategy of replacing capital instruments with more competitive rates. On a *pro forma* basis, this repurchase would have reduced by 57 basis points the 2Q25 **BIS Ratio**, maintaining it still at comfortable levels.

# Earnings Release

2<sup>nd</sup> Quarter of 2025



## EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 2Q25.

### Key Indicators

	2Q25	1Q25	2Q25x1Q25	2Q24	2Q25x2Q24	1H25	1H24	1H25x1H24
Statements of Income (R\$ million)	Res. 4,966	Res. 4,966	Chg 3M	Res. 2,682	Chg 12M	Res. 4,966	Res. 2,682	Chg 12M
Recurring/Accounting Net Income	244.1	225.6	8.2%	250.1	-2.4%	469.7	473.1	-0.7%
Managerial NII pre-Provisions	604.4	566.7	6.7%	597.6	1.1%	1,171.1	1,128.3	3.8%
Managerial NII post-Provisions <sup>1</sup>	525.0	497.6	5.5%	525.6	-0.1%	1,022.7	1,015.7	0.7%
Shares (R\$)								
NOSH ex-Treasury (million)	240.6	240.5		240.1		240.6	240.1	
Recurring/Accounting Earnings per Share (EPS)	1.01	0.94	8.2%	1.04	-2.6%	1.95	1.97	-1.0%
ABCB4 Share Price	22.39	20.50	9.2%	22.14	1.1%	22.39	22.14	1.1%
Market Capitalization (R\$ million)	5,388	4,931	9.3%	5,316	1.4%	5,388	5,316	1.4%
Book Value per Share <sup>2</sup>	27.35	26.91	1.6%	25.97	5.3%	27.35	25.97	5.3%
Price / Book Value (P/BV) <sup>2</sup>	0.82	0.76	7.5%	0.85	-4.0%	0.82	0.85	-4.0%
IoC <sup>3</sup> Provisioned (R\$ million)	136.0	125.3	8.5%	95.8	41.9%	261.4	188.5	38.7%
IoC <sup>3</sup> Declared (R\$ million)	261.3	0.0	-	188.5	38.7%	261.3	188.5	38.7%
IoC <sup>3</sup> Declared per Share	1.09	0.00	-	0.78	38.3%	1.09	0.78	38.3%
Dividend Yield (%) - Annualized	10.1%	10.2%	(7) bps	7.2%	289 bps	10.1%	6.9%	325 bps
Performance Ratios (%)								
NIM - Net Interest Margin (p.a.)	4.1%	3.8%	30 bps	4.5%	(38) bps	3.9%	4.3%	(42) bps
Recurring ROAE (annualized)	15.0%	14.1%	93 bps	16.1%	(115) bps	14.5%	15.6%	(109) bps
ROAA (annualized)	1.5%	1.3%	21 bps	1.5%	(2) bps	1.4%	1.5%	(9) bps
Efficiency Ratio	38.4%	42.1%	(362) bps	36.9%	160 bps	40.2%	38.1%	212 bps
BIS Ratio	17.3%	17.2%	10 bps	16.3%	98 bps	17.3%	16.3%	98 bps
Tier 1 Capital	14.8%	14.7%	9 bps	13.8%	104 bps	14.8%	13.8%	104 bps
Core Capital	11.8%	11.7%	14 bps	11.7%	10 bps	11.8%	11.7%	10 bps
Additional Capital	3.0%	3.1%	(5) bps	2.1%	95 bps	3.0%	2.1%	95 bps
Coverage Ratio (Expected Credit Loss / Overdue +90 days) <sup>4</sup>	307%	227%	80 p.p.	116%	191 p.p.	307%	116%	191 p.p.
Coverage Ratio (Expected Credit Loss / Stage 3) <sup>4</sup>	93%	90%	3 p.p.		-	93%		-
Balance Sheet (R\$ million)								
Total Assets	64,438	64,226	0.3%	69,078	-6.7%			
Expanded Credit Portfolio	52,120	51,206	1.8%	48,284	7.9%			
Loans	22,521	22,239	1.3%	23,235	-3.1%			
Guarantees Issued	12,872	12,951	-0.6%	11,835	8.8%			
Corporate Securities	16,726	16,017	4.4%	13,215	26.6%			
Funding with third-party sources	48,745	48,638	0.2%	47,393	2.9%			
Tier 1 Capital	7,866	7,778	1.1%	6,976	12.8%			
Core Capital	6,260	6,154	1.7%	5,922	5.7%			
Additional Capital	1,606	1,623	-1.1%	1,054	52.4%			
Tier 2 Capital	1,308	1,294	1.1%	1,279	2.3%			
Shareholders' Equity <sup>2</sup>	6,581	6,472	1.7%	6,235	5.6%			
R\$/USD								
Wholesale Clients	4,753	4,854	-2.1%	4,946	-3.9%			
Employees <sup>5</sup>	1,295	1,291	0.3%	1,294	0.1%			

<sup>1</sup> 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

<sup>2</sup> Shareholders' Equity ex-minorities of Subsidiaries

<sup>3</sup> Interest on Capital

<sup>4</sup> The Total Expected Credit Loss includes the Prospective provision of R\$190 million

<sup>5</sup> Including Executive Directors, Employees and Interns

# Earnings Release

2<sup>nd</sup> Quarter of 2025



## Managerial Income Statement

Managerial Income Statement (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
<b>Net Interest Income</b>	<b>604.4</b>	<b>566.7</b>	<b>6.7%</b>	<b>597.6</b>	<b>1.1%</b>	<b>1,171.1</b>	<b>1,128.3</b>	<b>3.8%</b>
Financial Margin with Clients	372.6	340.6	9.4%	379.2	-1.8%	713.2	705.0	1.2%
Shareholders' Equity Remunerated at CDI Rate	160.9	143.4	12.2%	120.1	34.0%	304.3	244.6	24.4%
Financial Margin with Market	70.9	82.7	-14.3%	98.2	-27.8%	153.6	178.7	-14.0%
Provision Expenses <sup>1</sup>	(79.4)	(69.1)	14.9%	(71.9)	10.3%	(148.4)	(112.6)	31.8%
<b>Net Interest Income post-Provisions</b>	<b>525.0</b>	<b>497.6</b>	<b>5.5%</b>	<b>525.6</b>	<b>-0.1%</b>	<b>1,022.7</b>	<b>1,015.7</b>	<b>0.7%</b>
<b>Service Revenues</b>	<b>113.0</b>	<b>102.6</b>	<b>10.2%</b>	<b>122.2</b>	<b>-7.5%</b>	<b>215.6</b>	<b>224.4</b>	<b>-3.9%</b>
Guarantees Issued	45.7	42.3	7.9%	39.2	16.5%	88.0	75.3	16.9%
Investment Banking	34.1	32.9	3.6%	43.9	-22.4%	66.9	85.5	-21.7%
Insurance Brokerage Fees and Commercial Banking	33.3	27.3	21.7%	39.1	-14.8%	60.6	63.6	-4.7%
<b>Personnel &amp; Other Administrative Expenses</b>	<b>(194.9)</b>	<b>(197.7)</b>	<b>-1.4%</b>	<b>(190.0)</b>	<b>2.6%</b>	<b>(392.5)</b>	<b>(368.8)</b>	<b>6.4%</b>
Personnel Expenses	(128.2)	(126.9)	1.1%	(124.3)	3.2%	(255.1)	(241.8)	5.5%
Other Administrative Expenses	(66.6)	(70.8)	-5.8%	(65.7)	1.4%	(137.4)	(127.0)	8.2%
Tax Expenses	(42.9)	(34.7)	23.5%	(21.8)	96.3%	(77.6)	(43.4)	78.7%
Other Operating Income/Expenses	0.4	(2.8)	-114.1%	(2.2)	-117.6%	(2.4)	2.0	-217.6%
Non Operating Income	0.3	5.6	-94.9%	0.9	-68.6%	5.8	0.3	2031.1%
<b>Earnings before Tax and Profit Sharing</b>	<b>401.0</b>	<b>370.6</b>	<b>8.2%</b>	<b>434.7</b>	<b>-7.8%</b>	<b>771.6</b>	<b>830.1</b>	<b>-7.0%</b>
Income Tax and Social Contribution	(86.9)	(73.9)	17.6%	(111.0)	-21.7%	(160.8)	(215.0)	-25.2%
Profit Sharing	(64.6)	(68.1)	-5.1%	(66.5)	-2.9%	(132.7)	(131.4)	1.0%
Minority Interest	(5.4)	(3.1)	73.9%	(7.1)	-24.0%	(8.5)	(10.6)	-19.7%
<b>Recurring Net Income</b>	<b>244.1</b>	<b>225.6</b>	<b>8.2%</b>	<b>250.1</b>	<b>-2.4%</b>	<b>469.7</b>	<b>473.1</b>	<b>-0.7%</b>

<sup>1</sup> 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

## 2Q25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
<b>Net Interest Income</b>	<b>528.6</b>	<b>10.3</b>	<b>65.5</b>	<b>604.4</b>
Provision Expenses	(80.4)	1.0		(79.4)
<b>Net Interest Income post-Provisions</b>	<b>448.3</b>	<b>11.3</b>	<b>65.5</b>	<b>525.0</b>
Service Revenues	116.3	(3.3)		113.0
Personnel Expenses	(132.3)	4.1		(128.2)
Other Administrative Expenses	(87.2)	20.6		(66.6)
Tax Expenses	(43.2)	(7.2)	7.5	(42.9)
Other Operating Income (Expenses)	11.3	(10.9)		0.4
<b>Operating Income</b>	<b>313.1</b>	<b>14.5</b>	<b>73.0</b>	<b>400.7</b>
Non Operating Income	0.3			0.3
<b>Earnings before Tax and Profit Sharing</b>	<b>313.4</b>	<b>14.5</b>	<b>73.0</b>	<b>401.0</b>
Income Tax and Social Contribution	(13.8)		(73.0)	(86.9)
Profit Sharing	(50.1)	(14.5)		(64.6)
Minority Interest	(5.4)			(5.4)
<b>Net Income</b>	<b>244.1</b>	<b>(0.0)</b>	<b>0.0</b>	<b>244.1</b>

(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"

# Earnings Release

2<sup>nd</sup> Quarter of 2025



## 1Q25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
<b>Net Interest Income</b>	<b>520.8</b>	<b>(1.8)</b>	<b>47.7</b>	<b>566.7</b>
Provision Expenses	(89.5)	20.4		(69.1)
<b>Net Interest Income post-Provisions</b>	<b>431.3</b>	<b>18.6</b>	<b>47.7</b>	<b>497.6</b>
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)	8.3	(11.1)		(2.8)
<b>Operating Income</b>	<b>299.0</b>	<b>6.3</b>	<b>59.8</b>	<b>365.1</b>
Non Operating Income	5.6			5.6
<b>Earnings before Tax and Profit Sharing</b>	<b>304.6</b>	<b>6.3</b>	<b>59.8</b>	<b>370.6</b>
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)
<b>Net Income</b>	<b>225.6</b>	<b>0.0</b>	<b>0.0</b>	<b>225.6</b>

## 1H25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
<b>Net Interest Income</b>	<b>1,049.4</b>	<b>8.5</b>	<b>113.2</b>	<b>1,171.1</b>
Provision Expenses	(169.9)	21.5	0.0	(148.4)
<b>Net Interest Income post-Provisions</b>	<b>879.5</b>	<b>29.9</b>	<b>113.2</b>	<b>1,022.7</b>
Service Revenues	223.1	(7.6)		215.6
Personnel Expenses	(265.5)	10.4		(255.1)
Other Administrative Expenses	(180.0)	42.6		(137.4)
Tax Expenses	(64.7)	(32.5)	19.6	(77.6)
Other Operating Income (Expenses)	19.6	(22.0)		(2.4)
<b>Operating Income</b>	<b>612.1</b>	<b>20.8</b>	<b>132.8</b>	<b>765.8</b>
Non Operating Income	5.8			5.8
<b>Earnings before Tax and Profit Sharing</b>	<b>618.0</b>	<b>20.8</b>	<b>132.8</b>	<b>771.6</b>
Income Tax and Social Contribution	(27.9)		(132.8)	(160.8)
Profit Sharing	(111.9)	(20.8)		(132.7)
Minority Interest	(8.5)			(8.5)
<b>Net Income</b>	<b>469.7</b>	<b>0.0</b>	<b>0.0</b>	<b>469.7</b>

(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"

# Earnings Release

2<sup>nd</sup> Quarter of 2025



## Results

The **Recurring Net Income totaled R\$244.1million in the 2Q25**, an increase of 8.2% in relation to the R\$225.6 million presented in the 1Q25 and a decrease of 2.4% in relation to the R\$250.1 million presented in the same period of 2024.

### 2Q25 x 1Q25 | Recurring

The increase in the Recurring Net Income, on a quarter-over-quarter basis, 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 Income Taxes and the decrease in Margin with Market.

### 2Q25 x 2Q24 | Recurring

The decrease in earnings, comparing the 2Q25 with the 2Q24, is explained mainly by:

- The decrease in the Margin with Market; and
- The decrease in the Service Revenues;
- Being partially offset by the increase in the Shareholders' Equity Remunerated at CDI and by the decrease in Income Taxes.

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

(R\$ million)



ROAE (%)	16.1%	(1.1) p.a.	15.0%
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# Earnings Release

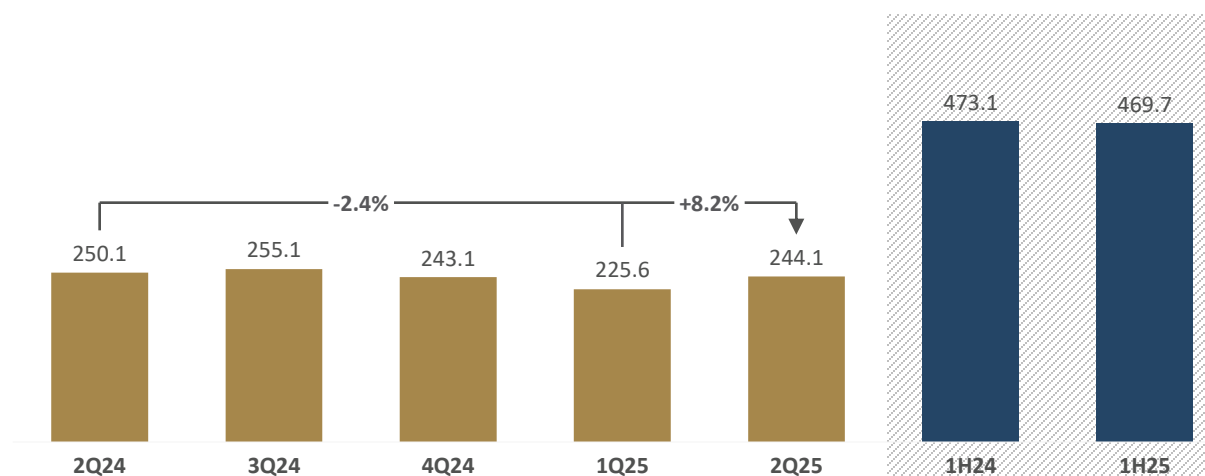
2<sup>nd</sup> Quarter of 2025



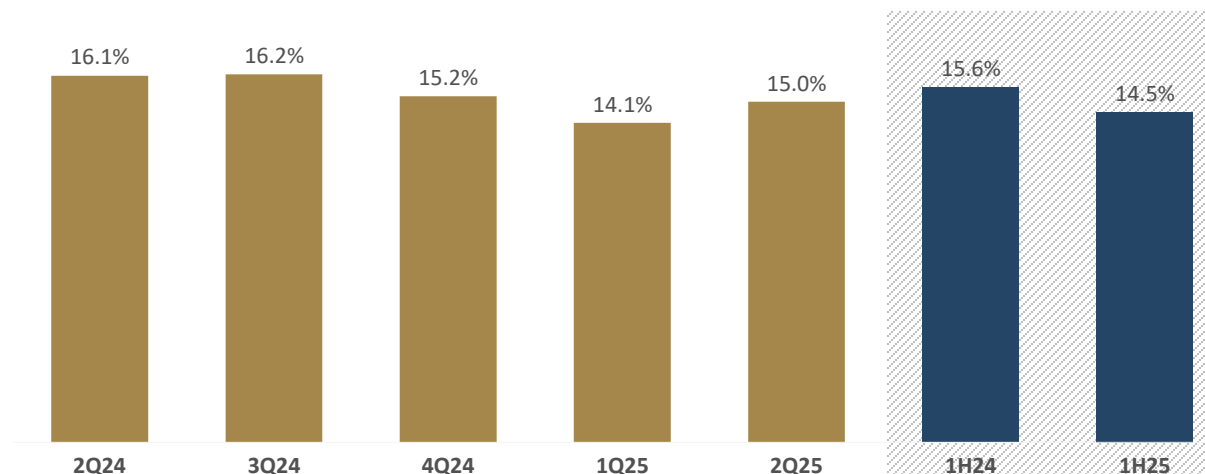
## Profitability

(R\$ million)	2Q25 <i>Res. 4,966</i>	1Q25 <i>Res. 4,966</i>	2Q25x1Q25 <i>Chg 3M</i>	2Q24 <i>Res. 2,682</i>	2Q25x2Q24 <i>Chg 12M</i>	1H25 <i>Res. 4,966</i>	1H24 <i>Res. 2,682</i>	1H25x1H24 <i>Chg 12M</i>
Recurring Net Income	244.1	225.6	8.2%	250.1	-2.4%	469.7	473.1	-0.7%
Shareholders' Equity (average)	6,513	6,417	1.5%	6,198	5.1%	6,465	6,057	6.7%
Recurring ROAE	15.0%	14.1%	93 bps	16.1%	(115) bps	14.5%	15.6%	(109) bps

### Recurring Net Income (R\$ million)



### Recurring ROAE (p.a.)

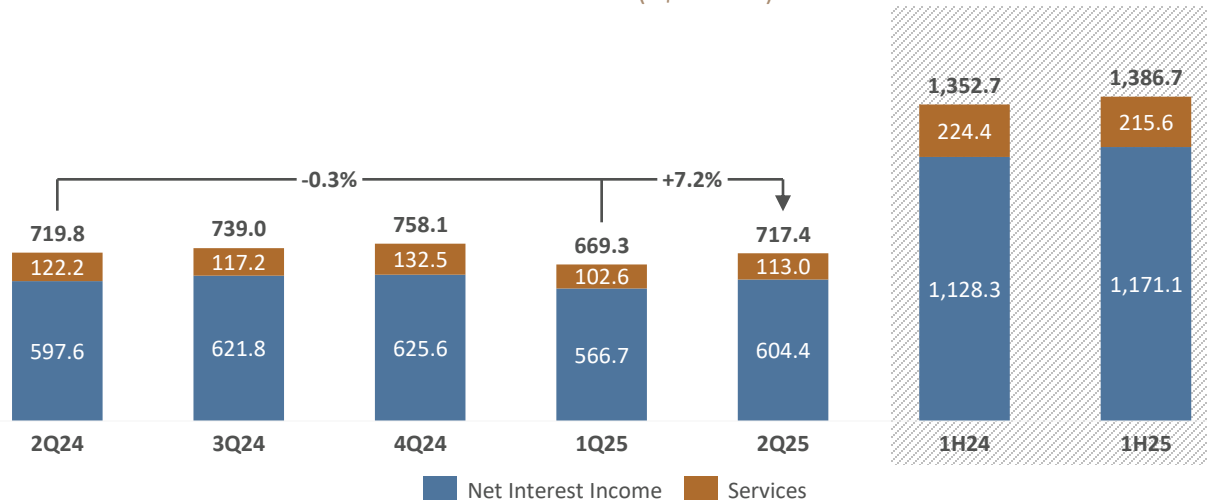


# Earnings Release

2<sup>nd</sup> Quarter of 2025



## Revenues (R\$ million)



## OPERATING HIGHLIGHTS AND INDICATORS

### Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented an increase of 1.8% in the quarter and of 7.9% year-over-year, the highlight being the Corporate and Middle segments, with an increase of 13.5% e 7.8%, respectively, in the last twelve months.

Expanded Credit Portfolio (R\$ million)	2Q25		1Q25		2Q25x1Q25	2Q24		2Q25x2Q24
	Res. 4,966	% Total	Res. 4,966	% Total	Chg 3M	Res. 2,682	% Total	Chg 12M
<b>Loans</b>	<b>22,521</b>	<b>100%</b>	<b>22,239</b>	<b>100%</b>	<b>1.3%</b>	<b>23,235</b>	<b>100%</b>	<b>-3.1%</b>
C&IB	4,262	18.9%	3,436	15.4%	24.0%	4,506	19.4%	-5.4%
Corporate	14,470	64.2%	15,009	67.5%	-3.6%	14,829	63.8%	-2.4%
Middle	3,790	16.8%	3,794	17.1%	-0.1%	3,900	16.8%	-2.8%
<b>Corporate Securities</b>	<b>16,726</b>	<b>100%</b>	<b>16,017</b>	<b>100%</b>	<b>4.4%</b>	<b>13,215</b>	<b>100%</b>	<b>26.6%</b>
C&IB	4,145	24.8%	4,000	25.0%	3.6%	3,934	29.8%	5.4%
Corporate	11,719	70.1%	11,322	70.7%	3.5%	8,852	67.0%	32.4%
Middle	862	5.2%	695	4.3%	24.1%	428	3.2%	101.3%
<b>"Cash" Portfolio<sup>1</sup></b>	<b>39,247</b>	<b>100%</b>	<b>38,255</b>	<b>100%</b>	<b>2.6%</b>	<b>36,449</b>	<b>100%</b>	<b>7.7%</b>
C&IB	8,407	21.4%	7,435	19.4%	13.1%	8,440	23.2%	-0.4%
Corporate	26,189	66.7%	26,331	68.8%	-0.5%	23,681	65.0%	10.6%
Middle	4,652	11.9%	4,488	11.7%	3.6%	4,328	11.9%	7.5%
<b>Guarantees Issued</b>	<b>12,872</b>	<b>100%</b>	<b>12,951</b>	<b>100%</b>	<b>-0.6%</b>	<b>11,835</b>	<b>100%</b>	<b>8.8%</b>
C&IB	7,659	59.5%	7,829	60.5%	-2.2%	7,865	66.5%	-2.6%
Corporate	5,175	40.2%	5,086	39.3%	1.7%	3,946	33.3%	31.1%
Middle	39	0.3%	36	0.3%	8.1%	24	0.2%	60.2%
<b>Expanded Credit Portfolio</b>	<b>52,120</b>	<b>100%</b>	<b>51,206</b>	<b>100%</b>	<b>1.8%</b>	<b>48,284</b>	<b>100%</b>	<b>7.9%</b>
C&IB	16,066	30.8%	15,264	29.8%	5.3%	16,305	33.8%	-1.5%
Corporate	31,364	60.2%	31,418	61.4%	-0.2%	27,627	57.2%	13.5%
Middle	4,691	9.0%	4,524	8.8%	3.7%	4,352	9.0%	7.8%

<sup>1</sup> 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.

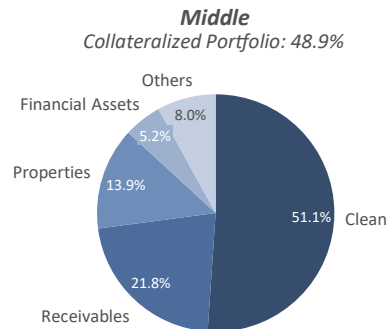
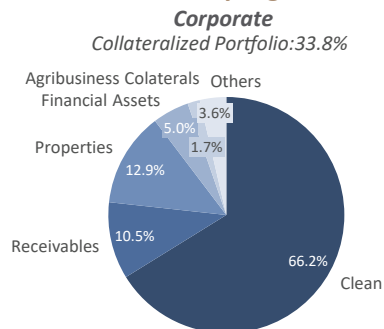
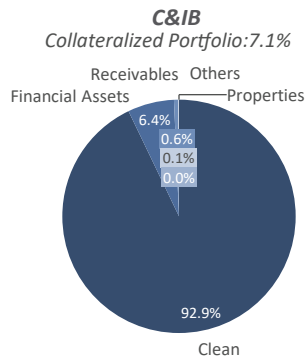


# Earnings Release

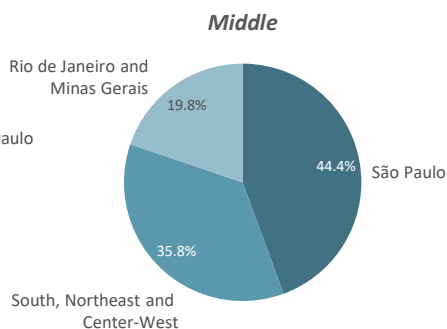
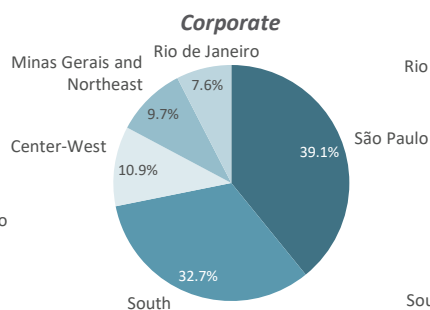
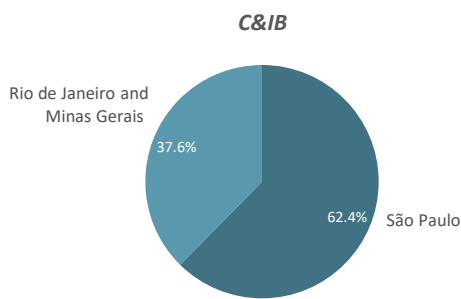
2<sup>nd</sup> Quarter of 2025



## Collaterals' Breakdown of the Expanded Credit Portfolio by Segment

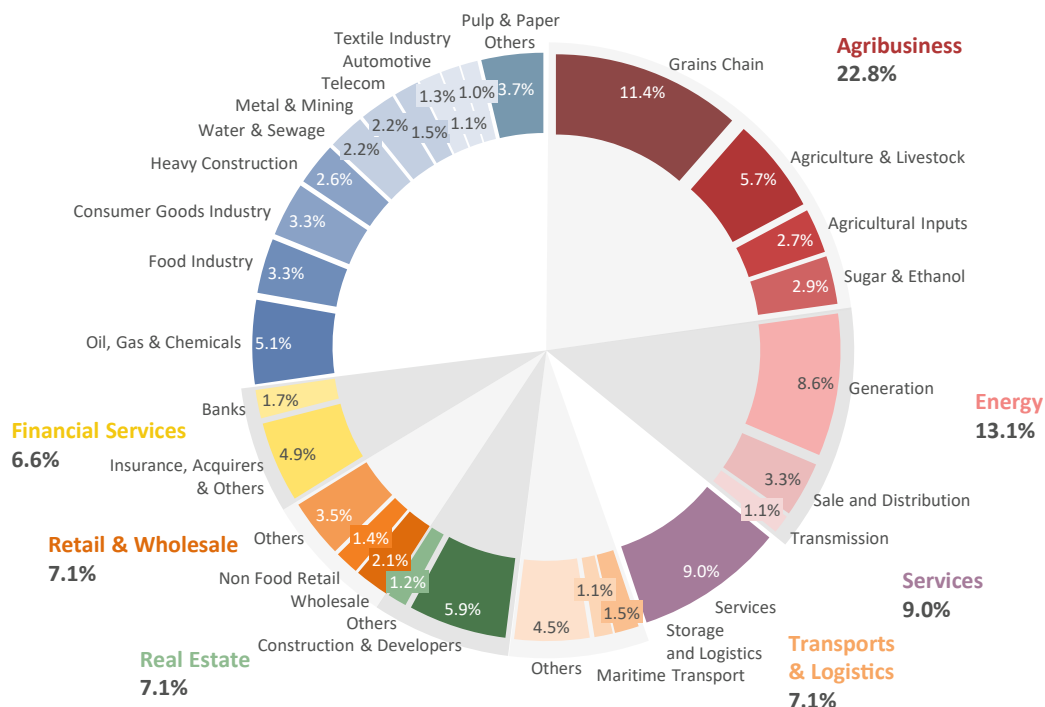


## Geographical Breakdown of the Expanded Credit Portfolio by Segment



## Sector Breakdown of the Expanded Credit Portfolio

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



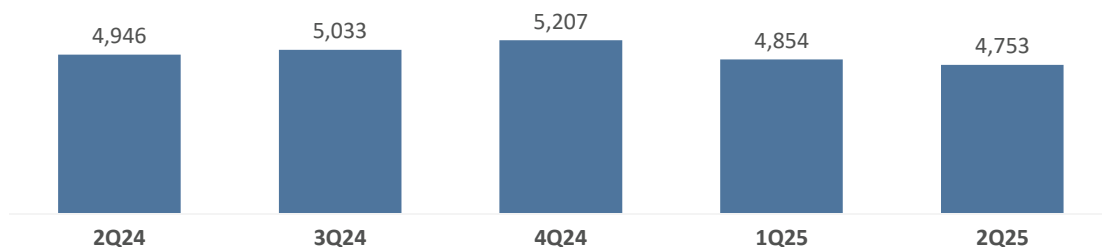
# Earnings Release

2<sup>nd</sup> Quarter of 2025



## Expanded Credit Portfolio Indicators by Segment

ABC Brasil ended the 2Q25 with 4,753 active wholesale clients, a year-over-year decrease of 3.9%.

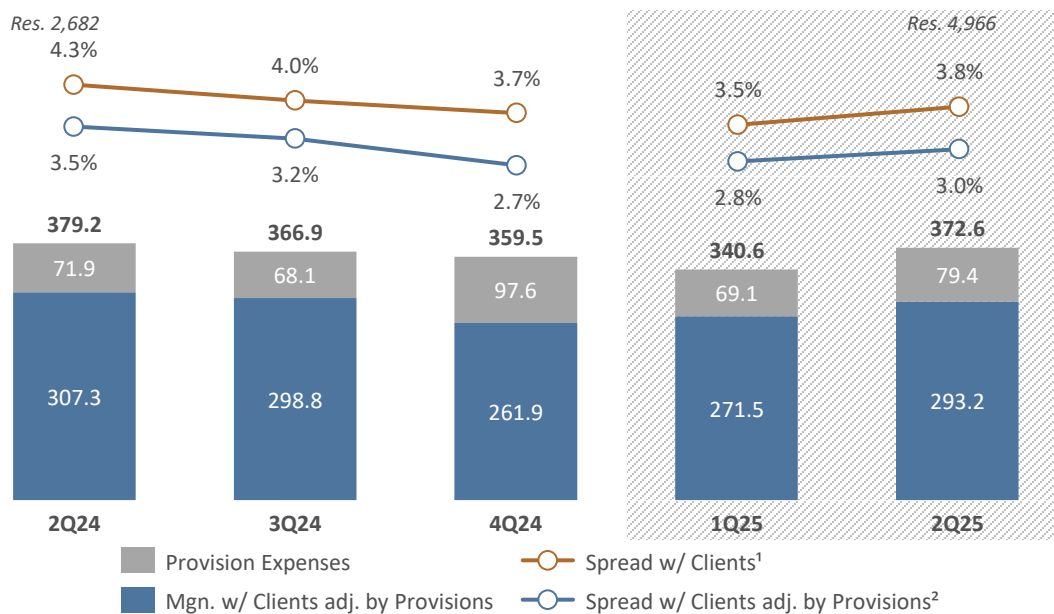


	C&IB			Corporate			Middle		
	2Q25	1Q25	2Q24	2Q25	1Q25	2Q24	2Q25	1Q25	2Q24
Wholesale Clients	379	390	374	1,980	2,032	1,993	2,394	2,432	2,579
Average Exposure per Client (R\$ million) <sup>1</sup>	93.4	92.5	78.8	26.2	26.0	17.2	2.7	2.8	2.2
Average Term (days) <sup>1</sup>	344	348	351	389	388	383	398	364	342

<sup>1</sup> Includes Loans, Guarantees Issued and Corporate Securities

## Annualized Spread with Clients (Loans + Corporate Securities)

The **Annualized Spread with Clients** presented an increase of approximately 30 basis points vs. the previous quarter, mainly resulted from a better product mix and higher credit spreads. The **Annualized Spread with Clients Adjusted by Provisions** presented an increase of approximately 20 basis points.



(R\$ million)	2Q24	3Q24	4Q24	1Q25	2Q25
		Res 2,682		Res 4,966	
Loans + Private Securities   Average	35,488	36,998	38,602	38,956	38,753

<sup>1</sup> Spread with Clients is calculated as Financial Margin with Clients divided by average Loans and Corporate Securities Portfolio

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

# Earnings Release

2<sup>nd</sup> Quarter of 2025



## 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)	2Q25 Res. 4,966	% of Portfolio	1Q25 Res. 4,966	% of Portfolio	2Q24 Res. 2,682	% of Portfolio
0 - 50 MM	19,048	36.5%	18,369	35.9%	17,609	36.5%
50 MM - 100 MM	9,500	18.2%	10,419	20.3%	8,972	18.6%
> 100 MM	23,572	45.2%	22,418	43.8%	21,703	44.9%
<b>Total</b>	<b>52,120</b>	<b>100.0%</b>	<b>51,206</b>	<b>100.0%</b>	<b>48,284</b>	<b>100.0%</b>

### Expanded Credit Portfolio by Maturity

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

Expanded Portfolio by Maturity (R\$ million)	2Q25 Res. 4,966	% of Portfolio	1Q25 Res. 4,966	% of Portfolio	2Q24 Res. 2,682	% of Portfolio
Until 3 months	9,706	18.6%	9,987	19.5%	9,579	19.8%
3 to 12 months	15,248	29.3%	16,351	31.9%	17,320	35.9%
1 to 3 years	17,767	34.1%	16,958	33.1%	14,919	30.9%
Above 3 years	9,399	18.0%	7,910	15.4%	6,467	13.4%
<b>Total</b>	<b>52,120</b>	<b>100.0%</b>	<b>51,206</b>	<b>100.0%</b>	<b>48,284</b>	<b>100.0%</b>

### 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 (R\$ million)	2Q25 Res. 4,966	% of Portfolio	1Q25 Res. 4,966	% of Portfolio	ECL 2Q25	% of Portfolio
Stage 1	49,081	94.2%	48,407	94.5%	181	0.4%
Stage 2	1,778	3.4%	1,576	3.1%	87	4.9%
Stage 3	1,261	2.4%	1,223	2.4%	714	56.6%
Prospective Provision					190	0.0%
<b>Total</b>	<b>52,120</b>	<b>100.0%</b>	<b>51,206</b>	<b>100.0%</b>	<b>1,172</b>	<b>2.2%</b>

### Quality of the Expanded Credit Portfolio by Segment

Segments	Overdue +90 Days Balance		Stage 3 Balance		Written off Credits		NPL Formation <sup>1</sup> / Portfolio	
	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio
C&IB	2	0.0%	107	0.7%	0	0.0%	(3)	(0.0%)
Corporate	203	0.6%	768	2.4%	3	0.0%	(115)	(0.4%)
Middle	178	3.8%	386	8.2%	1	0.0%	19	0.4%
<b>Total - 2Q25</b>	<b>382</b>	<b>0.7%</b>	<b>1,261</b>	<b>2.4%</b>	<b>4</b>	<b>0.0%</b>	<b>(99)</b>	<b>(0.2%)</b>
1Q25	485	0.9%	1,223	2.4%	21	0.0%		

<sup>1</sup> Defined as the credit portfolio more than 90 days overdue during the quarter, added by write-offs.

By the end of 2Q25, the balances of renegotiated credits and restructured operations were, respectively, R\$96.4 million (0.19% of the Expanded Credit Portfolio) and R\$30.1 million (0.06% of the Expanded Credit Portfolio).

# Earnings Release

2<sup>nd</sup> Quarter of 2025

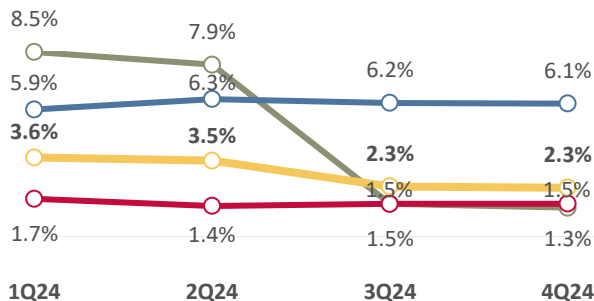


## Portfolio Performance

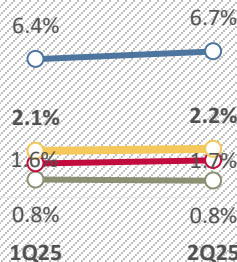
### Expected Credit Loss

% of portfolio

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



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

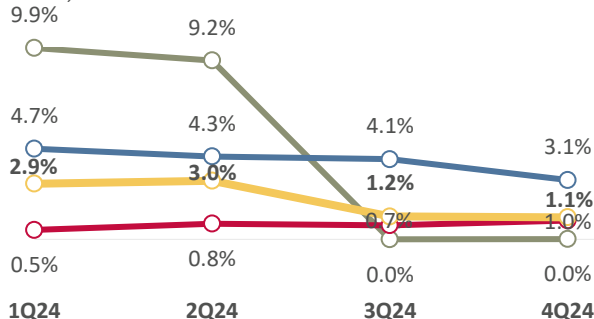


—○— C&IB  
—○— C  
—○— M  
—○— Total<sup>3</sup>

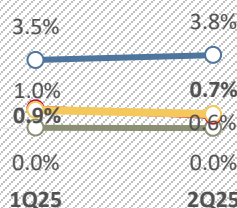
### +90 Days Overdue (falling due and overdue installments)

% of portfolio

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



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

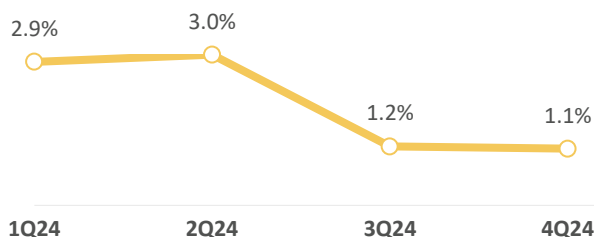


—○— C&IB  
—○— C  
—○— M  
—○— Total

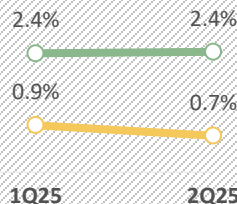
### Operations in Stage 3 and +90 Days Overdue

% of portfolio

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



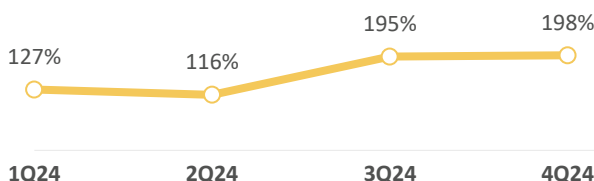
Res. 4,966<sup>2</sup>



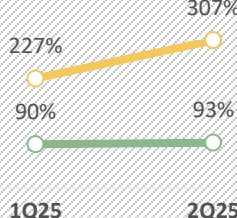
—○— Stage 3  
—○— +90 days Overdue

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

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



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



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

<sup>1</sup> % of Loan Portfolio. Excludes the isolated credit effect of a C&IB client, which finalized its Chapter 11 restructuring in the 3Q24

<sup>2</sup> % of Expanded Credit Portfolio

<sup>3</sup> The Total Expected Credit Loss includes the Prospective provision of R\$190 million

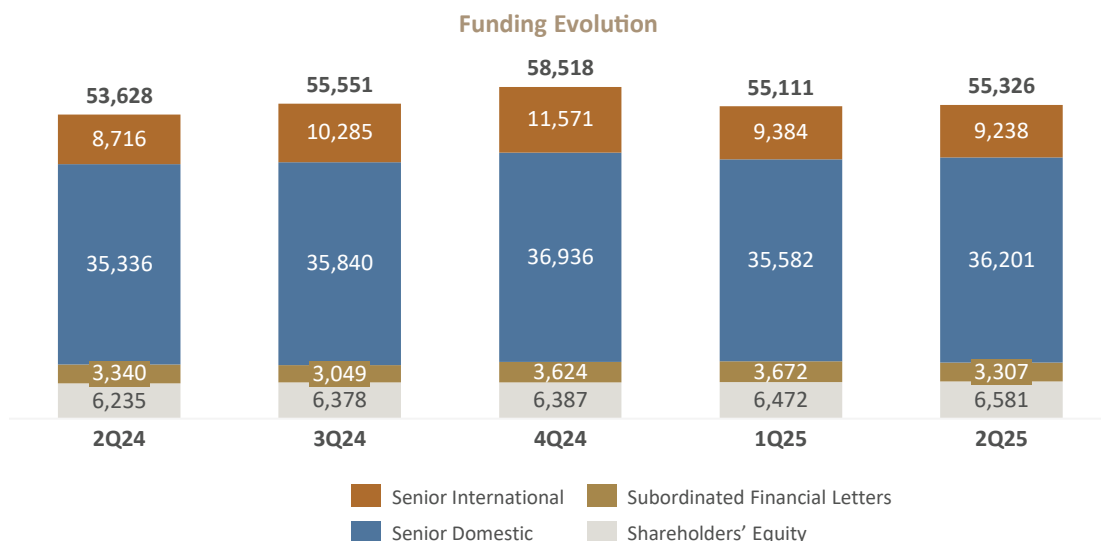
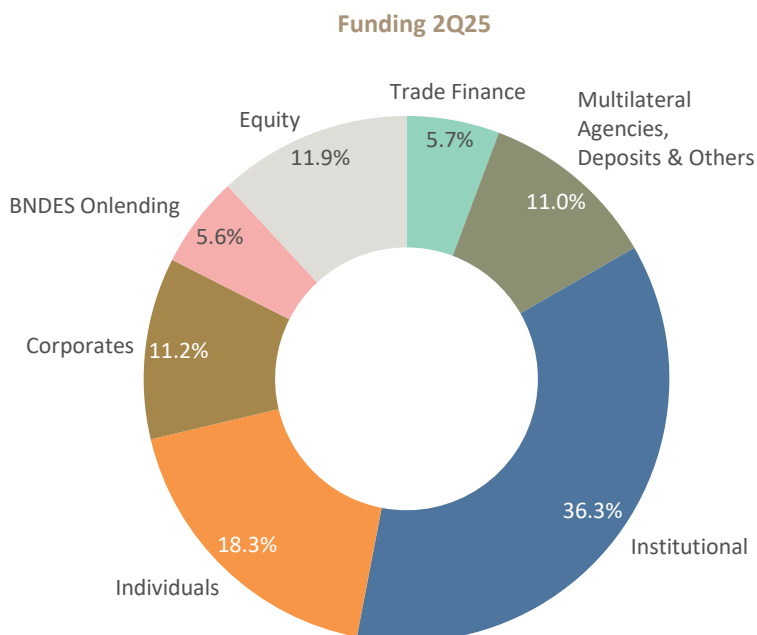
# Earnings Release

2<sup>nd</sup> Quarter of 2025



## Funding

The chart below shows the funding breakdown by investor profile.



By the end of June 2025, the funding balance reached R\$55.3 billion, an increase of 0.4% in the quarter and of 3.2% 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

2<sup>nd</sup> Quarter of 2025



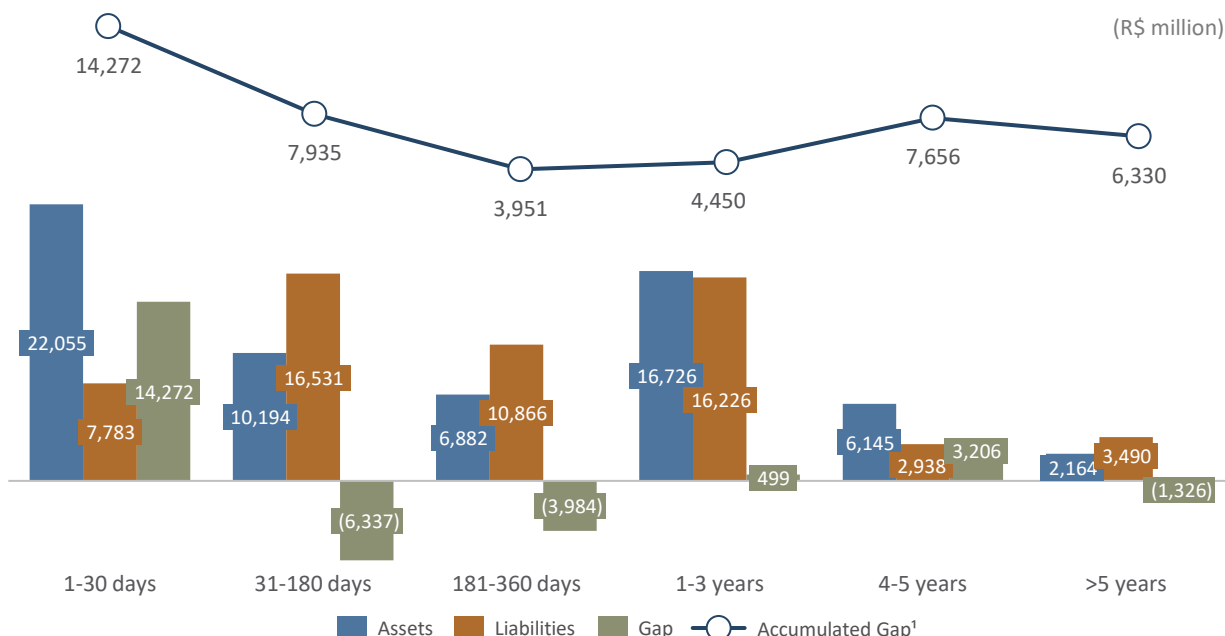
Funding (R\$ million)	2Q25	% of Total	1Q25	% of Total	2Q24	% of Total
Demand Deposits	563	1.0%	487	0.9%	551	1.0%
Time Deposits	8,078	14.6%	8,867	16.1%	10,675	19.9%
LCA, LCI & COE <sup>1</sup>	7,624	13.8%	7,179	13.0%	5,010	9.3%
Financial Bills	16,682	30.2%	16,443	29.8%	16,577	30.9%
Subordinated Local Notes (Letras Financeiras)	1,701	3.1%	2,049	3.7%	2,286	4.3%
Interbank Deposits	128	0.2%	187	0.3%	337	0.6%
Borrowing and Onlending Obligations Abroad	9,250	16.7%	8,938	16.2%	8,716	16.3%
Borrowing and Onlending Obligations	3,112	5.6%	2,865	5.2%	2,185	4.1%
Perpetual Sub. Financial Notes	1,606	2.9%	1,623	2.9%	1,054	2.0%
<b>Subtotal (Funding with Third Parties)</b>	<b>48,745</b>	<b>88.1%</b>	<b>48,638</b>	<b>88.3%</b>	<b>47,393</b>	<b>88.4%</b>
Shareholders' Equity	6,581	11.9%	6,472	11.7%	6,235	11.6%
<b>Total</b>	<b>55,326</b>	<b>100.0%</b>	<b>55,111</b>	<b>100.0%</b>	<b>53,628</b>	<b>100.0%</b>

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

Funding with Third Parties by Maturity (R\$ million)	2Q25	1Q25	Chg (%)	2Q24	Chg (%)
Until 3 months	10,087	9,455	6.7%	9,950	1.4%
3 to 12 months	17,777	20,645	-13.9%	18,861	-5.7%
1 to 3 years	14,199	12,707	11.7%	14,706	-3.4%
Above 3 years	6,682	5,831	14.6%	3,876	72.4%
<b>Total</b>	<b>48,745</b>	<b>48,638</b>	<b>0.2%</b>	<b>47,393</b>	<b>2.9%</b>

## 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 2Q25, the net cash position up to 30 days reached R\$14.3 billion, equivalent to 2.2 times the shareholders' equity.



<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.

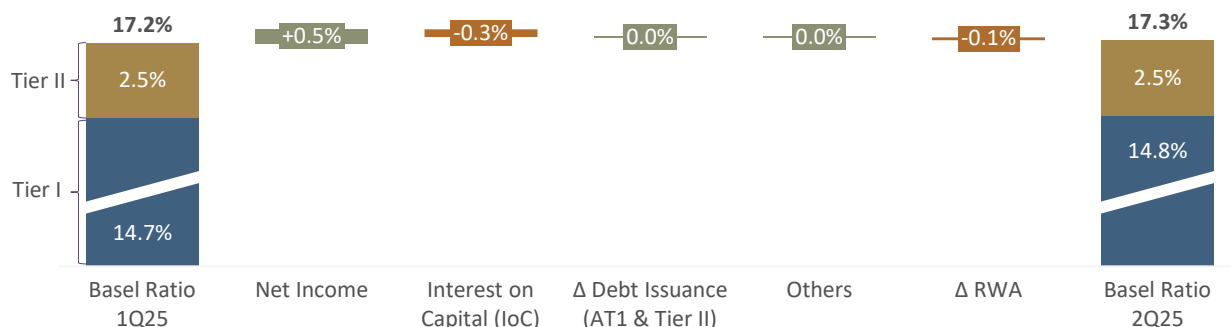
# Earnings Release

2<sup>nd</sup> Quarter of 2025



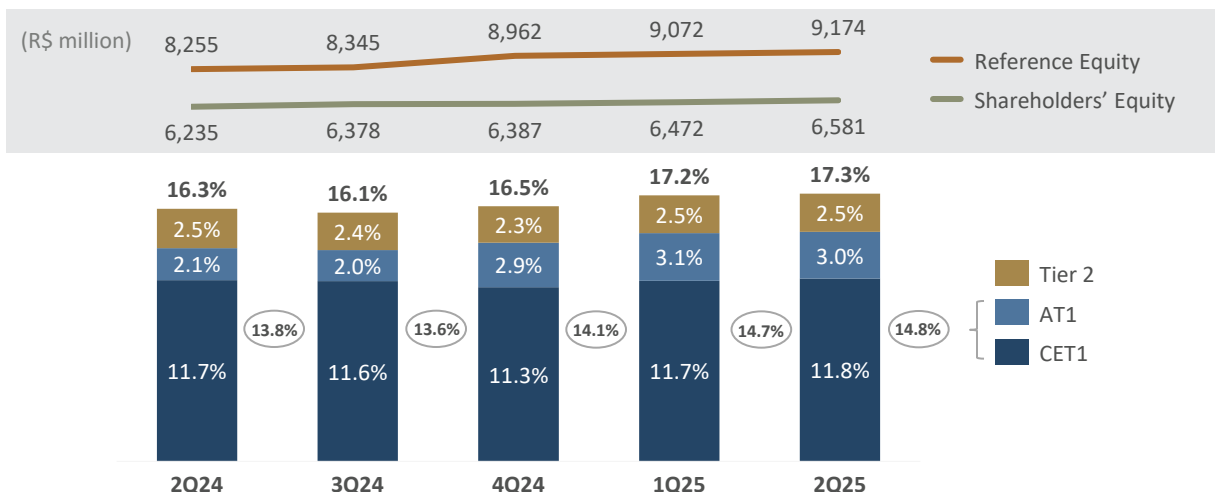
## Capital Adequacy

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 by 10 basis points, positively impacted by the appropriation of 2Q25 results and negatively impacted by the provisioning of Interest on Capital and the expansion of Risk-Weighted Assets (RWA). After the quarter-end, ABC Brasil partially repurchased its Perpetual Subordinated Financial Notes (AT1) in the amount of R\$300 million, resulting in a *pro forma* reduction in the Basel Ratio for 2Q25 of 57 basis points.

Evolution of Basel Ratio - 2Q25 (R\$ million)	Tier 1	Tier 2	Total	Risk Weighted Assets	BIS Ratio	Ratio Tier 1 / Reference Equity
March 31, 2025	7,777.6	1,294.2	9,071.8	52,757.2	17.2%	85.7%
Net Profit	244.1		244.1		0.5%	
Interest on Capital (IOC) Distributed	(136.0)		(136.0)		-0.3%	
Basel III Subordinated Debt Issuance	(17.3)	14.1	(3.1)		0.0%	
Others	(2.6)		(2.6)		0.0%	
Change in Risk Weighted Assets				287.4	-0.1%	
June 30, 2025	7,865.9	1,308.3	9,174.2	53,044.7	17.3%	85.7%



In the 2Q25, the average exposure to market risk measured by the trading portfolio VaR reached R\$4.1 million (Value-at-Risk estimated through historical simulation method, with one-day time horizon and 99% confidence level).

# Earnings Release

2<sup>nd</sup> Quarter of 2025



## FINANCIAL HIGHLIGHTS AND INDICATORS

### Net Interest Income

The **Net Interest Income** of the 2Q25 reached R\$604.4 million, an increase of 6.7% in relation to 1Q25. When comparing the 2Q25 vs. the 2Q24, the increase was 1.1%. The **Net Interest Income post-Provisions** increased by 5.5% in 2Q25 when compared to the first quarter of 2025, while presented a decrease of 0.1% in relation to the previous year.

NII (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
<b>Net Interest Income</b>	<b>604.4</b>	<b>566.7</b>	<b>6.7%</b>	<b>597.6</b>	<b>1.1%</b>	<b>1,171.1</b>	<b>1,128.3</b>	<b>3.8%</b>
Financial Margin with Clients	372.6	340.6	9.4%	379.2	-1.8%	713.2	705.0	1.2%
Shareholders' Equity Remunerated at CDI Rate	160.9	143.4	12.2%	120.1	34.0%	304.3	244.6	24.4%
Financial Margin with Market	70.9	82.7	-14.3%	98.2	-27.8%	153.6	178.7	-14.0%
Provision Expenses	(79.4)	(69.1)	14.9%	(71.9)	10.3%	(148.4)	(112.6)	31.8%
<b>Net Interest Income post-Provisions</b>	<b>525.0</b>	<b>497.6</b>	<b>5.5%</b>	<b>525.6</b>	<b>-0.1%</b>	<b>1,022.7</b>	<b>1,015.7</b>	<b>0.7%</b>

### Provision

**Expanded Provision Expenses** for 2Q25 presented an increase of 24.5% when compared to the 1Q25, and an increase of 7.8% when compared to the same period of 2024. In relation to the **Expanded Credit Portfolio**, the **Expanded Provision Expenses** ended 2Q25 in 0,6%, presenting an increase of 11 basis-points in relation to 1Q25.

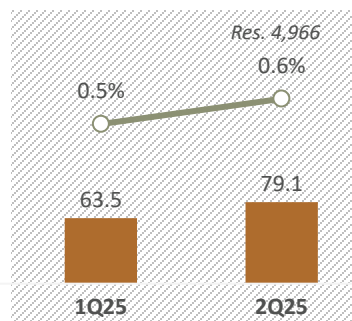
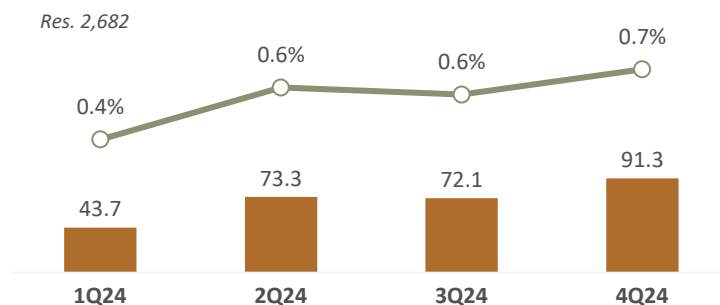
Provision (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
Loan Loss Provision (LLP) <sup>1,2</sup>	(87.5)	(93.4)	-6.3%	(20.0)	337.0%	(180.9)	(63.1)	186.8%
Provision for the Devaluation of Securities (PDS)	0.8	3.4	-76.1%	(54.3)	-101.5%	4.2	(58.5)	-107.1%
Credit Recoveries	7.4	21.0	-65.0%	2.3	215.1%	28.3	8.9	217.7%
<b>Provision Expenses</b>	<b>(79.4)</b>	<b>(69.1)</b>	<b>14.9%</b>	<b>(71.9)</b>	<b>10.3%</b>	<b>(148.4)</b>	<b>(112.6)</b>	<b>31.8%</b>
Provision for Guarantees Issued (PGI)	-	-	-	(0.3)	-	-	(2.5)	-
Provision for Assets not for Own Use (BNDU)	0.3	5.5	-94.6%	(1.0)	-129.1%	5.8	(1.9)	-405.5%
<b>Expanded Provision Expenses</b>	<b>(79.1)</b>	<b>(63.5)</b>	<b>24.5%</b>	<b>(73.3)</b>	<b>7.8%</b>	<b>(142.6)</b>	<b>(117.0)</b>	<b>21.8%</b>
Expanded Credit Portfolio	52,119.9	51,205.7	1.8%	48,284.3	7.9%	52,119.9	48,284.3	7.9%
<b>Expanded Provision / Expanded Portfolio (Annualized)</b>	<b>0.6%</b>	<b>0.5%</b>	<b>11 bps</b>	<b>0.6%</b>	<b>(0) bps</b>	<b>0.5%</b>	<b>0.5%</b>	<b>6 bps</b>

<sup>1</sup> Includes Credit Recovery Costs

<sup>2</sup> From the 1Q25 onwards, it includes 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)



■ Expanded Provision Expenses    —○— Expanded Provision Expenses / Expanded Portfolio



# Earnings Release

2<sup>nd</sup> Quarter of 2025

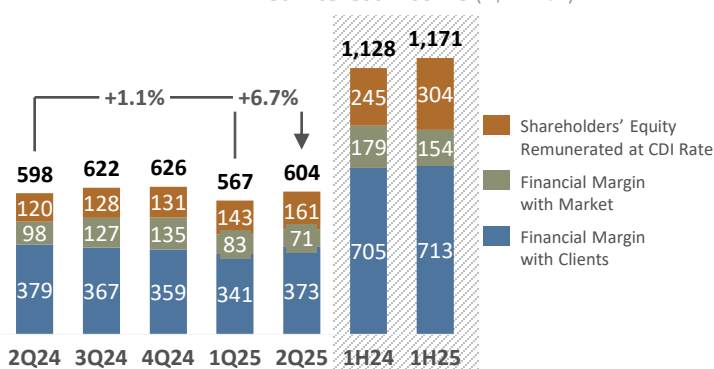


## NIM

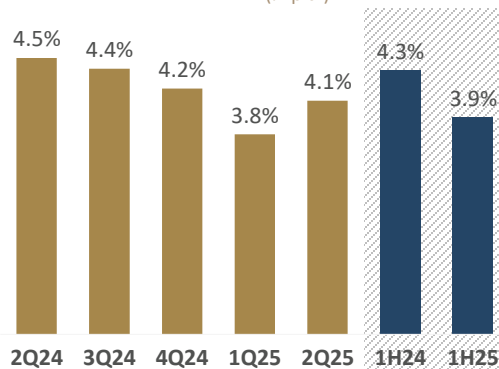
The NIM (Net Interest Margin) reached 4.1% p.a. in the 2Q25, an increase of 30 basis points when compared to the previous quarter, and a decrease of 38 basis points in relation to the same period of 2024.

NIM (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
Net Interest Income pre-Provisions (A)	604.4	566.7	6.7%	597.6	1.1%	1,171.1	1,128.3	3.8%
Loans (Average)	22,380	23,134	-3.3%	23,334	-4.1%	22,757	23,733	-4.1%
Other Interest Earning Assets (Average)	36,995	36,947	0.1%	30,378	21.8%	36,971	28,924	27.8%
Average Interest Earning Assets (B)	59,375	60,081	-1.2%	53,712	10.5%	59,728	52,656	13.4%
Net Interest Margin (% pa) (A/B)	4.1%	3.8%	30 bps	4.5%	(38) bps	3.9%	4.3%	(42) bps

Net Interest Income (R\$ million)



NIM (% p.a.)

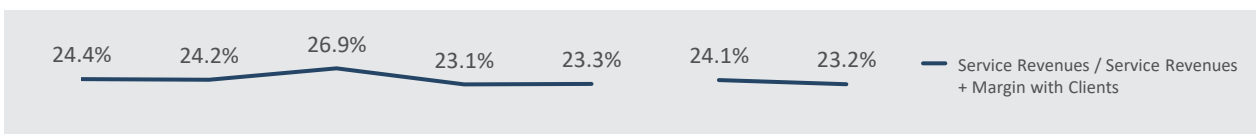


## Service Revenues

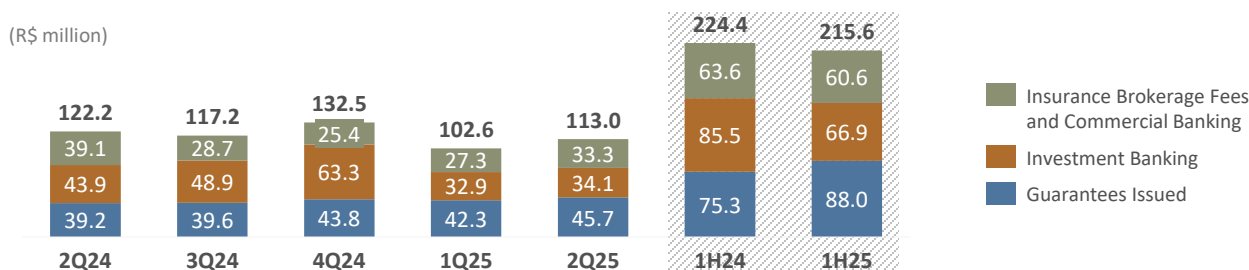
**Service Revenues** reached R\$113.0 million in 2Q25 – an increase of 10.2% when compared to the previous quarter and a decrease of 7.5% when compared to the same period of 2024. The highlight was the **Insurance Brokerage Fees and Commercial Banking** line, which increased 21.7% when compared to the previous quarter.

Service Revenues (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
Guarantees Issued	45.7	42.3	7.9%	39.2	16.5%	88.0	75.3	16.9%
Investment Banking	34.1	32.9	3.6%	43.9	-22.4%	66.9	85.5	-21.7%
Insurance Brokerage Fees and Commercial Banking	33.3	27.3	21.7%	39.1	-14.8%	60.6	63.6	-4.7%
Total	113.0	102.6	10.2%	122.2	-7.5%	215.6	224.4	-3.9%

The chart below presents the **Service Revenues** evolution and breakdown, as well as its share in Total Revenues. In the 2Q25, Service Revenues accounted for 23.3% of revenues with clients.



(R\$ million)



# Earnings Release

2<sup>nd</sup> Quarter of 2025



## Personnel, Other Administrative and Profit-Sharing Expenses

**Personnel, Other Administrative and Profit-Sharing Expenses** reached R\$259.5 million in the second quarter of 2025, a decrease of 2.4% over the previous quarter and an increase of 1.2% over the same period of 2024. The table below presents the changes in expenses, by type:

Expenses (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
Personnel Expenses	(128.2)	(126.9)	1.1%	(124.3)	3.2%	(255.1)	(241.8)	5.5%
Other Administrative Expenses	(66.6)	(70.8)	-5.8%	(65.7)	1.4%	(137.4)	(127.0)	8.2%
<b>Subtotal</b>	<b>(194.9)</b>	<b>(197.7)</b>	<b>-1.4%</b>	<b>(190.0)</b>	<b>2.6%</b>	<b>(392.5)</b>	<b>(368.8)</b>	<b>6.4%</b>
Profit Sharing	(64.6)	(68.1)	-5.1%	(66.5)	-2.9%	(132.7)	(131.4)	1.0%
<b>Total</b>	<b>(259.5)</b>	<b>(265.7)</b>	<b>-2.4%</b>	<b>(256.5)</b>	<b>1.2%</b>	<b>(525.2)</b>	<b>(500.2)</b>	<b>5.0%</b>
Employees	1,295	1,291	0.3%	1,294	0.1%	1,295	1,294	0.1%

## Operating Income

**Operating Income** reached R\$400.7 million in the second quarter of 2025, an increase of 9.8% in relation to the previous quarter and a decrease of 7.6% in relation to the same period in 2024. Follows below the Operating Income breakdown:

Operating Income (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
Managerial Net Interest Income	604.4	566.7	6.7%	597.6	1.1%	1,171.1	1,128.3	3.8%
Provision Expenses	(79.4)	(69.1)	14.9%	(71.9)	10.3%	(148.4)	(112.6)	31.8%
<b>Managerial Net Interest Income post-Provisions</b>	<b>525.0</b>	<b>497.6</b>	<b>5.5%</b>	<b>525.6</b>	<b>-0.1%</b>	<b>1,022.7</b>	<b>1,015.7</b>	<b>0.7%</b>
<b>Service Revenues</b>	<b>113.0</b>	<b>102.6</b>	<b>10.2%</b>	<b>122.2</b>	<b>-7.5%</b>	<b>215.6</b>	<b>224.4</b>	<b>-3.9%</b>
Personnel & Other Administrative Expenses	(194.9)	(197.7)	-1.4%	(190.0)	2.6%	(392.5)	(368.8)	6.4%
Tax & Other Operating Expenses	(42.5)	(37.5)	13.3%	(24.0)	76.6%	(79.9)	(41.4)	93.2%
<b>Operating Income</b>	<b>400.7</b>	<b>365.1</b>	<b>9.8%</b>	<b>433.8</b>	<b>-7.6%</b>	<b>765.8</b>	<b>829.9</b>	<b>-7.7%</b>

## Efficiency

The **Efficiency Ratio** ended the second quarter of 2025 at 38.4%, impacted by a higher revenue growth in the quarter, while expenses presented a decrease of 2.4% in relation to the previous quarter, and an increase of 5.0% comparing the half-year accumulation.

Efficiency (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966	2Q25x1Q25 Chg 3M	2Q24 Res. 2,682	2Q25x2Q24 Chg 12M	1H25 Res. 4,966	1H24 Res. 2,682	1H25x1H24 Chg 12M
<b>Efficiency Ratio (A/B)</b>	<b>38.4%</b>	<b>42.1%</b>	<b>(362) bps</b>	<b>36.9%</b>	<b>160 bps</b>	<b>40.2%</b>	<b>38.1%</b>	<b>212 bps</b>
<b>Expenses (A)</b>	<b>(259.5)</b>	<b>(265.7)</b>	<b>-2.4%</b>	<b>(256.5)</b>	<b>1.2%</b>	<b>(525.2)</b>	<b>(500.2)</b>	<b>5.0%</b>
Personnel	(128.2)	(126.9)	1.1%	(124.3)	3.2%	(255.1)	(241.8)	5.5%
Other Administrative	(66.6)	(70.8)	-5.8%	(65.7)	1.4%	(137.4)	(127.0)	8.2%
Profit Sharing	(64.6)	(68.1)	-5.1%	(66.5)	-2.9%	(132.7)	(131.4)	1.0%
<b>Revenues (B)</b>	<b>675.0</b>	<b>631.8</b>	<b>6.8%</b>	<b>696.1</b>	<b>-3.0%</b>	<b>1,306.7</b>	<b>1,313.8</b>	<b>-0.5%</b>
Net Interest Income pre-Provisions <sup>1</sup>	604.4	566.7	6.7%	597.6	1.1%	1,171.1	1,128.3	3.8%
Service Revenues	113.0	102.6	10.2%	122.2	-7.5%	215.6	224.4	-3.9%
Tax Expenses	(42.9)	(34.7)	23.5%	(21.8)	96.3%	(77.6)	(43.4)	78.7%
Other Revenues/(Expenses) pre-Provisions <sup>1</sup>	0.4	(2.8)	-114.1%	(1.9)	-120.9%	(2.4)	4.5	-152.4%

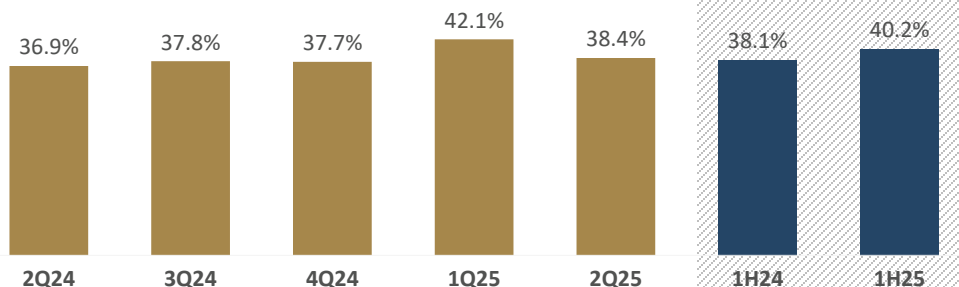
<sup>1</sup> Does not include Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), Provision for Guarantees Issued (PGI), and Credit Recoveries.

# Earnings Release

2<sup>nd</sup> Quarter of 2025



**Efficiency Ratio**  
(Expenses/Revenues)

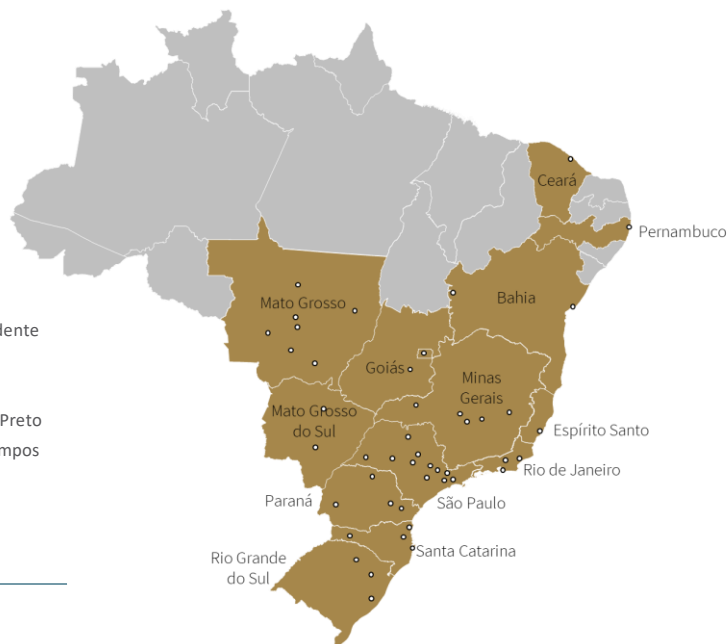


## Geographical Footprint

Currently, ABC Brasil has commercial footprint in 46 Brazilian cities:

Cities/Regions	
South	Blumenau
	Cascavel
	Caxias do Sul
	Chapecó
	Curitiba
	Florianópolis
	Joinville
	Londrina
	Passo Fundo
	Ponta Grossa
	Porto Alegre
Center-West	Brasília
	Campo Grande
	Canarana
	Cuiabá
	Goiânia
	Lucas do Rio Verde
	Nova Mutum
	Rondonópolis
	São Gabriel D'Oeste
	Sinop
	Tangará da Serra
Northeast	Fortaleza
	Luis Eduardo Magalhães
	Recife
	Salvador

ABC Paulista
Barueri
Belo Horizonte
Campinas
Divinópolis
Guarulhos
Ipatinga
Jundiaí
Macaé
Marília
Piracicaba
Presidente Prudente
Ribeirão Preto
Rio de Janeiro
São José do Rio Preto
São José dos Campos
São Paulo
Teresópolis
Uberlândia
Vila Velha



### Ratings

**S&P Global**

**Local Global**

**Sovereign**

brAAA BB

BB

**FitchRatings**

AAA(bra) BB+

BB

**MOODY'S**

AAA.Br Ba1

Ba1



# Earnings Release

2<sup>nd</sup> Quarter of 2025



## ESG

ABC Brasil released its 2024 Integrated Annual Report, a document that consolidates the company's financial and non-financial information, demonstrating its value generation over time. The model reinforces the integration of the bank's strategy with environmental, social, and governance (ESG) factors. The report, submitted to independent external assurance, follows the internationally recognized guidelines of the Global Reporting Initiative (GRI) and indicators from the Sustainability Accounting Standards Board (SASB). It also presents climate information reporting in accordance with the recommendations of the Task Force on Climate-related Financial Disclosure and incorporates elements of the International Financial Reporting Standards IFRS S1 and S2.

Regarding Sustainable Business, assets linked to ESG criteria, according to the sustainable finance framework developed by the company, reached R\$21.1 billion in June 2025, a 21.1% increase compared to the same period last year. The balance of sustainable funding in the local market totaled R\$1.9 billion, an increase of 109% compared to the same period last year.

## PERFORMANCE ON THE STOCK EXCHANGE

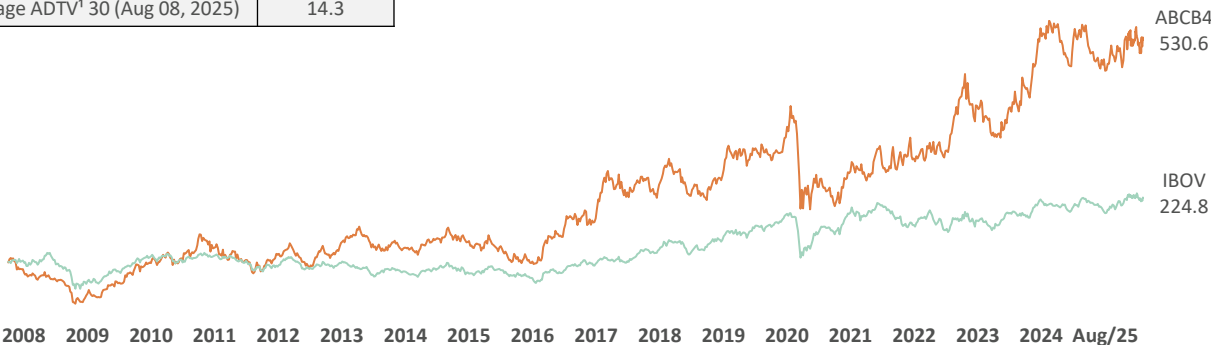
### Ownership Breakdown

Shareholders	August 8th, 2025				June 30th, 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 <sup>1</sup>	240	12,235,793	12,236,033	5.0%	240	12,244,646	12,244,886	5.0%
Free-float	0	75,125,769	75,125,769	30.7%	0	75,303,169	75,303,169	30.8%
<b>Total (ex-Treasury)</b>	<b>122,961,704</b>	<b>117,483,965</b>	<b>240,445,669</b>	<b>98.3%</b>	<b>122,961,704</b>	<b>117,670,218</b>	<b>240,631,922</b>	<b>98.4%</b>
Treasury Shares	0	4,211,188	4,211,188	1.7%	0	4,024,935	4,024,935	1.6%
<b>Total</b>	<b>122,961,704</b>	<b>121,695,153</b>	<b>244,656,857</b>	<b>100.0%</b>	<b>122,961,704</b>	<b>121,695,153</b>	<b>244,656,857</b>	<b>100.0%</b>

<sup>1</sup> 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 <sup>1</sup> 30 (Aug 08, 2025)	14.3

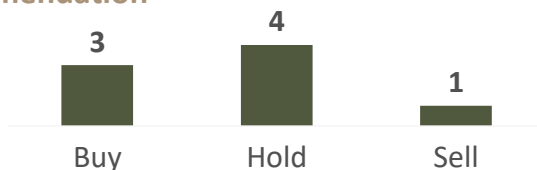


Source: Economática (series adjusted for dividends).

<sup>1</sup> Average of the last 30 trading days.

### Sell-Side Analysts Recommendation

Base-date: Aug 08, 2025



# Earnings Release

2<sup>nd</sup> Quarter of 2025



## FINANCIAL STATEMENTS

### Consolidated Balance Sheet

ASSETS (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966
Cash and Banks	572.9	746.7
<b>AT AMORTIZED COST</b>	<b>44,309.4</b>	<b>44,574.3</b>
Interbank Investments	4,612.0	5,756.5
Marketable Securities	18,180.4	17,560.3
Loans	20,805.1	20,707.3
Other Financial Assets	1,734.9	1,501.3
Provision for Expected Loss	(1,023.0)	(951.1)
<b>AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME</b>	<b>1,364.4</b>	<b>1,200.7</b>
Marketable Securities	1,365.4	1,201.9
Provision for Expected Loss	(1.0)	(1.1)
<b>AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<b>13,412.7</b>	<b>13,417.8</b>
Marketable Securities	7,856.1	7,791.9
Derivative Financial Instruments	5,657.3	5,724.7
Provision for Expected Loss	(100.8)	(98.7)
<b>OTHER ASSETS</b>	<b>4,505.2</b>	<b>4,010.1</b>
Deferred Tax Assets	2,083.0	1,800.4
Taxes and Contributions to be Compensated	383.3	356.8
Non-Financial Assets Held for Sale	100.2	102.2
Other	1,938.7	1,750.8
<b>FIXED ASSETS AND INTANGIBLE ASSETS</b>	<b>273.7</b>	<b>275.9</b>
<b>TOTAL ASSETS</b>	<b>64,438.3</b>	<b>64,225.6</b>
LIABILITIES (R\$ million)	2Q25 Res. 4,966	1Q25 Res. 4,966
<b>AT AMORTIZED COST</b>	<b>52,305.5</b>	<b>52,693.0</b>
Deposits	8,769.0	9,541.4
Money Market Funding	1,665.7	2,250.6
Funds from Acceptance and Issuance of Securities	24,306.6	23,621.8
Subordinated Debts	3,306.7	3,672.3
Loan Obligations	8,312.4	8,037.3
Obligations for Transfers	4,362.3	4,153.2
Other Financial Liabilities	1,535.2	1,367.2
Provision for Expected Loss	47.7	49.2
<b>AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<b>4,131.3</b>	<b>3,998.2</b>
Derivative Financial Instruments	4,131.3	3,998.2
<b>OTHER LIABILITIES</b>	<b>1,397.4</b>	<b>1,046.8</b>
Current Taxes Liabilities	221.3	156.6
Deferred Tax Liabilities	1,159.7	870.1
Provision for Contingencies	16.4	20.0
<b>SHAREHOLDERS' EQUITY</b>	<b>6,604.1</b>	<b>6,487.6</b>
Share Capital	5,698.6	5,698.6
Capital Reserve	88.6	87.9
Profit Reserve	682.1	658.7
Other Comprehensive Income	4.7	3.5
Retained Earnings	183.9	100.2
Treasury Stock	(76.6)	(76.6)
Non Controlling Shareholders Interest	22.7	15.3
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>64,438.3</b>	<b>64,225.6</b>

# Earnings Release

2<sup>nd</sup> Quarter of 2025



## Income Statement Consolidated

Income Statement (R\$ million)	2Q25 <i>Res. 4,966</i>	1Q25 <i>Res. 4,966</i>	1H25 <i>Res. 4,966</i>
<b>Income from Financial Intermediation</b>	<b>2,211.5</b>	<b>2,163.9</b>	<b>4,375.4</b>
Lending Operations	1,022.0	820.2	1,842.2
Marketable Securities	1,085.4	895.8	1,981.2
Gains (Losses) on Derivative Financial Instruments	15.7	237.7	253.4
Foreign Exchange Operations	88.5	210.1	298.6
<b>Expenses from Financial Intermediation</b>	<b>(1,370.3)</b>	<b>(1,324.0)</b>	<b>(2,694.3)</b>
Funding Expenses	(1,208.5)	(1,102.3)	(2,310.8)
Borrowings and Onlendings	(81.5)	(132.2)	(213.7)
Allowance for Loan Losses	(80.4)	(89.5)	(169.9)
<b>Exchange Rate Variation</b>	<b>(392.9)</b>	<b>(408.6)</b>	<b>(801.5)</b>
<b>Gross Income From Financial Intermediation</b>	<b>448.3</b>	<b>431.3</b>	<b>879.5</b>
<b>Other Operating Income (Expenses)</b>	<b>(135.1)</b>	<b>(132.3)</b>	<b>(267.4)</b>
Income from Services Revenues	116.3	106.8	223.1
Personnel Expenses	(132.3)	(133.2)	(265.5)
Other Administrative Expenses	(87.2)	(92.8)	(180.0)
Taxes	(43.2)	(21.4)	(64.7)
Other Operating Income	11.5	10.0	21.5
Other Operating Expense	(0.3)	(1.6)	(1.9)
<b>Operating Income</b>	<b>313.1</b>	<b>299.0</b>	<b>612.1</b>
Non-Operating Income (Loss)	0.3	5.6	5.8
<b>Income Before Taxes And Profit Sharing</b>	<b>313.4</b>	<b>304.6</b>	<b>618.0</b>
Income Tax and Social Contribution	(13.8)	(14.1)	(27.9)
Variable Compensation	(50.1)	(61.8)	(111.9)
Minority Interest	(5.4)	(3.1)	(8.5)
<b>Net Income</b>	<b>244.1</b>	<b>225.6</b>	<b>469.7</b>



**Banco ABC Brasil S.A.**

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