Earnings Release

2nd Quarter of 2026

BANCO ABC BRASIL

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BANCO ABC BRASIL

Earnings Release
August 6th, 2026
(before market opening)

Conference Call
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English & Portuguese
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HIGHLIGHTS

Profitability

- The second quarter of 2026 was characterized by a **healthy balance** of portfolio growth, spread expansion, and the maintenance of credit quality, reflecting the results of various initiatives implemented in recent years focused on diversifying revenues and client base.
- In this context, **Net Income** reached R$257.3 million in 2Q26 – an increase of 11.8% compared to the previous quarter and of 5.4% in relation to the same period of 2025.
- Meanwhile, **Return on Average Equity (ROAE)** was 14.3%, a 80 basis-points increase quarter-over-quarter and a decrease of 68 basis-points in the annual comparison.

Expanded Credit Portfolio

- The **Expanded Credit Portfolio** ended the quarter totaling R$56.5 billion, presenting an increase of 3.7% in the last 3 months and of 8.3% in the last 12 months. The highlights were the **Middle** – which now accounts for 9.0% of the total portfolio and has been growing especially in products with higher collateral – and **Corporate** segments which presented year-over-year expansions of 28.7% and 11.1%, respectively.

Margin with Clients

- ABC Brasil ended the 2Q26 with an increase in the **Margin with Clients** of 3.6% compared to the previous quarter and of 3.9% in relation to the same period of 2025.

Capital Base

- The **Basel Ratio** ended the 2Q26 at 16.2%, an increase of 31 basis points in relation to the previous quarter, while the **CET1** ended the quarter at 11.9% – already incorporating the capital increase announced in Dec/25 and approved by the Brazilian Central Bank in Apr/26.
- In Jun/26, ABC Brasil announced a new capital increase related to 2026 first half earnings. 2Q26 capital ratios still do not reflect this effect which, on a pro forma basis, would have its BIS Ratio increased by up to 29 basis points, an even more comfortable level.

New Corporate Headquarters

- In July 2026, we completed the relocation to our new corporate headquarters in São Paulo. The new office was designed to provide greater efficiency, foster collaboration, and enhance our employees' well-being, keeping pace with ABC Brasil's growth and supporting our future expansion.

EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 2Q26.

Key Indicators

Statements of Income (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Recurring/Accounting Net Income	257.3	230.2	11.8%	244.1	5.4%	487.5	469.7	3.8%
Managerial NII pre-Provisions	659.2	647.8	1.8%	604.4	9.1%	1,307.0	1,171.1	11.6%
Managerial NII post-Provisions	579.3	534.7	8.3%	525.0	10.3%	1,114.0	1,022.7	8.9%
Shares (R$)								
NOSH ex-Treasury (million)	257.7	242.0		240.6		257.7	240.6	
Recurring/Accounting Earnings per Share (EPS)	1.00	0.95	5.0%	1.01	-1.6%	1.89	1.95	-3.1%
ABCB4 Share Price	23.77	25.40	-6.4%	22.39	6.2%	23.77	22.39	6.2%
Market Capitalization (R$ million)	6,126	6,146	-0.3%	5,388	13.7%	6,126	5,388	13.7%
Book Value per Share[1]	28.17	29.54	-4.6%	27.35	3.0%	28.17	27.35	3.0%
Price / Book Value (P/BV)[1]	0.84	0.86	-1.9%	0.82	3.1%	0.84	0.82	3.1%
IoC[2] Provisioned (R$ million)	153.9	147.1	4.6%	136.0	13.1%	301.0	261.4	15.2%
IoC[2] Declared (R$ million)	301.0	0.0	-	261.3	15.2%	301.0	261.3	15.2%
IoC[2] Declared per Share	1.17	0.00	-	1.09	7.6%	1.17	1.09	7.6%
Dividend Yield (%) - Annualized	9.8%	9.6%	25 bps	10.1%	(27) bps	9.7%	10.1%	(43) bps
Performance Ratios (%)								
NIM - Net Interest Margin (p.a.)	4.1%	4.1%	(3) bps	4.1%	1 bps	4.1%	3.9%	18 bps
Recurring ROAE (annualized)	14.3%	13.5%	80 bps	15.0%	(68) bps	14.0%	14.5%	(57) bps
ROAA (annualized)	1.5%	1.4%	12 bps	1.5%	(4) bps	1.4%	1.4%	1 bps
Efficiency Ratio	41.2%	41.9%	(68) bps	38.4%	277 bps	41.5%	40.2%	135 bps
BIS Ratio	16.2%	15.9%	31 bps	17.3%	(111) bps	16.2%	17.3%	(111) bps
Tier 1 Capital	13.7%	13.4%	32 bps	14.8%	(109) bps	13.7%	14.8%	(109) bps
Core Capital	11.9%	11.4%	45 bps	11.8%	7 bps	11.9%	11.8%	7 bps
Additional Capital	1.9%	2.0%	(12) bps	3.0%	(116) bps	1.9%	3.0%	(116) bps
Coverage Ratio (Expected Credit Loss / Overdue +90 days)[3]	377%	447%	(70) p.p.	307%	70 p.p.	377%	307%	70 p.p.
Coverage Ratio (Expected Credit Loss / Stage 3)[3]	76%	82%	(6) p.p.	93%	(17) p.p.	76%		-
Balance Sheet (R$ million)								
Total Assets	69,585	69,283	0.4%	64,438	8.0%			
Expanded Credit Portfolio	56,464	54,427	3.7%	52,120	8.3%			
Loans	24,288	23,504	3.3%	22,521	7.8%			
Guarantees Issued	13,653	12,495	9.3%	12,872	6.1%			
Corporate Securities	18,522	18,428	0.5%	16,726	10.7%			
Funding with third-party sources	52,241	51,766	0.9%	48,745	7.2%			
Tier 1 Capital	7,894	7,559	4.4%	7,866	0.4%			
Core Capital	6,822	6,439	6.0%	6,260	9.0%			
Additional Capital	1,072	1,120	-4.3%	1,606	-33.3%			
Tier 2 Capital	1,405	1,388	1.3%	1,308	7.4%			
Shareholders' Equity[1]	7,259	7,148	1.6%	6,581	10.3%			
R$/USD	5.18	5.22	-0.8%	5.46	-5.1%			
Wholesale Clients	4,467	4,525	-1.3%	4,753	-6.0%			
Employees[4]	1,357	1,343	1.0%	1,295	4.8%			

[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*

Managerial Income Statement

Managerial Income Statement (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Net Interest Income	**659.2**	**647.8**	**1.8%**	**604.4**	**9.1%**	**1,307.0**	**1,171.1**	**11.6%**
Financial Margin with Clients	387.2	373.9	3.6%	372.6	3.9%	761.0	713.2	6.7%
Shareholders' Equity Remunerated at CDI Rate	163.3	170.1	-4.0%	160.9	1.5%	333.4	304.3	9.6%
Financial Margin with Market	108.7	103.8	4.7%	70.9	53.3%	212.5	153.6	38.3%
Provision Expenses	(79.9)	(113.1)	-29.3%	(79.4)	0.7%	(193.0)	(148.4)	30.0%
Net Interest Income post-Provisions	**579.3**	**534.7**	**8.3%**	**525.0**	**10.3%**	**1,114.0**	**1,022.7**	**8.9%**
Service Revenues	**102.8**	**88.5**	**16.1%**	**113.0**	**-9.0%**	**191.4**	**215.6**	**-11.2%**
Guarantees Issued	40.1	40.6	-1.2%	45.7	-12.2%	80.7	88.0	-8.3%
Investment Banking	29.1	20.0	45.6%	34.1	-14.6%	49.0	66.9	-26.7%
Insurance Brokerage Fees and Commercial Banking	33.6	28.0	20.3%	33.3	1.1%	61.6	60.6	1.6%
Personnel & Other Administrative Expenses	**(215.9)**	**(205.2)**	**5.2%**	**(194.9)**	**10.8%**	**(421.2)**	**(392.5)**	**7.3%**
Personnel Expenses	(139.1)	(131.7)	5.7%	(128.2)	8.5%	(270.8)	(255.1)	6.2%
Other Administrative Expenses	(76.8)	(73.6)	4.4%	(66.6)	15.2%	(150.3)	(137.4)	9.4%
Tax Expenses	(39.6)	(40.7)	-2.6%	(42.9)	-7.5%	(80.3)	(77.6)	3.5%
Other Operating Income/Expenses	(5.4)	1.0	-624.7%	0.4	-1485.4%	(4.4)	(2.4)	84.0%
Non Operating Income	1.3	(0.2)	-657.9%	0.3	361.6%	1.1	5.8	-81.6%
Earnings before Tax and Profit Sharing	**422.4**	**378.2**	**11.7%**	**401.0**	**5.4%**	**800.6**	**771.6**	**3.8%**
Income Tax and Social Contribution	(82.7)	(58.5)	41.4%	(86.9)	-4.8%	(141.2)	(160.8)	-12.1%
Profit Sharing	(79.6)	(86.6)	-8.1%	(64.6)	23.2%	(166.2)	(132.7)	25.2%
Minority Interest	(2.8)	(2.8)	0.6%	(5.4)	-47.5%	(5.7)	(8.5)	-33.5%
Recurring Net Income	**257.3**	**230.2**	**11.8%**	**244.1**	**5.4%**	**487.5**	**469.7**	**3.8%**

2Q26 – Accounting and Managerial Reconciliation Statement

(R$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	**628.2**	**(39.6)**	**70.5**	**659.2**
Provision Expenses	(107.7)	27.8		(79.9)
Net Interest Income post-Provisions	**520.5**	**(11.8)**	**70.5**	**579.3**
Service Revenues	113.1	(10.3)		102.8
Personnel Expenses	(146.0)	6.9	0.0	(139.1)
Other Administrative Expenses	(104.9)	28.2	0.0	(76.8)
Tax Expenses	(42.1)	1.1	1.3	(39.6)
Other Operating Income (Expenses)	1.8	(7.2)		(5.4)
Operating Income	**342.4**	**6.9**	**71.9**	**421.1**
Non Operating Income	1.3			1.3
Earnings before Tax and Profit Sharing	**343.7**	**6.9**	**71.9**	**422.4**
Income Tax and Social Contribution	(10.8)		(71.9)	(82.7)
Profit Sharing	(72.7)	(6.9)		(79.6)
Minority Interest	(2.8)			(2.8)
Net Income	**257.3**	**0.0**	**0.0**	**257.3**

(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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1Q26 – Accounting and Managerial Reconciliation Statement

(R$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	**584.3**	**22.0**	**41.5**	**647.8**
Provision Expenses	(110.3)	(2.7)		(113.1)
Net Interest Income post-Provisions	**473.9**	**19.3**	**41.5**	**534.7**
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
Operating Income	**315.1**	**13.4**	**49.9**	**378.4**
Non Operating Income	(0.2)			(0.2)
Earnings before Tax and Profit Sharing	**314.9**	**13.4**	**49.9**	**378.2**
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)
Net Income	**230.2**	**0.0**	**0.0**	**230.2**

1H26 – Accounting and Managerial Reconciliation Statement

(R$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	**1,212.5**	**(17.6)**	**112.1**	**1,307.0**
Provision Expenses	(218.1)	25.1	0.0	(193.0)
Net Interest Income post-Provisions	**994.4**	**7.5**	**112.1**	**1,114.0**
Service Revenues	243.1	(51.7)		191.4
Personnel Expenses	(291.1)	20.3		(270.8)
Other Administrative Expenses	(198.5)	48.2		(150.3)
Tax Expenses	(76.5)	(13.4)	9.7	(80.3)
Other Operating Income (Expenses)	(13.9)	9.5		(4.4)
Operating Income	**657.5**	**20.3**	**121.7**	**799.5**
Non Operating Income	1.1			1.1
Earnings before Tax and Profit Sharing	**658.6**	**20.3**	**121.7**	**800.6**
Income Tax and Social Contribution	(19.5)		(121.7)	(141.2)
Profit Sharing	(145.9)	(20.3)		(166.2)
Minority Interest	(5.7)			(5.7)
Net Income	**487.5**	**0.0**	**0.0**	**487.5**

(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"

Results

The **Recurring Net Income totaled R$257.3 million in the 2Q26**, an increase of 11.8% in relation to the R$230.2 million presented in the 1Q26 and an increase of 5.4% in relation to the R$244.1 million presented in the same period of 2025.

2Q26 x 1Q26 | Recurring

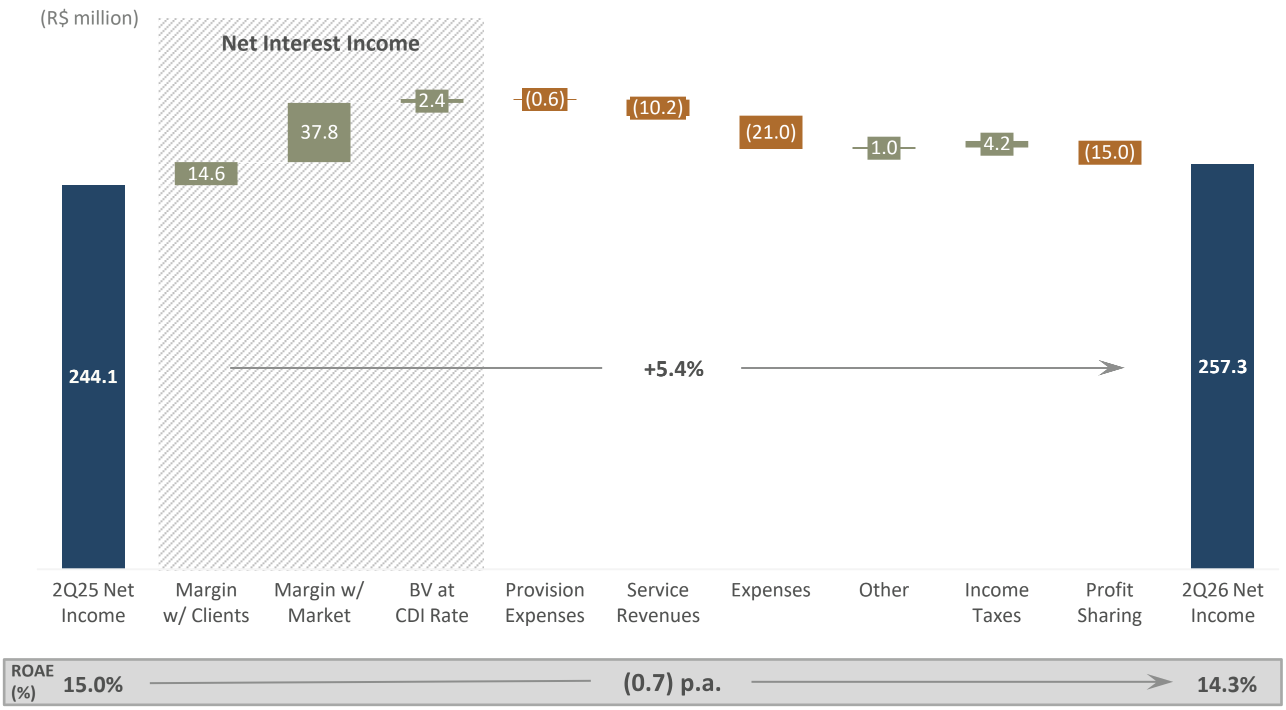
The increase in the Recurring Net Income, on a quarter-over-quarter basis, is explained mainly by:

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

2Q26 x 2Q25 | Recurring

The increase in earnings, comparing the 2Q26 with the 2Q25, is explained mainly by:

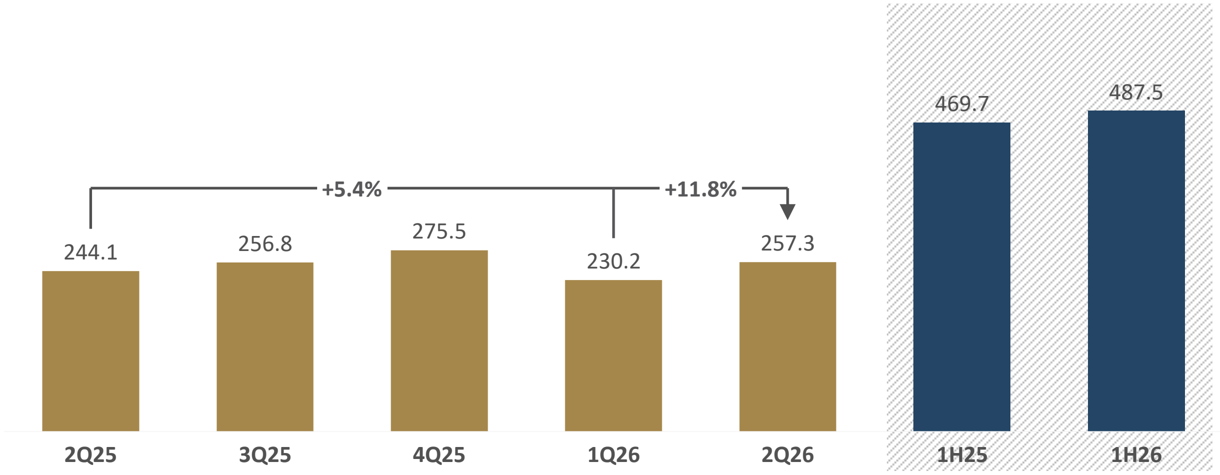
- The increase in the Margin with Clients;
- The increase in the Margin with Market; and
- The decrease in the Income Taxes;
- Being partially offset by the increase in Personnel, Other Administrative Expenses and Profit Sharing and by the decrease in Service Revenues.



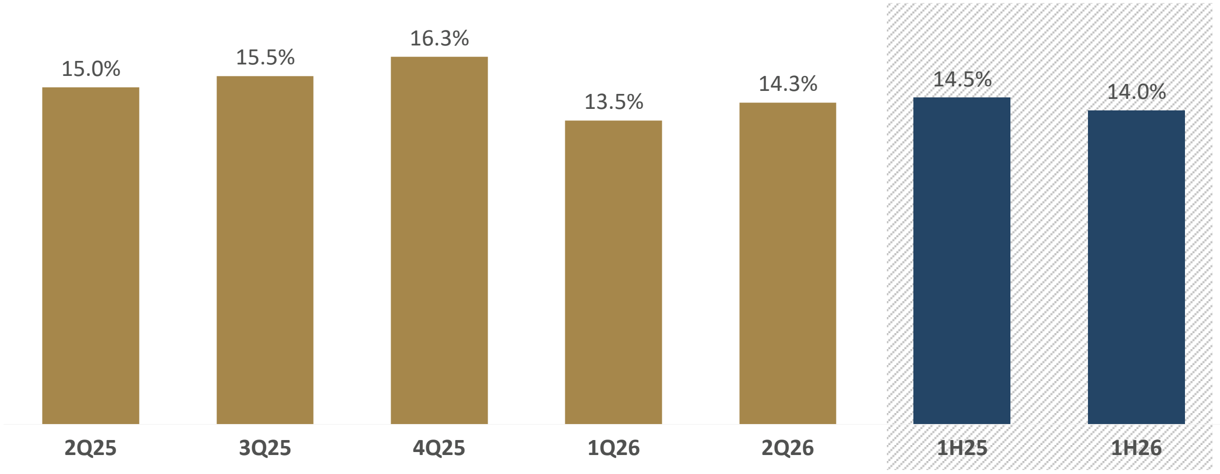
Profitability

(R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Recurring Net Income	257.3	230.2	11.8%	244.1	5.4%	487.5	469.7	3.8%
Shareholders' Equity (average)	7,191	6,813	5.6%	6,513	10.4%	6,985	6,465	8.0%
Recurring ROAE	**14.3%**	**13.5%**	**80 bps**	**15.0%**	**(68) bps**	**14.0%**	**14.5%**	**(57) bps**

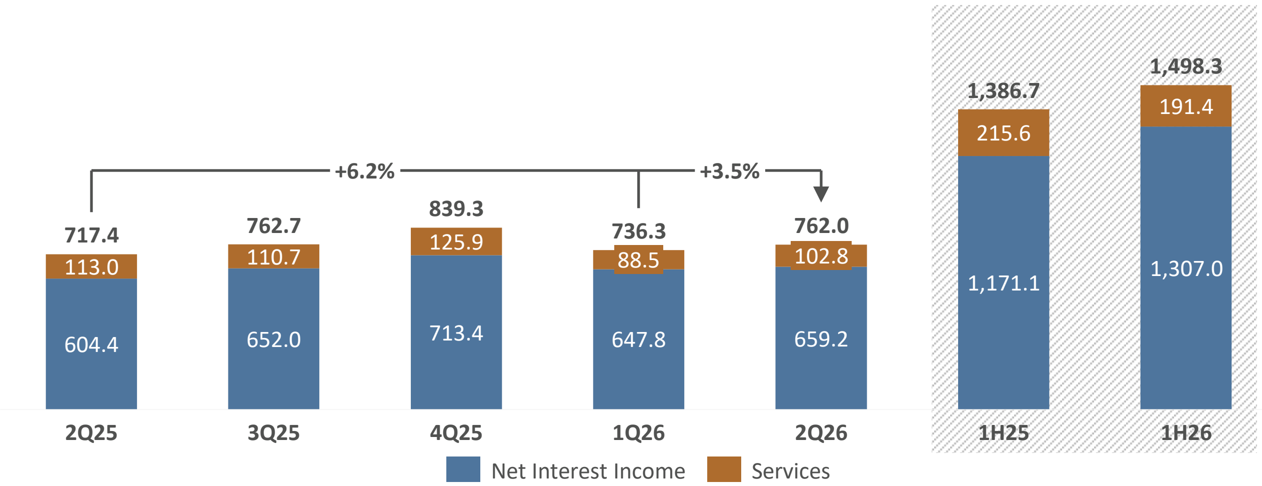
Recurring Net Income (R$ million)



Recurring ROAE (p.a.)



Revenues (R$ million)



OPERATING HIGHLIGHTS AND INDICATORS

Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented an increase of 3.7% in the quarter and of 8.3% year-over-year. The **Middle** and **Corporate** segments were the highlights, with year-over-year expansions of 28.7% and 11.1%, respectively.

Expanded Credit Portfolio[1] (R$ million)	2Q26	% Total	1Q26	% Total	Chg 3M	2Q25	% Total	Chg 12M
Loans	**24,288**	**100%**	**23,504**	**100%**	**3.3%**	**22,521**	**100%**	**7.8%**
Large Corporate	3,176	13.1%	3,493	14.9%	-9.1%	4,262	18.9%	-25.5%
Corporate	16,782	69.1%	15,684	66.7%	7.0%	14,592	64.8%	15.0%
Middle	4,330	17.8%	4,327	18.4%	0.1%	3,668	16.3%	18.1%
Corporate Securities	**18,522**	**100%**	**18,428**	**100%**	**0.5%**	**16,726**	**100%**	**10.7%**
Large Corporate	5,086	27.5%	5,663	30.7%	-10.2%	4,145	24.8%	22.7%
Corporate	12,802	69.1%	12,309	66.8%	4.0%	12,349	73.8%	3.7%
Middle	634	3.4%	456	2.5%	38.8%	233	1.4%	172.1%
"Cash" Portfolio[2]	**42,810**	**100%**	**41,932**	**100%**	**2.1%**	**39,247**	**100%**	**9.1%**
Large Corporate	8,262	19.3%	9,155	21.8%	-9.8%	8,407	21.4%	-1.7%
Corporate	29,584	69.1%	27,994	66.8%	5.7%	26,940	68.6%	9.8%
Middle	4,964	11.6%	4,783	11.4%	3.8%	3,901	9.9%	27.3%
Guarantees Issued	**13,653**	**100%**	**12,495**	**100%**	**9.3%**	**12,872**	**100%**	**6.1%**
Large Corporate	7,443	54.5%	7,484	59.9%	-0.5%	7,659	59.5%	-2.8%
Corporate	6,099	44.7%	4,926	39.4%	23.8%	5,172	40.2%	17.9%
Middle	111	0.8%	84	0.7%	32.1%	42	0.3%	167.4%
Expanded Credit Portfolio	**56,464**	**100%**	**54,427**	**100%**	**3.7%**	**52,120**	**100%**	**8.3%**
Large Corporate	15,705	27.8%	16,639	30.6%	-5.6%	16,066	30.8%	-2.2%
Corporate	35,683	63.2%	32,920	60.5%	8.4%	32,112	61.6%	11.1%
Middle	5,076	9.0%	4,868	8.9%	4.3%	3,943	7.6%	28.7%

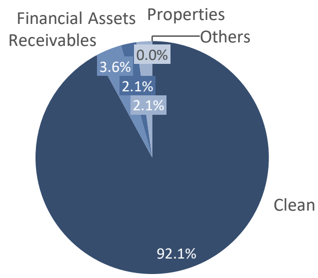
[1] Historical data was reclassified from 2025 onwards for comparability purposes, based on the new client segmentation
[2] Includes Loans and Corporate Securities portfolios

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

Collaterals' Breakdown of the Expanded Credit Portfolio by Segment[1]

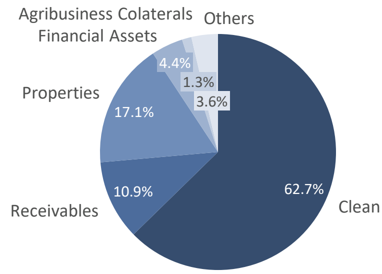
Large Corporate

Collateralized Portfolio: 7.9%



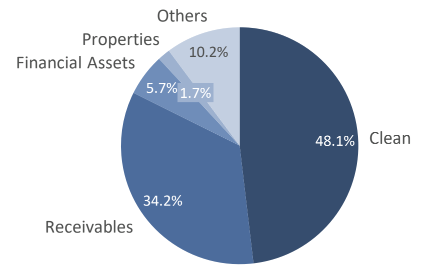
Corporate

Collateralized Portfolio: 37.3%



Middle

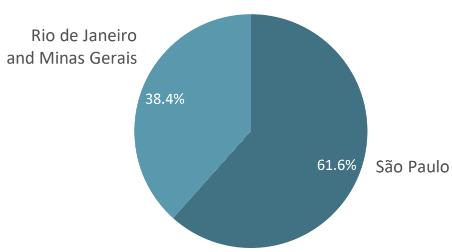
Collateralized Portfolio: 51.9%



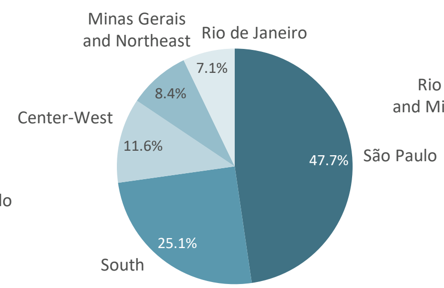
[1]For government programs, collateralization is shown as a percentage of the portfolio covered by the program ("stop loss"), rather than as a percentage guaranteed for each individual transaction.

Geographical Breakdown of the Expanded Credit Portfolio by Segment

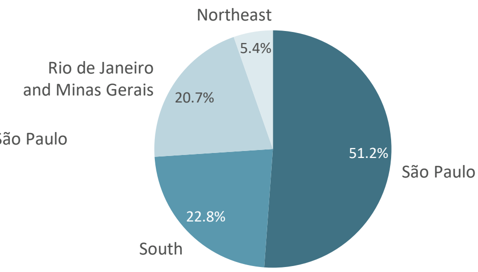
Large Corporate



Corporate

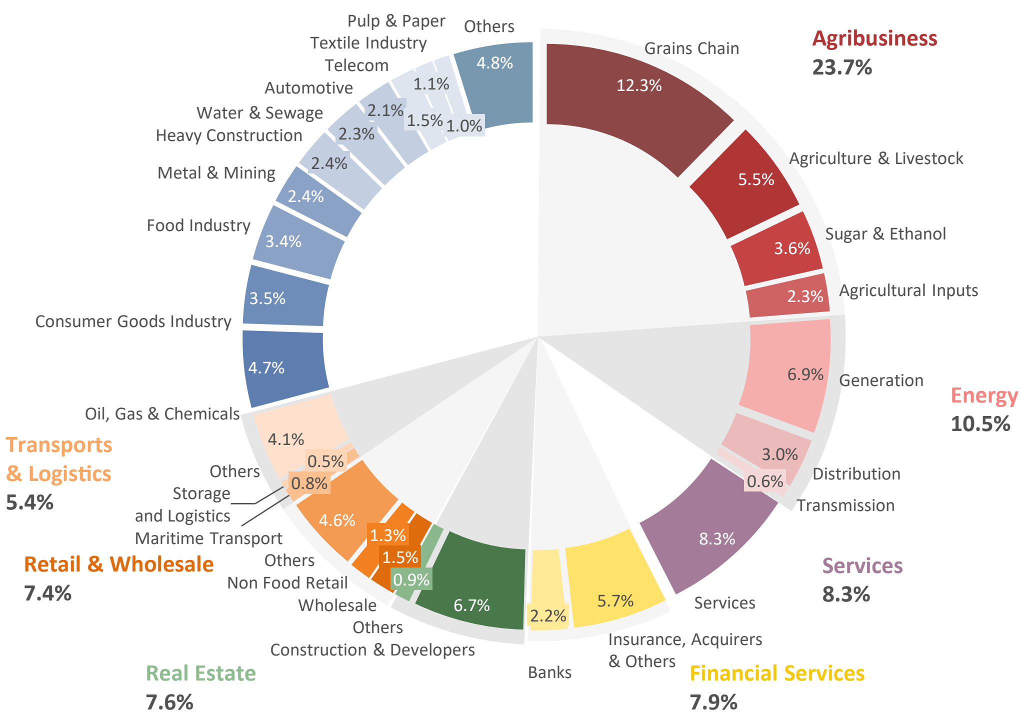


Middle



Sector Breakdown of the Expanded Credit Portfolio

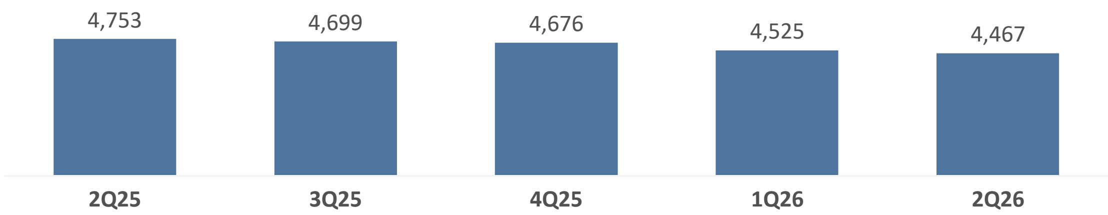
As of June 2026, the Bank continued to present a well diversified credit portfolio in terms of sectors, in line with its historical strategy.



BANCO ABC BRASIL

Expanded Credit Portfolio Indicators by Segment

ABC Brasil ended the 2Q26 with 4,467 active wholesale clients, a year-over-year decrease of 6.0%, reflex of stricter credit discipline and incresed focus on clients with broader commercial relationships.

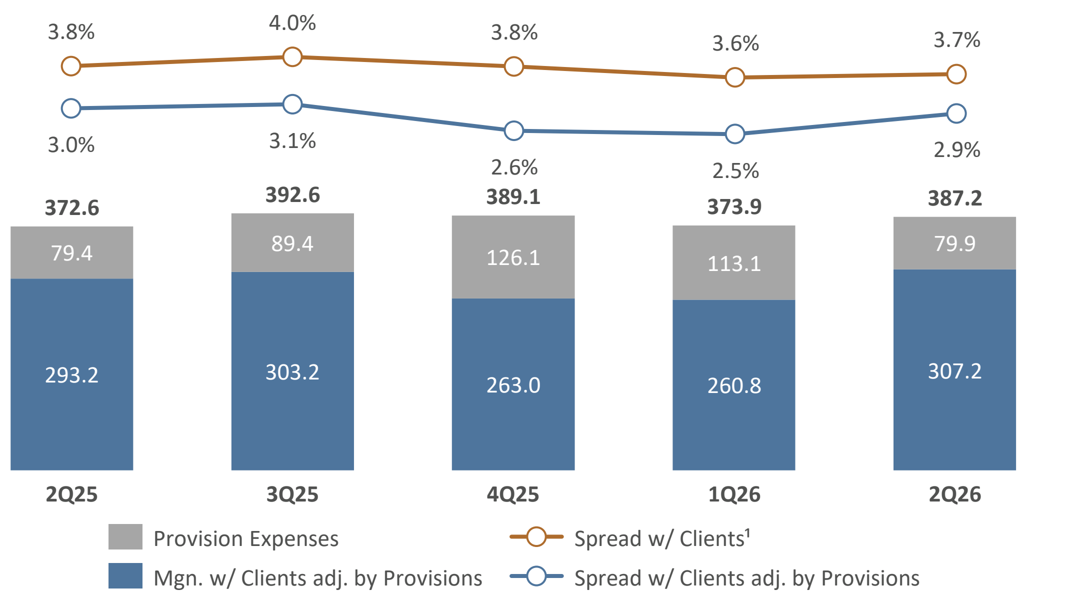


	Large Corporate			Corporate			Middle		
	2Q25	1Q26	2Q26	2Q25	1Q26	2Q26	2Q25	1Q26	2Q26
Wholesale Clients[1]	379	414	401	2,304	2,079	2,074	2,070	2,032	1,992
Average Exposure per Client (R$ million)[1,2]	93.4	84.9	79.7	23.7	24.8	26.2	2.5	3.4	3.5
Average Term (days)[1,2]	344	336	360	396	426	438	387	370	379

[1] 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)
[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 10 basis points vs. the previous quarter, mainly resulted from changes in product mix. The **Annualized Spread with Clients Adjusted by Provisions** presented an increase of approximately 40 basis points, mainly reflecting a higher volume of recoveries during the period.



(R$ million)	2Q25	3Q25	4Q25	1Q26	2Q26
Loans + Private Securities | Average	38,753	39,020	40,555	41,256	41,957

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

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)	2Q26	% of Portfolio	1Q26	% of Portfolio	2Q25	% of Portfolio
0 - 50 MM	20,477	36.3%	20,077	36.9%	19,048	36.5%
50 MM - 100 MM	11,373	20.1%	10,467	19.2%	9,500	18.2%
> 100 MM	24,614	43.6%	23,883	43.9%	23,572	45.2%
Total	**56,464**	**100.0%**	**54,427**	**100.0%**	**52,120**	**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)	2Q26	% of Portfolio	1Q26	% of Portfolio	2Q25	% of Portfolio
Until 3 months	10,442	18.5%	9,128	16.8%	9,706	18.6%
3 to 12 months	18,121	32.1%	18,429	33.9%	15,248	29.3%
1 to 3 years	16,737	29.6%	15,588	28.6%	17,767	34.1%
Above 3 years	11,164	19.8%	11,283	20.7%	9,399	18.0%
Total	**56,464**	**100.0%**	**54,427**	**100.0%**	**52,120**	**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)	2Q26	% of Portfolio	1Q26	% of Portfolio	ECL 2Q26	% of Portfolio
Stage 1	52,803	93.5%	50,693	93.1%	169	0.3%
Stage 2	2,014	3.6%	2,212	4.1%	95	4.7%
Stage 3	1,647	2.9%	1,522	2.8%	796	48.3%
Prospective Provision					190	
Total	**56,464**	**100.0%**	**54,427**	**100.0%**	**1,251**	**2.2%**

Quality of the Expanded Credit Portfolio by Segment

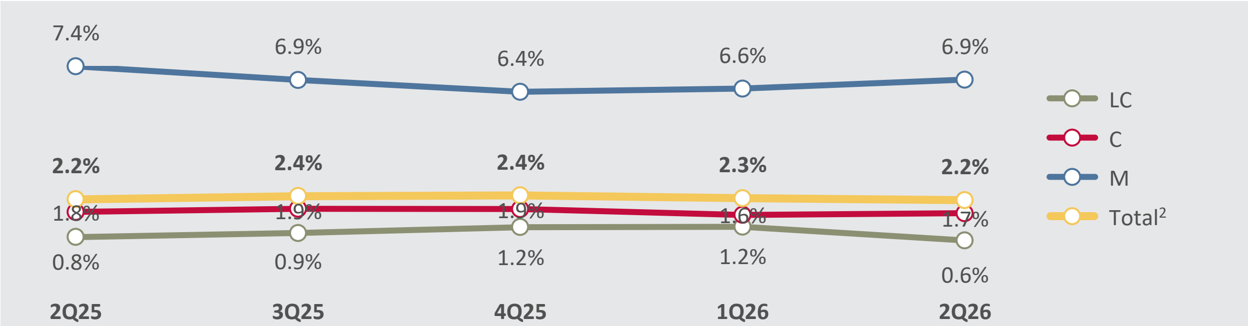
Segments	Overdue +90 Days Balance		Stage 3 Balance		Written off Credits		NPL Formation[1] / Portfolio	
	R$ million	% portfolio	R$ million	% portfolio	R$ million	% portfolio	R$ million	% portfolio
Large Corporate	9	0.1%	120	0.8%	77	0.5%	87	0.6%
Corporate	156	0.4%	1,073	3.0%	12	0.0%	27	0.1%
Middle	167	3.3%	454	9.0%	12	0.2%	41	0.8%
Total - 2Q26	**332**	**0.6%**	**1,647**	**2.9%**	**101**	**0.2%**	**155**	**0.3%**
1Q26	279	0.5%	1,522	2.8%	33	0.1%	50	0.1%
4Q25	262	0.5%	1,406	2.7%	53	0.1%	(4)	(0.0%)
3Q25	319	0.6%	1,383	2.7%	55	0.1%	(8)	(0.0%)
2Q25	382	0.7%	1,261	2.5%	4	0.0%	(99)	(0.2%)

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

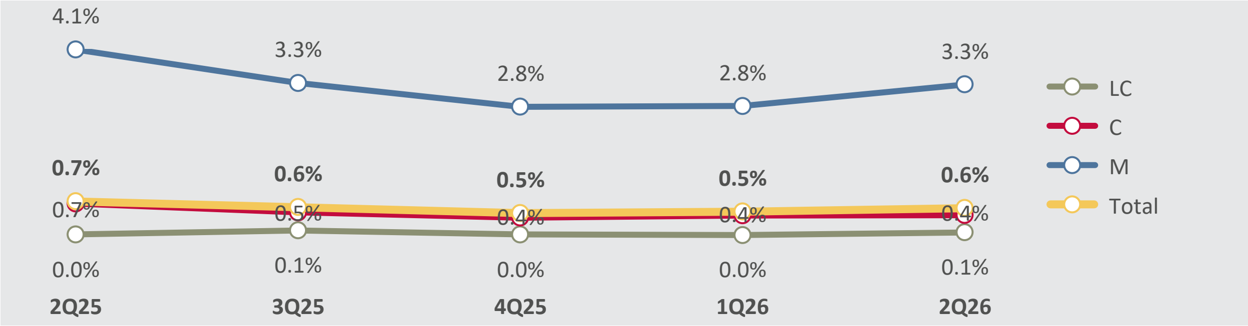
By the end of 2Q26, the balance of renegotiated credits and restructured operations were, respectively, R$107.5 million (0.19% of the Expanded Credit Portfolio) and R$30.7 million (0.05% of the Expanded Credit Portfolio).

Credit Quality

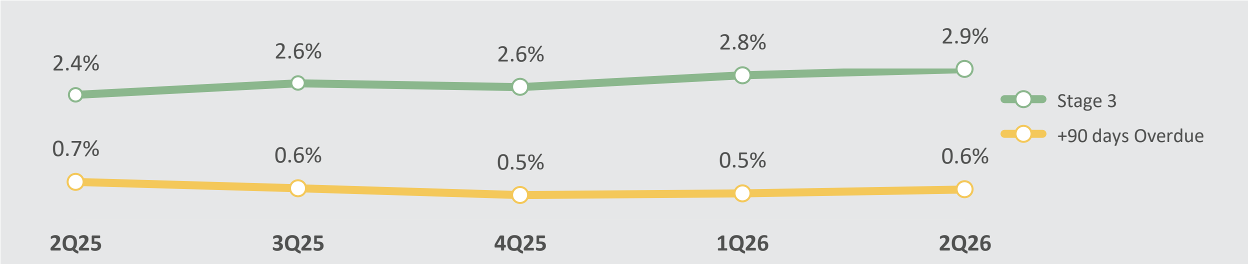
Expected Credit Loss[1]
% of Expanded Portfolio



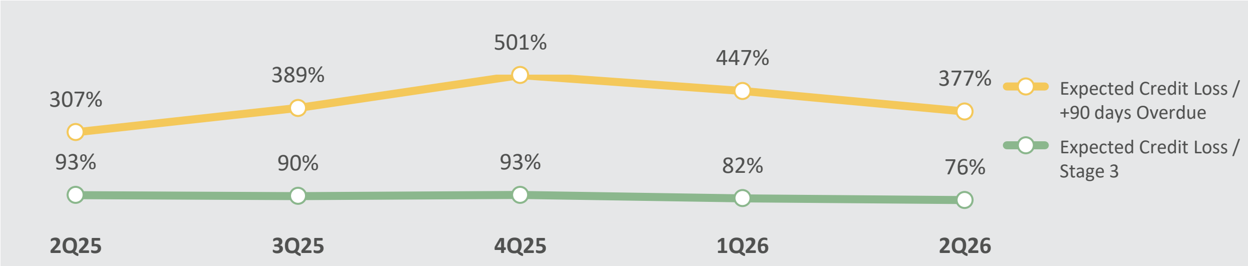
+90 Days Overdue (falling due and overdue installments)[1]
% of Expanded Portfolio



Operations in Stage 3 and +90 Days Overdue[1]
% of Expanded Portfolio



Coverage Ratio[1,2]

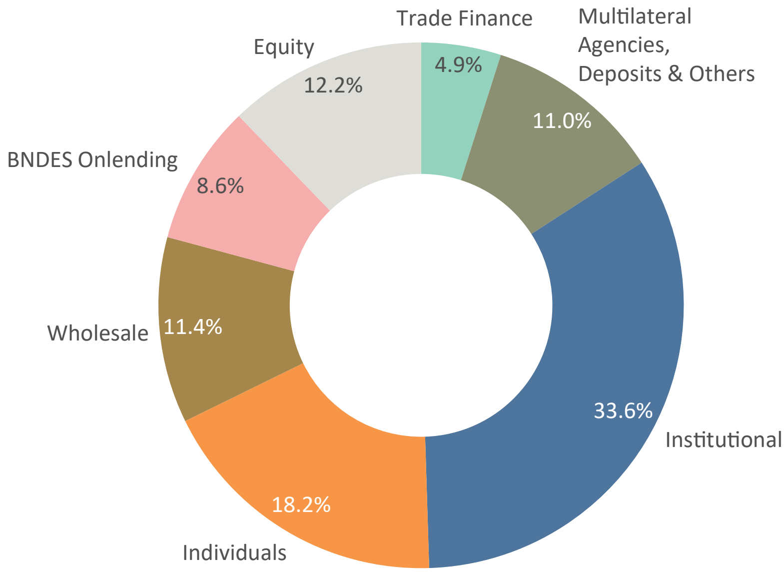


[1] Historical data was reclassified from 2025 onwards for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)
[2] The Total Expected Credit Loss includes the Prospective Provision of R$190 million

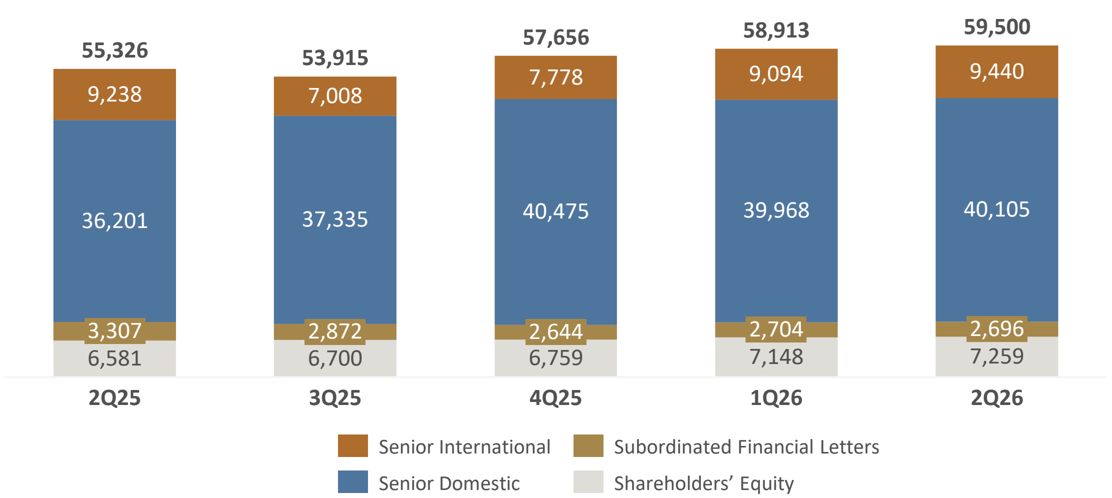
Funding

The chart below shows the funding breakdown by investor profile.

Funding 2Q26



Funding Evolution



By the end of June 2026, the funding balance reached R$59.5 billion, an increase of 1.0% in the quarter and of 7.5% 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.

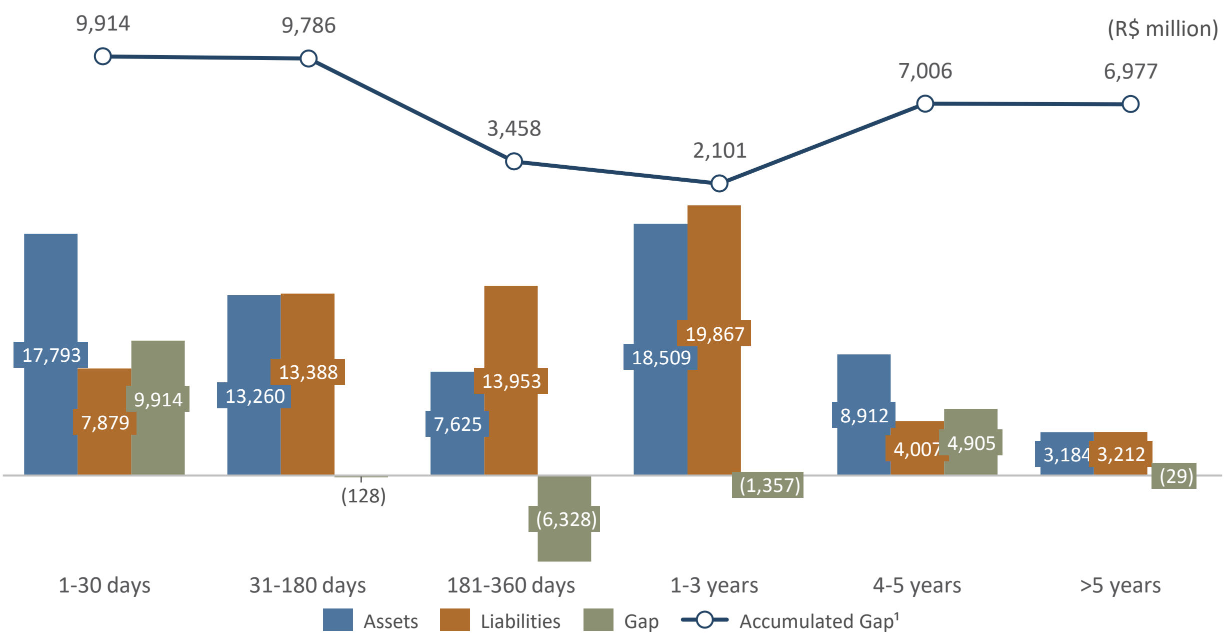
Funding (R$ million)	2Q26	% of Total	1Q26	% of Total	2Q25	% of Total
Demand Deposits	594	1.0%	547	0.9%	563	1.0%
Time Deposits	6,985	11.7%	7,292	12.4%	8,078	14.6%
LCA, LCI & COE[1]	9,134	15.4%	9,011	15.3%	7,624	13.8%
Financial Bills	17,409	29.3%	17,130	29.1%	16,682	30.2%
Subordinated Local Notes (Letras Financeiras)	1,090	1.8%	1,547	2.6%	1,701	3.1%
Interbank Deposits	418	0.7%	439	0.7%	128	0.2%
Borrowing and Onlending Obligations Abroad	9,877	16.6%	9,539	16.2%	9,250	16.7%
Borrowing and Onlending Obligations	5,128	8.6%	5,104	8.7%	3,112	5.6%
Perpetual Sub. Financial Notes	1,606	2.7%	1,157	2.0%	1,606	2.9%
Subtotal (Funding with Third Parties)	**52,241**	**87.8%**	**51,766**	**87.9%**	**48,745**	**88.1%**
Shareholders' Equity	7,259	12.2%	7,148	12.1%	6,581	11.9%
Total	**59,500**	**100.0%**	**58,913**	**100.0%**	**55,326**	**100.0%**

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

Funding with Third Parties by Maturity (R$ million)	2Q26	1Q26	Chg (%)	2Q25	Chg (%)
Until 3 months	9,242	7,940	16.4%	10,087	-8.4%
3 to 12 months	19,813	21,384	-7.3%	17,777	11.5%
1 to 3 years	16,453	16,435	0.1%	14,199	15.9%
Above 3 years	6,733	6,006	12.1%	6,682	0.8%
Total	**52,241**	**51,766**	**0.9%**	**48,745**	**7.2%**

Assets and Liabilities by Maturity

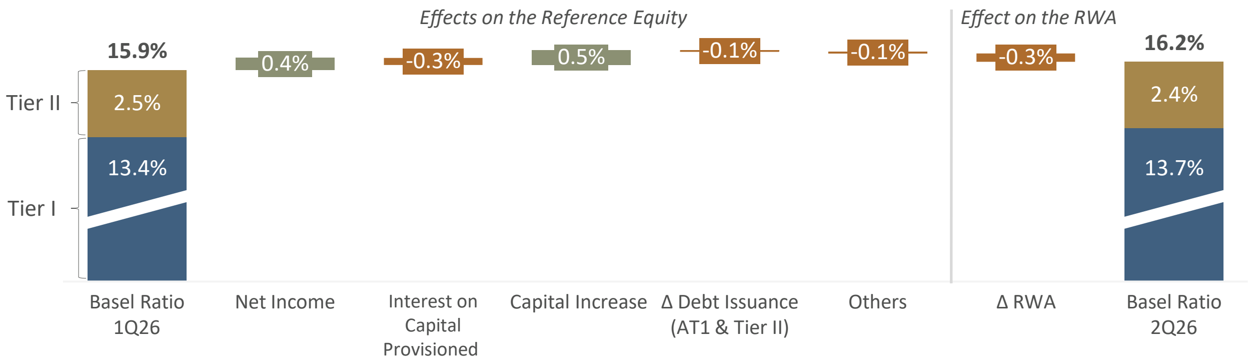
The strong discipline in assets and liabilities management is a key element in ABC Brasil's strategy, with positive cumulative cash positions in all maturities. In the 2Q26, the net cash position up to 30 days reached R$9.9 billion, equivalent to 1.4 times the shareholders' equity.



[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.

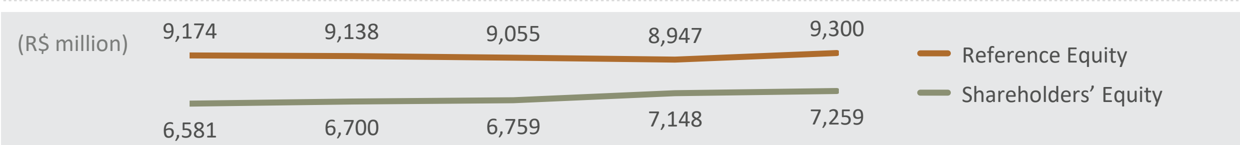
Capital Adequacy

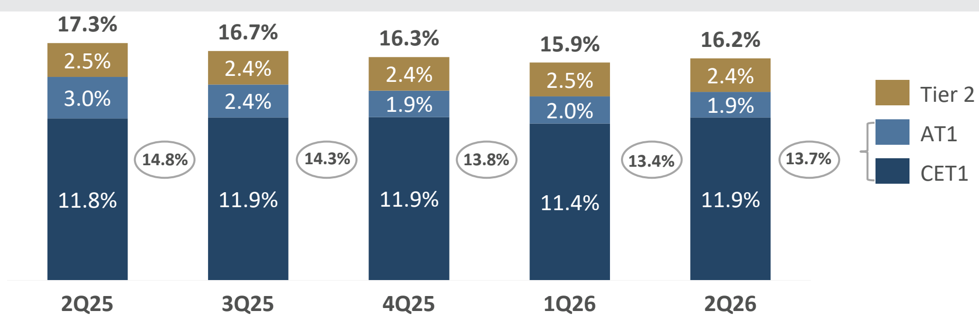
ABC Brasil's Basel Ratio is in full compliance with Basel III rules. The chart and table below break down the bank's Basel Ratio variations in the quarter:



In this quarter, the **Basel Ratio** increased by 31 basis points, positively impacted by the appropriation of 2Q26 results and by the recapitalization of the 2H25 proceeds, while negatively impacted by the provisioning of Interest on Capital for the quarter and by the expansion of Risk-Weighted Assets (RWA). It is also worth noting that in June 2026, the bank declared the recapitalization of Interest on Capital in up to R$169 million, which shall positively impact the 2Q26 ratio by up to 29 basis points on a pro forma basis.

Evolution of Basel Ratio - 2Q26 (R$ million)	**Tier 1**	**Tier 2**	**Total**	**Risk Weighted Assets**	**BIS Ratio**	**Ratio Tier 1 / Reference Equity**
March 31, 2026	**7,559.0**	**1,388.1**	**8,947.1**	**56,363.7**	**15.9%**	**84.5%**
Net Profit	257.3		257.3		0.4%	
Interest on Capital Provisioned	(153.9)		(153.9)		-0.3%	
Capital Increase Pending Ratification	314.1		314.1		0.5%	
Basel III Subordinated Debt Issuance	(48.5)	17.4	(31.1)		-0.1%	
Others	(33.9)		(33.9)		-0.1%	
Change in Risk Weighted Assets				1,111.2	-0.3%	
June 30, 2026	**7,894.2**	**1,405.4**	**9,299.6**	**57,474.9**	**16.2%**	**84.9%**





In the 2Q26, the average exposure to market risk measured by the trading portfolio VaR reached R$5.3 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 2Q26 reached R$659.6 million, an increase of 1.8% in relation to the 1Q26. When comparing the 2Q26 vs. the 2Q25, there was an increase of 9.1%. The **Net Interest Income post-Provisions** presented an increased of 8.3% in 2Q26 when compared to the first quarter of 2026, while had an increase of 10.3% in relation to the same period in the previous year.

NII (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Net Interest Income	**659.2**	**647.8**	**1.8%**	**604.4**	**9.1%**	**1,307.0**	**1,171.1**	**11.6%**
Financial Margin with Clients	387.2	373.9	3.6%	372.6	3.9%	761.0	713.2	6.7%
Shareholders' Equity Remunerated at CDI Rate	163.3	170.1	-4.0%	160.9	1.5%	333.4	304.3	9.6%
Financial Margin with Market	108.7	103.8	4.7%	70.9	53.3%	212.5	153.6	38.3%
Provision Expenses	(79.9)	(113.1)	-29.3%	(79.4)	0.7%	(193.0)	(148.4)	30.0%
Net Interest Income post-Provisions	**579.3**	**534.7**	**8.3%**	**525.0**	**10.3%**	**1,114.0**	**1,022.7**	**8.9%**

Provision

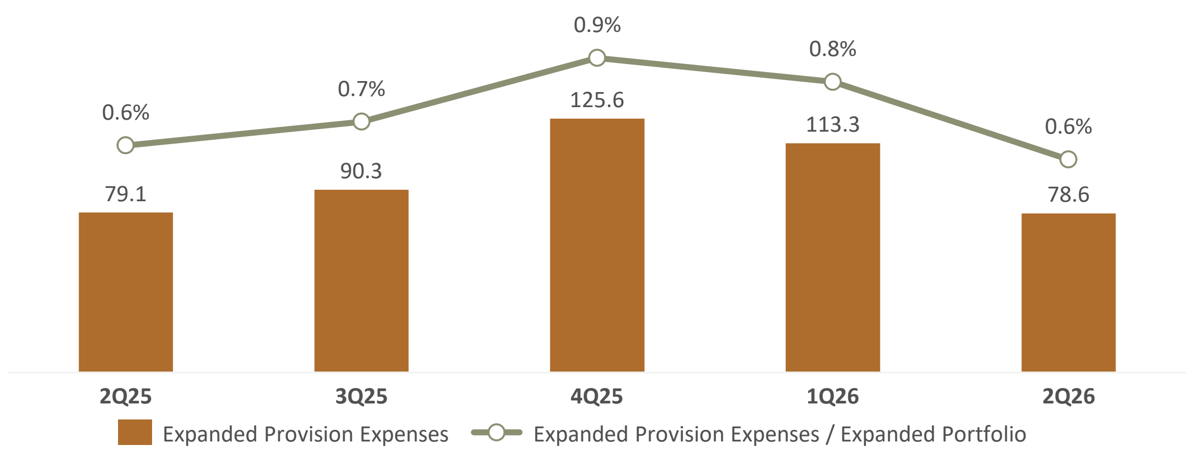
Expanded Provision Expenses for 2Q26 presented a decrease of 30.6% when compared to the 1Q26, and a decrease of 0.6% when compared to the same period of 2025. In relation to the **Expanded Credit Portfolio**, the **Expanded Provision Expenses** ended 2Q26 in 0.6%, a decrease of 28 basis-points in relation to the 1Q26.

Provision (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Provision Expenses before Credit Recoveries(LLP)[1]	(121.7)	(117.5)	3.6%	(86.7)	40.4%	(239.3)	(176.8)	35.4%
Credit Recoveries	41.8	4.5	834.7%	7.4	468.6%	46.3	28.3	63.3%
Provision Expenses	**(79.9)**	**(113.1)**	**-29.3%**	**(79.4)**	**0.7%**	**(193.0)**	**(148.4)**	**30.0%**
Provision for Assets not for Own Use (BNDU)	1.3	(0.2)	-657.9%	0.3	341.2%	1.1	5.8	-81.6%
Expanded Provision Expenses	**(78.6)**	**(113.3)**	**-30.6%**	**(79.1)**	**-0.6%**	**(191.9)**	**(142.6)**	**34.6%**
Expanded Credit Portfolio	56,464	54,427	3.7%	52,120	8.3%	56,464	52,120	8.3%
Expanded Provision / Expanded Portfolio (Annualized)	**0.6%**	**0.8%**	**(28) bps**	**0.6%**	**(5) bps**	**0.7%**	**0.5%**	**13 bps**

[1] *Includes Credit Recovery Costs*

Expanded Provision Expenses

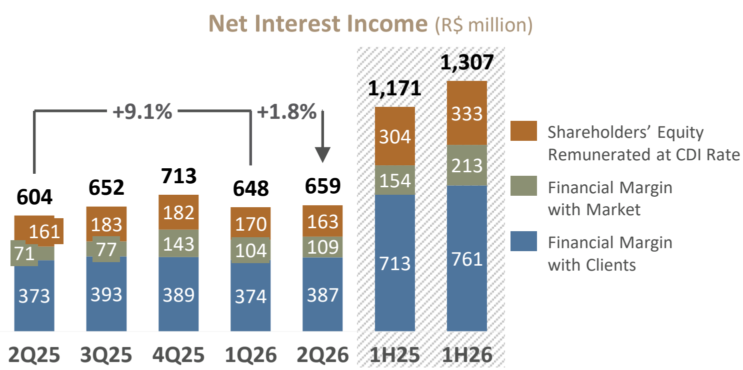
R$ million and % of the Expanded Credit Portfolio (annualized)

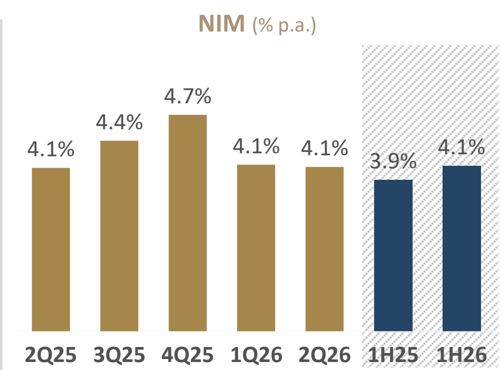


NIM

The NIM (Net Interest Margin) reached 4.1% p.a. in the 2Q26, stable when compared to the previous quarter, and in relation to the same period of 2025.

NIM (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Net Interest Income pre-Provisions (A)	659.2	647.8	1.8%	604.4	9.1%	1,307.0	1,171.1	11.6%
Loans (Average)	23,896	24,325	-1.8%	22,380	6.8%	24,111	22,757	5.9%
Other Interest Earning Assets (Average)	40,676	38,685	5.1%	36,995	10.0%	39,681	36,971	7.3%
Average Interest Earning Assets (B)	64,572	63,011	2.5%	59,375	8.8%	63,791	59,728	6.8%
Net Interest Margin (% pa) (A/B)	**4.1%**	**4.1%**	**(3) bps**	**4.1%**	**1 bps**	**4.1%**	**3.9%**	**18 bps**



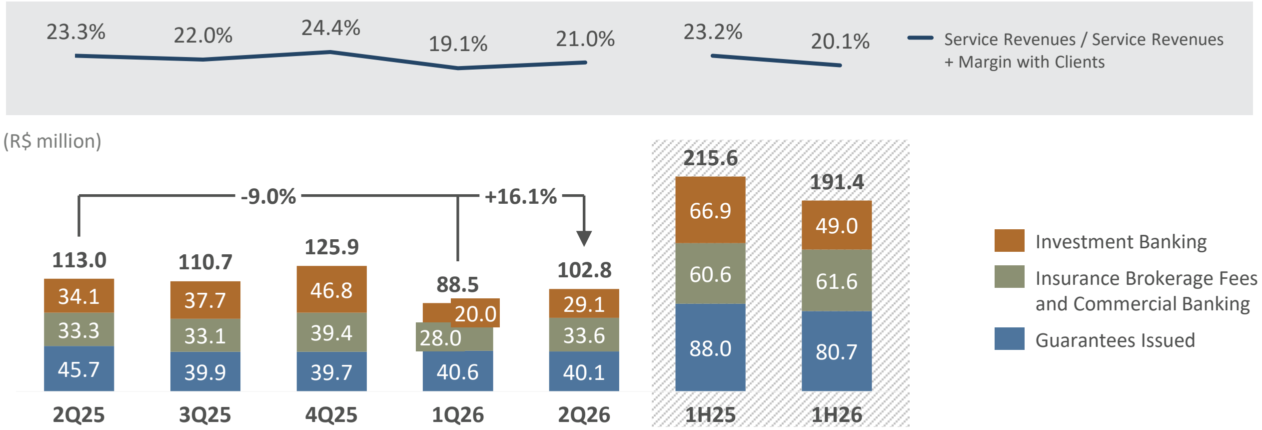


Service Revenues

Service Revenues reached R$102.8 million in the 2Q26 – an increase of 16.1% when compared to the previous quarter and a decrease of 9.0% when compared to the same period of 2025.

Service Revenues (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Guarantees Issued	40.1	40.6	-1.2%	45.7	-12.2%	80.7	88.0	-8.3%
Investment Banking	29.1	20.0	45.6%	34.1	-14.6%	49.0	66.9	-26.7%
Insurance Brokerage Fees and Commercial Banking	33.6	28.0	20.3%	33.3	1.1%	61.6	60.6	1.6%
Total	**102.8**	**88.5**	**16.1%**	**113.0**	**-9.0%**	**191.4**	**215.6**	**-11.2%**

The chart below presents the **Service Revenues** breakdown, as well as its share in Total Revenues. In the 2Q26, Service Revenues accounted for 21.0% of Revenues with Clients.



Personnel, Other Administrative and Profit-Sharing Expenses

Personnel, Other Administrative and Profit-Sharing Expenses reached R$295.5 million in the second quarter of 2026, an increase of 1.2% over the previous quarter and an increase of 13.9% over the same period of 2025. The table below presents the changes in expenses, by type:

Expenses (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Personnel Expenses	(139.1)	(131.7)	5.7%	(128.2)	8.5%	(270.8)	(255.1)	6.2%
Other Administrative Expenses	(76.8)	(73.6)	4.4%	(66.6)	15.2%	(150.3)	(137.4)	9.4%
Subtotal	**(215.9)**	**(205.2)**	**5.2%**	**(194.9)**	**10.8%**	**(421.2)**	**(392.5)**	**7.3%**
Profit Sharing	(79.6)	(86.6)	-8.1%	(64.6)	23.2%	(166.2)	(132.7)	25.2%
Total	**(295.5)**	**(291.9)**	**1.2%**	**(259.5)**	**13.9%**	**(587.3)**	**(525.2)**	**11.8%**
Employees	**1,357**	**1,343**	**1.0%**	**1,295**	**4.8%**	**1,357**	**1,295**	**4.8%**

Operating Income

Operating Income reached R$421.1 million in the second quarter of 2026, an increase of 11.3% in relation to the previous quarter and an increase of 5.1% in relation to the same period in 2025. Follows below the Operating Income breakdown:

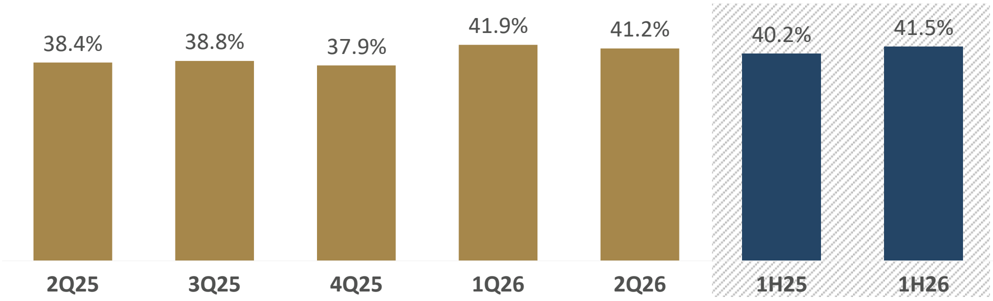
Operating Income (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Managerial Net Interest Income	659.2	647.8	1.8%	604.4	9.1%	1,307.0	1,171.1	11.6%
Provision Expenses	(79.9)	(113.1)	-29.3%	(79.4)	0.7%	(193.0)	(148.4)	30.0%
Managerial Net Interest Income post-Provisions	**579.3**	**534.7**	**8.3%**	**525.0**	**10.3%**	**1,114.0**	**1,022.7**	**8.9%**
Service Revenues	**102.8**	**88.5**	**16.1%**	**113.0**	**-9.0%**	**191.4**	**215.6**	**-11.2%**
Personnel & Other Administrative Expenses	(215.9)	(205.2)	5.2%	(194.9)	10.8%	(421.2)	(392.5)	7.3%
Tax & Other Operating Expenses	(45.0)	(39.6)	13.6%	(42.5)	6.0%	(84.7)	(79.9)	5.9%
Operating Income	**421.1**	**378.4**	**11.3%**	**400.7**	**5.1%**	**799.5**	**765.8**	**4.4%**

Efficiency

The **Efficiency Ratio** ended the second quarter of 2026 at 41.2%. Expenses presented an increase of 1.2% in the second quarter of 2026 in relation to the previous quarter, while the Revenues presented an increase of 2.9% in the same period.

Efficiency (R$ million)	2Q26	1Q26	2Q26x1Q26	2Q25	2Q26x2Q25	1H26	1H25	1H26x1H25
Efficiency Ratio (A/B)	**41.2%**	**41.9%**	**(68) bps**	**38.4%**	**277 bps**	**41.5%**	**40.2%**	**135 bps**
Expenses (A)	**(295.5)**	**(291.9)**	**1.2%**	**(259.5)**	**13.9%**	**(587.3)**	**(525.2)**	**11.8%**
Personnel	(139.1)	(131.7)	5.7%	(128.2)	8.5%	(270.8)	(255.1)	6.2%
Other Administrative	(76.8)	(73.6)	4.4%	(66.6)	15.2%	(150.3)	(137.4)	9.4%
Profit Sharing	(79.6)	(86.6)	-8.1%	(64.6)	23.2%	(166.2)	(132.7)	25.2%
Revenues (B)	**717.0**	**696.7**	**2.9%**	**675.0**	**6.2%**	**1,413.7**	**1,306.7**	**8.2%**
Net Interest Income pre-Provisions	659.2	647.8	1.8%	604.4	9.1%	1,307.0	1,171.1	11.6%
Service Revenues	102.8	88.5	16.1%	113.0	-9.0%	191.4	215.6	-11.2%
Tax Expenses	(39.6)	(40.7)	-2.6%	(42.9)	-7.5%	(80.3)	(77.6)	3.5%
Other Revenues/(Expenses) pre-Provisions	(5.4)	1.0	-624.7%	0.4	-1485.4%	(4.4)	(2.4)	84.0%

Efficiency Ratio
(Expenses/Revenues)



Geographical Footprint

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

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

Ratings	Local	Global	Sovereign
S&P Global	brAAA	BB	BB
FitchRatings	AAA(bra)	BB+	BB
MOODY'S	AAA.Br	Ba1	Ba1

ESG

ABC Brasil released its 2025 Annual Integrated Report, which consolidates the Company's information and its value creation over time. With independent external assurance, the report follows the Global Reporting Initiative (GRI) guidelines, the Sustainability Accounting Standards Board (SASB) metrics, and presents climate-related disclosures aligned with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

Assets linked to ESG criteria – in accordance with the Company's Sustainable Finance Framework and Febraban's Green Taxonomy – reached R$23.4 billion in 2Q26, an 11.0% increase compared to 2Q25. Regarding sustainable funding, the Bank reached R$935 million in the local market and completed a US$100 million international fundraising with IDB Invest, FinDev Canada, and the JICA Trust Fund, aimed at financing women-led SMEs.

Finally, the Bank was selected for the 4th Auction of the Eco Invest Program. Led by the National Treasury, the initiative enables financing through blended finance for Bioeconomy, Sustainable Tourism, and Enabling Infrastructure projects, prioritizing investments in the Legal Amazon.

PERFORMANCE ON THE STOCK EXCHANGE

Ownership Breakdown

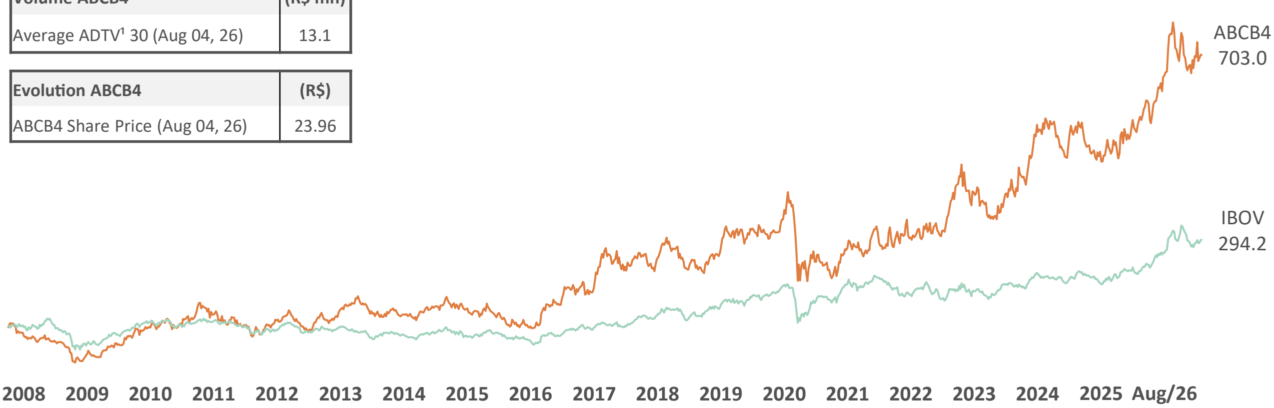
	August 4th, 2026				June 30th, 2026			
Shareholders	Common Shares	Preferred Shares	Total	%	Common Shares	Preferred Shares	Total	%
Marsau Uruguay Holdings (Bank ABC)	131,090,473	32,702,521	163,792,994	62.9%	131,090,473	32,702,521	163,792,994	62.9%
Management[1]	240	10,491,793	10,492,033	4.0%	240	10,417,166	10,417,406	4.0%
Free-float	0	83,677,674	83,677,674	32.1%	0	83,489,389	83,489,389	32.0%
Total (ex-Treasury)	**131,090,713**	**126,871,988**	**257,962,701**	**99.0%**	**131,090,713**	**126,609,076**	**257,699,789**	**98.9%**
Treasury Shares	0	2,638,380	2,638,380	1.0%	0	2,901,292	2,901,292	1.1%
Total	**131,090,713**	**129,510,368**	**260,601,081**	**100.0%**	**131,090,713**	**129,510,368**	**260,601,081**	**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$ mn)
Average ADTV[1] 30 (Aug 04, 26)	13.1

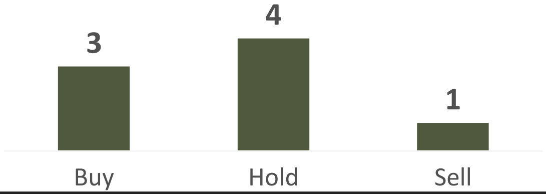
Evolution ABCB4	(R$)
ABCB4 Share Price (Aug 04, 26)	23.96



Source: Economática (series adjusted for dividends).
[1] *Average of the last 30 trading days.*

Sell-Side Analysts Recommendation

Base-date: Aug 04, 2026



BANCO ABC BRASIL

FINANCIAL STATEMENTS

Consolidated Balance Sheet

ASSETS (R$ million)	2Q26	1Q26	2Q25
Cash and Banks	1,303.7	1,355.6	572.9
AT AMORTIZED COST	**46,412.8**	**45,213.8**	**44,309.4**
Interbank Investments	3,944.5	3,999.7	4,612.0
Marketable Securities	19,382.9	18,885.7	18,180.4
Loans	22,277.6	21,716.8	20,805.1
Other Financial Assets	2,022.6	1,801.2	1,734.9
Provision for Expected Loss	(1,214.8)	(1,189.6)	(1,023.0)
AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	**1,353.1**	**1,143.6**	**1,364.4**
Marketable Securities	1,354.2	1,144.4	1,365.4
Provision for Expected Loss	(1.1)	(0.8)	(1.0)
AT FAIR VALUE THROUGH PROFIT OR LOSS	**15,518.8**	**16,515.3**	**13,412.7**
Marketable Securities	8,721.1	9,306.6	7,856.1
Derivative Financial Instruments	6,797.6	7,210.8	5,657.3
Provision for Expected Loss	0.0	(2.2)	(100.8)
OTHER ASSETS	**4,695.6**	**4,759.2**	**4,505.2**
Deferred Tax Assets	2,649.8	2,532.0	2,083.0
Current Tax Assets	430.7	398.5	383.3
Non-Financial Assets Held for Sale	164.4	138.1	100.2
Other	1,450.7	1,690.6	1,938.7
FIXED ASSETS AND INTANGIBLE ASSETS	**301.0**	**295.7**	**273.7**
TOTAL ASSETS	**69,584.9**	**69,283.2**	**64,438.3**

LIABILITIES (R$ million)	2Q26	1Q26	2Q25
AT AMORTIZED COST	**54,466.9**	**54,131.3**	**50,722.7**
Deposits	7,997.1	8,277.7	8,769.0
Money Market Funding	1,649.7	2,046.8	1,665.7
Funds from Acceptance and Issuance of Securities	26,542.8	26,141.2	24,306.6
Subordinated Debts	2,696.1	2,703.8	3,306.7
Loan Obligations	9,249.0	8,973.3	8,312.4
Obligations for Transfers	6,332.0	5,988.6	4,362.3
AT FAIR VALUE THROUGH PROFIT OR LOSS	**4,974.6**	**5,366.2**	**4,131.3**
Derivative Financial Instruments	4,974.6	5,366.2	4,131.3
OTHER LIABILITIES	**1,011.3**	**946.6**	**1,599.3**
Provision for Expected Loss	34.7	52.1	47.7
Provision for Contingencies	26.3	15.9	16.4
Diverse	950.2	878.5	1,535.2
TAXES LIABILITIES	**1,853.4**	**1,674.2**	**1,381.0**
Current Taxes Liabilities	196.3	136.4	186.5
Deferred Taxes Liabilities	1,657.1	1,537.8	1,194.5
SHAREHOLDERS' EQUITY	**7,278.7**	**7,165.0**	**6,604.1**
Share Capital	6,012.7	5,698.6	5,698.6
Capital Increase	0.0	314.1	0.0
Capital Reserve	85.9	75.5	88.6
Profit Reserve	1,054.2	1,029.9	682.1
Other Comprehensive Income	0.7	0.9	4.7
Retained Earnings	162.2	83.1	183.9
Treasury Stock	(56.7)	(54.5)	(76.6)
Non Controlling Shareholders Interest	19.8	17.4	22.7
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**69,584.9**	**69,283.2**	**64,438.3**

BANCO ABC BRASIL

Income Statement
Consolidated

Income Statement (R$ million)	2Q26	1Q26	2Q25	1H26	1H25
Income from Financial Intermediation	**2,028.9**	**1,958.1**	**2,211.5**	**3,986.9**	**4,375.4**
Lending Operations	696.5	762.1	1,022.0	1,458.6	1,842.2
Marketable Securities	1,093.7	1,057.0	1,085.4	2,150.7	1,981.2
Gains (Losses) on Derivative Financial Instruments	266.7	168.9	15.7	435.5	253.4
Foreign Exchange Operations	(28.0)	(29.9)	88.5	(57.9)	298.6
Expenses from Financial Intermediation	**(1,574.4)**	**(1,561.4)**	**(1,370.3)**	**(3,135.8)**	**(2,694.3)**
Funding Expenses	(1,224.8)	(1,232.6)	(1,208.5)	(2,457.4)	(2,310.8)
Borrowings and Onlendings	(241.8)	(218.5)	(81.5)	(460.3)	(213.7)
Allowance for Loan Losses	(107.7)	(110.3)	(80.4)	(218.1)	(169.9)
Exchange Rate Variation	**65.9**	**77.3**	**(392.9)**	**143.3**	**879.5**
Gross Income From Financial Intermediation	**520.5**	**473.9**	**448.3**	**994.4**	**879.5**
Other Operating Income (Expenses)	**(178.1)**	**(158.8)**	**(135.1)**	**(336.9)**	**(267.4)**
Income from Services Revenues	113.1	130.0	116.3	243.1	223.1
Personnel Expenses	(146.0)	(145.1)	(132.3)	(291.1)	(265.5)
Other Administrative Expenses	(104.9)	(93.6)	(87.2)	(198.5)	(180.0)
Taxes	(42.1)	(34.4)	(43.2)	(76.5)	(64.7)
Other Operating Income	13.3	11.1	11.5	24.4	21.5
Other Operating Expense	(11.5)	(26.8)	(0.3)	(38.3)	(1.9)
Operating Income	**342.4**	**315.1**	**313.1**	**657.5**	**612.1**
Non-Operating Income (Loss)	1.3	(0.2)	0.3	1.1	5.8
Income Before Taxes And Profit Sharing	**343.7**	**314.9**	**313.4**	**658.6**	**618.0**
Income Tax and Social Contribution	(10.8)	(8.7)	(13.8)	(19.5)	(27.9)
Variable Compensation	(72.7)	(73.2)	(50.1)	(145.9)	(111.9)
Minority Interest	(2.8)	(2.8)	(5.4)	(5.7)	(8.5)
Net Income	**257.3**	**230.2**	**244.1**	**487.5**	**469.7**

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