



Earnings Release

3rd Quarter of 2025

Earnings Release

3rd Quarter of 2025



Earnings Release

November 06th, 2025

(before market opening)

Conference Call

November 07th, 2025

English & Portuguese

08:00 AM (EST) / 10:00 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

Website: ri.abcbrazil.com.br

HIGHLIGHTS

Profitability

- **Net Income** reached R\$256.8 million in the third quarter of 2025 – an increase of 5.2% compared to the previous quarter and of 0.7% in relation to the same period of 2024.
- **Return on Average Equity (ROAE)** was 15.5%, a 50 basis-points increase quarter-over-quarter and a decrease of 72 basis-points in the annual comparison.

NII and NIM

- **Net Interest Income** reached R\$652.0 million in the 3Q25, the highest level for this line, an increase of 7.9% compared to the previous quarter – with expansions in all its three components – and of 4.9% compared to the same period of 2024.
- Meanwhile, the **NIM** (Net Interest Margin) reached 4.4% p.a. in the third quarter of 2025, an increase of 34 basis points compared to the 2Q25 and of 6 basis points compared to the 3Q24.

Expenses Discipline

- 3Q25 **Expenses (Personnel, Other Administrative and Profit-Sharing)**, presented an increase of 3.0% compared to the same period of 2024 – below the floor of the Guidance range originally disclosed for 2025.

Capital Optimization

- Continuing its capital optimization process, in October 2025, ABC Brasil redeemed R\$177 million of its **Perpetual Subordinated Financial Notes (AT1)**, in line with its liability management strategy. On a *pro forma* basis, this repurchase reduces the 3Q25 **BIS Ratio** in 32 basis points, still at a very comfortable level. It is also worth noting that the Core Equity ratio was maintained.

Cont.

Earnings Release

3rd Quarter of 2025



Earnings Release

November 06th, 2025

(before market opening)

Conference Call

November 07th, 2025

English & Portuguese

08:00 AM (EST) / 10:00 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@abcbrasil.com.br

Website: ri.abcbrasil.com.br

HIGHLIGHTS

Credit Quality

- Credit metrics remained healthy in the quarter. **+90 Days Overdue** decreased by 10 basis-points quarter-on-quarter, ending the 3Q25 at 0.6% of the **Expanded Credit Portfolio**.
- Coverage Ratios measuring **Total Expected Credit Loss/+90 Days Overdue** and **Total Expected Credit Loss/Stage 3** ended the quarter at 389% and 90%, respectively

New Client Segmentation

- As of July 2025, ABC Brasil introduced a **new client segmentation**, aiming at increasing the quality of service offered to each client segment:
 - **Large Corporate**: maintains its composition of companies with annual sales above R\$4 billion;
 - **Corporate**: now consisting of companies with annual sales between R\$500 million and R\$4 billion; and
 - **Middle**: now consisting of companies with annual sales between R\$30 million and R\$500 million;
- Historical data was reclassified for comparability purposes.

Agri and Real Estate Verticals

- In addition to the traditional segments based on annual sales – Large Corporate, Corporate, and Middle – ABC Brasil has introduced **new coverage verticals** dedicated to specific industry sectors.
- The **Agri** and **Real Estate** sectors have historically been representative within ABC Brasil's Expanded Credit Portfolio and now have dedicated commercial and support areas.
- The objective is to leverage the **sector expertise** built over the last decades to explore business opportunities throughout the value chain and build tailor-made financial solutions for our clients, regardless of the company size.

Earnings Release

3rd Quarter of 2025



EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 3Q25.

Key Indicators

	3Q25	2Q25	3Q25x2Q25	3Q24	3Q25x3Q24	9M25	9M24	9M25x9M24
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	256.8	244.1	5.2%	255.1	0.7%	726.5	728.2	-0.2%
Managerial NII pre-Provisions	652.0	604.4	7.9%	621.8	4.9%	1,823.1	1,750.1	4.2%
Managerial NII post-Provisions	562.7	525.0	7.2%	553.7	1.6%	1,585.3	1,569.4	1.0%

Shares (R\$)								
NOSH ex-Treasury (million)	241.1	240.6		240.2		241.1	240.2	
Recurring/Accounting Earnings per Share (EPS)	1.07	1.01	5.0%	1.06	0.3%	3.01	3.03	-0.6%
ABC84 Share Price	23.25	22.39	3.8%	21.79	6.7%	23.25	21.79	6.7%
Market Capitalization (R\$ million)	5,605	5,388	4.0%	5,234	7.1%	5,605	5,234	7.1%
Book Value per Share ¹	27.79	27.35	1.6%	26.55	4.7%	27.79	26.55	4.7%
Price / Book Value (P/BV) ¹	0.84	0.82	2.2%	0.82	1.9%	0.84	0.82	1.9%
IoC ² Provisioned (R\$ million)	141.0	136.0	3.6%	99.7	41.4%	402.3	288.2	39.6%
IoC ² Declared (R\$ million)	0.0	261.3	-	0.0	-	261.3	188.5	38.7%
IoC ² Declared per Share	0.00	1.09	-	0.00	-	1.09	0.78	38.3%
Dividend Yield (%) - Annualized	10.1%	10.1%	(4) bps	7.6%	244 bps	10.1%	7.1%	298 bps

Performance Ratios (%)								
NIM - Net Interest Margin (p.a.)	4.4%	4.1%	34 bps	4.4%	6 bps	4.1%	4.3%	(22) bps
Recurring ROAE (annualized)	15.5%	15.0%	50 bps	16.2%	(72) bps	14.9%	15.8%	(97) bps
ROAA (annualized)	1.6%	1.5%	9 bps	1.4%	16 bps	1.5%	1.5%	(1) bps
Efficiency Ratio	38.8%	38.4%	33 bps	37.8%	99 bps	39.7%	38.0%	172 bps
BIS Ratio	16.7%	17.3%	(58) bps	16.1%	64 bps	16.7%	16.1%	64 bps
Tier 1 Capital	14.3%	14.8%	(55) bps	13.6%	63 bps	14.3%	13.6%	63 bps
Core Capital	11.9%	11.8%	8 bps	11.6%	24 bps	11.9%	11.6%	24 bps
Additional Capital	2.4%	3.0%	(62) bps	2.0%	40 bps	2.4%	2.0%	40 bps
Coverage Ratio (Expected Credit Loss / Overdue +90 days) ³	389%	307%	82 p.p.	195%	193 p.p.	389%	195%	193 p.p.
Coverage Ratio (Expected Credit Loss / Stage 3) ³	90%	93%	(3) p.p.	-	-	90%	-	-

Balance Sheet (R\$ million)								
Total Assets	63,239	64,438	-1.9%	72,065	-12.2%			
Expanded Credit Portfolio	52,303	52,120	0.4%	50,010	4.6%			
Loans	22,883	22,521	1.6%	22,984	-0.4%			
Guarantees Issued	12,586	12,872	-2.2%	12,463	1.0%			
Corporate Securities	16,834	16,726	0.6%	14,563	15.6%			
Funding with third-party sources	47,215	48,745	-3.1%	49,173	-4.0%			
Tier 1 Capital	7,811	7,866	-0.7%	7,088	10.2%			
Core Capital	6,495	6,260	3.8%	6,045	7.4%			
Additional Capital	1,317	1,606	-18.0%	1,043	26.2%			
Tier 2 Capital	1,327	1,308	1.4%	1,257	5.6%			
Shareholders' Equity ¹	6,700	6,581	1.8%	6,378	5.0%			

R\$/USD	5.32	5.46	-2.5%	5.45	-2.4%			
Wholesale Clients	4,699	4,753	-1.1%	5,033	-6.6%			
Employees ⁴	1,298	1,295	0.2%	1,293	0.4%			

¹ Shareholders' Equity ex-minorities

² Interest on Capital

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

⁴ Including Executive Directors, Employees and Interns

Earnings Release

3rd Quarter of 2025



Managerial Income Statement

Managerial Income Statement (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Net Interest Income	652.0	604.4	7.9%	621.8	4.9%	1,823.1	1,750.1	4.2%
Financial Margin with Clients	392.6	372.6	5.4%	366.9	7.0%	1,105.7	1,071.9	3.2%
Shareholders' Equity Remunerated at CDI Rate	182.7	160.9	13.5%	127.8	42.9%	487.0	372.4	30.8%
Financial Margin with Market	76.8	70.9	8.3%	127.0	-39.6%	230.4	305.7	-24.6%
Provision Expenses	(89.4)	(79.4)	12.6%	(68.1)	31.2%	(237.8)	(180.7)	31.6%
Net Interest Income post-Provisions	562.7	525.0	7.2%	553.7	1.6%	1,585.3	1,569.4	1.0%
Service Revenues	110.7	113.0	-2.1%	117.2	-5.6%	326.2	341.6	-4.5%
Guarantees Issued	39.9	45.7	-12.6%	39.6	0.7%	127.9	114.9	11.3%
Investment Banking	37.7	34.1	10.7%	48.9	-22.9%	104.6	134.3	-22.1%
Insurance Brokerage Fees and Commercial Banking	33.1	33.3	-0.7%	28.7	15.0%	93.7	92.4	1.4%
Personnel & Other Administrative Expenses	(197.9)	(194.9)	1.5%	(198.8)	-0.4%	(590.4)	(567.6)	4.0%
Personnel Expenses	(126.7)	(128.2)	-1.2%	(127.2)	-0.3%	(381.9)	(368.9)	3.5%
Other Administrative Expenses	(71.1)	(66.6)	6.7%	(71.6)	-0.7%	(208.5)	(198.6)	5.0%
Tax Expenses	(40.2)	(42.9)	-6.3%	(28.3)	42.1%	(117.7)	(71.7)	64.3%
Other Operating Income/Expenses	(2.4)	0.4	-726.8%	3.8	-165.1%	(4.8)	5.8	-183.5%
Non Operating Income	(1.0)	0.3	-441.5%	2.3	-142.2%	4.9	2.6	89.5%
Earnings before Tax and Profit Sharing	431.9	401.0	7.7%	449.9	-4.0%	1,203.5	1,280.1	-6.0%
Income Tax and Social Contribution	(88.4)	(86.9)	1.7%	(118.5)	-25.4%	(249.1)	(333.5)	-25.3%
Profit Sharing	(81.4)	(64.6)	25.9%	(72.4)	12.5%	(214.1)	(203.7)	5.1%
Minority Interest	(5.3)	(5.4)	-2.0%	(4.0)	32.2%	(13.8)	(14.6)	-5.5%
Recurring Net Income	256.8	244.1	5.2%	255.1	0.7%	726.5	728.2	-0.2%

3Q25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	650.3	(61.1)	62.8	652.0
Provision Expenses	(118.9)	29.5		(89.4)
Net Interest Income post-Provisions	531.5	(31.6)	62.8	562.7
Service Revenues	109.2	1.5		110.7
Personnel Expenses	(133.1)	6.4		(126.7)
Other Administrative Expenses	(96.1)	25.0		(71.1)
Tax Expenses	(54.8)	10.8	3.8	(40.2)
Other Operating Income (Expenses)	3.2	(5.6)		(2.4)
Operating Income	359.9	6.4	66.6	432.8
Non Operating Income	(1.0)			(1.0)
Earnings before Tax and Profit Sharing	358.9	6.4	66.6	431.9
Income Tax and Social Contribution	(21.8)		(66.6)	(88.4)
Profit Sharing	(75.0)	(6.4)		(81.4)
Minority Interest	(5.3)			(5.3)
Net Income	256.8	0.0	0.0	256.8

(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

3rd Quarter of 2025



2Q25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	528.6	10.3	65.5	604.4
Provision Expenses	(80.4)	1.0		(79.4)
Net Interest Income post-Provisions	448.3	11.3	65.5	525.0
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
Operating Income	313.1	14.5	73.0	400.7
Non Operating Income	0.3			0.3
Earnings before Tax and Profit Sharing	313.4	14.5	73.0	401.0
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)
Net Income	244.1	(0.0)	0.0	244.1

9M25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	1,699.8	(52.6)	176.0	1,823.1
Provision Expenses	(288.8)	51.0		(237.8)
Net Interest Income post-Provisions	1,411.0	(1.7)	176.0	1,585.3
Service Revenues	332.3	(6.1)		326.2
Personnel Expenses	(398.6)	16.7		(381.9)
Other Administrative Expenses	(276.1)	67.5		(208.5)
Tax Expenses	(119.4)	(21.7)	23.4	(117.7)
Other Operating Income (Expenses)	22.8	(27.6)		(4.8)
Operating Income	972.0	27.2	199.4	1,198.6
Non Operating Income	4.9			4.9
Earnings before Tax and Profit Sharing	976.8	27.2	199.4	1,203.5
Income Tax and Social Contribution	(49.7)		(199.4)	(249.1)
Profit Sharing	(186.8)	(27.2)		(214.1)
Minority Interest	(13.8)			(13.8)
Net Income	726.5	(0.0)	0.0	726.5

(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

3rd Quarter of 2025



Results

The **Recurring Net Income totaled R\$256.8million in the 3Q25**, an increase of 5.2% in relation to the R\$244.1 million presented in the 2Q25 and of 0.7% in relation to the R\$255.1 million presented in the same period of 2024.

3Q25 x 2Q25 | 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;
- The increase in the Margin with Market; and
- The increase in Shareholders' Equity Remunerated at CDI;
- Being partially offset by the increase in Provision Expenses and Profit Sharing.

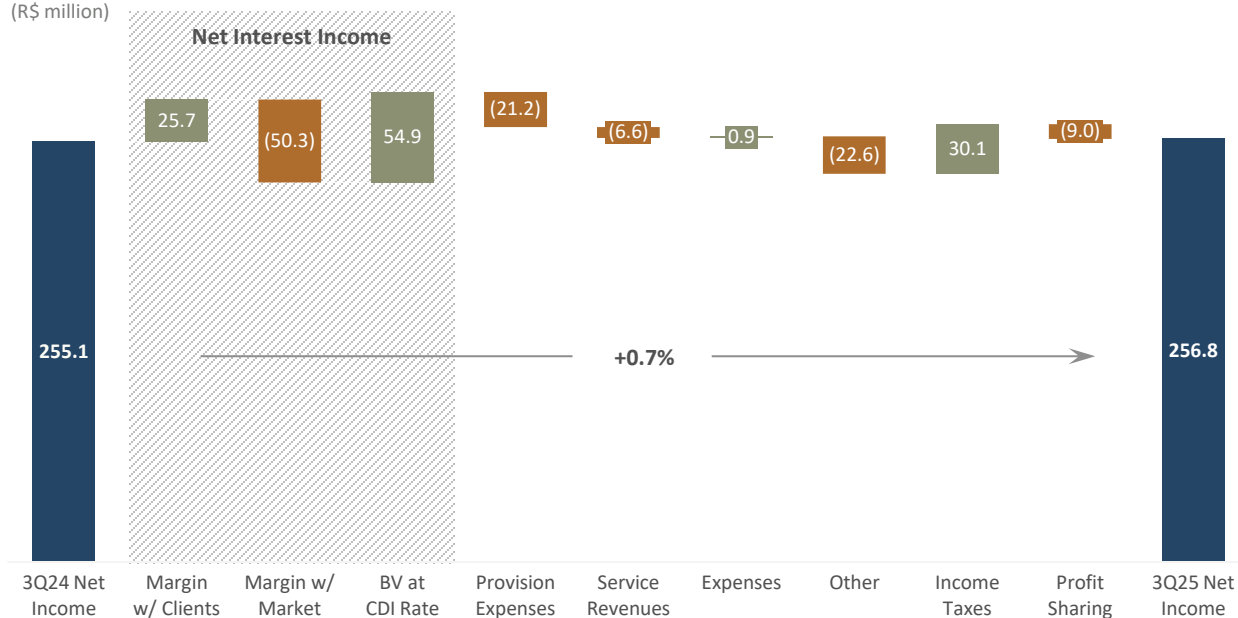
3Q25 x 3Q24 | Recurring

The increase in earnings, comparing the 3Q25 with the 3Q24, is explained mainly by:

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

3Q25 (Res. 4,966) x 3Q24 (Res. 2,682)

(R\$ million)



ROAE (%)	16.2%	-0.7 p.a.	15.5%
----------	-------	-----------	-------

Earnings Release

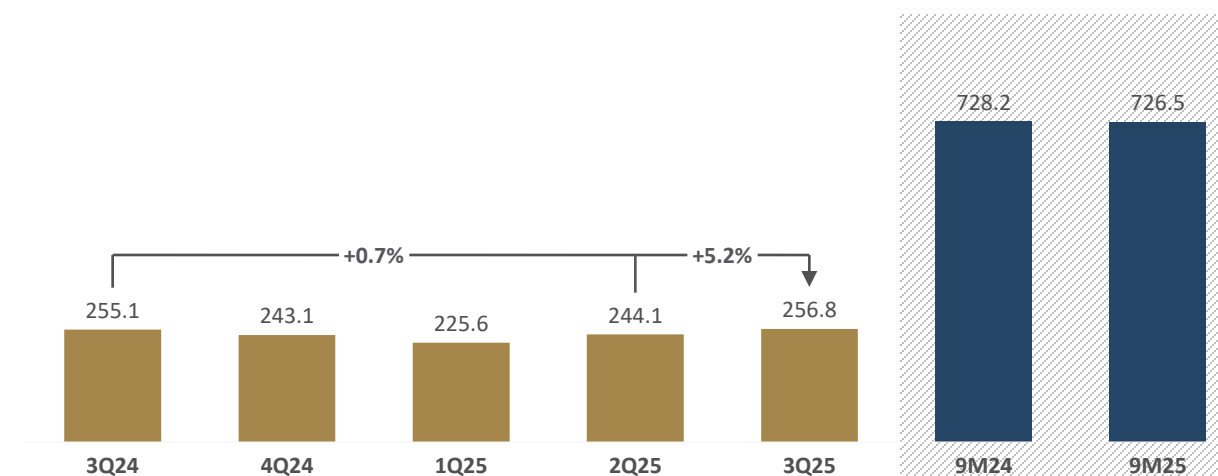
3rd Quarter of 2025



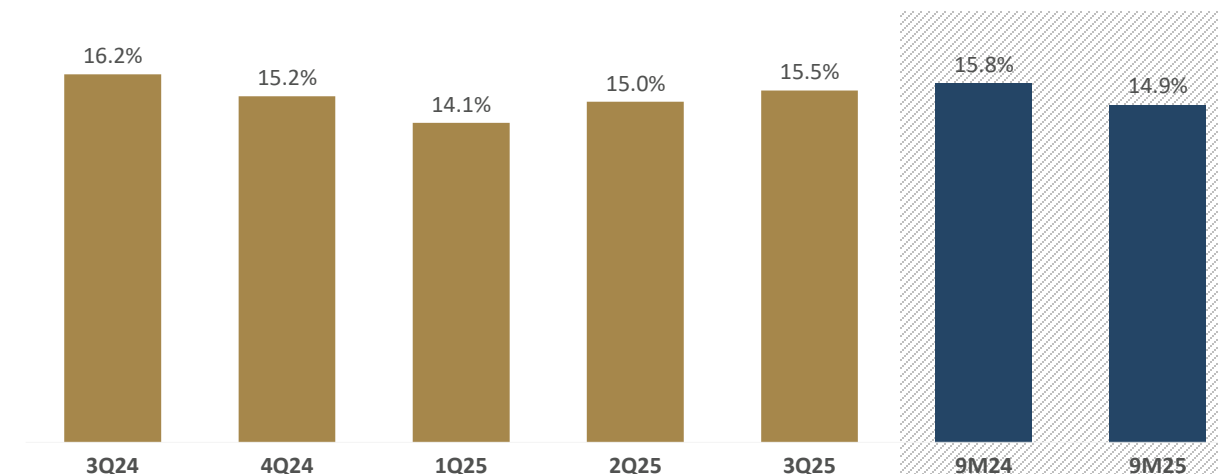
Profitability

(R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Recurring Net Income	256.8	244.1	5.2%	255.1	0.7%	726.5	728.2	-0.2%
Shareholders' Equity (average)	6,633	6,513	1.8%	6,297	5.3%	6,521	6,137	6.3%
Recurring ROAE	15.5%	15.0%	50 bps	16.2%	(72) bps	14.9%	15.8%	(97) bps

Recurring Net Income (R\$ million)



Recurring ROAE (p.a.)

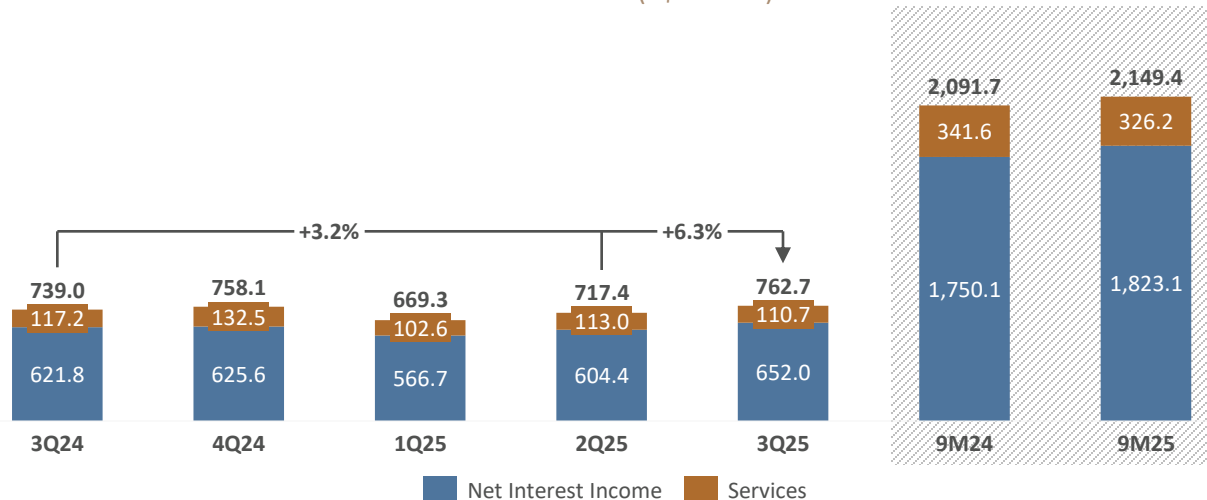


Earnings Release

3rd Quarter of 2025



Revenues (R\$ million)



OPERATING HIGHLIGHTS AND INDICATORS

Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented an increase of 0.4% in the quarter and of 4.6% year-over-year, the highlight being the Middle segment which presented an increase of 10.3% on a quarter-over-quarter basis and of 6.8% in the last twelve months, already considering the new client segmentation in both comparisons.

Expanded Credit Portfolio ¹ (R\$ million)	3Q25 Res. 4,966		2Q25 Res. 4,966		3Q25x2Q25 Chg 3M	3Q24 Res. 2,682		3Q25x3Q24 Chg 12M
	% Total	% Total	% Total	% Total		% Total	% Total	
Loans	22,883	100%	22,521	100%	1.6%	22,984	100%	-0.4%
Large Corporate	3,409	14.9%	4,262	18.9%	-20.0%	4,256	18.5%	-19.9%
Corporate	15,506	67.8%	14,592	64.8%	6.3%	14,847	64.6%	4.4%
Middle	3,967	17.3%	3,668	16.3%	8.2%	3,881	16.9%	2.2%
Corporate Securities	16,834	100%	16,726	100%	0.6%	14,563	100%	15.6%
Large Corporate	4,589	27.3%	4,145	24.8%	10.7%	3,968	27.2%	15.7%
Corporate	11,917	70.8%	12,349	73.8%	-3.5%	10,447	71.7%	14.1%
Middle	328	1.9%	233	1.4%	41.0%	148	1.0%	121.9%
"Cash" Portfolio²	39,717	100%	39,247	100%	1.2%	37,547	100%	5.8%
Large Corporate	7,998	20.1%	8,407	21.4%	-4.9%	8,224	21.9%	-2.7%
Corporate	27,423	69.0%	26,940	68.6%	1.8%	25,294	67.4%	8.4%
Middle	4,296	10.8%	3,901	9.9%	10.1%	4,029	10.7%	6.6%
Guarantees Issued	12,586	100%	12,872	100%	-2.2%	12,463	100%	1.0%
Large Corporate	7,808	62.0%	7,659	59.5%	1.9%	7,627	61.2%	2.4%
Corporate	4,725	37.5%	5,172	40.2%	-8.6%	4,792	38.5%	-1.4%
Middle	53	0.4%	42	0.3%	26.2%	44	0.4%	19.4%
Expanded Credit Portfolio	52,303	100%	52,120	100%	0.4%	50,010	100%	4.6%
Large Corporate	15,806	30.2%	16,066	30.8%	-1.6%	15,851	31.7%	-0.3%
Corporate	32,148	61.5%	32,112	61.6%	0.1%	30,087	60.2%	6.9%
Middle	4,348	8.3%	3,943	7.6%	10.3%	4,073	8.1%	6.8%

¹ Based on the new client segmentation, historical data was reclassified from 2024 onwards for comparability purposes

² Includes Loans and Corporate Securities portfolios.

C&IB (Corporate & Investment Banking) segment includes companies with annual sales above R\$4 billion

Corporate segment includes companies with annual sales between R\$500 million and R\$4 billion (including agribusiness clients with annual sales below R\$500 million)

Middle segment includes companies with annual sales between R\$30 million and R\$500 million

Earnings Release

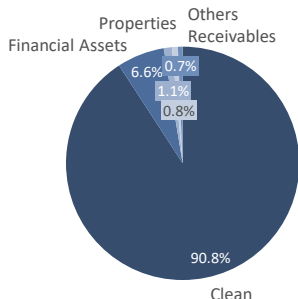
3rd Quarter of 2025



Collaterals' Breakdown of the Expanded Credit Portfolio by Segment

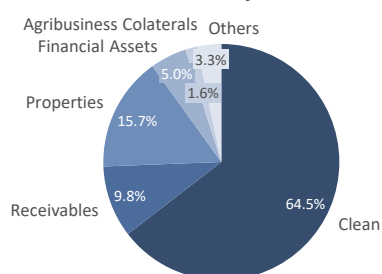
Large Corporate

Collateralized Portfolio: 9.2%



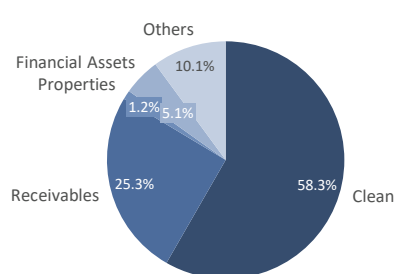
Corporate

Collateralized Portfolio: 35.5%



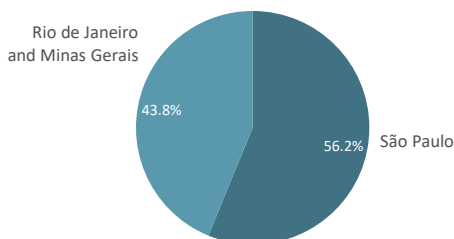
Middle

Collateralized Portfolio: 41.7%

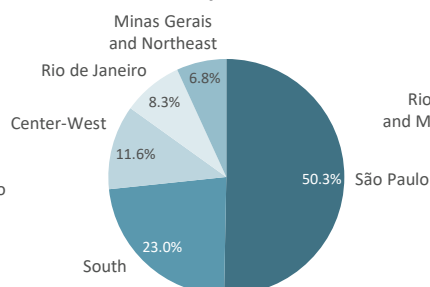


Geographical Breakdown of the Expanded Credit Portfolio by Segment

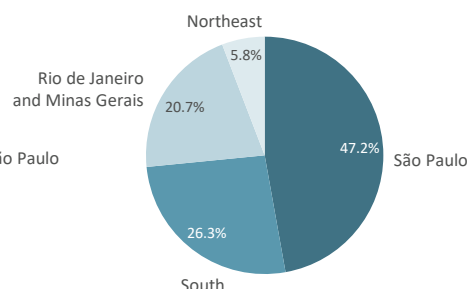
Large Corporate



Corporate

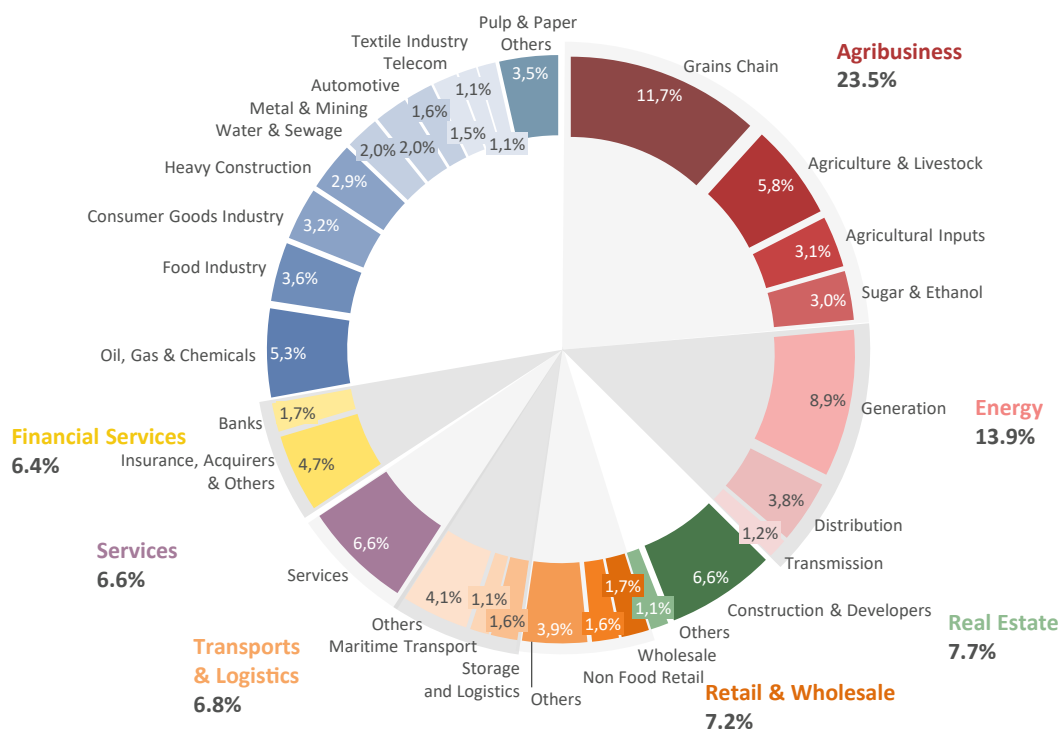


Middle



Sector Breakdown of the Expanded Credit Portfolio

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



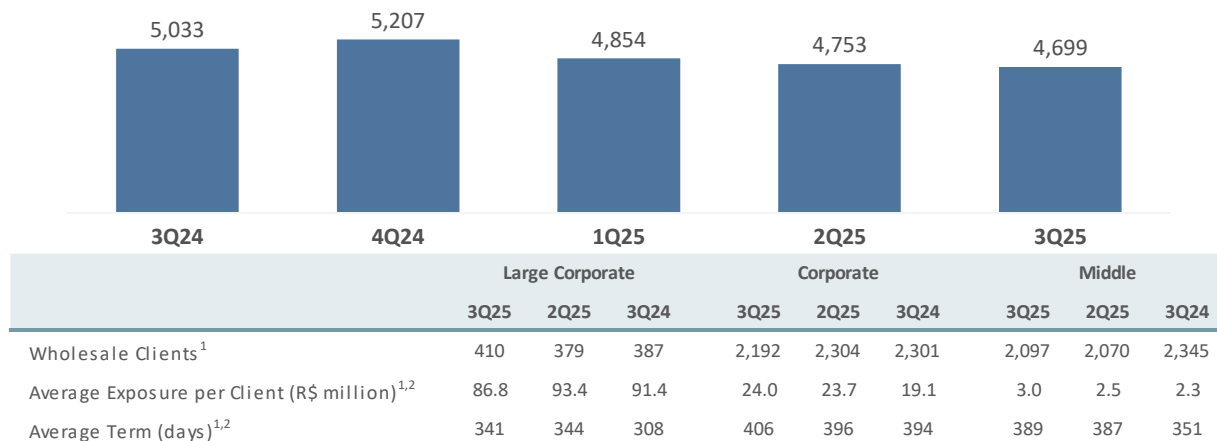
Earnings Release

3rd Quarter of 2025



Expanded Credit Portfolio Indicators by Segment

ABC Brasil ended the 3Q25 with 4.699 active wholesale clients, a year-over-year decrease of 6.6%, impacted by higher concentration of maturities in the quarter and a more conservative risk appetite.

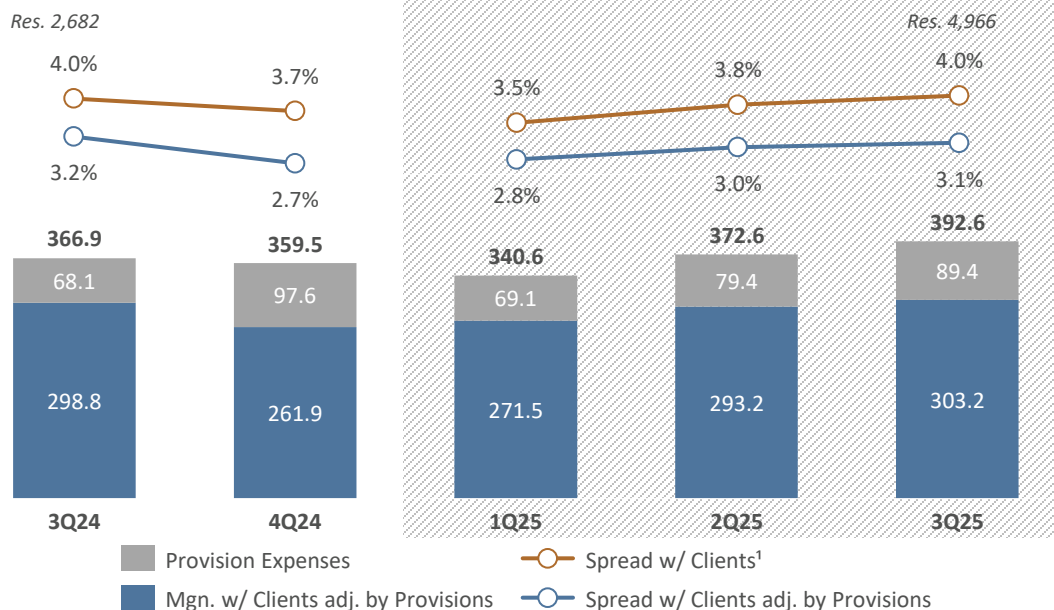


¹ Based on the new customer segmentation (Middle and Corporate with annual revenues between R\$30 million and R\$500 million and R\$500 million and R\$4 billion, respectively), historical data was reclassified from 2024 onwards for comparability purposes

² Includes Loans, Guarantees Issued and Corporate Securities

Annualized Spread with Clients (Loans + Corporate Securities)

The **Annualized Spread with Clients** presented an increase of approximately 20 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 10 basis points.



(R\$ million)	3Q24	4Q24	1Q25	2Q25	3Q25
	Res 2,682		Res 4,966		
Loans + Private Securities Average	36,998	38,602	38,956	38,753	39,020

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

Earnings Release

3rd 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)	3Q25 Res. 4,966	% of Portfolio	2Q25 Res. 4,966	% of Portfolio	3Q24 Res. 2,682	% of Portfolio
0 - 50 MM	19,265	36.8%	19,048	36.5%	18,093	36.2%
50 MM - 100 MM	10,321	19.7%	9,500	18.2%	9,670	19.3%
> 100 MM	22,717	43.4%	23,572	45.2%	22,248	44.5%
Total	52,303	100.0%	52,120	100.0%	50,010	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)	3Q25 Res. 4,966	% of Portfolio	2Q25 Res. 4,966	% of Portfolio	3Q24 Res. 2,682	% of Portfolio
Until 3 months	8,611	16.5%	9,706	18.6%	9,075	18.1%
3 to 12 months	15,353	29.4%	15,248	29.3%	18,611	37.2%
1 to 3 years	17,523	33.5%	17,767	34.1%	15,652	31.3%
Above 3 years	10,815	20.7%	9,399	18.0%	6,671	13.3%
Total	52,303	100.0%	52,120	100.0%	50,010	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 (R\$ million)	3Q25 Res. 4,966	% of Portfolio	2Q25 Res. 4,966	% of Portfolio	ECL 3Q25	% of Portfolio
Stage 1	49,142	94.0%	49,081	94.2%	178	0.4%
Stage 2	1,778	3.4%	1,778	3.4%	87	4.9%
Stage 3	1,383	2.6%	1,261	2.4%	786	56.8%
Prospective Provision					190	0.0%
Total	52,303	100.0%	52,120	100.0%	1,241	2.4%

Quality of the Expanded Credit Portfolio by Segment

Segments	Overdue +90 Days Balance		Stage 3 Balance		Written off Credits		NPL Formation ¹ / Portfolio	
	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio
Large Corporate	16	0.1%	214	1.4%	2	0.0%	16	0.1%
Corporate	159	0.5%	817	2.5%	31	0.1%	(31)	(0.1%)
Middle	144	3.3%	352	8.1%	22	0.5%	7	0.2%
Total - 3Q25	319	0.6%	1,383	2.6%	55	0.1%	(8)	(0.0%)
2Q25	382	0.7%	1,261	2.4%	4	0.0%	(99)	(0.2%)
1Q25	485	0.9%	1,223	2.4%	21	0.0%		

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

By the end of 3Q25, the balances of renegotiated credits and restructured operations were, respectively, R\$82.7 million (0.16% of the Expanded Credit Portfolio) and R\$88.2 million (0.17% of the Expanded Credit Portfolio).

Earnings Release

3rd Quarter of 2025

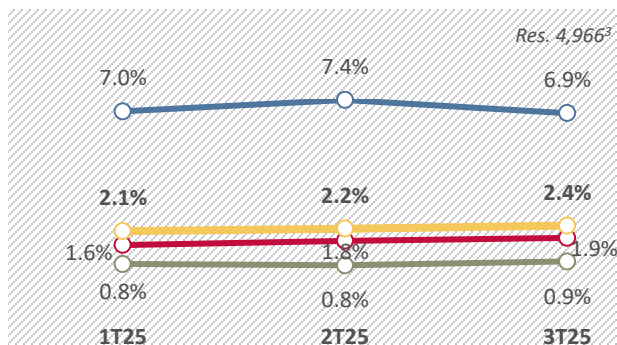
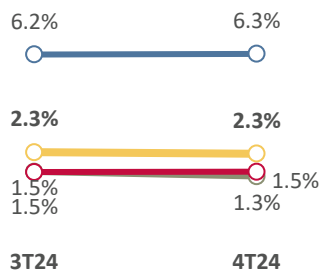


Portfolio Performance

Expected Credit Loss¹

% of portfolio

Res. 2,682²

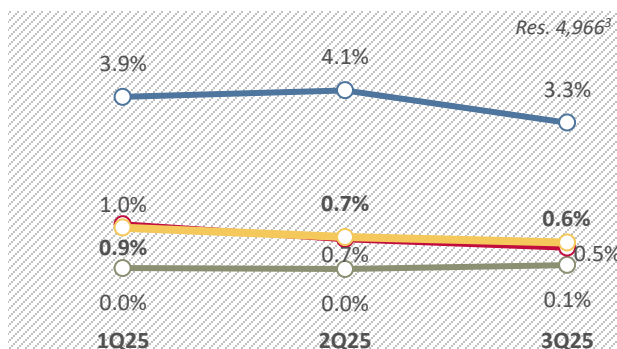
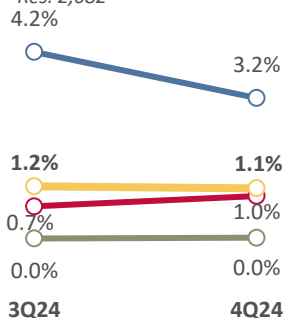


LC
C
M
Total⁴

+90 Days Overdue (falling due and overdue installments)¹

% of portfolio

Res. 2,682²

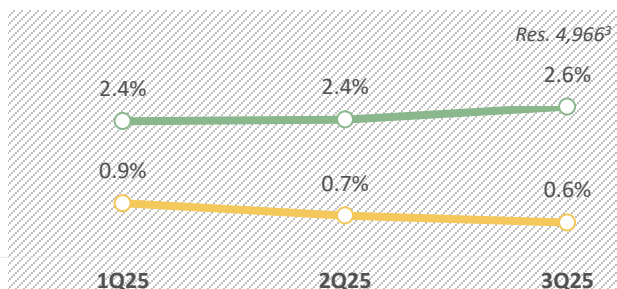
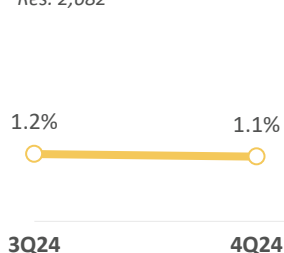


LC
C
M
Total

Operations in Stage 3 and +90 Days Overdue¹

% of portfolio

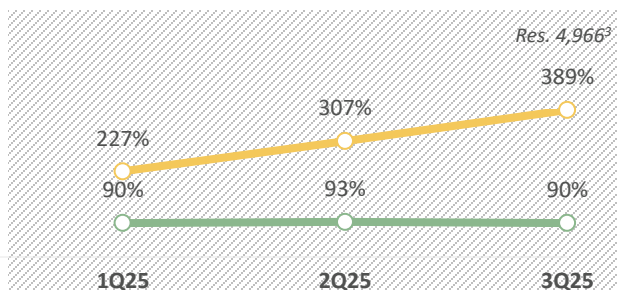
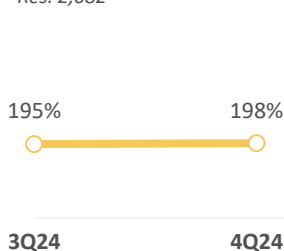
Res. 2,682²



Stage 3
+90 days Overdue

Coverage Ratio^{1,4}

Res. 2,682²



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

¹ Based on the new customer segmentation (Middle and Corporate with annual revenues between R\$30 million and R\$500 million and R\$500 million and R\$4 billion, respectively), historical data was reclassified from 2024 onwards for comparability purposes

² % of Loan Portfolio. Excludes the isolated credit effect of a C&IB client, which finalized its Chapter 11 restructuring in the 3Q24

³ % of Expanded Credit Portfolio

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

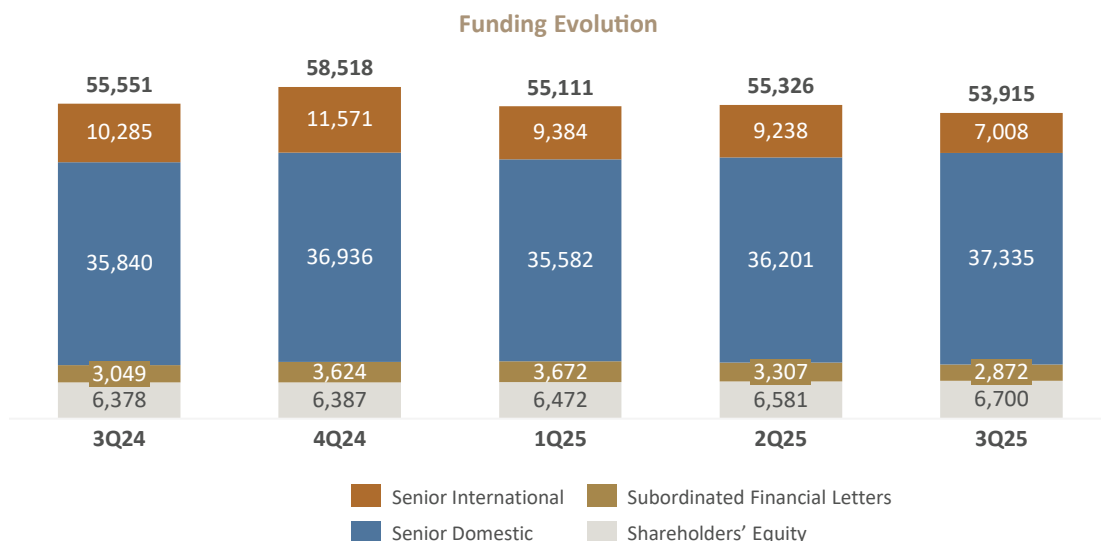
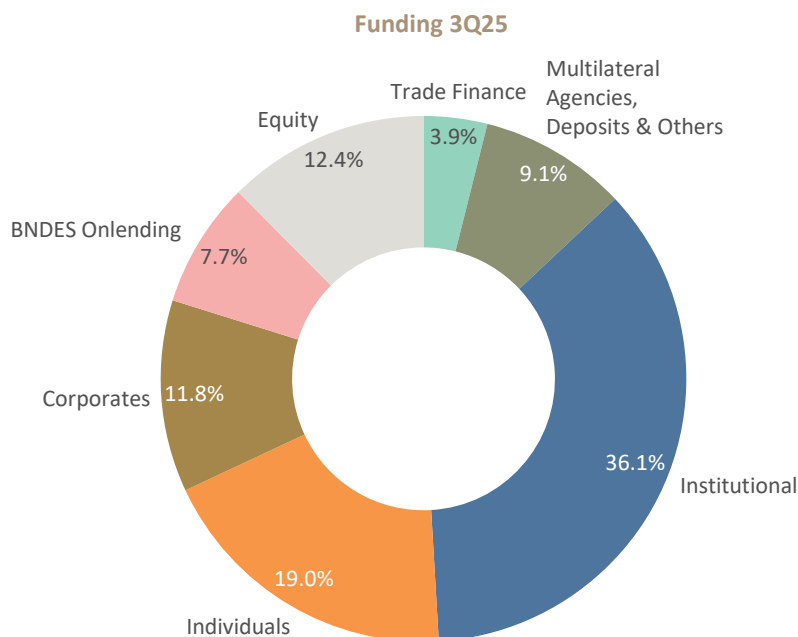
Earnings Release

3rd Quarter of 2025



Funding

The chart below shows the funding breakdown by investor profile.



By the end of September 2025, the funding balance reached R\$53.9 billion, a decrease of 2.6% in the quarter and of 2.9% 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

3rd Quarter of 2025



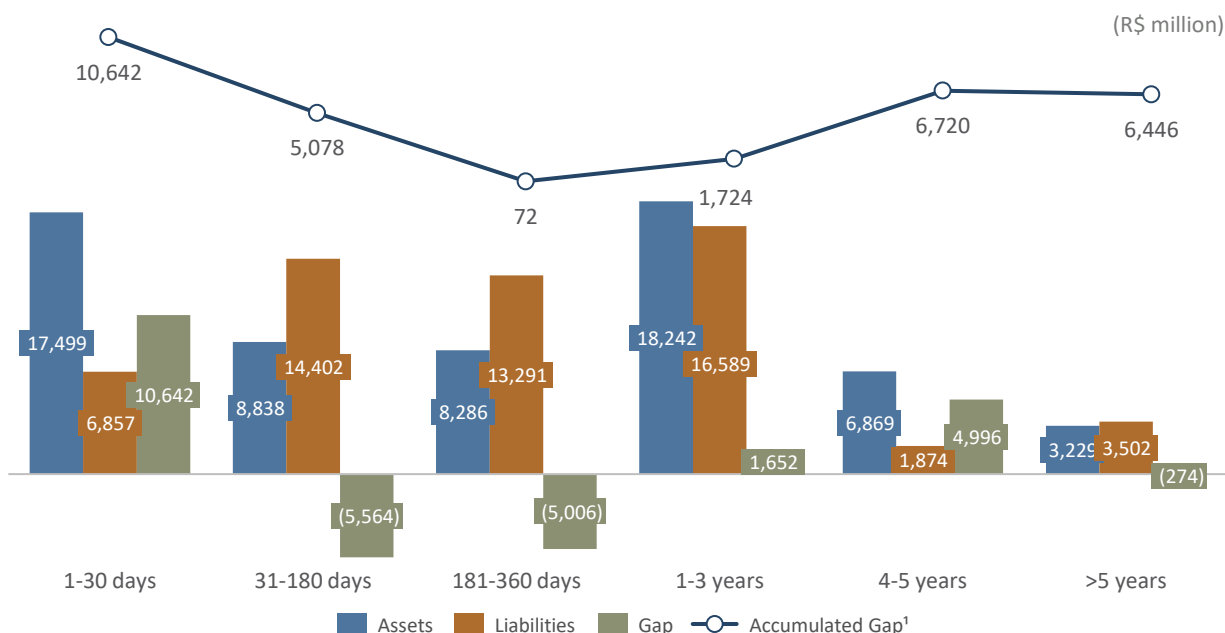
Funding (R\$ million)	3Q25	% of Total	2Q25	% of Total	3Q24	% of Total
Demand Deposits	457	0.8%	563	1.0%	532	1.0%
Time Deposits	7,483	13.9%	8,078	14.6%	10,635	19.1%
LCA, LCI & COE ¹	7,937	14.7%	7,624	13.8%	5,642	10.2%
Financial Bills	16,321	30.3%	16,682	30.2%	16,542	29.8%
Subordinated Local Notes (Letras Financeiras)	1,556	2.9%	1,701	3.1%	2,005	3.6%
Interbank Deposits	237	0.4%	128	0.2%	152	0.3%
Borrowing and Onlending Obligations Abroad	7,731	14.3%	9,250	16.7%	10,285	18.5%
Borrowing and Onlending Obligations	4,175	7.7%	3,112	5.6%	2,336	4.2%
Perpetual Sub. Financial Notes	1,317	2.4%	1,606	2.9%	1,043	1.9%
Subtotal (Funding with Third Parties)	47,215	87.6%	48,745	88.1%	49,173	88.5%
Shareholders' Equity	6,700	12.4%	6,581	11.9%	6,378	11.5%
Total	53,915	100.0%	55,326	100.0%	55,551	100.0%

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

Funding with Third Parties by Maturity (R\$ million)	3Q25	2Q25	Chg (%)	3Q24	Chg (%)
Until 3 months	9,377	10,087	-7.0%	7,287	28.7%
3 to 12 months	19,078	17,777	7.3%	22,627	-15.7%
1 to 3 years	13,324	14,199	-6.2%	15,690	-15.1%
Above 3 years	5,436	6,682	-18.6%	3,569	52.3%
Total	47,215	48,745	-3.1%	49,173	-4.0%

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 3Q25, the net cash position up to 30 days reached R\$10.6 billion, equivalent to 1.6 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.

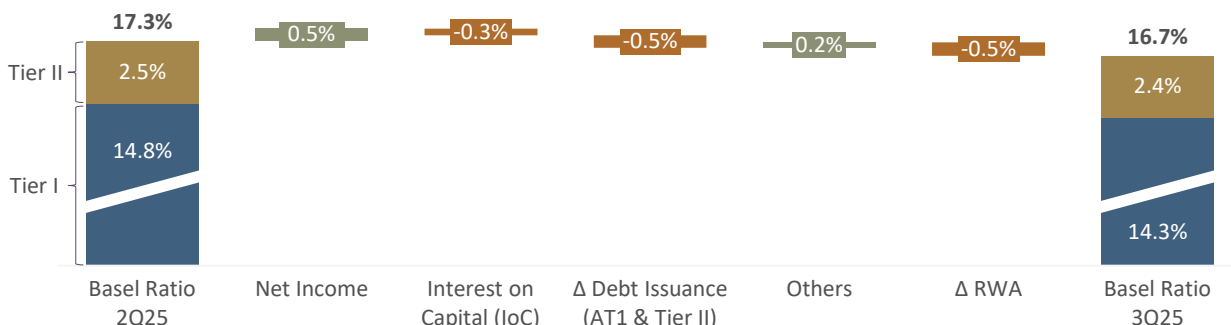
Earnings Release

3rd Quarter of 2025



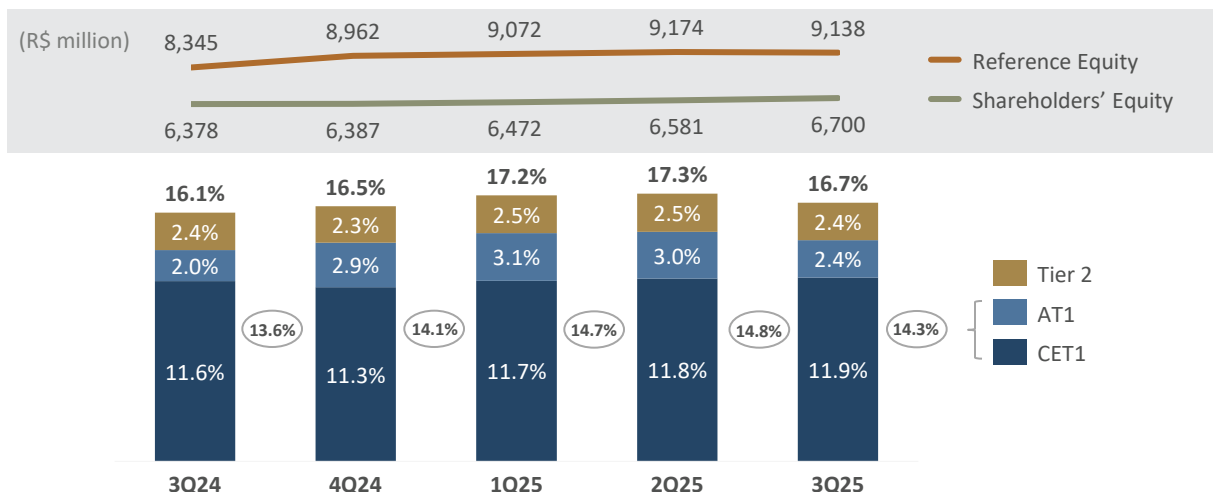
Capital Adequacy

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** decreased by 58 basis points, positively impacted by the appropriation of 3Q25 results and negatively impacted by the expansion of Risk-Weighted Assets (RWA), provisioning of Interest on Capital and the repurchase of Perpetual Subordinated Financial Notes (AT1) in the amount of R\$300 million in July/25. After the end of the quarter, ABC Brasil repurchased an additional R\$177 million of its Perpetual Subordinated Notes (AT1), with additional *pro forma* reduction in the Basel Ratio for 3Q25 of 32 basis points.

Evolution of Basel Ratio - 3Q25 (R\$ million)	Tier 1	Tier 2	Total	Risk Weighted Assets	BIS Ratio	Ratio Tier 1 / Reference Equity
June 30, 2025	7,865.9	1,308.3	9,174.2	53,044.7	17.3%	85.7%
Net Profit	256.8		256.8		0.5%	
Interest on Capital (IOC) Distributed	(141.0)		(141.0)		-0.3%	
Basel III Subordinated Debt Issuance	(289.5)	18.9	(270.6)		-0.5%	
Others	119.0		119.0		0.2%	
Change in Risk Weighted Assets				1,641.0	-0.5%	
September 30, 2025	7,811.2	1,327.2	9,138.4	54,685.7	16.7%	85.5%



In the 3Q25, the average exposure to market risk measured by the trading portfolio VaR reached R\$3.6 million (Value-at-Risk estimated through historical simulation method, with one-day time horizon and 99% confidence level).

Earnings Release

3rd Quarter of 2025



FINANCIAL HIGHLIGHTS AND INDICATORS

Net Interest Income

The **Net Interest Income** of the 3Q25 reached R\$652.0 million, an increase of 7.9% in relation to the 2Q25. When comparing the 3Q25 vs. the 3Q24, the increase was 4.9%. The **Net Interest Income post-Provisions** presented an increased of 7.2% in 3Q25 when compared to the second quarter of 2025, while had an increase of 1.6% in relation to the same period in the previous year.

NII (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Net Interest Income	652.0	604.4	7.9%	621.8	4.9%	1,823.1	1,750.1	4.2%
Financial Margin with Clients	392.6	372.6	5.4%	366.9	7.0%	1,105.7	1,071.9	3.2%
Shareholders' Equity Remunerated at CDI Rate	182.7	160.9	13.5%	127.8	42.9%	487.0	372.4	30.8%
Financial Margin with Market	76.8	70.9	8.3%	127.0	-39.6%	230.4	305.7	-24.6%
Provision Expenses	(89.4)	(79.4)	12.6%	(68.1)	31.2%	(237.8)	(180.7)	31.6%
Net Interest Income post-Provisions	562.7	525.0	7.2%	553.7	1.6%	1,585.3	1,569.4	1.0%

Provision

Expanded Provision Expenses for 3Q25 presented an increase of 14.3% when compared to the 2Q25, and an increase of 25.4% when compared to the same period of 2024. In relation to the **Expanded Credit Portfolio**, the **Expanded Provision Expenses** ended 3Q25 in 0.7%, an increase of 8 basis-points in relation to the 2Q25.

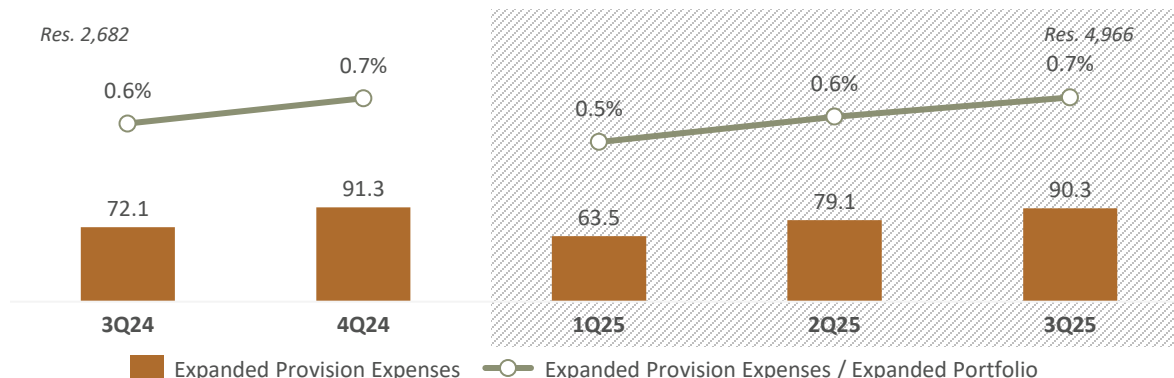
Provision (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Provision Expenses before Credit Recoveries (LLP) ¹	(134.1)	(86.7)	54.6%	(75.2)	78.4%	(310.8)	(196.7)	58.0%
Credit Recoveries	44.7	7.4	507.8%	7.0	534.2%	73.0	16.0	357.4%
Provision Expenses	(89.4)	(79.4)	12.6%	(68.1)	31.2%	(237.8)	(180.7)	31.6%
Provision for Assets not for Own Use (BNDU) ²	(1.0)	0.3	-423.0%	(3.9)	-75.6%	4.9	(8.4)	-158.3%
Expanded Provision Expenses	(90.3)	(79.1)	14.3%	(72.1)	25.4%	(232.9)	(189.1)	23.2%
Expanded Credit Portfolio	52,303	52,120	0.4%	50,010	4.6%	52,303	50,010	4.6%
Expanded Provision / Expanded Portfolio (Annualized)	0.7%	0.6%	8 bps	0.6%	11 bps	0.6%	0.5%	9 bps

¹ Includes Credit Recovery Costs

² Includes the Provision for Guarantees Issued (PGI) relating to the 2024 period

Expanded Provision Expenses

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



Earnings Release

3rd Quarter of 2025

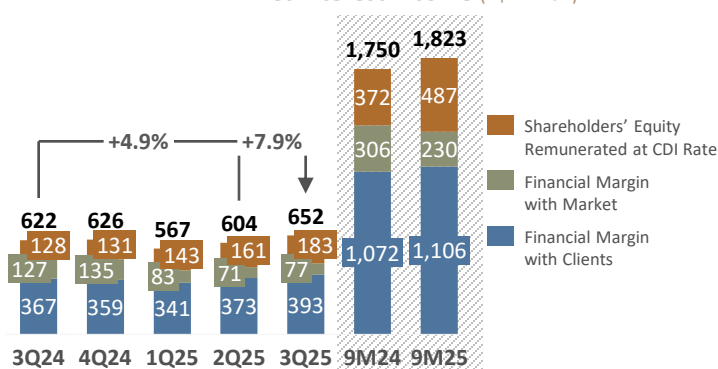


NIM

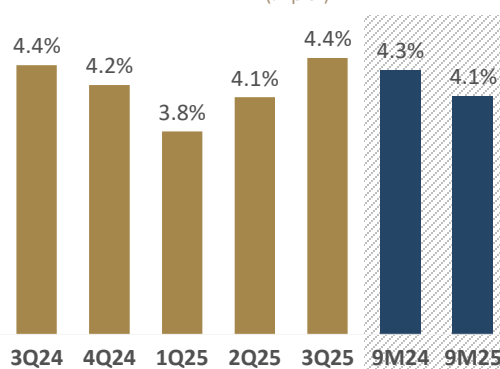
The NIM (Net Interest Margin) reached 4.4% p.a. in the 3Q25, an increase of 34 basis points when compared to the previous quarter, and of 6 basis points in relation to the same period of 2024.

NIM (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Net Interest Income pre-Provisions (A)	652.0	604.4	7.9%	621.8	4.9%	1,823.1	1,750.1	4.2%
Loans (Average)	22,702	22,380	1.4%	23,109	-1.8%	22,739	23,525	-3.3%
Other Interest Earning Assets (Average)	36,364	36,995	-1.7%	34,015	6.9%	36,769	30,621	20.1%
Average Interest Earning Assets (B)	59,066	59,375	-0.5%	57,124	3.4%	59,507	54,146	9.9%
Net Interest Margin (% pa) (A/B)	4.4%	4.1%	34 bps	4.4%	6 bps	4.1%	4.3%	(22) bps

Net Interest Income (R\$ million)



NIM (% p.a.)

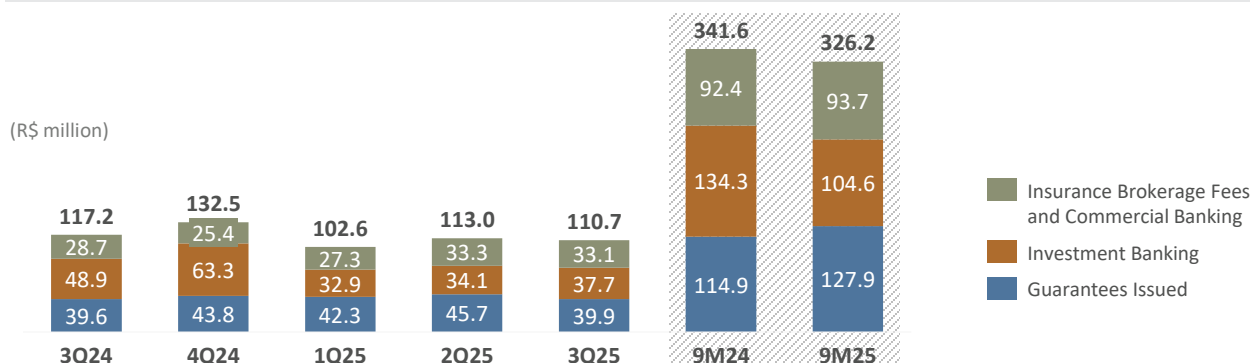
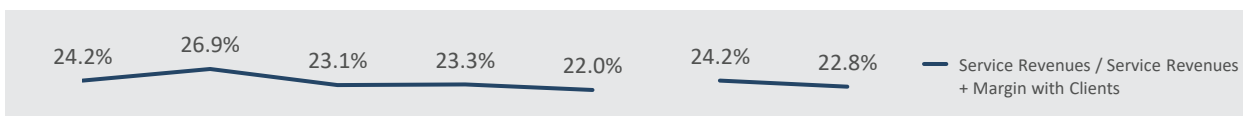


Service Revenues

Service Revenues reached R\$110.7 million in 3Q25 – a decrease of 2.1% when compared to the previous quarter and a of 5.6% when compared to the same period of 2024.

Service Revenues (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Guarantees Issued	39.9	45.7	-12.6%	39.6	0.7%	127.9	114.9	11.3%
Investment Banking	37.7	34.1	10.7%	48.9	-22.9%	104.6	134.3	-22.1%
Insurance Brokerage Fees and Commercial Banking	33.1	33.3	-0.7%	28.7	15.0%	93.7	92.4	1.4%
Total	110.7	113.0	-2.1%	117.2	-5.6%	326.2	341.6	-4.5%

The chart below presents the Service Revenues evolution and breakdown, as well as its share in Total Revenues. In the 3Q25, Service Revenues accounted for 22.8% of revenues with clients.



Earnings Release

3rd Quarter of 2025



Personnel, Other Administrative and Profit-Sharing Expenses

Personnel, Other Administrative and Profit-Sharing Expenses reached R\$279.3 million in the third quarter of 2025, an increase of 7.6% over the previous quarter and of 3.0% over the same period of 2024. The table below presents the changes in expenses, by type:

Expenses (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Personnel Expenses	(126.7)	(128.2)	-1.2%	(127.2)	-0.3%	(381.9)	(368.9)	3.5%
Other Administrative Expenses	(71.1)	(66.6)	6.7%	(71.6)	-0.7%	(208.5)	(198.6)	5.0%
Subtotal	(197.9)	(194.9)	1.5%	(198.8)	-0.4%	(590.4)	(567.6)	4.0%
Profit Sharing	(81.4)	(64.6)	25.9%	(72.4)	12.5%	(214.1)	(203.7)	5.1%
Total	(279.3)	(259.5)	7.6%	(271.1)	3.0%	(804.5)	(771.3)	4.3%
Employees	1,298	1,295	0.2%	1,293	0.4%	1,298	1,293	0.4%

Operating Income

Operating Income reached R\$432.8 million in the third quarter of 2025, an increase of 8.0% in relation to the previous quarter and a decrease of 3.3% in relation to the same period in 2024. Follows below the Operating Income breakdown:

Operating Income (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Managerial Net Interest Income	652.0	604.4	7.9%	621.8	4.9%	1,823.1	1,750.1	4.2%
Provision Expenses	(89.4)	(79.4)	12.6%	(68.1)	31.2%	(237.8)	(180.7)	31.6%
Managerial Net Interest Income post-Provisions	562.7	525.0	7.2%	553.7	1.6%	1,585.3	1,569.4	1.0%
Service Revenues	110.7	113.0	-2.1%	117.2	-5.6%	326.2	341.6	-4.5%
Personnel & Other Administrative Expenses	(197.9)	(194.9)	1.5%	(198.8)	-0.4%	(590.4)	(567.6)	4.0%
Tax & Other Operating Expenses	(42.6)	(42.5)	0.3%	(24.5)	73.8%	(122.5)	(65.9)	86.0%
Operating Income	432.8	400.7	8.0%	447.6	-3.3%	1,198.6	1,277.5	-6.2%

Efficiency

The **Efficiency Ratio** ended the third quarter of 2025 at 38.8%. Expenses presented an increase of 7.6% in relation to the previous quarter, while revenues presented an increase of 6.7% when comparing with the last quarter.

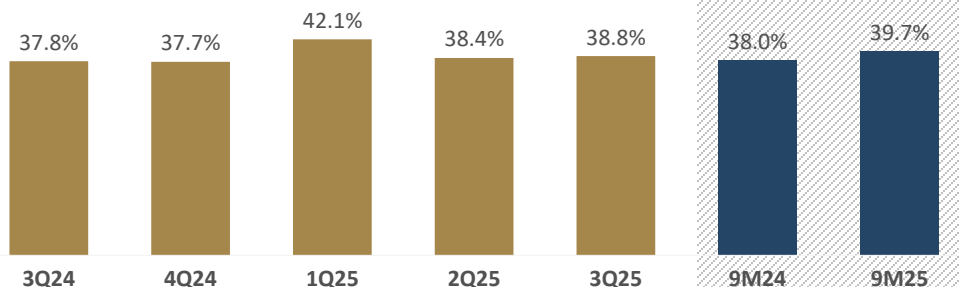
Efficiency (R\$ million)	3Q25 Res. 4,966	2Q25 Res. 4,966	3Q25x2Q25 Chg 3M	3Q24 Res. 2,682	3Q25x3Q24 Chg 12M	9M25 Res. 4,966	9M24 Res. 2,682	9M25x9M24 Chg 12M
Efficiency Ratio (A/B)	38.8%	38.4%	33 bps	37.8%	99 bps	39.7%	38.0%	172 bps
Expenses (A)	(279.3)	(259.5)	7.6%	(271.1)	3.0%	(804.5)	(771.3)	4.3%
Personnel	(126.7)	(128.2)	-1.2%	(127.2)	-0.3%	(381.9)	(368.9)	3.5%
Other Administrative	(71.1)	(66.6)	6.7%	(71.6)	-0.7%	(208.5)	(198.6)	5.0%
Profit Sharing	(81.4)	(64.6)	25.9%	(72.4)	12.5%	(214.1)	(203.7)	5.1%
Revenues (B)	720.1	675.0	6.7%	717.4	0.4%	2,026.8	2,031.2	-0.2%
Net Interest Income pre-Provisions	652.0	604.4	7.9%	621.8	4.9%	1,823.1	1,750.1	4.2%
Service Revenues	110.7	113.0	-2.1%	117.2	-5.6%	326.2	341.6	-4.5%
Tax Expenses	(40.2)	(42.9)	-6.3%	(28.3)	42.1%	(117.7)	(71.7)	64.3%
Other Revenues/(Expenses) pre-Provisions	(2.4)	0.4	-726.8%	6.6	-136.9%	(4.8)	11.2	-143.2%

Earnings Release

3rd Quarter of 2025



Efficiency Ratio
(Expenses/Revenues)



Geographical Footprint

Currently, ABC Brasil has commercial footprint in 45 Brazilian cities:

Cities/Regions	
South	Blumenau
	Cascavel
	Caxias do Sul
	Chapecó
	Curitiba
	Florianópolis
	Joinville
	Londrina
	Passo Fundo
	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

Southeast	ABC Paulista
	Bauru
	Belo Horizonte
	Campinas
	Guarulhos
	Jundiaí
	Macaé
	Marília
	Piracicaba
	Presidente Prudente
	Ribeirão Preto
North	Rio de Janeiro
	São José do Rio Preto
	São José dos Campos
	São Paulo
	Teresópolis
	Uberlândia
	Vila Velha
	Vitória
	Palmas



Ratings

S&P Global

Local Global

brAAA BB

FitchRatings

AAA(bra) BB+

MOODY'S

AAA.Br Ba1

Sovereign

BB

BB

Ba1

Earnings Release

3rd Quarter of 2025



Guidance 2025

ABC Brasil revised some of its guidances as a result of the evolution of the macroeconomic environment and the corporate credit market dynamic along the year. It now expects an expansion between 1% and 4% in the **Expanded Credit Portfolio** for 2025.

Regarding **Expenses (Personnel, Other Administrative and Profit Sharing)**, the guidance now assumes an increase of 4% to 7% in 2025, lower than the original guidance for the year.

As a result, ABC Brasil also revised the guidance for the **Efficiency Ratio**, which is now expected to end 2025 between 39% and 40%.

	Previous	Reviewed
Expanded Credit Portfolio Growth¹	7% to 12%	1% to 4%
Expenses Growth (Personnel, Other Administrative and Profit Sharing)	6% to 11%	4% to 7%
Efficiency Ratio (Expenses/Income)	36% to 38%	39% to 40%

This guidance contains forward-looking statements that are subject to risks and uncertainties, as they are based on Management's expectations and assumptions and on market information available to this date.

¹ Includes: Loans, Guarantees Issued and Private Securities.

Ranking Extel 2025

Extel released its 2025 Latin America Executive Team ranking, in which ABC Brasil achieved the 1st position in all categories of the "Financials Banks - Small Cap" segment, based on the vote of investors and research analysts:

Best CEO		Best ESG Program		Best IR Program	
Best CFO		Best Investor/Analyst Event		Best IR Team	
Best Board		Best IR Professional			

Earnings Release

3rd Quarter of 2025



ESG

On Sustainable Businesses, assets tied to ESG criteria - according to ABC Brasil's Sustainable Finance Framework and Brazilian Federation of Banks (Febraban) Green Taxonomy - reached R\$21.7 billion in September 2025, an increase of 11.6% compared to the same period of 2024. The balance of sustainable funding in the local market totaled R\$1.5 billion, an 11% decrease compared to the same period of last year.

PERFORMANCE ON THE STOCK EXCHANGE

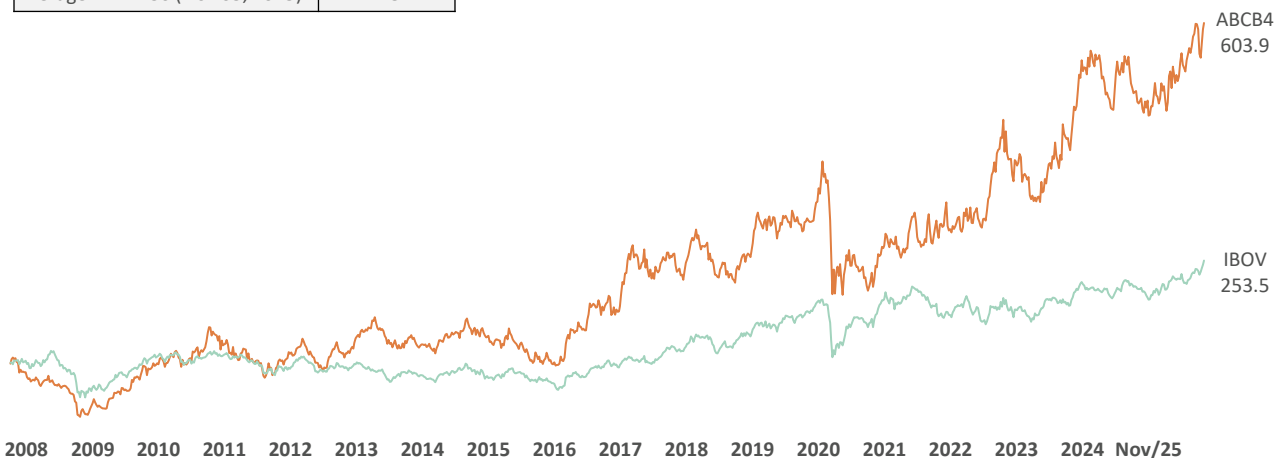
Ownership Breakdown

Shareholders	November 5th, 2025				September 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 ¹	240	12,311,380	12,311,620	5.0%	240	12,240,239	12,240,479	5.0%
Free-float	0	75,758,462	75,758,462	31.0%	0	75,748,157	75,748,157	31.0%
Total (ex-Treasury)	122,961,704	118,192,245	241,153,949	98.6%	122,961,704	118,110,799	241,072,503	98.5%
Treasury Shares	0	3,502,908	3,502,908	1.4%	0	3,584,354	3,584,354	1.5%
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 (Nov 05, 2025)	7.8

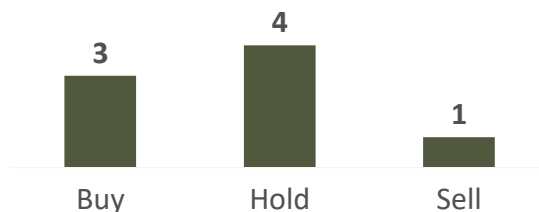


Source: Economática (series adjusted for dividends).

¹ Average of the last 30 trading days.

Sell-Side Analysts Recommendation

Base-date: Nov 05, 2025



Earnings Release

3rd Quarter of 2025



FINANCIAL STATEMENTS

Consolidated Balance Sheet

ASSETS	3Q25	2Q25	1Q25
(R\$ million)	Res. 4,966	Res. 4,966	Res. 4,966
Cash and Banks	916.2	572.9	746.7
AT AMORTIZED COST	42,623.9	44,309.4	44,574.3
Interbank Investments	2,519.9	4,612.0	5,756.5
Marketable Securities	18,284.9	18,180.4	17,560.3
Loans	21,393.1	20,805.1	20,707.3
Other Financial Assets	1,508.4	1,734.9	1,501.3
Provision for Expected Loss	(1,082.5)	(1,023.0)	(951.1)
AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	1,172.8	1,364.4	1,200.7
Marketable Securities	1,173.9	1,365.4	1,201.9
Provision for Expected Loss	(1.1)	(1.0)	(1.1)
AT FAIR VALUE THROUGH PROFIT OR LOSS	14,105.4	13,412.7	13,417.8
Marketable Securities	8,179.9	7,856.1	7,791.9
Derivative Financial Instruments	6,029.0	5,657.3	5,724.7
Provision for Expected Loss	(103.5)	(100.8)	(98.7)
OTHER ASSETS	4,143.9	4,505.2	4,010.1
Deferred Tax Assets	2,268.7	2,083.0	1,800.4
Taxes and Contributions to be Compensated	413.4	383.3	356.8
Non-Financial Assets Held for Sale	99.8	100.2	102.2
Other	1,362.1	1,938.7	1,750.8
FIXED ASSETS AND INTANGIBLE ASSETS	276.5	273.7	275.9
TOTAL ASSETS	63,238.7	64,438.3	64,225.6
LIABILITIES	3Q25	2Q25	1Q25
(R\$ million)	Res. 4,966	Res. 4,966	Res. 4,966
AT AMORTIZED COST	49,251.2	50,722.7	51,276.7
Deposits	8,177.1	8,769.0	9,541.4
Money Market Funding	1,758.3	1,665.7	2,250.6
Funds from Acceptance and Issuance of Securities	24,258.5	24,306.6	23,621.8
Subordinated Debts	2,872.5	3,306.7	3,672.3
Loan Obligations	6,748.8	8,312.4	8,037.3
Obligations for Transfers	5,436.0	4,362.3	4,153.2
AT FAIR VALUE THROUGH PROFIT OR LOSS	4,497.5	4,131.3	3,998.2
Derivative Financial Instruments	4,497.5	4,131.3	3,998.2
OTHER LIABILITIES	1,194.0	1,599.3	1,436.4
Provision for Expected Loss	54.3	47.7	49.2
Provision for Contingencies	14.0	16.4	20.0
Diverse	1,125.7	1,535.2	1,367.2
TAXES LIABILITIES	1,573.0	1,381.0	1,026.8
Current Taxes Liabilities	192.9	186.5	156.6
Deferred Taxes Liabilities	1,380.1	1,194.5	870.1
SHAREHOLDERS' EQUITY	6,723.0	6,604.1	6,487.6
Share Capital	5,698.6	5,698.6	5,698.6
Capital Reserve	87.1	88.6	87.9
Profit Reserve	682.1	682.1	658.7
Other Comprehensive Income	(0.6)	4.7	3.5
Retained Earnings	300.7	183.9	100.2
Treasury Stock	(67.5)	(76.6)	(76.6)
Non Controlling Shareholders Interest	22.7	22.7	15.3
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	63,238.7	64,438.3	64,225.6

Earnings Release

3rd Quarter of 2025



Income Statement Consolidated

Income Statement (R\$ million)	3Q25 <i>Res. 4,966</i>	2Q25 <i>Res. 4,966</i>	9M25 <i>Res. 4,966</i>
Income from Financial Intermediation	2,376.5	2,211.5	6,751.8
Lending Operations	971.1	1,022.0	2,813.3
Marketable Securities	920.5	1,085.4	2,901.7
Gains (Losses) on Derivative Financial Instruments	449.4	15.7	702.8
Foreign Exchange Operations	35.4	88.5	334.0
Expenses from Financial Intermediation	(1,581.9)	(1,370.3)	(4,276.2)
Funding Expenses	(1,266.4)	(1,208.5)	(3,577.1)
Borrowings and Onlendings	(196.7)	(81.5)	(410.3)
Allowance for Loan Losses	(118.9)	(80.4)	(288.8)
Exchange Rate Variation	(263.1)	(392.9)	(1,064.6)
Gross Income From Financial Intermediation	531.5	448.3	1,411.0
Other Operating Income (Expenses)	(171.6)	(135.1)	(439.0)
Income from Services Revenues	109.2	116.3	332.3
Personnel Expenses	(133.1)	(132.3)	(398.6)
Other Administrative Expenses	(96.1)	(87.2)	(276.1)
Taxes	(54.8)	(43.2)	(119.4)
Other Operating Income	7.4	11.5	28.9
Other Operating Expense	(4.3)	(0.3)	(6.2)
Operating Income	359.9	313.1	972.0
Non-Operating Income (Loss)	(1.0)	0.3	4.9
Income Before Taxes And Profit Sharing	358.9	313.4	976.8
Income Tax and Social Contribution	(21.8)	(13.8)	(49.7)
Variable Compensation	(75.0)	(50.1)	(186.8)
Minority Interest	(5.3)	(5.4)	(13.8)
Net Income	256.8	244.1	726.5



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