



# Earnings Release

1<sup>st</sup> Quarter of 2026

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## Earnings Release

May 7<sup>th</sup>, 2026

(before market opening)

## Conference Call

May 8<sup>th</sup>, 2026

## English & Portuguese

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

## Investor Relations

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## HIGHLIGHTS

### Profitability

- **Net Income** reached R\$230.2 million in the 1Q26 – an increase of 2.1% year-over-year.
- **Return on Average Equity (ROAE)** was 13.5%, a decrease of 54 basis points in the annual comparison, mainly influenced by higher cost of credit and lower investment banking activity.

### NI and NIM

- The **Net Interest Income** reached R\$647.8 million in the 1Q26, presenting an increase of 14.3% compared to the same period last year – with expansion in all its three components.
- Meanwhile, the **Net Interest Margin** in the 1Q26 was 4.1% p.a., an increase of 34 basis points when compared to the 1Q25.

### Expanded Credit Portfolio

- The **Expanded Credit Portfolio** ended the quarter totaling R\$54.4 billion, an increase of 6.3% in the last 12 months.
- The **Middle** segment was the highlight, with an expansion of 24.5% year-over-year.

### Credit Quality

- The **+90 Days Overdue** remained stable quarter-over-quarter, ending 1Q26 at 0.5% of the Expanded Credit Portfolio – below the historical average.
- Coverage Ratios measured as **Total Expected Credit Loss/+90 Days Overdue** and **Total Expected Credit Loss/Stage 3** ended the quarter at 447% and 82%, respectively.
- The **Expanded Provision Expenses/Expanded Credit Portfolio** ended the quarter at 0.8% (on annualized basis), a decrease of 8 basis points in relation to the 4Q25 and an increase of 34 basis points in relation to the 1Q25.

### Capital Base

- The **Basel Ratio** ended the 1Q26 at 15.9%, a decrease of 41 basis points in relation to the previous quarter, while the **CET1** ended the quarter at 11.4%. The ratios above still do not reflect the capital increase related to the proceeds announced in December 2025, which on a *pro forma* basis, would have increased by 56 basis points the 1Q26 Basel Ratio, maintaining it still at comfortable levels.

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## EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 1Q26.

### Key Indicators

Statements of Income (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Recurring/Accounting Net Income	230.2	275.5	-16.4%	225.6	2.1%
Managerial NII pre-Provisions	647.8	713.4	-9.2%	566.7	14.3%
Managerial NII post-Provisions	534.7	587.3	-8.9%	497.6	7.5%
<b>Shares (R\$)</b>					
NOSH ex-Treasury (million)	242.0	241.2		240.5	
Recurring/Accounting Earnings per Share (EPS)	0.95	1.14	-16.7%	0.94	1.4%
ABC4 Share Price	25.40	23.70	7.2%	20.50	23.9%
Market Capitalization (R\$ million)	6,146	5,716	7.5%	4,931	24.7%
Book Value per Share <sup>1</sup>	29.54	28.02	5.4%	26.91	9.8%
Price / Book Value (P/BV) <sup>1</sup>	0.86	0.85	1.7%	0.76	12.9%
IoC <sup>2</sup> Provisioned (R\$ million)	147.1	228.5	-35.6%	125.3	17.4%
IoC <sup>2</sup> Declared (R\$ million)	0.0	369.5	-	0.0	-
IoC <sup>2</sup> Declared per Share	0.00	1.53	-	0.00	-
Dividend Yield (%) - Annualized	9.6%	16.0%	(642) bps	10.2%	(59) bps
<b>Performance Ratios (%)</b>					
NIM - Net Interest Margin (p.a.)	4.1%	4.7%	(63) bps	3.8%	34 bps
Recurring ROAE (annualized)	13.5%	16.3%	(283) bps	14.1%	(54) bps
ROAA (annualized)	1.4%	1.7%	(34) bps	1.3%	5 bps
Efficiency Ratio	41.9%	37.9%	402 bps	42.1%	(17) bps
BIS Ratio	15.9%	16.3%	(41) bps	17.2%	(132) bps
Tier 1 Capital	13.4%	13.8%	(43) bps	14.7%	(133) bps
Core Capital	11.4%	11.9%	(48) bps	11.7%	(24) bps
Additional Capital	2.0%	1.9%	5 bps	3.1%	(109) bps
Coverage Ratio (Expected Credit Loss / Overdue +90 days) <sup>3</sup>	447%	501%	(54) p.p.	227%	220 p.p.
Coverage Ratio (Expected Credit Loss / Stage 3) <sup>3</sup>	82%	93%	(12) p.p.	90%	(8) p.p.
<b>Balance Sheet (R\$ million)</b>					
Total Assets	69,283	66,316	4.5%	72,065	-3.9%
Expanded Credit Portfolio	54,427	54,742	-0.6%	51,206	6.3%
Loans	23,504	25,147	-6.5%	22,239	5.7%
Guarantees Issued	12,495	12,322	1.4%	12,951	-3.5%
Corporate Securities	18,428	17,273	6.7%	16,017	15.1%
Funding with third-party sources	51,766	50,897	1.7%	48,638	6.4%
Tier 1 Capital	7,559	7,697	-1.8%	7,778	-2.8%
Core Capital	6,439	6,619	-2.7%	6,154	4.6%
Additional Capital	1,120	1,078	3.9%	1,623	-31.0%
Tier 2 Capital	1,388	1,358	2.2%	1,294	7.3%
Shareholders' Equity <sup>1</sup>	7,148	6,759	5.8%	6,472	10.4%
<b>R\$/USD</b>					
Wholesale Clients	4,525	4,676	-3.2%	4,854	-6.8%
Employees <sup>4</sup>	1,343	1,328	1.1%	1,291	4.0%

<sup>1</sup> Shareholders' Equity ex-minorities

<sup>2</sup> Interest on Capital

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

<sup>4</sup> Including Executive Directors, Employees and Interns

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## Managerial Income Statement

Managerial Income Statement (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
<b>Net Interest Income</b>	<b>647.8</b>	<b>713.4</b>	<b>-9.2%</b>	<b>566.7</b>	<b>14.3%</b>
Financial Margin with Clients	373.9	389.1	-3.9%	340.6	9.8%
Shareholders' Equity Remunerated at CDI Rate	170.1	181.6	-6.3%	143.4	18.6%
Financial Margin with Market	103.8	142.7	-27.2%	82.7	25.5%
Provision Expenses	(113.1)	(126.1)	-10.4%	(69.1)	63.7%
<b>Net Interest Income post-Provisions</b>	<b>534.7</b>	<b>587.3</b>	<b>-8.9%</b>	<b>497.6</b>	<b>7.5%</b>
<b>Service Revenues</b>	<b>88.5</b>	<b>125.9</b>	<b>-29.7%</b>	<b>102.6</b>	<b>-13.7%</b>
Guarantees Issued	40.6	39.7	2.3%	42.3	-4.1%
Investment Banking	20.0	46.8	-57.3%	32.9	-39.3%
Insurance Brokerage Fees and Commercial Banking	28.0	39.4	-29.0%	27.3	2.2%
<b>Personnel &amp; Other Administrative Expenses</b>	<b>(205.2)</b>	<b>(221.7)</b>	<b>-7.4%</b>	<b>(197.7)</b>	<b>3.8%</b>
Personnel Expenses	(131.7)	(135.0)	-2.4%	(126.9)	3.8%
Other Administrative Expenses	(73.6)	(86.8)	-15.2%	(70.8)	3.9%
Tax Expenses	(40.7)	(41.9)	-3.0%	(34.7)	17.2%
Other Operating Income/Expenses	1.0	2.5	-58.7%	(2.8)	-137.2%
Non Operating Income	(0.2)	0.6	-141.7%	5.6	-104.2%
<b>Earnings before Tax and Profit Sharing</b>	<b>378.2</b>	<b>452.5</b>	<b>-16.4%</b>	<b>370.6</b>	<b>2.0%</b>
Income Tax and Social Contribution	(58.5)	(92.0)	-36.4%	(73.9)	-20.8%
Profit Sharing	(86.6)	(81.2)	6.7%	(68.1)	27.2%
Minority Interest	(2.8)	(3.8)	-25.6%	(3.1)	-9.1%
<b>Recurring Net Income</b>	<b>230.2</b>	<b>275.5</b>	<b>-16.4%</b>	<b>225.6</b>	<b>2.1%</b>

## 1Q26 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
<b>Net Interest Income</b>	<b>584.3</b>	<b>22.0</b>	<b>41.5</b>	<b>647.8</b>
Provision Expenses	(110.3)	(2.7)		(113.1)
<b>Net Interest Income post-Provisions</b>	<b>473.9</b>	<b>19.3</b>	<b>41.5</b>	<b>534.7</b>
Service Revenues	130.0	(41.4)		88.5
Personnel Expenses	(145.1)	13.4		(131.7)
Other Administrative Expenses	(93.6)	20.0		(73.6)
Tax Expenses	(34.4)	(14.6)	8.3	(40.7)
Other Operating Income (Expenses)	(15.7)	16.7		1.0
<b>Operating Income</b>	<b>315.1</b>	<b>13.4</b>	<b>49.9</b>	<b>378.4</b>
Non Operating Income	(0.2)			(0.2)
<b>Earnings before Tax and Profit Sharing</b>	<b>314.9</b>	<b>13.4</b>	<b>49.9</b>	<b>378.2</b>
Income Tax and Social Contribution	(8.7)		(49.9)	(58.5)
Profit Sharing	(73.2)	(13.4)		(86.6)
Minority Interest	(2.8)			(2.8)
<b>Net Income</b>	<b>230.2</b>	<b>0.0</b>	<b>0.0</b>	<b>230.2</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"

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## 4Q25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
<b>Net Interest Income</b>	<b>605.3</b>	<b>(21.9)</b>	<b>130.1</b>	<b>713.4</b>
Provision Expenses	(124.9)	(1.3)		(126.1)
<b>Net Interest Income post-Provisions</b>	<b>480.4</b>	<b>(23.2)</b>	<b>130.1</b>	<b>587.3</b>
Service Revenues	134.0	(8.1)		125.9
Personnel Expenses	(142.0)	7.0		(135.0)
Other Administrative Expenses	(101.8)	15.0		(86.8)
Tax Expenses	(54.8)	17.5	(4.7)	(41.9)
Other Operating Income (Expenses)	3.3	(0.8)		2.5
<b>Operating Income</b>	<b>319.2</b>	<b>7.4</b>	<b>125.4</b>	<b>451.9</b>
Non Operating Income	0.6			0.6
<b>Earnings before Tax and Profit Sharing</b>	<b>319.7</b>	<b>7.4</b>	<b>125.4</b>	<b>452.5</b>
Income Tax and Social Contribution	33.8	(0.5)	(125.4)	(92.0)
Profit Sharing	(74.2)	(7.0)		(81.2)
Minority Interest	(3.8)			(3.8)
<b>Net Income</b>	<b>275.5</b>	<b>0.0</b>	<b>0.0</b>	<b>275.5</b>

## 1Q25 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
<b>Net Interest Income</b>	<b>929.3</b>	<b>(410.4)</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>839.8</b>	<b>(389.9)</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)	(400.2)	397.5		(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>

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

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

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## Results

The **Recurring Net Income** totaled **R\$230.2 million in the 1Q26**, a decrease of 16.4% in relation to the R\$275.5 million presented in the 4Q25 and an increase of 2.1% in relation to the R\$225.6 million presented in the same period of 2025.

### 1Q26 x 4Q25 | Recurring

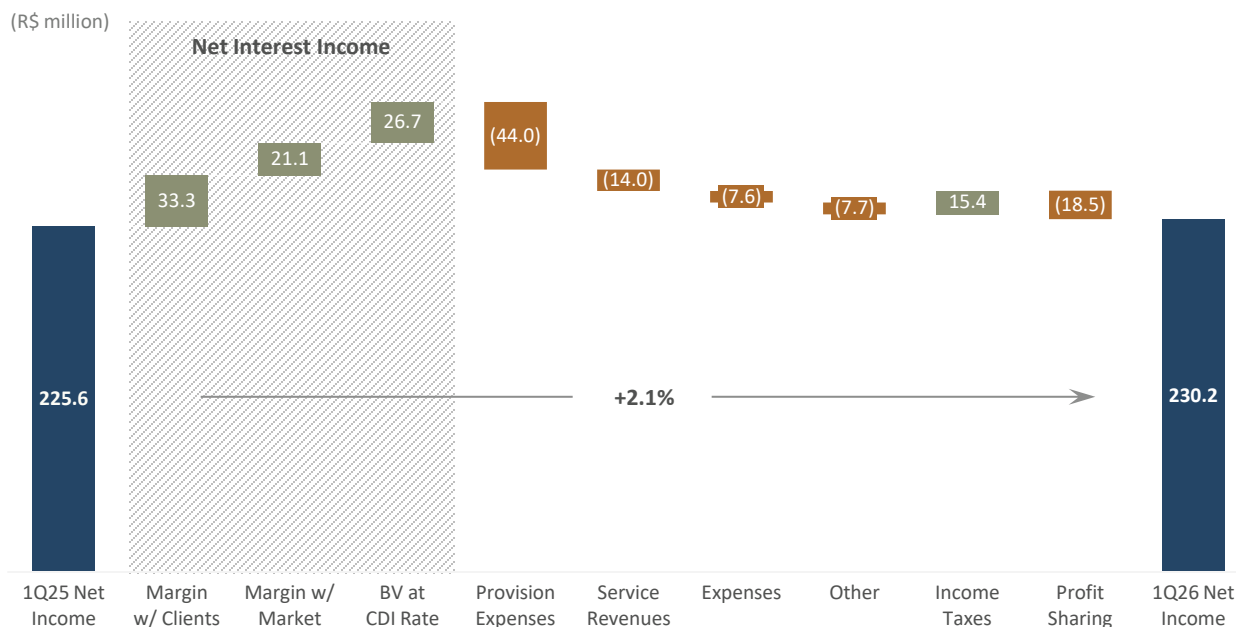
The decrease in the Recurring Net Income, on a quarter-over-quarter basis, is explained mainly by:

- The decrease in the Margin with Market;
- The decrease in the Service Revenues; and
- The decrease in the Margin with Clients;
- Being partially offset by the decrease in Income Taxes and the decrease in Personnel and Other Administrative Expenses.

### 1Q26 x 1Q25 | Recurring

The increase in earnings, comparing the 1Q26 with the 1Q25, is explained mainly by:

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



ROAE (%)	14.1%	-0.5 p.a.	13.5%
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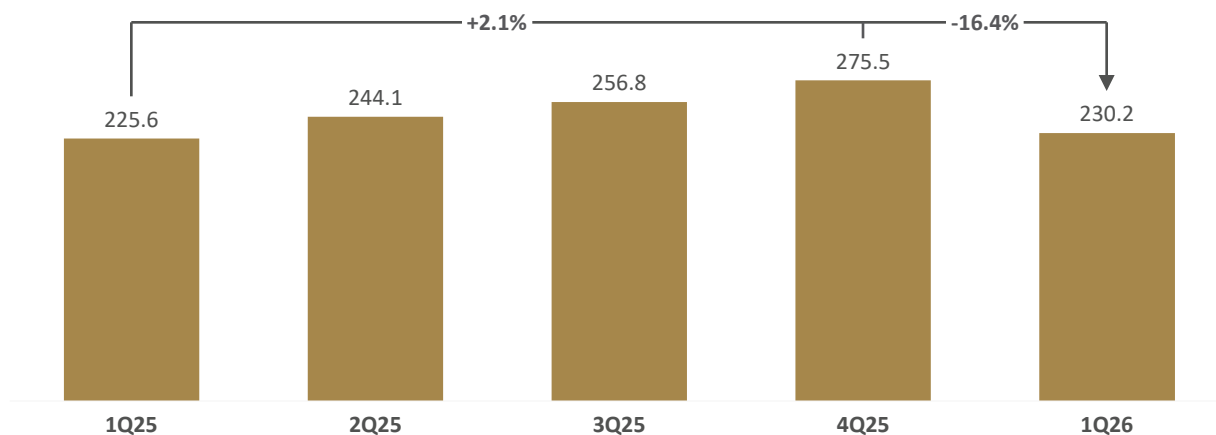
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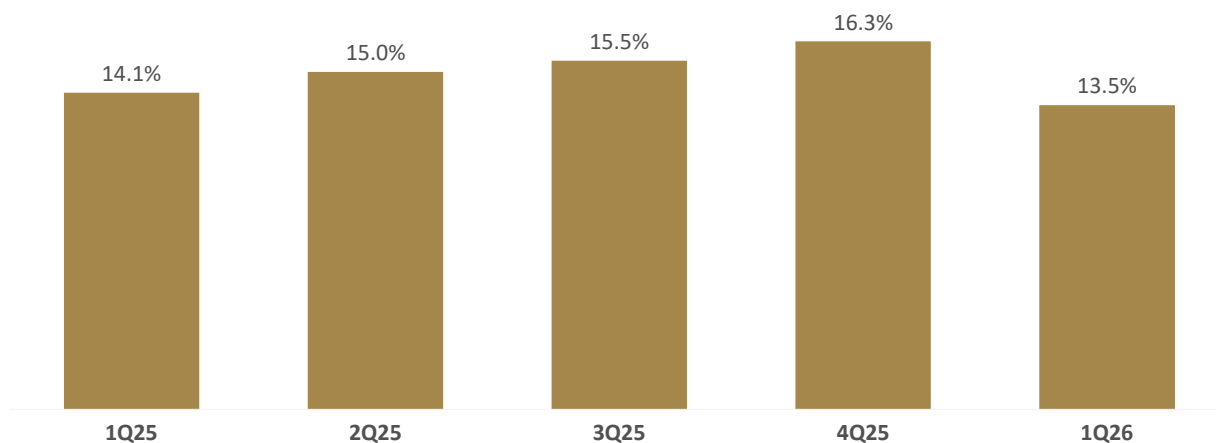
## Profitability

(R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Recurring Net Income	230.2	275.5	-16.4%	225.6	2.1%
Shareholders' Equity (average)	6,813	6,741	1.1%	6,417	6.2%
<b>Recurring ROAE</b>	<b>13.5%</b>	<b>16.3%</b>	<b>(283) bps</b>	<b>14.1%</b>	<b>(54) bps</b>

Recurring Net Income (R\$ million)



Recurring ROAE (p.a.)

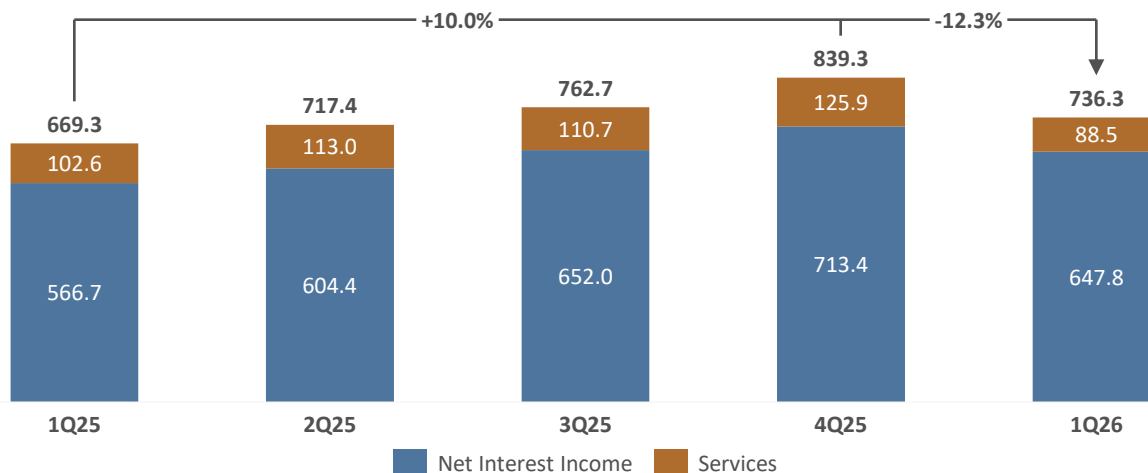


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## Revenues (R\$ million)



## OPERATING HIGHLIGHTS AND INDICATORS

### Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented a decrease of 0.6% in the quarter and an increase of 6.3% year-over-year, the highlight being the Middle segment which presented an increase of 2.8% on a quarter-over-quarter basis and of 24.5% in the last twelve months.

Expanded Credit Portfolio <sup>1</sup> (R\$ million)	1Q26	% Total	4Q25	% Total	Chg 3M	1Q25	% Total	Chg 12M
<b>Loans</b>	<b>23,504</b>	<b>100%</b>	<b>25,147</b>	<b>100%</b>	<b>-6.5%</b>	<b>22,239</b>	<b>100%</b>	<b>5.7%</b>
Large Corporate	3,493	14.9%	3,686	14.7%	-5.3%	3,436	15.4%	1.7%
Corporate	15,684	66.7%	17,198	68.4%	-8.8%	15,117	68.0%	3.8%
Middle	4,327	18.4%	4,263	17.0%	1.5%	3,686	16.6%	17.4%
<b>Corporate Securities</b>	<b>18,428</b>	<b>100%</b>	<b>17,273</b>	<b>100%</b>	<b>6.7%</b>	<b>16,017</b>	<b>100%</b>	<b>15.1%</b>
Large Corporate	5,663	30.7%	5,181	30.0%	9.3%	4,000	25.0%	41.6%
Corporate	12,309	66.8%	11,675	67.6%	5.4%	11,836	73.9%	4.0%
Middle	456	2.5%	417	2.4%	9.5%	181	1.1%	152.3%
<b>"Cash" Portfolio<sup>2</sup></b>	<b>41,932</b>	<b>100%</b>	<b>42,420</b>	<b>100%</b>	<b>-1.1%</b>	<b>38,255</b>	<b>100%</b>	<b>9.6%</b>
Large Corporate	9,155	21.8%	8,867	20.9%	3.2%	7,435	19.4%	23.1%
Corporate	27,994	66.8%	28,873	68.1%	-3.0%	26,953	70.5%	3.9%
Middle	4,783	11.4%	4,680	11.0%	2.2%	3,867	10.1%	23.7%
<b>Guarantees Issued</b>	<b>12,495</b>	<b>100%</b>	<b>12,322</b>	<b>100%</b>	<b>1.4%</b>	<b>12,951</b>	<b>100%</b>	<b>-3.5%</b>
Large Corporate	7,484	59.9%	7,360	59.7%	1.7%	7,829	60.5%	-4.4%
Corporate	4,926	39.4%	4,908	39.8%	0.4%	5,078	39.2%	-3.0%
Middle	84	0.7%	54	0.4%	54.9%	43	0.3%	94.3%
<b>Expanded Credit Portfolio</b>	<b>54,427</b>	<b>100%</b>	<b>54,742</b>	<b>100%</b>	<b>-0.6%</b>	<b>51,206</b>	<b>100%</b>	<b>6.3%</b>
Large Corporate	16,639	30.6%	16,228	29.6%	2.5%	15,264	29.8%	9.0%
Corporate	32,920	60.5%	33,780	61.7%	-2.5%	32,031	62.6%	2.8%
Middle	4,868	8.9%	4,734	8.6%	2.8%	3,910	7.6%	24.5%

<sup>1</sup> Historical data was reclassified from 2025 onwards for comparability purposes, based on the new client segmentation

<sup>2</sup> 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)

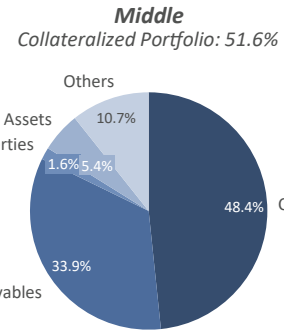
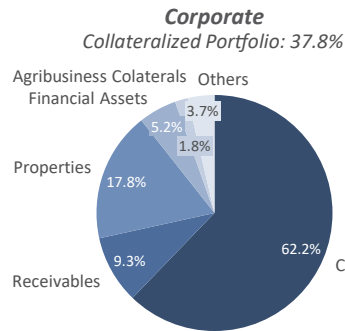
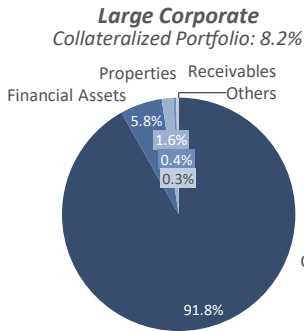
Middle segment includes companies with annual sales between R\$30 million and R\$500 million

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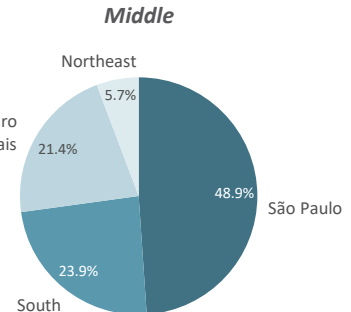
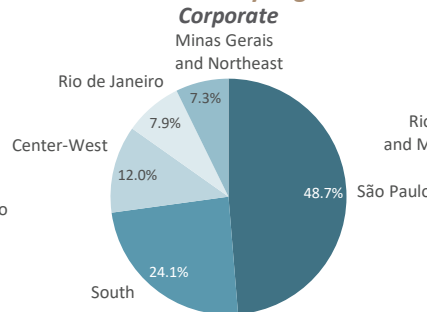
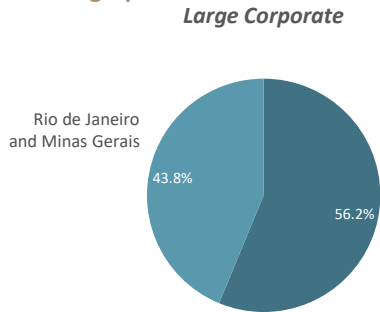


## Collaterals' Breakdown of the Expanded Credit Portfolio by Segment<sup>1</sup>



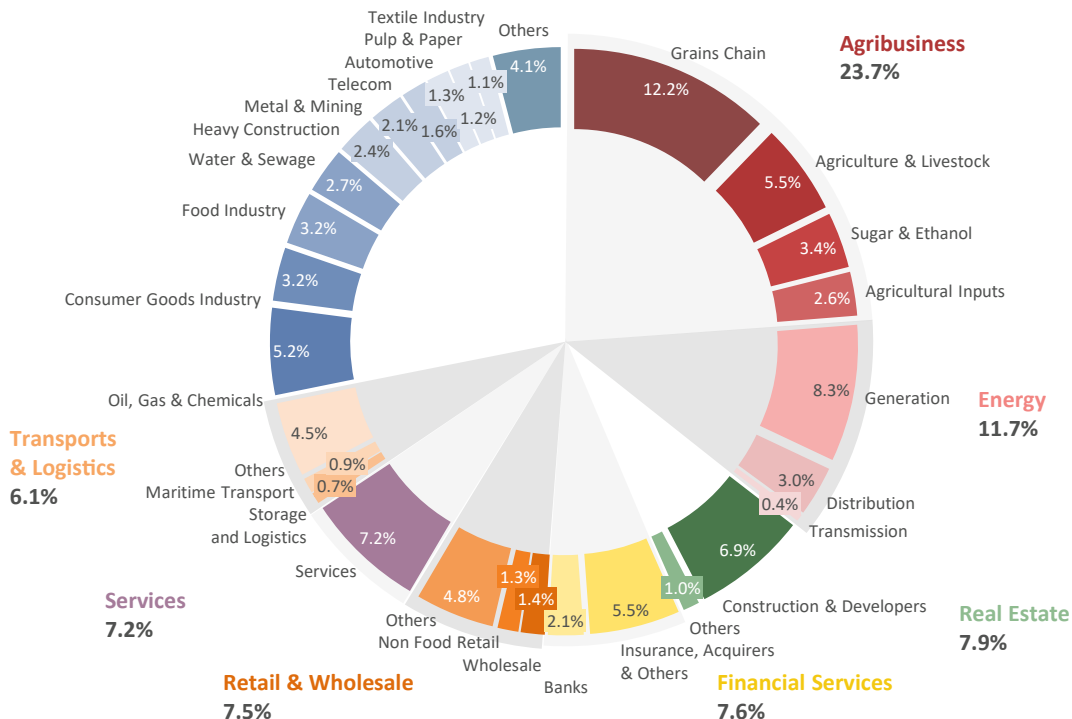
<sup>1</sup>For government programs, collateralization is shown as a percentage of the portfolio covered by the program ("stop loss"), rather than as a percentage guaranteed for each individual transaction.

## Geographical Breakdown of the Expanded Credit Portfolio by Segment



## Sector Breakdown of the Expanded Credit Portfolio

As of March 2026, the Bank continued to present a well diversified credit portfolio in terms of sectors, in line with its historical strategy.



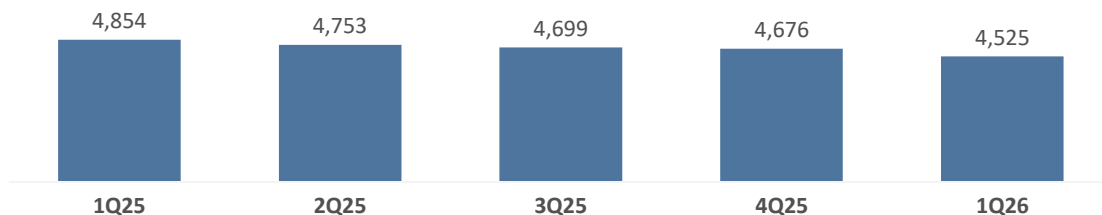
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1<sup>st</sup> Quarter of 2026



## Expanded Credit Portfolio Indicators by Segment

ABC Brasil ended the 1Q26 with 4,525 active wholesale clients, a year-over-year decrease of 6.8%, reflex of a stricter credit discipline and a focus on clients with broader commercial relationships.



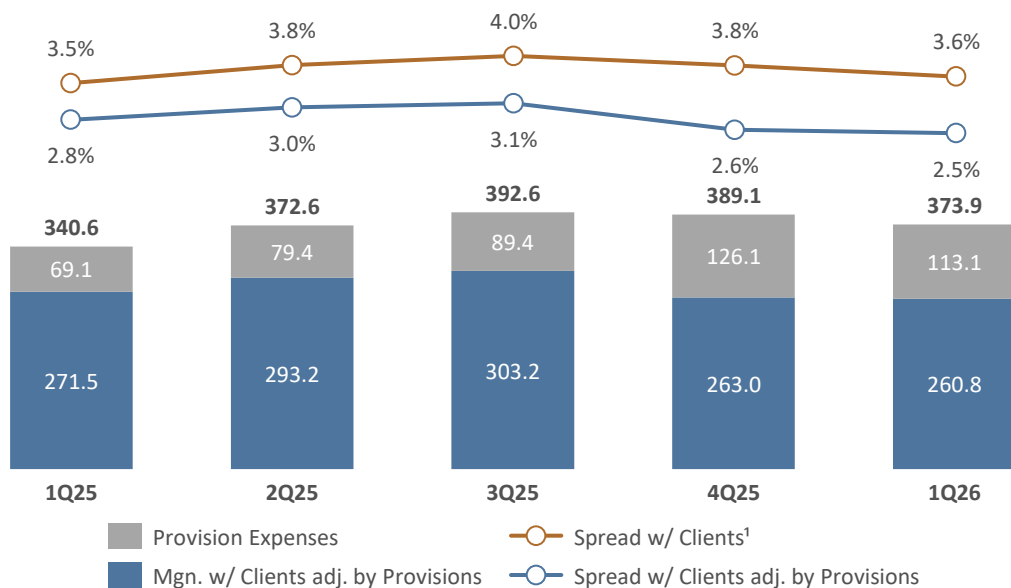
	Large Corporate			Corporate			Middle		
	1Q26	4Q25	1Q25	1Q26	4Q25	1Q25	1Q26	4Q25	1Q25
Wholesale Clients <sup>1</sup>	414	405	390	2,079	2,180	2,349	2,032	2,091	2,115
Average Exposure per Client (R\$ million) <sup>1,2</sup>	84.9	87.7	92.5	24.8	25.3	23.5	3.4	3.3	2.7
Average Term (days) <sup>1,2</sup>	336	316	348	426	420	392	370	390	356

<sup>1</sup> Historical data was reclassified from 2025 onwards for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R\$30 million and R\$500 million and R\$500 million and R\$4 billion, respectively)

<sup>2</sup> Includes Loans, Guarantees Issued and Corporate Securities

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

The **Annualized Spread with Clients** presented a decrease of approximately 20 basis points vs. the previous quarter, mainly resulted from changes in product mix. The **Annualized Spread with Clients Adjusted by Provisions** presented a decrease of approximately 10 basis points, mainly reflecting a lower volume of Provision Expenses compared to the previous quarter.



(R\$ million)	1Q25	2Q25	3Q25	4Q25	1Q26
Loans + Private Securities   Average	38,956	38,753	39,020	40,555	41,256

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

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## Expanded Portfolio

### Expanded Credit Portfolio by Volume (by Client)

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

Expanded Portfolio by Volume (R\$ million)	1Q26	% of Portfolio	4Q25	% of Portfolio	1Q25	% of Portfolio
0 - 50 MM	20,077	36.9%	20,602	37.6%	18,369	35.9%
50 MM - 100 MM	10,467	19.2%	10,035	18.3%	10,419	20.3%
> 100 MM	23,883	43.9%	24,105	44.0%	22,418	43.8%
<b>Total</b>	<b>54,427</b>	<b>100.0%</b>	<b>54,742</b>	<b>100.0%</b>	<b>51,206</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)	1Q26	% of Portfolio	4Q25	% of Portfolio	1Q25	% of Portfolio
Until 3 months	9,128	16.8%	11,840	21.6%	9,987	19.5%
3 to 12 months	18,429	33.9%	17,880	32.7%	16,351	31.9%
1 to 3 years	15,588	28.6%	15,569	28.4%	16,958	33.1%
Above 3 years	11,283	20.7%	9,453	17.3%	7,910	15.4%
<b>Total</b>	<b>54,427</b>	<b>100.0%</b>	<b>54,742</b>	<b>100.0%</b>	<b>51,206</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)	1Q26	% of Portfolio	4Q25	% of Portfolio	ECL 1Q26	% of Portfolio
Stage 1	50,693	93.1%	51,482	94.0%	165	0.3%
Stage 2	2,212	4.1%	1,854	3.4%	123	5.6%
Stage 3	1,522	2.8%	1,406	2.6%	767	50.4%
Prospective Provision					190	
<b>Total</b>	<b>54,427</b>	<b>100.0%</b>	<b>54,742</b>	<b>100.0%</b>	<b>1,245</b>	<b>2.3%</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
Large Corporate	0	0.0%	206	1.2%	2	0.0%	0	0.0%
Corporate	141	0.4%	921	2.8%	14	0.0%	27	0.1%
Middle	137	2.8%	395	8.1%	17	0.4%	22	0.4%
<b>Total - 1Q26</b>	<b>279</b>	<b>0.5%</b>	<b>1,522</b>	<b>2.8%</b>	<b>33</b>	<b>0.1%</b>	<b>50</b>	<b>0.1%</b>
4Q25	262	0.5%	1,406	2.6%	53	0.1%	(4)	(0.0%)
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%		

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

By the end of 1Q26, the balances of renegotiated credits and restructured operations were, respectively, R\$93.9 million (0.17% of the Expanded Credit Portfolio) and R\$97.8 million (0.18% of the Expanded Credit Portfolio).

# Earnings Release

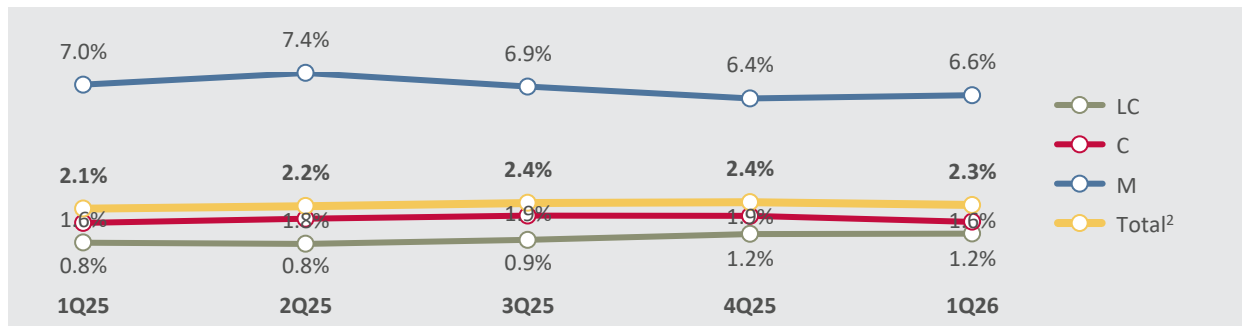
1<sup>st</sup> Quarter of 2026



## Credit Quality

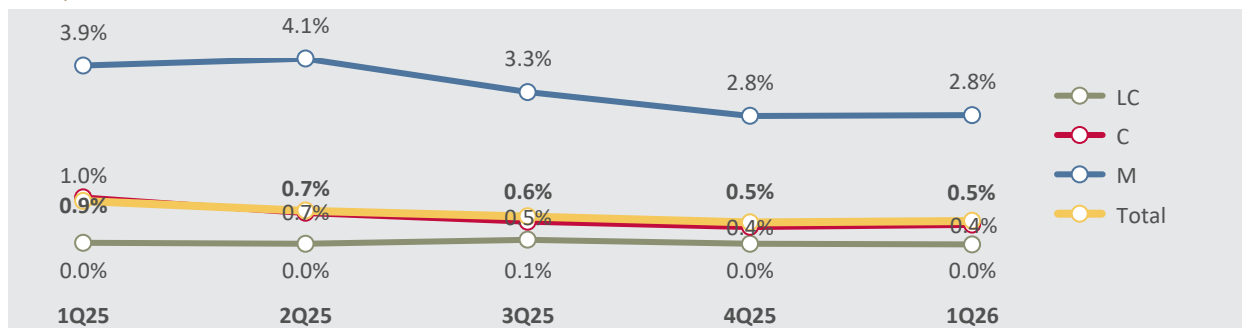
### Expected Credit Loss<sup>1</sup>

% of Expanded Portfolio



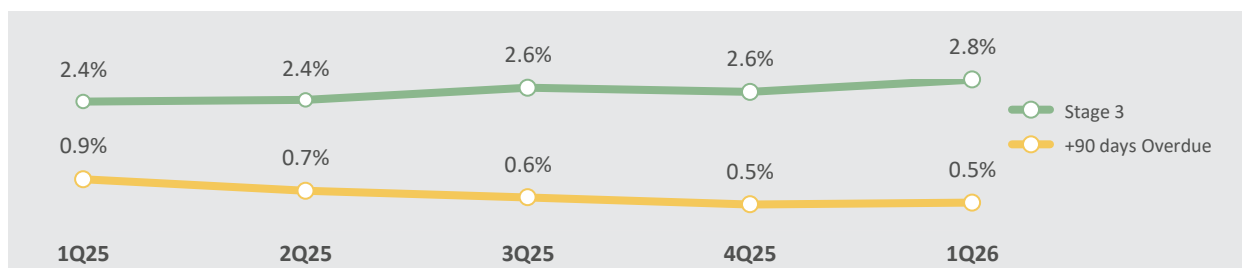
### +90 Days Overdue (falling due and overdue installments)<sup>1</sup>

% of Expanded Portfolio

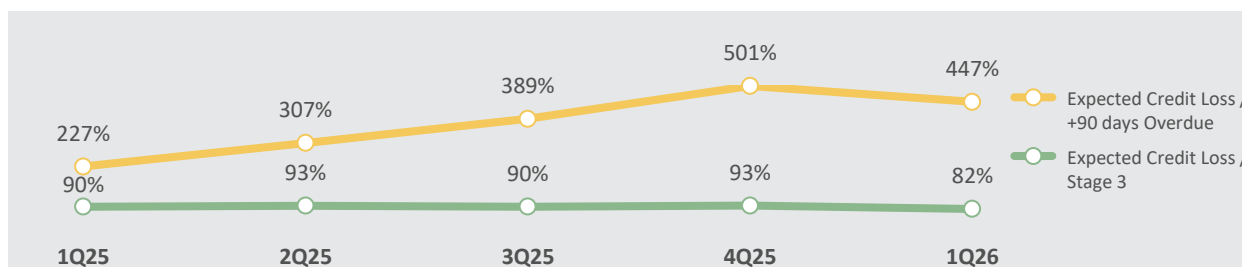


### Operations in Stage 3 and +90 Days Overdue<sup>1</sup>

% of Expanded Portfolio



### Coverage Ratio<sup>1,2</sup>

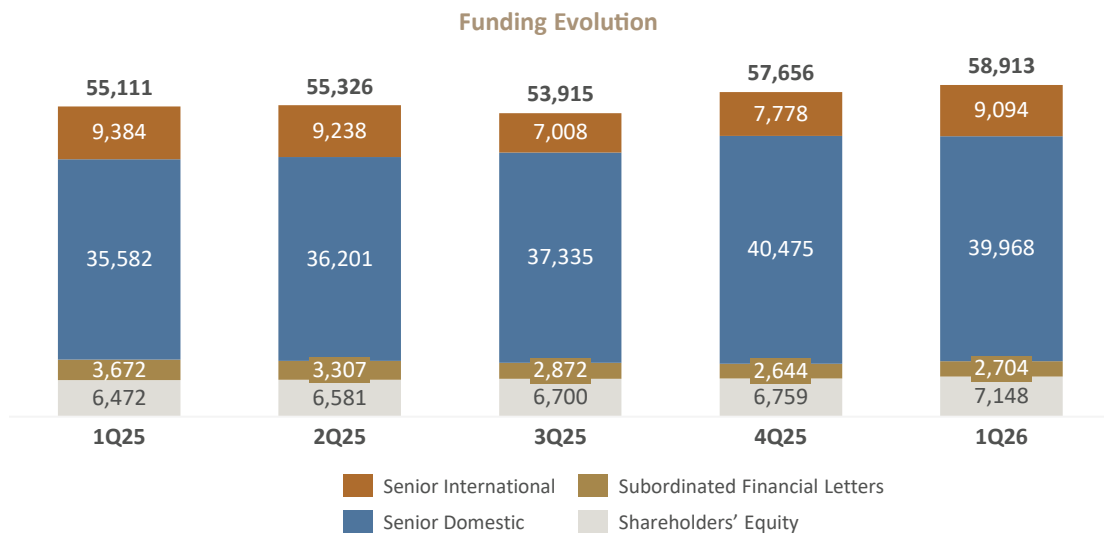
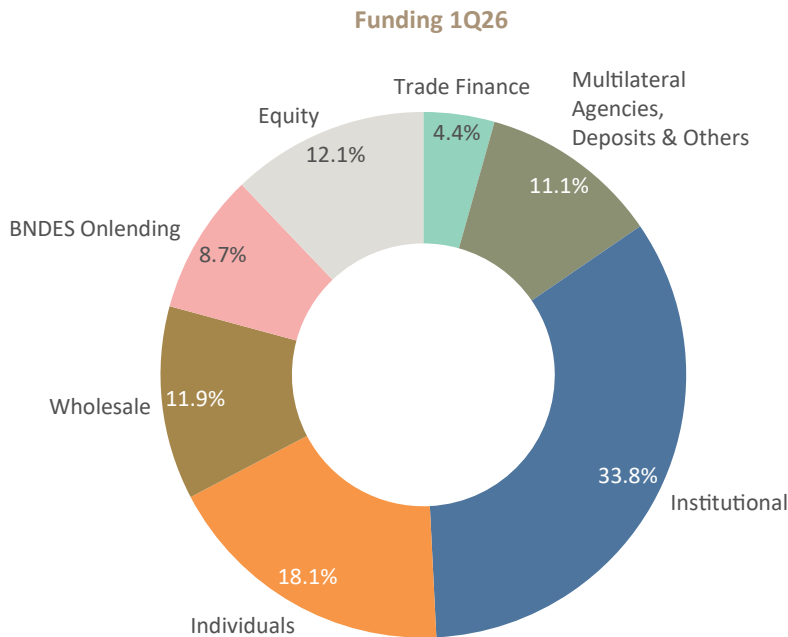


<sup>1</sup> Historical data was reclassified from 2025 onwards for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R\$30 million and R\$500 million and R\$500 million and R\$4 billion, respectively)

<sup>2</sup> The Total Expected Credit Loss includes the Prospective Provision of R\$190 million

## Funding

The chart below shows the funding breakdown by investor profile.



By the end of March 2026, the funding balance reached R\$58.9 billion, an increase of 2.2% in the quarter and an increase of 6.9% 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

1<sup>st</sup> Quarter of 2026



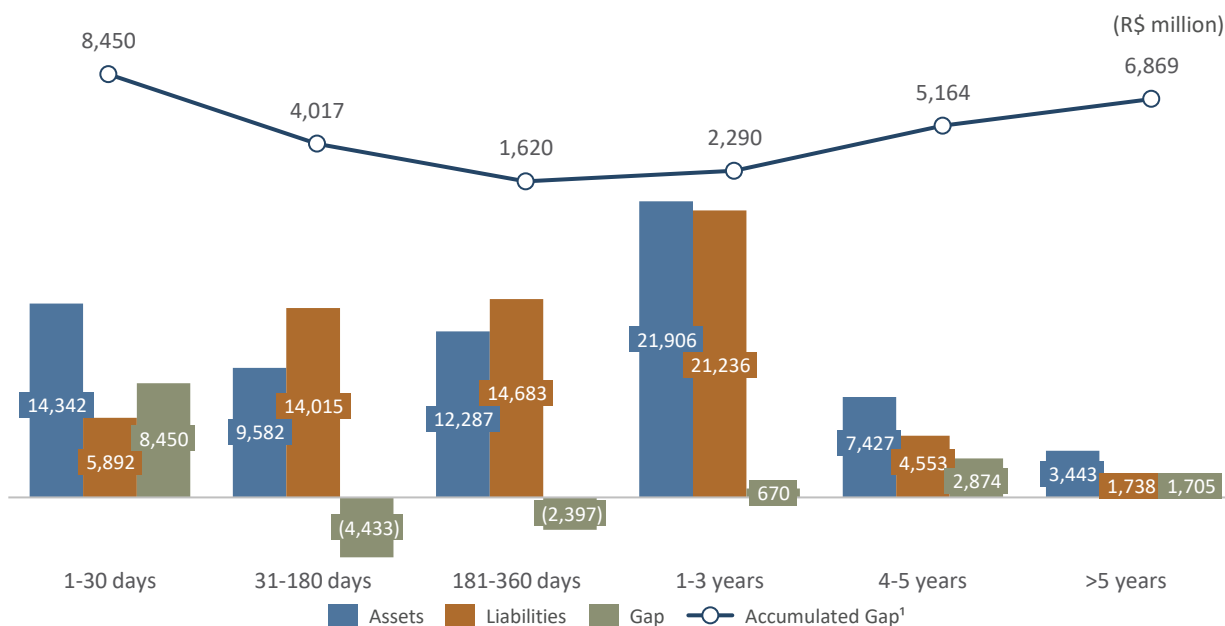
Funding (R\$ million)	1Q26	% of Total	4Q25	% of Total	1Q25	% of Total
Demand Deposits	547	0.9%	618	1.1%	487	0.9%
Time Deposits	7,292	12.4%	8,282	14.4%	8,867	16.1%
LCA, LCI & COE <sup>1</sup>	9,011	15.3%	8,429	14.6%	7,179	13.0%
Financial Bills	17,130	29.1%	16,523	28.7%	16,443	29.8%
Subordinated Local Notes (Letras Financeiras)	1,547	2.6%	1,531	2.7%	2,049	3.7%
Interbank Deposits	439	0.7%	452	0.8%	187	0.3%
Borrowing and Onlending Obligations Abroad	9,539	16.2%	8,484	14.7%	8,938	16.2%
Borrowing and Onlending Obligations	5,104	8.7%	5,465	9.5%	2,865	5.2%
Perpetual Sub. Financial Notes	1,157	2.0%	1,114	1.9%	1,623	2.9%
<b>Subtotal (Funding with Third Parties)</b>	<b>51,766</b>	<b>87.9%</b>	<b>50,897</b>	<b>88.3%</b>	<b>48,638</b>	<b>88.3%</b>
Shareholders' Equity	7,148	12.1%	6,759	11.7%	6,472	11.7%
<b>Total</b>	<b>58,913</b>	<b>100.0%</b>	<b>57,656</b>	<b>100.0%</b>	<b>55,111</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)	1Q26	4Q25	Chg (%)	1Q25	Chg (%)
Until 3 months	5,861	11,178	-47.6%	9,455	-38.0%
3 to 12 months	21,525	19,271	11.7%	20,645	4.3%
1 to 3 years	18,374	14,636	25.5%	12,707	44.6%
Above 3 years	6,006	5,812	3.3%	5,831	3.0%
<b>Total</b>	<b>51,766</b>	<b>50,897</b>	<b>1.7%</b>	<b>48,638</b>	<b>6.4%</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 1Q26, the net cash position up to 30 days reached R\$8.5 billion, equivalent to 1.2 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.

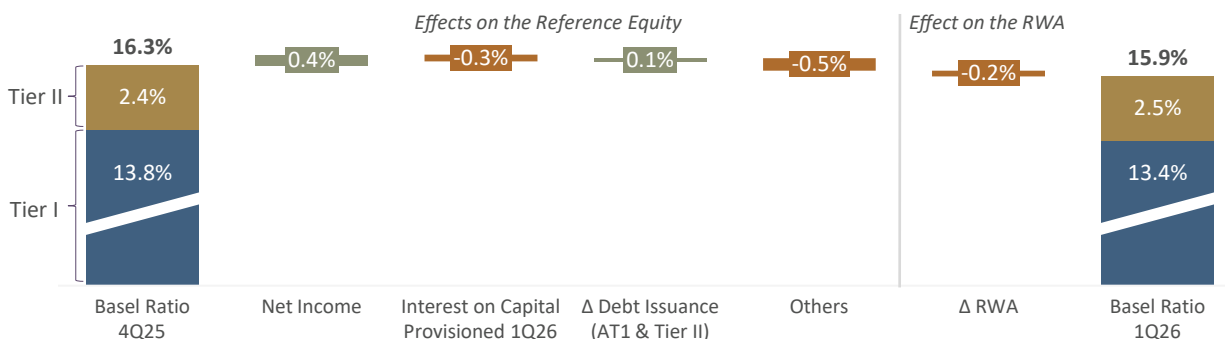
# Earnings Release

1<sup>st</sup> Quarter of 2026



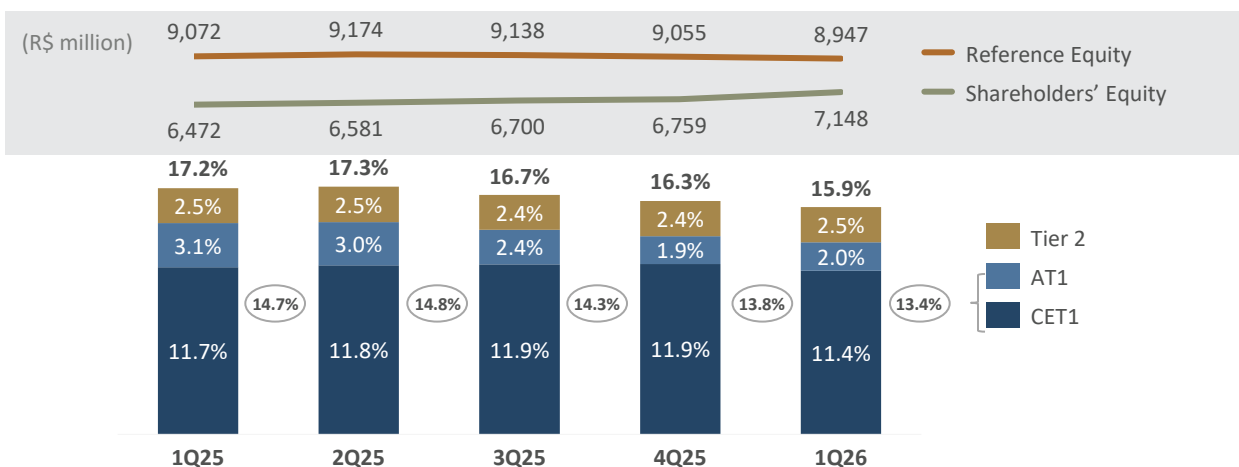
## Capital Adequacy

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 41 basis points, positively impacted by the appropriation of 1Q26 results, and negatively impacted by the (i) provisioning of Interest on Capital for the quarter, (ii) by short-term treasury operations and the recognition of tax credits with a temporary effect, and (iii) by the expansion of Risk-Weighted Assets (RWA). It is also worth noting that in April 2026, the Brazilian Central Bank ratified the capital increase announced in December 2025 in the amount of R\$314 million, which on a *pro forma* basis, would have increased by 56 basis points the 1Q26 Basel Ratio.

Evolution of Basel Ratio - 1Q26 (R\$ million)	Tier 1	Tier 2	Total	Risk Weighted Assets	BIS Ratio	Ratio Tier 1 / Reference Equity
December 31, 2025	7,696.7	1,358.5	9,055.2	55,605.6	16.3%	85.0%
Net Profit	230.2		230.2		0.4%	
Interest on Capital Provisioned 1Q26	(147.1)		(147.1)		-0.3%	
Basel III Subordinated Debt Issuance	42.3	29.6	71.9		0.1%	
Others	(263.1)		(263.1)		-0.5%	
Change in Risk Weighted Assets				758.2	-0.2%	
March 31, 2026	7,559.0	1,388.1	8,947.1	56,363.7	15.9%	84.5%



In the 1Q26, 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).

## FINANCIAL HIGHLIGHTS AND INDICATORS

### Net Interest Income

The **Net Interest Income** of the 1Q26 reached R\$647.8 million, a decrease of 9.2% in relation to the 4Q25. When comparing the 1Q26 vs. the 1Q25, there was an increase of 14.3%. The **Net Interest Income post-Provisions** presented a decreased of 8.9% in 1Q26 when compared to the fourth quarter of 2025, while had an increase of 7.5% in relation to the same period in the previous year.

NII (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
<b>Net Interest Income</b>	<b>647.8</b>	<b>713.4</b>	<b>-9.2%</b>	<b>566.7</b>	<b>14.3%</b>
Financial Margin with Clients	373.9	389.1	-3.9%	340.6	9.8%
Shareholders' Equity Remunerated at CDI Rate	170.1	181.6	-6.3%	143.4	18.6%
Financial Margin with Market	103.8	142.7	-27.2%	82.7	25.5%
Provision Expenses	(113.1)	(126.1)	-10.4%	(69.1)	63.7%
<b>Net Interest Income post-Provisions</b>	<b>534.7</b>	<b>587.3</b>	<b>-8.9%</b>	<b>497.6</b>	<b>7.5%</b>

### Provision

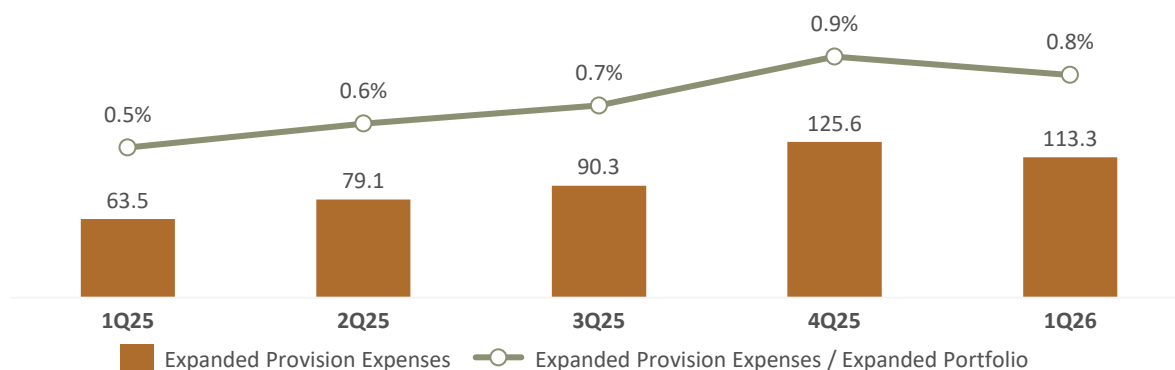
**Expanded Provision Expenses** for 1Q26 presented a decrease of 9.8% when compared to the 4Q25, and an increase of 78.4% when compared to the same period of 2025. In relation to the **Expanded Credit Portfolio**, the **Expanded Provision Expenses** ended 1Q26 in 0.8%, a decrease of 8 basis-points in relation to the 4Q25.

Provision (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Provision Expenses before Credit Recoveries(LLP) <sup>1</sup>	(117.5)	(134.4)	-12.5%	(90.0)	30.5%
Credit Recoveries	4.5	8.2	-45.5%	21.0	-78.7%
<b>Provision Expenses</b>	<b>(113.1)</b>	<b>(126.1)</b>	<b>-10.4%</b>	<b>(69.1)</b>	<b>63.7%</b>
Provision for Assets not for Own Use (BNDU)	(0.2)	0.6	-141.7%	5.5	-104.2%
<b>Expanded Provision Expenses</b>	<b>(113.3)</b>	<b>(125.6)</b>	<b>-9.8%</b>	<b>(63.5)</b>	<b>78.4%</b>
Expanded Credit Portfolio	54,427	54,742	-0.6%	51,206	6.3%
<b>Expanded Provision / Expanded Portfolio (Annualized)</b>	<b>0.8%</b>	<b>0.9%</b>	<b>(8) bps</b>	<b>0.5%</b>	<b>34 bps</b>

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

### Expanded Provision Expenses

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



# Earnings Release

1<sup>st</sup> Quarter of 2026

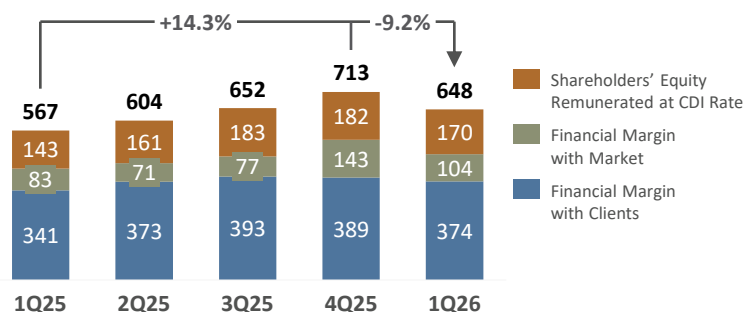


## NIM

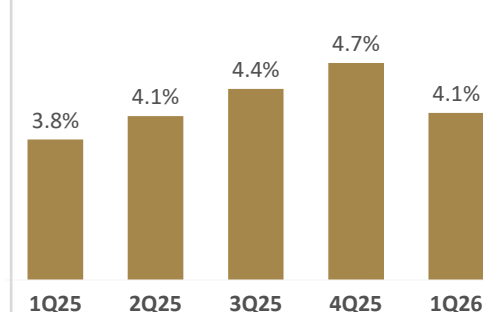
The NIM (Net Interest Margin) reached 4.1% p.a. in the 1Q26, a decrease of 63 basis points when compared to the previous quarter, and an increase of 34 basis points in relation to the same period of 2025.

NIM (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Net Interest Income pre-Provisions (A)	647.8	713.4	-9.2%	566.7	14.3%
Loans (Average)	24,325	24,015	1.3%	23,134	5.1%
Other Interest Earning Assets (Average)	38,685	36,152	7.0%	36,947	4.7%
Average Interest Earning Assets (B)	63,011	60,167	4.7%	60,081	4.9%
<b>Net Interest Margin (% pa) (A/B)</b>	<b>4.1%</b>	<b>4.7%</b>	<b>(63) bps</b>	<b>3.8%</b>	<b>34 bps</b>

Net Interest Income (R\$ million)



NIM (% p.a.)

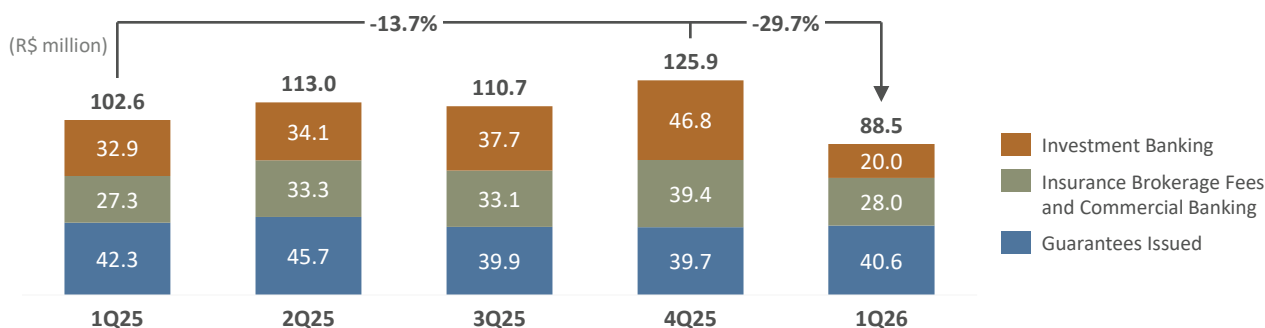


## Service Revenues

**Service Revenues** reached R\$88.5 million in 1Q26 – a decrease of 29.7% when compared to the previous quarter and a decrease of 13.7% when compared to the same period of 2025.

Service Revenues (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Guarantees Issued	40.6	39.7	2.3%	42.3	-4.1%
Investment Banking	20.0	46.8	-57.3%	32.9	-39.3%
Insurance Brokerage Fees and Commercial Banking	28.0	39.4	-29.0%	27.3	2.2%
<b>Total</b>	<b>88.5</b>	<b>125.9</b>	<b>-29.7%</b>	<b>102.6</b>	<b>-13.7%</b>

The chart below presents the **Service Revenues** breakdown, as well as its share in Total Revenues. In the 1Q26, Service Revenues accounted for 19.1% of Revenues with Clients.



# Earnings Release

1<sup>st</sup> Quarter of 2026



## Personnel, Other Administrative and Profit-Sharing Expenses

**Personnel, Other Administrative and Profit-Sharing Expenses** reached R\$291.9 million in the first quarter of 2026, a decrease of 3.6% over the previous quarter and an increase of 9.8% over the same period of 2025. The table below presents the changes in expenses, by type:

Expenses (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Personnel Expenses	(131.7)	(135.0)	-2.4%	(126.9)	3.8%
Other Administrative Expenses	(73.6)	(86.8)	-15.2%	(70.8)	3.9%
<b>Subtotal</b>	<b>(205.2)</b>	<b>(221.7)</b>	<b>-7.4%</b>	<b>(197.7)</b>	<b>3.8%</b>
Profit Sharing	(86.6)	(81.2)	6.7%	(68.1)	27.2%
<b>Total</b>	<b>(291.9)</b>	<b>(302.9)</b>	<b>-3.6%</b>	<b>(265.7)</b>	<b>9.8%</b>
<b>Employees</b>	<b>1,343</b>	<b>1,328</b>	<b>1.1%</b>	<b>1,291</b>	<b>4.0%</b>

## Operating Income

**Operating Income** reached R\$378.4 million in the first quarter of 2026, a decrease of 16.3% in relation to the previous quarter and an increase of 3.6% in relation to the same period in 2025. Follows below the Operating Income breakdown:

Operating Income (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
Managerial Net Interest Income	647.8	713.4	-9.2%	566.7	14.3%
Provision Expenses	(113.1)	(126.1)	-10.4%	(69.1)	63.7%
<b>Managerial Net Interest Income post-Provisions</b>	<b>534.7</b>	<b>587.3</b>	<b>-8.9%</b>	<b>497.6</b>	<b>7.5%</b>
<b>Service Revenues</b>	<b>88.5</b>	<b>125.9</b>	<b>-29.7%</b>	<b>102.6</b>	<b>-13.7%</b>
Personnel & Other Administrative Expenses	(205.2)	(221.7)	-7.4%	(197.7)	3.8%
Tax & Other Operating Expenses	(39.6)	(39.4)	0.5%	(37.5)	5.8%
<b>Operating Income</b>	<b>378.4</b>	<b>451.9</b>	<b>-16.3%</b>	<b>365.1</b>	<b>3.6%</b>

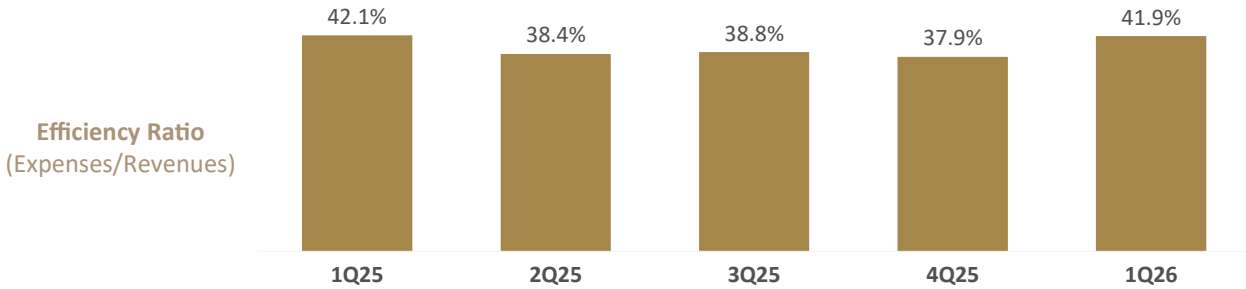
## Efficiency

The **Efficiency Ratio** ended the first quarter of 2026 at 41.9%. Expenses presented an increase of 9.8% in the first quarter of 2026 in relation to the same period in 2025, while the Revenues presented an increase of 10.3% in the same period.

Efficiency (R\$ million)	1Q26	4Q25	1Q26x4Q25	1Q25	1Q26x1Q25
<b>Efficiency Ratio (A/B)</b>	<b>41.9%</b>	<b>37.9%</b>	<b>402 bps</b>	<b>42.1%</b>	<b>(17) bps</b>
<b>Expenses (A)</b>	<b>(291.9)</b>	<b>(302.9)</b>	<b>-3.6%</b>	<b>(265.7)</b>	<b>9.8%</b>
Personnel	(131.7)	(135.0)	-2.4%	(126.9)	3.8%
Other Administrative	(73.6)	(86.8)	-15.2%	(70.8)	3.9%
Profit Sharing	(86.6)	(81.2)	6.7%	(68.1)	27.2%
<b>Revenues (B)</b>	<b>696.7</b>	<b>799.8</b>	<b>-12.9%</b>	<b>631.8</b>	<b>10.3%</b>
Net Interest Income pre-Provisions	647.8	713.4	-9.2%	566.7	14.3%
Service Revenues	88.5	125.9	-29.7%	102.6	-13.7%
Tax Expenses	(40.7)	(41.9)	-3.0%	(34.7)	17.2%
Other Revenues/(Expenses) pre-Provisions	1.0	2.5	-58.7%	(2.8)	-137.2%

# Earnings Release

1<sup>st</sup> Quarter of 2026



## Geographical Footprint

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

Cities/Regions	
<b>South</b>	Blumenau
	Cascavel
	Caxias do Sul
	Chapecó
	Criciúma
	Curitiba
	Florianópolis
	Joinville
	Londrina
	Passo Fundo
Porto Alegre	
<b>Center-West</b>	Brasília
	Campo Grande
	Canarana
	Cuiabá
	Goiânia
	Lucas do Rio Verde
	Nova Mutum
	Rio Verde
	São Gabriel D'Oeste
	Sinop
Tangará da Serra	
<b>Southeast</b>	Bauru
	Belo Horizonte
	Campinas
	Guarulhos
	Jundiaí
	Macaé
	Marília
	Piracicaba
	Presidente Prudente
	Ribeirão Preto
Rio de Janeiro	
<b>Northeast</b>	São José do Rio Preto
	São José dos Campos
	São Paulo
	Uberlândia
	Vila Velha
	Vitória
	Fortaleza
	Luis Eduardo Magalhães
	Natal
	Recife
Salvador	
<b>North</b>	Palmas

	Local	Global	Sovereign
<b>S&amp;P Global</b>	brAAA	BB	BB
<b>FitchRatings</b>	AAA(bra)	BB+	BB
<b>MOODY'S</b>	AAA.Br	Ba1	Ba1

# Earnings Release

1<sup>st</sup> Quarter of 2026



## ESG

For the second consecutive year, ABC Brasil has been selected for B3's Carbon Efficient Index (ICO2) portfolio, reinforcing our commitment to sustainability and the transition to a low-carbon economy. The index recognizes companies listed on B3 that excel in greenhouse gas emission efficiency and the implementation of climate strategies.

Assets linked to ESG criteria – in accordance with the company's Sustainable Finance Framework and Febraban's Green Taxonomy – reached R\$22.6 billion in 1Q26, reflecting a 9.0% increase compared to 1Q25. Meanwhile, the balance of sustainable funding in the local market totaled R\$945 million.

Continuing our strategy to foster the development of new solutions that support the transition to a low-carbon economy, we structured the first Offset Carbon CPR transaction in 1Q25. The initiative aims to strengthen the connection between agribusiness and the decarbonization agenda, and complements the other solutions offered to our clients through our Decarbonization Solutions Desk.

## PERFORMANCE ON THE STOCK EXCHANGE

### Ownership Breakdown

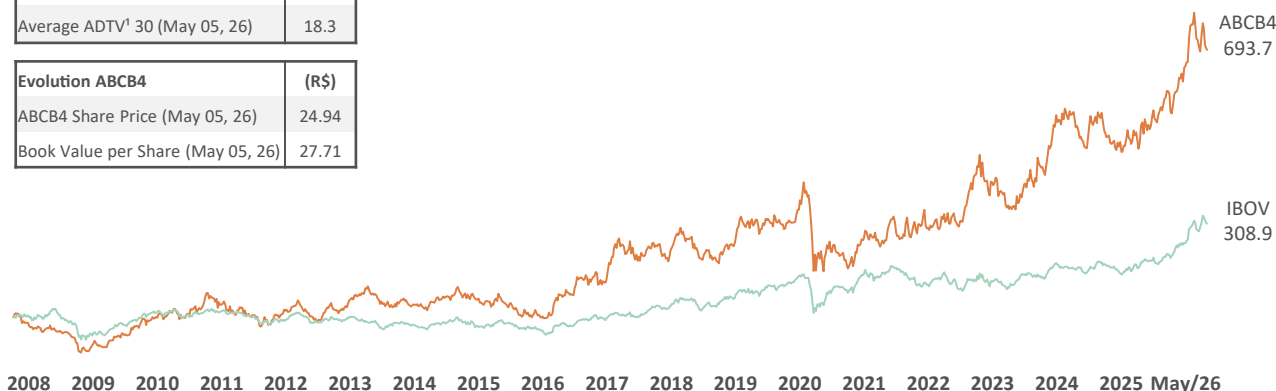
Shareholders	May 5th, 2026				March 31st, 2026			
	Common Shares	Preferred Shares	Total	%	Common Shares	Preferred Shares	Total	%
Marsau Uruguay Holdings (Bank ABC)	131,090,473	32,702,521	163,792,994	62.9%	122,961,464	30,122,403	153,083,867	62.6%
Management <sup>1</sup>	240	10,511,052	10,511,292	4.0%	240	12,218,627	12,218,867	5.0%
Free-float	0	83,640,288	83,640,288	32.1%	0	76,680,943	76,680,943	31.3%
<b>Total (ex-Treasury)</b>	<b>131,090,713</b>	<b>126,853,861</b>	<b>257,944,574</b>	<b>99.0%</b>	<b>122,961,704</b>	<b>119,021,973</b>	<b>241,983,677</b>	<b>98.9%</b>
Treasury Shares	0	2,656,507	2,656,507	1.0%	0	2,673,180	2,673,180	1.1%
<b>Total</b>	<b>131,090,713</b>	<b>129,510,368</b>	<b>260,601,081</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\$ mn)
Average ADTV <sup>1</sup> 30 (May 05, 26)	18.3

Evolution ABCB4	(R\$)
ABCB4 Share Price (May 05, 26)	24.94
Book Value per Share (May 05, 26)	27.71

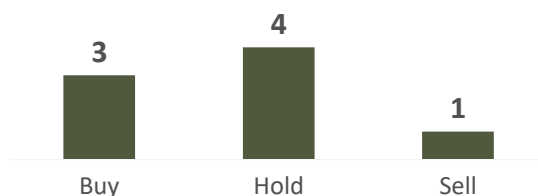


Source: Economática (series adjusted for dividends).

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

### Sell-Side Analysts Recommendation

Base-date: May 05, 2026



# Earnings Release

1<sup>st</sup> Quarter of 2026



## FINANCIAL STATEMENTS

### Consolidated Balance Sheet

ASSETS (R\$ million)	1Q26	4Q25	1Q25
Cash and Banks	1,355.6	785.8	746.7
<b>AT AMORTIZED COST</b>	<b>45,213.8</b>	<b>47,748.5</b>	<b>44,574.3</b>
Interbank Investments	3,999.7	5,150.1	5,756.5
Marketable Securities	18,885.7	18,597.6	17,560.3
Loans	21,716.8	23,532.7	20,707.3
Other Financial Assets	1,801.2	1,631.1	1,501.3
Provision for Expected Loss	(1,189.6)	(1,163.0)	(951.1)
<b>AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME</b>	<b>1,143.6</b>	<b>1,186.6</b>	<b>1,200.7</b>
Marketable Securities	1,144.4	1,187.3	1,201.9
Provision for Expected Loss	(0.8)	(0.8)	(1.1)
<b>AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<b>16,515.3</b>	<b>12,553.3</b>	<b>13,417.8</b>
Marketable Securities	9,306.6	6,975.9	7,791.9
Derivative Financial Instruments	7,210.8	5,684.9	5,724.7
Provision for Expected Loss	(2.2)	(107.5)	(98.7)
<b>OTHER ASSETS</b>	<b>4,759.2</b>	<b>3,738.7</b>	<b>4,010.1</b>
Deferred Tax Assets	2,532.0	1,915.3	1,800.4
Current Tax Assets	398.5	463.4	356.8
Non-Financial Assets Held for Sale	138.1	106.2	102.2
Other	1,690.6	1,253.7	1,750.8
<b>FIXED ASSETS AND INTANGIBLE ASSETS</b>	<b>295.7</b>	<b>303.6</b>	<b>275.9</b>
<b>TOTAL ASSETS</b>	<b>69,283.2</b>	<b>66,316.4</b>	<b>64,225.6</b>
LIABILITIES (R\$ million)	1Q26	4Q25	1Q25
<b>AT AMORTIZED COST</b>	<b>54,131.3</b>	<b>52,991.4</b>	<b>51,276.7</b>
Deposits	8,277.7	9,352.4	9,541.4
Money Market Funding	2,046.8	1,832.2	2,250.6
Funds from Acceptance and Issuance of Securities	26,141.2	24,951.6	23,621.8
Subordinated Debts	2,703.8	2,644.2	3,672.3
Loan Obligations	8,973.3	7,641.2	8,037.3
Obligations for Transfers	5,988.6	6,569.7	4,153.2
<b>AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<b>5,366.2</b>	<b>4,207.0</b>	<b>3,998.2</b>
Derivative Financial Instruments	5,366.2	4,207.0	3,998.2
<b>OTHER LIABILITIES</b>	<b>946.6</b>	<b>1,109.7</b>	<b>1,436.4</b>
Provision for Expected Loss	52.1	42.3	49.2
Provision for Contingencies	15.9	13.6	20.0
Diverse	878.5	1,053.9	1,367.2
<b>TAXES LIABILITIES</b>	<b>1,674.2</b>	<b>1,232.2</b>	<b>1,026.8</b>
Current Taxes Liabilities	136.4	316.3	156.6
Deferred Taxes Liabilities	1,537.8	915.8	870.1
<b>SHAREHOLDERS' EQUITY</b>	<b>7,165.0</b>	<b>6,776.1</b>	<b>6,487.6</b>
Share Capital	5,698.6	5,698.6	5,698.6
Capital Increase	314.1	0.0	0.0
Capital Reserve	75.5	95.2	87.9
Profit Reserve	1,029.9	1,029.9	658.7
Other Comprehensive Income	0.9	(0.8)	3.5
Retained Earnings	83.1	0.0	100.2
Treasury Stock	(54.5)	(63.9)	(76.6)
Non Controlling Shareholders Interest	17.4	17.2	15.3
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>69,283.2</b>	<b>66,316.4</b>	<b>64,225.6</b>

# Earnings Release

1<sup>st</sup> Quarter of 2026



## Income Statement

### Consolidated

Income Statement (R\$ million)	1Q26	4Q25	1Q25
<b>Income from Financial Intermediation</b>	<b>1,958.1</b>	<b>2,010.4</b>	<b>2,163.9</b>
Lending Operations	762.1	491.8	820.2
Marketable Securities	1,057.0	1,148.1	895.8
Gains (Losses) on Derivative Financial Instruments	168.9	346.6	237.7
Foreign Exchange Operations	(29.9)	23.9	210.1
<b>Expenses from Financial Intermediation</b>	<b>(1,561.4)</b>	<b>(1,640.9)</b>	<b>(1,324.0)</b>
Funding Expenses	(1,232.6)	(1,284.9)	(1,102.3)
Borrowings and Onlendings	(218.5)	(231.1)	(132.2)
Allowance for Loan Losses	(110.3)	(124.9)	(89.5)
<b>Exchange Rate Variation</b>	<b>77.3</b>	<b>110.9</b>	<b>(408.6)</b>
<b>Gross Income From Financial Intermediation</b>	<b>473.9</b>	<b>480.4</b>	<b>431.3</b>
<b>Other Operating Income (Expenses)</b>	<b>(158.8)</b>	<b>(161.3)</b>	<b>(132.3)</b>
Income from Services Revenues	130.0	134.0	106.8
Personnel Expenses	(145.1)	(142.0)	(133.2)
Other Administrative Expenses	(93.6)	(101.8)	(92.8)
Taxes	(34.4)	(54.8)	(21.4)
Other Operating Income	11.1	0.5	10.0
Other Operating Expense	(26.8)	2.8	(1.6)
<b>Operating Income</b>	<b>315.1</b>	<b>319.2</b>	<b>299.0</b>
Non-Operating Income (Loss)	(0.2)	0.6	5.6
<b>Income Before Taxes And Profit Sharing</b>	<b>314.9</b>	<b>319.7</b>	<b>304.6</b>
Income Tax and Social Contribution	(8.7)	33.8	(14.1)
Variable Compensation	(73.2)	(74.2)	(61.8)
Minority Interest	(2.8)	(3.8)	(3.1)
<b>Net Income</b>	<b>230.2</b>	<b>275.5</b>	<b>225.6</b>



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