



Earnings Release

4th Quarter and Full Year of 2024

Earnings Release

4th Quarter and Full Year of 2024



Earnings Release

February 11th, 2025

(before market opening)

Conference Call

February 12th, 2025

English & Portuguese

09:00 AM (EST) / 11:00 AM (BRT)

Investor Relations

Sérgio Ricardo Borejo

Executive Vice President

Ricardo Moura

Director of IR, Proprietary
M&A and Strategy

Telephone: +55 (11) 3170-4655

Email: ri@abcbrasil.com.br

Website: ri.abcbrasil.com.br

HIGHLIGHTS

Profitability

- **Net Income** reached R\$971.3 million in 2024 – an increase of 14.1% year-over-year, while the **Return on Average Equity (ROAE)** was 15.7% in the period, an increase of 0.2 percentage points compared to 2023.
- In the 4Q24, the **Net Income** reached R\$243.1 million – a decrease of 4.7% quarter-over-quarter and an increase of 5.0% in relation to the same period of 2023 – equivalent to a 15.2% **ROAE**.

Expanded Credit Portfolio

- The **Expanded Credit Portfolio** ended the year totaling R\$53.2 billion, an increase of 14.6% in the last 12 months – close to the top of the Guidance for the year.
- All client segments showed double-digit growth compared to the previous year.

Service Revenues

- In the 2024, **Service Revenues** presented a 23.5% increase when compared to 2023.
- The highlight was the **Investment Banking**, which presented a 64.1% year-over-year increase in revenues, making 2024 another record year for the franchise.

Cont.

Earnings Release

4th Quarter and Full Year of 2024



Earnings Release

February 11th, 2025

(before market opening)

Conference Call

February 12th, 2025

English & Portuguese

09:00 AM (EST) / 11:00 AM (BRT)

Investor Relations

Sérgio Ricardo Borejo

Executive Vice President

Ricardo Moura

Director of IR, Proprietary
M&A and Strategy

Telephone: +55 (11) 3170-4655

Email: ri@abcbrasil.com.br

Website: ri.abcbrasil.com.br

HIGHLIGHTS

Capital Base

- In October 2024, the Bank issued R\$500 million in **Perpetual Subordinated Financial Notes**, which became part of the Capital Base as of 4Q24, adding approximately 100 basis points to the Tier I Capital.

Resolution 4,966

- With effect on January 1st, 2025, **Resolution 4,966** aims at bringing the Brazilian accounting closer to international standards (IFRS 9).
- **ABC Brasil does not expect any material impact from its adoption**, with estimated reduction in the shareholders' equity, net of tax effects, of approximately 0.1%.

Guidance

- ABC Brasil reached all the Guidances disclosed for 2024.
- For 2025, Management's expectations are the following:

• Expanded Credit Portfolio Growth ¹ :	7% to 12%
• Expenses Growth (Personnel, Other Adm. and Profit Sharing):	6% to 11%
• Efficiency Ratio (Expenses/Revenues):	36% to 38%

¹ Includes: Loans, Guarantees Issued and Private Securities.

Earnings Release

4th Quarter and Full Year of 2024



EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 4Q24.

Key Indicators

Statements of Income (R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Recurring/Published Net Income	243.1	255.1	-4.7%	231.5	5.0%	971.3	851.6	14.1%
Managerial NII pre-Provisions	625.6	621.8	0.6%	560.1	11.7%	2,375.7	2,245.2	5.8%
Managerial NII post-Provisions ¹	528.1	553.7	-4.6%	495.5	6.6%	2,097.4	1,917.7	9.4%

Shares (R\$)	4Q24 Dec/24	3Q24 Sep/24	4Q24x3Q24 Chg 3M	4Q23 Dec/23	4Q24x4Q23 Chg 12M	2024 Dec/24	2023 Dec/23	2024x2023 Chg 12M
NOSH ex-Treasury (million)	240.3	240.2		232.6		240.3	232.6	
Recurring/Published Earnings per Share (EPS)	1.01	1.06	-4.7%	1.00	1.6%	4.04	3.66	10.4%
ABC84 Share Price	19.31	21.79	-11.4%	25.04	-22.9%	19.31	25.04	-22.9%
Market Capitalization (R\$ million)	4,640	5,234	-11.3%	5,823	-20.3%	4,640	5,823	-20.3%
Book Value per Share ²	26.58	26.55	0.1%	25.25	5.3%	26.58	25.25	5.3%
Price / Book Value (P/BV) ²	0.73	0.82	-11.5%	0.99	-26.7%	0.73	0.99	-26.7%
IoC ³ Provisioned (R\$ million)	107.0	99.7	7.3%	83.7	27.8%	0.0	0.0	-
IoC ³ Declared (R\$ million)	206.7	0.0	-	172.3	19.9%	206.7	357.2	-42.1%
IoC ³ Declared per Share	0.86	0.00	-	0.74	16.1%	1.64	1.58	4.3%
Dividend Yield (%) - Annualized	9.2%	7.6%	160 bps	5.7%	347 bps	7.7%	8.1%	(47) bps

Performance Ratios (%)	4Q24 Dec/24	3Q24 Sep/24	4Q24x3Q24 Chg 3M	4Q23 Dec/23	4Q24x4Q23 Chg 12M	2024 Dec/24	2023 Dec/23	2024x2023 Chg 12M
NIM - Net Interest Margin (p.a.)	4.2%	4.4%	(17) bps	4.4%	(27) bps	4.3%	4.6%	(37) bps
Recurring/Published ROAE (annualized)	15.2%	16.2%	(97) bps	16.0%	(76) bps	15.7%	15.5%	15 bps
ROAA (annualized)	1.3%	1.4%	(11) bps	1.6%	(24) bps	1.4%	1.5%	(7) bps
Efficiency Ratio	37.7%	37.8%	(10) bps	37.7%	(3) bps	37.9%	38.6%	(70) bps
BIS Ratio	16.5%	16.1%	41 bps	14.9%	153 bps	16.5%	14.9%	153 bps
Tier 1 Capital	14.1%	13.6%	49 bps	12.7%	142 bps	14.1%	12.7%	142 bps
Core Capital	11.3%	11.6%	(39) bps	11.7%	(42) bps	11.3%	11.7%	(42) bps
Additional Capital	2.9%	2.0%	87 bps	1.0%	184 bps	2.9%	1.0%	184 bps
Coverage Ratio	198%	195%	2 p.p.	134%	64 p.p.	198%	134%	64 p.p.
Adjusted Coverage Ratio ⁴	198%	195%	2 p.p.	247%	(49) p.p.	198%	247%	(49) p.p.

Balance Sheet (R\$ million)	Dec/24	Sep/24	Chg 3M	Dec/23	Chg 12M
Total Assets	73,586	72,065	2.1%	60,633	21.4%
Expanded Credit Portfolio	53,171	50,010	6.3%	46,381	14.6%
Loans	24,050	22,984	4.6%	24,829	-3.1%
Guarantees Issued	13,515	12,463	8.4%	11,328	19.3%
Corporate Securities	15,607	14,563	7.2%	10,224	52.7%
Funding with third-party sources	52,130	49,173	6.0%	43,428	20.0%
Tier 1 Capital	7,688	7,088	8.5%	6,146	25.1%
Core Capital	6,120	6,045	1.2%	5,643	8.5%
Additional Capital	1,568	1,043	50.3%	502	212.0%
Tier 2 Capital	1,274	1,257	1.3%	1,080	18.0%
Shareholders' Equity ²	6,387	6,378	0.1%	5,872	8.8%

	Dec/24	Sep/24	Chg 3M	Dec/23	Chg 12M
R\$/USD	6.19	5.45	13.7%	4.84	27.9%
Wholesale Clients	5,207	5,033	3.5%	4,930	5.6%
Employees ⁵	1,300	1,293	0.5%	1,257	3.4%

¹ Consists of Managerial Net Interest Income after Loan Loss Provision (LLP) and Provision for the Devaluation of Securities (PDS), added by Credit Recoveries.

² Controlling Shareholders' Equity.

³ Interest on Capital.

⁴ Excluding the effect of an isolated case in the C&IB which had its Chapter 11 restructuring finalized in 3Q24.

⁵ Including Executive Directors, Employees and Interns.

Earnings Release

4th Quarter and Full Year of 2024



Managerial Income Statement

Managerial Income Statement (BRL million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Net Interest Income	625.6	621.8	0.6%	560.1	11.7%	2,375.7	2,245.2	5.8%
Financial Margin with Clients	359.5	366.9	-2.0%	343.0	4.8%	1,431.4	1,364.2	4.9%
Shareholders' Equity remunerated at CDI Rate	131.1	127.8	2.6%	132.1	-0.7%	503.6	559.7	-10.0%
Financial Margin with Market	135.0	127.0	6.3%	85.0	58.8%	440.8	321.3	37.2%
Provision Expenses ¹	(97.6)	(68.1)	43.2%	(64.6)	51.0%	(278.3)	(327.5)	-15.0%
Net Interest Income post-Provisions	528.1	553.7	-4.6%	495.5	6.6%	2,097.4	1,917.7	9.4%
Service Revenues	132.5	117.2	13.0%	108.0	22.7%	474.1	383.8	23.5%
Guarantees Issued	43.8	39.6	10.5%	39.0	12.3%	158.7	162.0	-2.1%
Investment Banking	63.3	48.9	29.5%	37.0	71.0%	197.6	120.4	64.1%
Insurance Brokerage Fees and Commercial Banking	25.4	28.7	-11.5%	32.0	-20.5%	117.8	101.4	16.2%
Personnel & Other Administrative Expenses	(201.8)	(198.8)	1.5%	(176.9)	14.1%	(769.4)	(687.8)	11.9%
Personnel Expenses	(128.4)	(127.2)	1.0%	(117.5)	9.3%	(497.4)	(447.8)	11.1%
Other Administrative Expenses	(73.3)	(71.6)	2.4%	(59.4)	23.5%	(272.0)	(240.1)	13.3%
Tax Expenses	(32.8)	(28.3)	15.9%	(27.1)	20.8%	(104.4)	(100.7)	3.7%
Other Operating Income/Expenses	5.3	3.8	42.4%	27.1	-80.3%	11.1	9.6	15.6%
Non Operating Income	0.7	2.3	-69.5%	(0.6)	-214.1%	3.3	(0.8)	-509.6%
Earnings before Tax and Profit Sharing	432.1	449.9	-4.0%	426.0	1.4%	1,712.1	1,521.8	12.5%
Income Tax and Social Contribution	(107.8)	(118.5)	-9.0%	(112.4)	-4.1%	(441.3)	(371.8)	18.7%
Profit Sharing	(75.2)	(72.4)	4.0%	(70.9)	6.0%	(278.9)	(284.8)	-2.1%
Minority Interest	(6.0)	(4.0)	49.7%	(11.2)	-46.4%	(20.6)	(13.5)	52.0%
Recurring Net Income	243.1	255.1	-4.7%	231.5	5.0%	971.3	851.6	14.1%

¹ Includes: Loan Loss Provision (LLP), Provision for the Devaluation of Securities (PDS), and Credit Recoveries.

4Q24 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	502.8	(19.2)	142.0	625.6
Provision Expenses	(69.0)	(28.6)		(97.6)
Net Interest Income post-Provisions	433.8	(47.8)	142.0	528.1
Service Revenues	142.2	(9.7)		132.5
Personnel Expenses	(131.9)	3.5		(128.4)
Other Administrative Expenses	(95.0)	21.7		(73.3)
Tax Expenses	(32.9)	17.9	(17.7)	(32.8)
Other Operating Income (Expenses)	(13.1)	18.5		5.3
Operating Income	303.0	4.1	124.3	431.4
Non Operating Income	0.7			0.7
Earnings before Tax and Profit Sharing	303.7	4.1	124.3	432.1
Income Tax and Social Contribution	17.1	(0.6)	(124.3)	(107.8)
Profit Sharing	(71.8)	(3.5)		(75.2)
Minority Interest	(6.0)			(6.0)
Net Income	243.1	0.0	0.0	243.1

(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

4th Quarter and Full Year of 2024



3Q24 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	566.0	(37.4)	93.2	621.8
Provision Expenses	(70.8)	2.7		(68.1)
Net Interest Income post-Provisions	495.2	(34.7)	93.2	553.7
Service Revenues	118.5	(1.3)		117.2
Personnel Expenses	(135.2)	8.0		(127.2)
Other Administrative Expenses	(89.4)	17.8		(71.6)
Tax Expenses	(45.5)	13.5	3.7	(28.3)
Other Operating Income (Expenses)	(0.9)	4.7		3.8
Operating Income	342.8	8.0	96.9	447.6
Non Operating Income	2.3			2.3
Earnings before Tax and Profit Sharing	345.1	8.0	96.9	449.9
Income Tax and Social Contribution	(21.6)		(96.9)	(118.5)
Profit Sharing	(64.3)	(8.0)		(72.4)
Minority Interest	(4.0)			(4.0)
Net Income	255.1	0.0	0.0	255.1

2024 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	1,951.7	(34.1)	458.1	2,375.7
Provision Expenses	(193.3)	(85.0)		(278.3)
Net Interest Income post-Provisions	1,758.4	(119.1)	458.1	2,097.4
Service Revenues	490.9	(16.8)		474.1
Personnel Expenses	(521.3)	23.9		(497.4)
Other Administrative Expenses	(353.1)	81.2		(272.0)
Tax Expenses	(120.9)	46.1	(29.6)	(104.4)
Other Operating Income (Expenses)	0.9	10.2		11.1
Operating Income	1,254.8	25.5	428.5	1,708.9
Non Operating Income	8.6	(5.3)		3.3
Earnings before Tax and Profit Sharing	1,263.4	20.2	428.5	1,712.1
Income Tax and Social Contribution	(12.2)	(0.6)	(428.5)	(441.3)
Profit Sharing	(259.3)	(19.6)		(278.9)
Minority Interest	(20.6)			(20.6)
Net Income	971.3	0.0	0.0	971.3

(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".

Earnings Release

4th Quarter and Full Year of 2024



Results

The **Recurring Net Income totaled R\$243.1 million in the 4Q24**, a decrease of 4.7% in relation to the R\$255.1 million presented in the 3Q24 and an increase of 5.0% in relation to the R\$231.5 million presented in the same period of 2023.

4Q24 x 3Q24 | Recurring

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

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

4Q24 x 4Q23 | Recurring

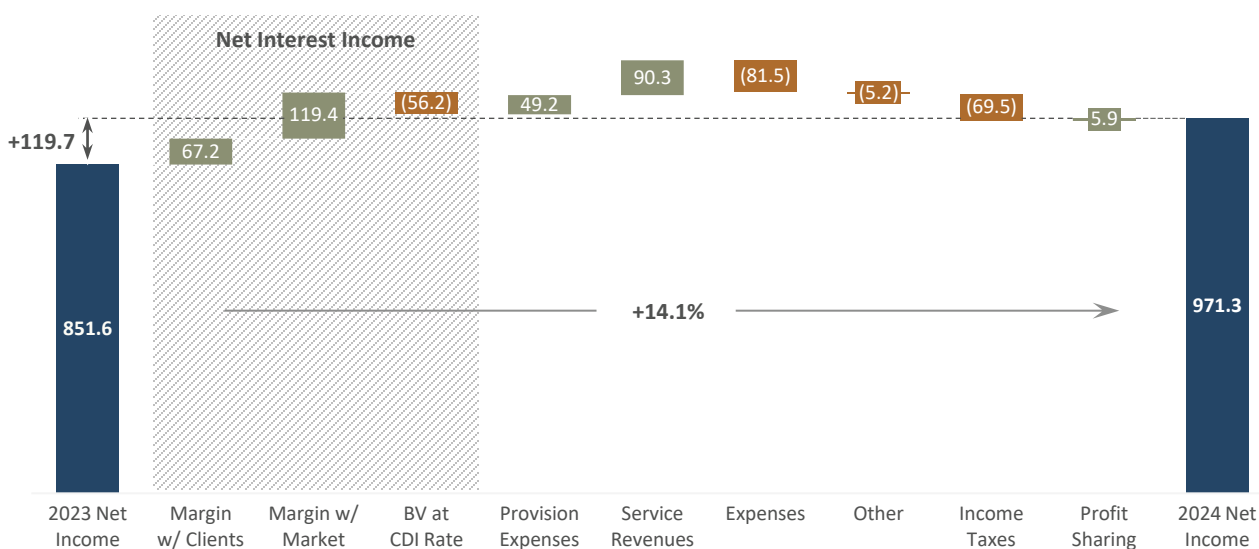
The increase in earnings, comparing the 4Q24 with the 4Q23, is explained mainly by:

- The increase in the Margin with Market;
- The increase in the Service Revenues; and
- The increase in the Margin with Clients;
- Being partially offset by the increase in the Provision Expenses.

2024 x 2023 | Recurring

The graph below shows the main variations of 2024 Net Income compared to 2023:

(R\$ million)



ROAE (%) 15.5% → +0.2 p.p. → 15.7%

Earnings Release

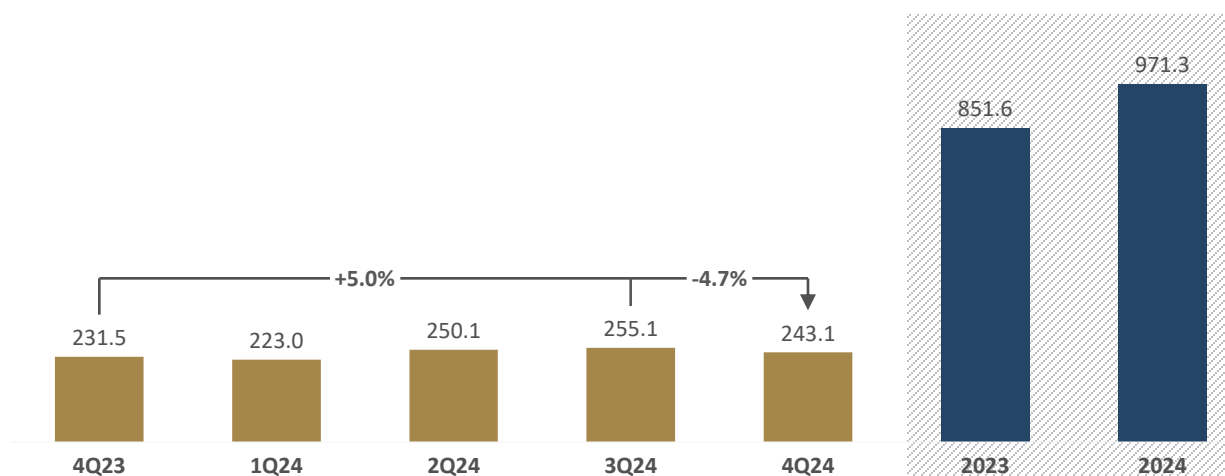
4th Quarter and Full Year of 2024



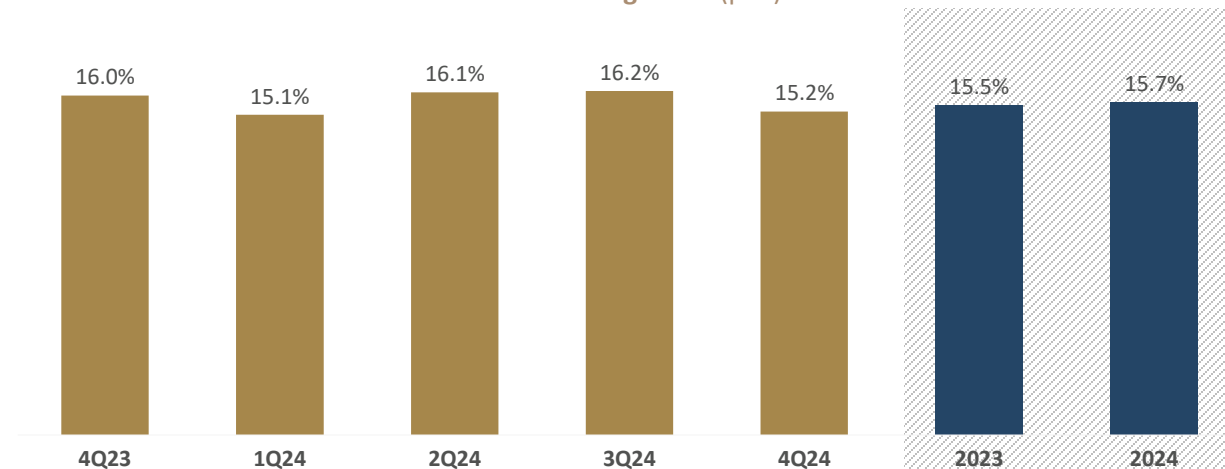
Profitability

(R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Recurring Net Income	243.1	255.1	-4.7%	231.5	5.0%	971.3	851.6	14.1%
Shareholders' Equity (average)	6,383	6,297	1.4%	5,789	10.3%	6,199	5,489	12.9%
Recurring ROAE	15.2%	16.2%	(97) bps	16.0%	(76) bps	15.7%	15.5%	15 bps

Recurring Net Income (R\$ million)



Recurring ROAE (p.a.)

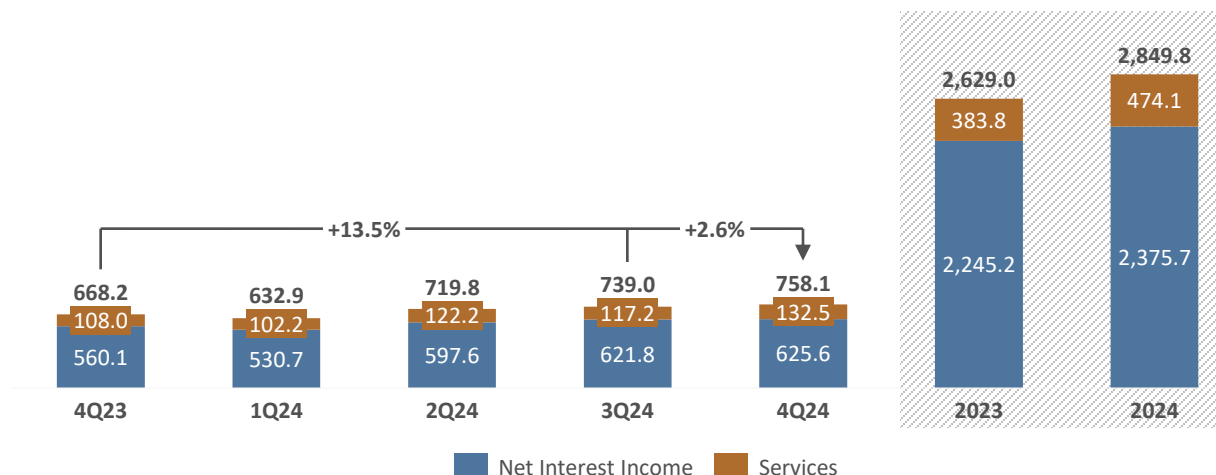


Earnings Release

4th Quarter and Full Year of 2024



Revenues (R\$ million)



OPERATING HIGHLIGHTS AND INDICATORS

Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented an increase of 6.3% in the quarter, and of 14.6% year-over-year, with all client segments showing double-digit growth compared to 2023.

Expanded Credit Portfolio (R\$ million)	Dec/24	% Total	Sep/24	% Total	Chg 3M	Dec/23	% Total	Chg 12M
Loans	24,050	100%	22,984	100%	4.6%	24,829	100%	-3.1%
C&IB	4,672	19.4%	4,256	18.5%	9.8%	3,835	15.4%	21.8%
Corporate	15,372	63.9%	14,767	64.3%	4.1%	16,895	68.0%	-9.0%
Middle	4,006	16.7%	3,961	17.2%	1.1%	4,099	16.5%	-2.3%
Corporate Securities	15,607	100%	14,563	100%	7.2%	10,224	100%	52.7%
C&IB	3,951	25.3%	3,968	27.2%	-0.4%	2,935	28.7%	34.6%
Corporate	10,946	70.1%	10,004	68.7%	9.4%	7,158	70.0%	52.9%
Middle	710	4.5%	592	4.1%	19.9%	131	1.3%	440.8%
"Cash" Portfolio¹	39,656	100%	37,547	100%	5.6%	35,052	100%	13.1%
C&IB	8,624	21.7%	8,224	21.9%	4.9%	6,770	19.3%	27.4%
Corporate	26,317	66.4%	24,771	66.0%	6.2%	24,053	68.6%	9.4%
Middle	4,716	11.9%	4,552	12.1%	3.6%	4,230	12.1%	11.5%
Guarantees Issued	13,515	100%	12,463	100%	8.4%	11,328	100%	19.3%
C&IB	7,756	57.4%	7,627	61.2%	1.7%	7,889	69.6%	-1.7%
Corporate	5,716	42.3%	4,799	38.5%	19.1%	3,403	30.0%	68.0%
Middle	43	0.3%	37	0.3%	15.5%	37	0.3%	17.5%
Expanded Credit Portfolio	53,171	100%	50,010	100%	6.3%	46,381	100%	14.6%
C&IB	16,379	30.8%	15,851	31.7%	3.3%	14,658	31.6%	11.7%
Corporate	32,033	60.2%	29,570	59.1%	8.3%	27,456	59.2%	16.7%
Middle	4,759	9.0%	4,590	9.2%	3.7%	4,267	9.2%	11.5%

¹ Includes Loans and Corporate Securities portfolios.

C&IB segment includes companies with annual sales above R\$4 billion (may include clients from the Infrastructure, Energy, and Private Equity sectors, with sales below R\$4 billion).

Corporate segment includes companies with annual sales between R\$300 million and R\$4 billion.

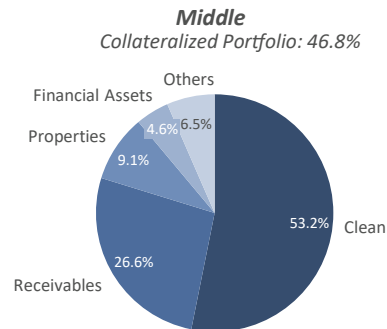
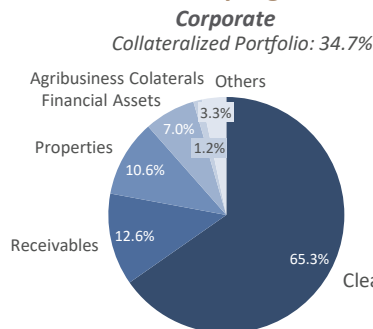
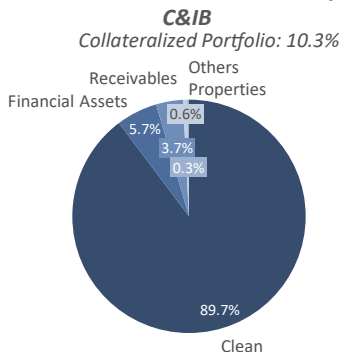
Middle segment includes companies with annual sales between R\$30 million and R\$300 million.

Earnings Release

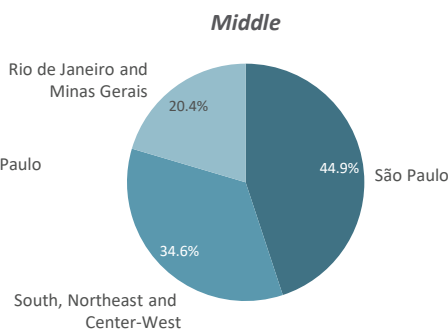
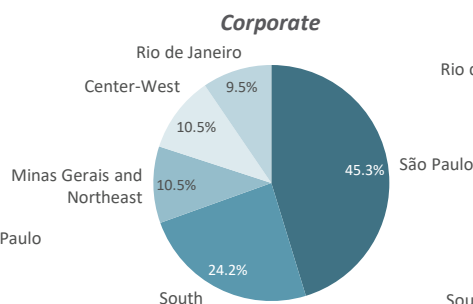
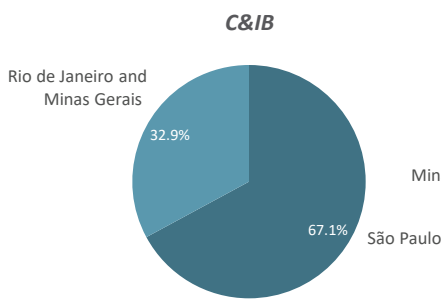
4th Quarter and Full Year of 2024



Collaterals' Breakdown of the Expanded Credit Portfolio by Segment

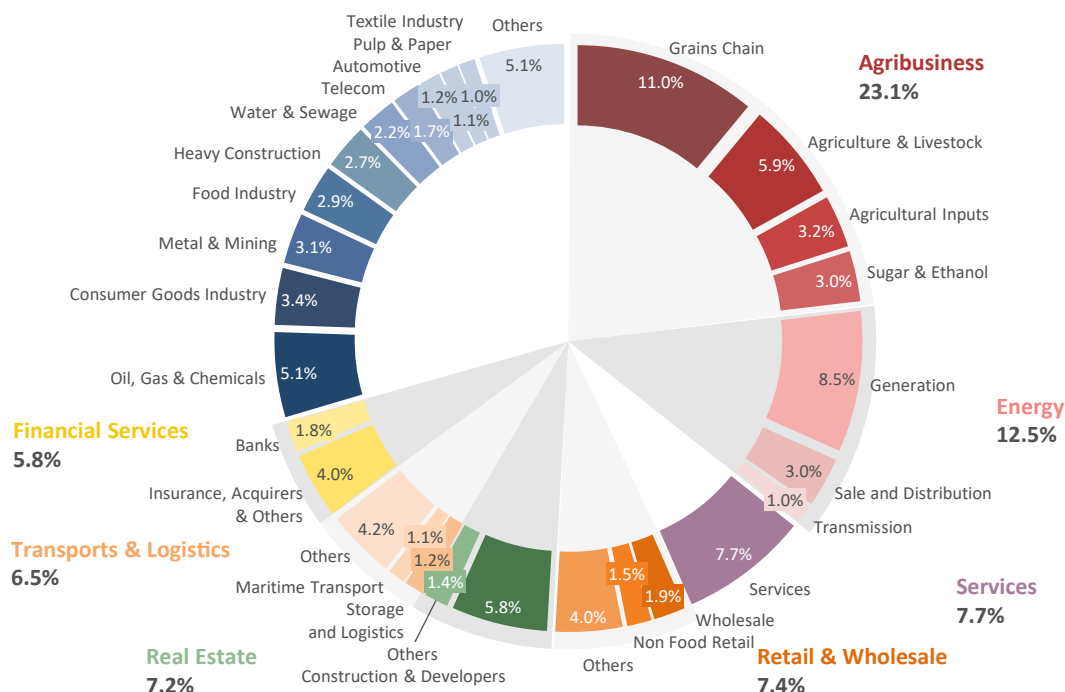


Geographical Breakdown of the Expanded Credit Portfolio by Segment



Sector Breakdown of the Expanded Credit Portfolio

As of December 2024, the Bank continued to present a well diversified credit portfolio in terms of sectors, in line with its historical strategy.



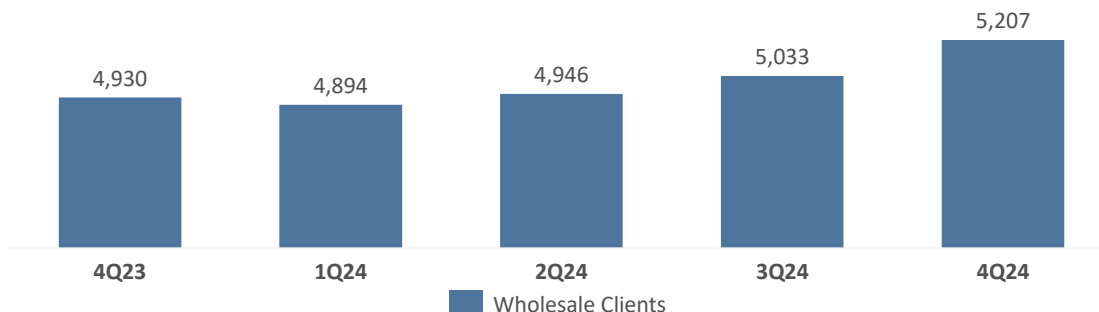
Earnings Release

4th Quarter and Full Year of 2024



Expanded Credit Portfolio Indicators by Segment

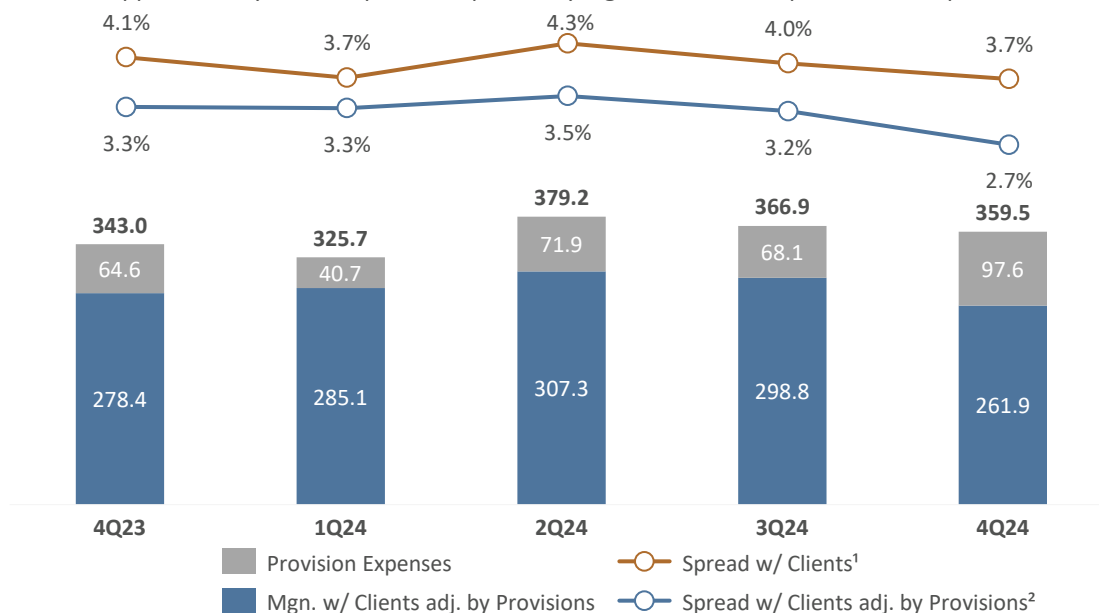
ABC Brasil ended the 4Q24 with 5,207 active wholesale clients, a year-over-year increase of 5.6%.



	C&IB			Corporate			Middle		
	Dec/24	Sep/24	Dec/23	Dec/24	Sep/24	Dec/23	Dec/24	Sep/24	Dec/23
Wholesale Clients	379	387	350	2,216	2,014	2,071	2,612	2,632	2,509
Average Exposure per Client (R\$ million)	100.2	91.4	71.9	22.5	20.0	18.0	2.6	2.3	2.4
Average Term (days)	315	308	280	372	386	352	357	360	335

Annualized Spread with Clients (Loans + Private Securities)

The **Annualized Spread with Clients** presented a decrease of approximately 30 basis points vs. the previous quarter, resulted from (i) the portfolio growth more concentrated at the end of the quarter and (ii) a product mix that commanded lower spreads. The **Annualized Spread with Clients Adjusted by Provision** presented a decrease of approximately 50 basis points, impacted by higher Provision Expenses in the quarter.



(R\$ million)	4Q23	1Q24	2Q24	3Q24	4Q24
Loans + Private Securities Average	33,793	34,790	35,488	36,998	38,602

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

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

Earnings Release

4th Quarter and Full Year of 2024



Loans

Loan Portfolio by Volume Exposure (by Client)

Loan Portfolio by Volume Exposure (R\$ million)	Dec/24	% of Portfolio	Sep/24	% of Portfolio	Dec/23	% of Portfolio
0 - 5 MM	2,724	11.3%	2,931	12.8%	3,140	12.6%
5 MM - 10 MM	2,250	9.4%	2,321	10.1%	2,648	10.7%
10 MM - 50 MM	7,087	29.5%	7,347	32.0%	8,053	32.4%
> 50 MM	11,989	49.9%	10,386	45.2%	10,988	44.3%
Total	24,050	100.0%	22,984	100.0%	24,829	100.0%

Loan Portfolio by Maturity

The table below provides the breakdown of the Loan Portfolio by maturity:

Loan Portfolio by Maturity (R\$ million)	Dec/24	% of Portfolio	Sep/24	% of Portfolio	Dec/23	% of Portfolio
Until 3 months	8,188	34.0%	6,287	27.4%	7,329	29.5%
3 to 12 months	9,027	37.5%	10,042	43.7%	9,907	39.9%
1 to 3 years	5,803	24.1%	5,710	24.8%	6,594	26.6%
Above 3 years	1,032	4.3%	946	4.1%	998	4.0%
Total	24,050	100.0%	22,984	100.0%	24,829	100.0%

Loan Portfolio Ratings (Brazilian Central Bank Resolution No. 2682)

Loan transactions are classified according to the level of risk, applying a criteria that considers the economic landscape, historical data, and specific risks related to the transactions, borrowers, and guarantors, in accordance with Brazilian Central Bank Resolution No. 2,682. As of the end of 4Q24, the **Loan Portfolio** reached **R\$24.1 billion**, with a Loan Loss Reserve balance of R\$541.2 million.

Loan Portfolio Ratings (R\$ million)	Dec/24	% of Portfolio	Sep/24	% of Portfolio	Dec/23	% of Portfolio	Provision Dec/24
AA	13,763	57.2%	12,379	53.9%	13,655	55.0%	20.7
A	5,209	21.7%	5,392	23.5%	5,212	21.0%	30.4
B	3,214	13.4%	3,469	15.1%	3,548	14.3%	53.6
C	957	4.0%	927	4.0%	967	3.9%	37.4
D	328	1.4%	232	1.0%	419	1.7%	41.8
E	180	0.8%	203	0.9%	135	0.5%	54.1
F	106	0.4%	72	0.3%	215	0.9%	53.1
G	147	0.6%	162	0.7%	512	2.1%	104.6
H	145	0.6%	148	0.6%	167	0.7%	145.5
Total	24,050	100.0%	22,984	100.0%	24,829	100.0%	541.2
AA-C	23,142	96.2%	22,167	96.4%	23,382	94.2%	
D-H	908	3.8%	817	3.6%	1,447	5.8%	

Earnings Release

4th Quarter and Full Year of 2024



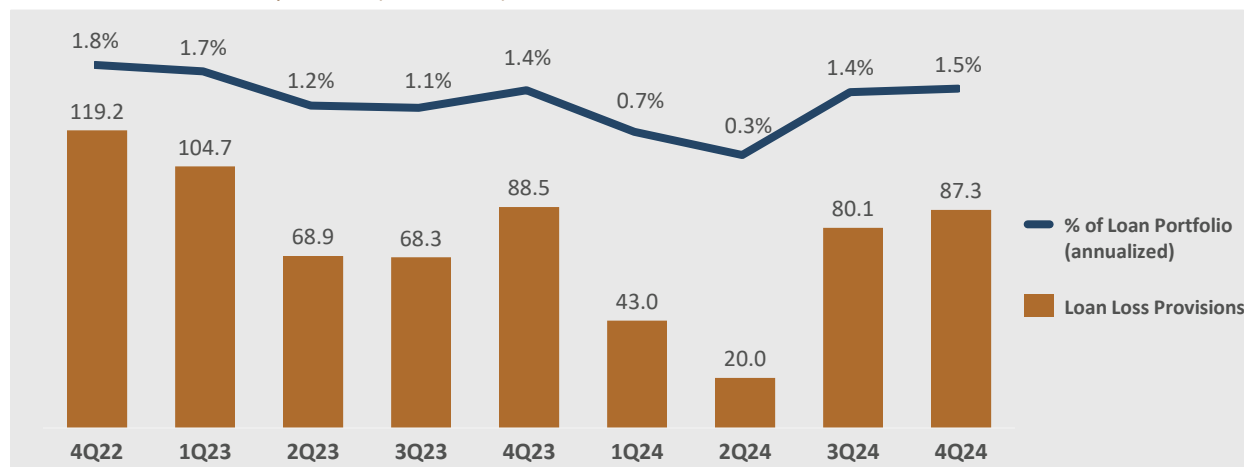
Quality of the Loan Portfolio by Segment

Segments	Loan Portfolio (R\$ million)	Write Off (R\$ million)	Write Off / Loan Portfolio	Loan Loss Reserve ¹ (R\$ million)	Loan Loss Reserve / Loan Portfolio	Past Due +90 days (R\$ million)	Past Due +90 days / Loan Portfolio
C&IB	4,672	0.0	0.00%	62.4	1.34%	0.9	0.02%
Corporate	15,372	12.3	0.08%	233.3	1.52%	149.7	0.97%
Middle	4,006	49.4	1.23%	245.4	6.13%	122.8	3.07%
Total - Dec/24	24,050	61.7	0.26%	541.2	2.25%	273.4	1.14%
Sep/24	22,984	355.6	1.55%	530.7	2.31%	271.5	1.18%
Jun/24	23,235	58.4	0.25%	813.2	3.50%	702.7	3.02%
Mar/24	23,434	48.3	0.21%	854.6	3.65%	674.9	2.88%
Dec/23	24,829	42.0	0.17%	867.1	3.49%	648.6	2.61%

¹ Includes Specific and Generic provisions.

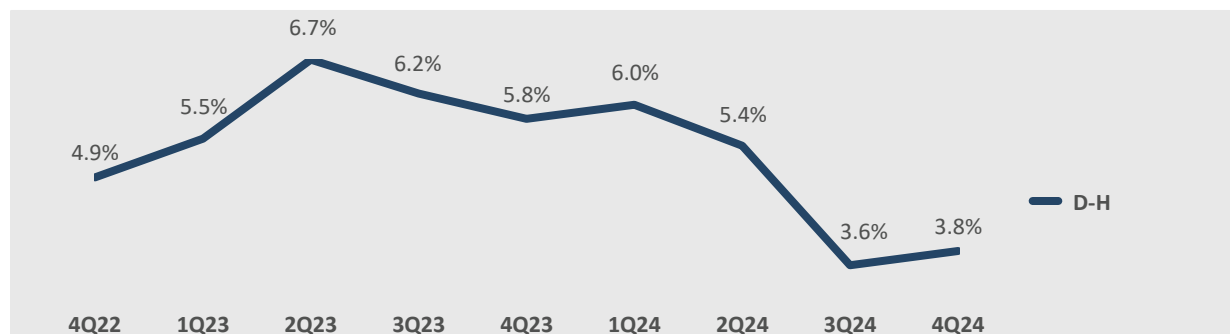
Loan Loss Provisions (Brazilian Central Bank Resolution No. 2682)

R\$ million and % of loan portfolio (annualized)



Loans Rated D-H (Brazilian Central Bank Resolution No. 2682)

% of loan portfolio



By the end of the fourth quarter of 2024, the total balance of renegotiated credits reached R\$159.6 million – equivalent to 0.7% of the Loan Portfolio (2,682).

Earnings Release

4th Quarter and Full Year of 2024



Guarantees Issued

Guarantees Issued Portfolio by Maturity

The table below provides a breakdown of the Guarantees Issued by maturity:

Guarantees Issued Portfolio by Maturity (R\$ million)	Dec/24	% of Portfolio	Sep/24	% of Portfolio	Dec/23	% of Portfolio
Until 3 months	2,635	19.5%	1,857	14.9%	3,335	29.4%
3 to 12 months	4,224	31.3%	4,847	38.9%	3,651	32.2%
1 to 3 years	4,876	36.1%	3,832	30.7%	2,987	26.4%
Above 3 years	1,779	13.2%	1,927	15.5%	1,355	12.0%
Total	13,515	100.0%	12,463	100.0%	11,328	100.0%

Guarantees Issued Portfolio Ratings

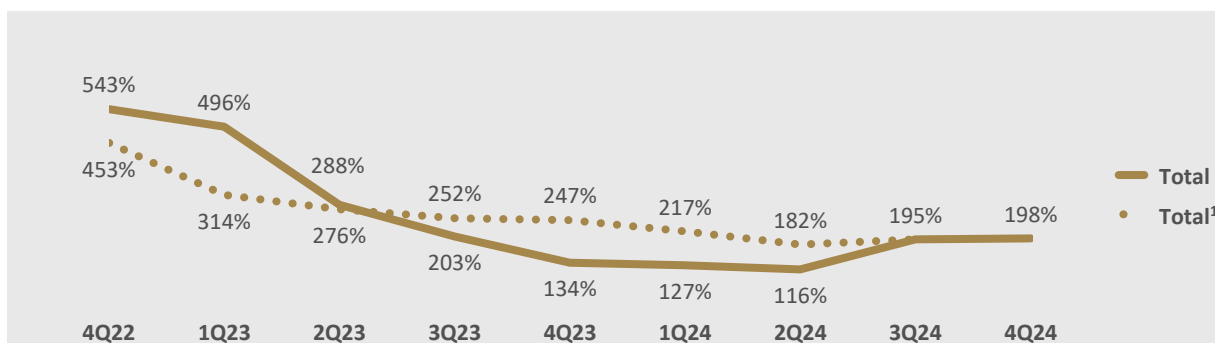
By the end of 4Q24, the **Guarantees Issued Portfolio** reached **R\$13.5 billion**, with a balance of R\$58.4 million in provisions.

Guarantees Issued Portfolio Ratings (R\$ million)	Dec/24	% of Portfolio	Sep/24	% of Portfolio	Dec/23	% of Portfolio	Provision Dec/24
AA	10,991	81.3%	10,279	82.5%	9,667	85.3%	10.9
A	1,657	12.3%	1,509	12.1%	801	7.1%	10.8
B	384	2.8%	422	3.4%	332	2.9%	5.6
C	313	2.3%	72	0.6%	347	3.1%	13.7
D	169	1.2%	180	1.4%	174	1.5%	16.9
E	2	0.0%	2	0.0%	6	0.1%	0.5
F	0	0.0%	0	0.0%	0	0.0%	0.0
G	0	0.0%	0	0.0%	0	0.0%	0.0
H	0	0.0%	0	0.0%	0	0.0%	0.0
Total	13,515	100.0%	12,463	100.0%	11,328	100.0%	58.4
AA-C	13,344	98.7%	12,281	98.5%	11,148	98.4%	
D-H	171	1.3%	182	1.5%	180	1.6%	

Portfolio Performance

Coverage Ratio (loan portfolio)

Loan Loss Reserve/Loans Overdue More Than 90 Days



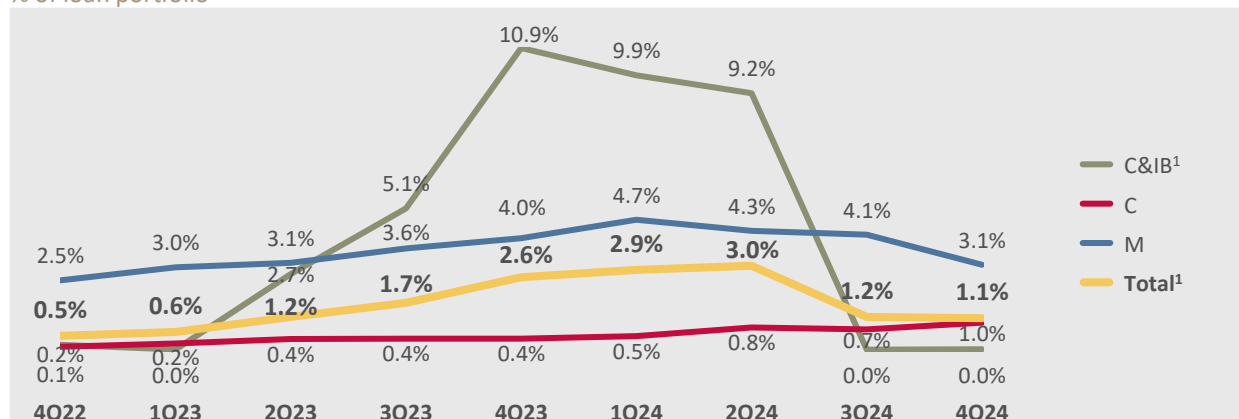
¹ Excluding the effect of an isolated case in the C&B segment which had its Chapter 11 restructuring finalized in 3Q24.

Earnings Release

4th Quarter and Full Year of 2024



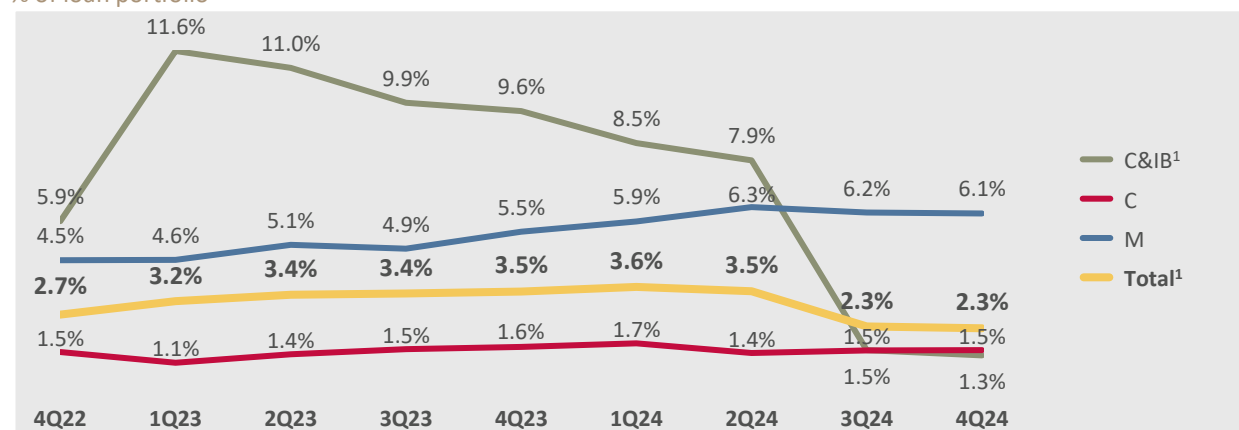
Loans Overdue More Than 90 Days (falling due and overdue installments) % of loan portfolio



¹ Including the effect of an isolated case in the C&IB segment in the period between 2Q23 and 2Q24 (inclusive) which had its Chapter 11 restructuring finalized in 3Q24.

Loan Loss Reserve²

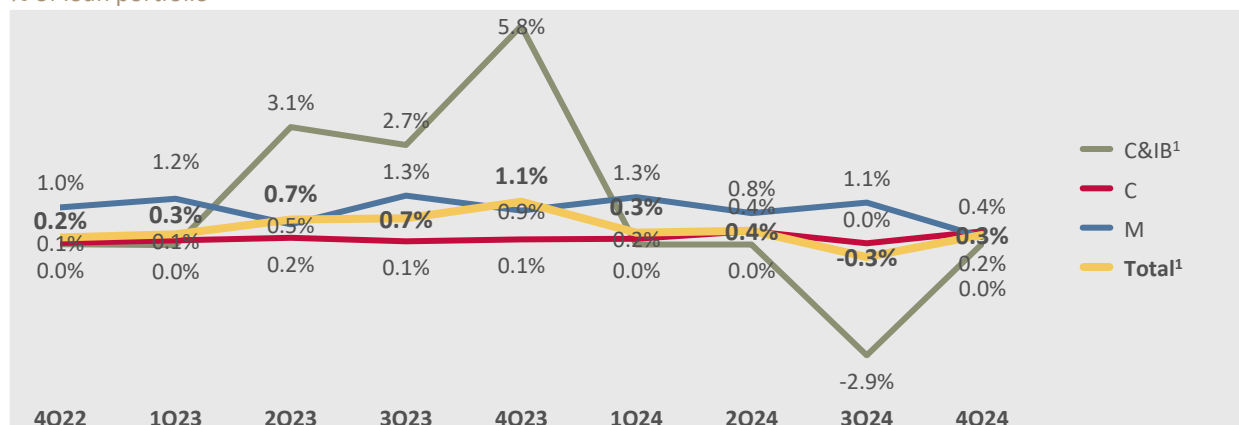
% of loan portfolio



¹ Including the effect of an isolated case in the C&IB segment in the period between 4Q22 and 2Q24 (inclusive) which had its Chapter 11 restructuring finalized in 3Q24.

NPL Formation³ (loans overdue more than 90 days)

% of loan portfolio



¹ Including the effect of an isolated case in the C&IB segment in the period between 2Q23 and 3Q24 (inclusive) which had its Chapter 11 restructuring finalized in 3Q24

² C&IB and Corporate provision balances include additional provision.

³ Defined as the credit portfolio more than 90 days overdue during the quarter, added by write-offs.

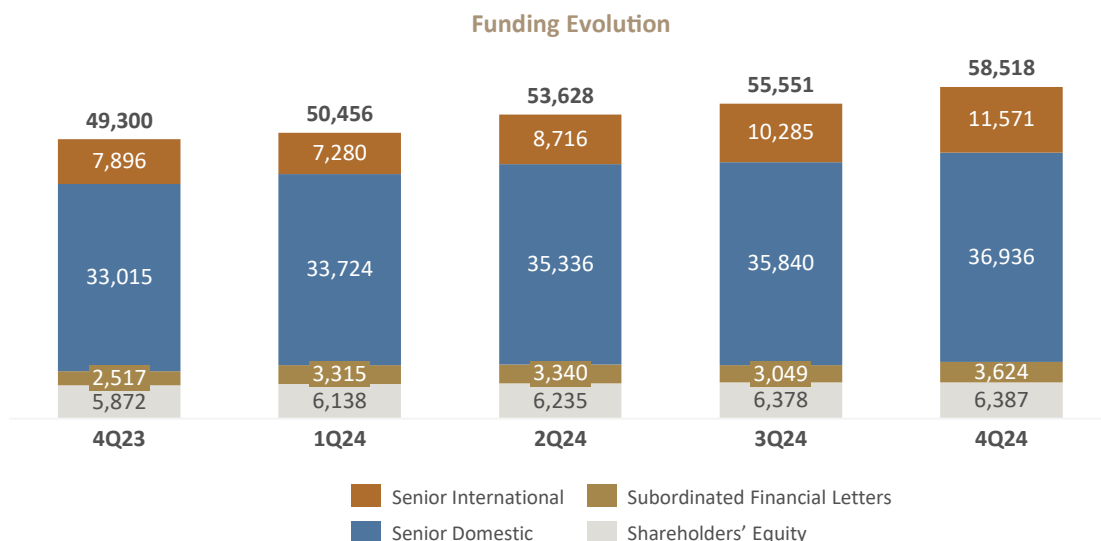
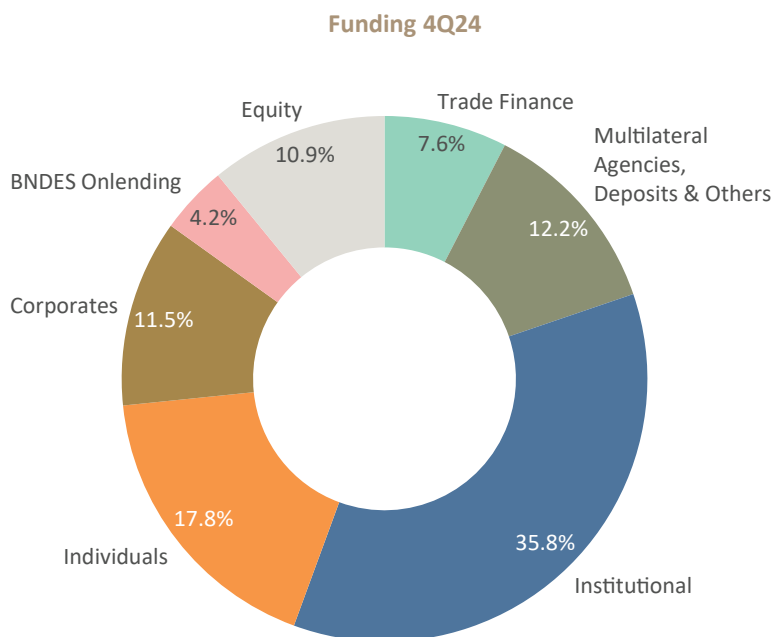
Earnings Release

4th Quarter and Full Year of 2024



Funding

The chart below shows the funding breakdown by investor profile.



By the end of December 2024, the funding balance reached R\$58.5 billion, an increase of 5.3% in the quarter and of 18.7% 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

4th Quarter and Full Year of 2024



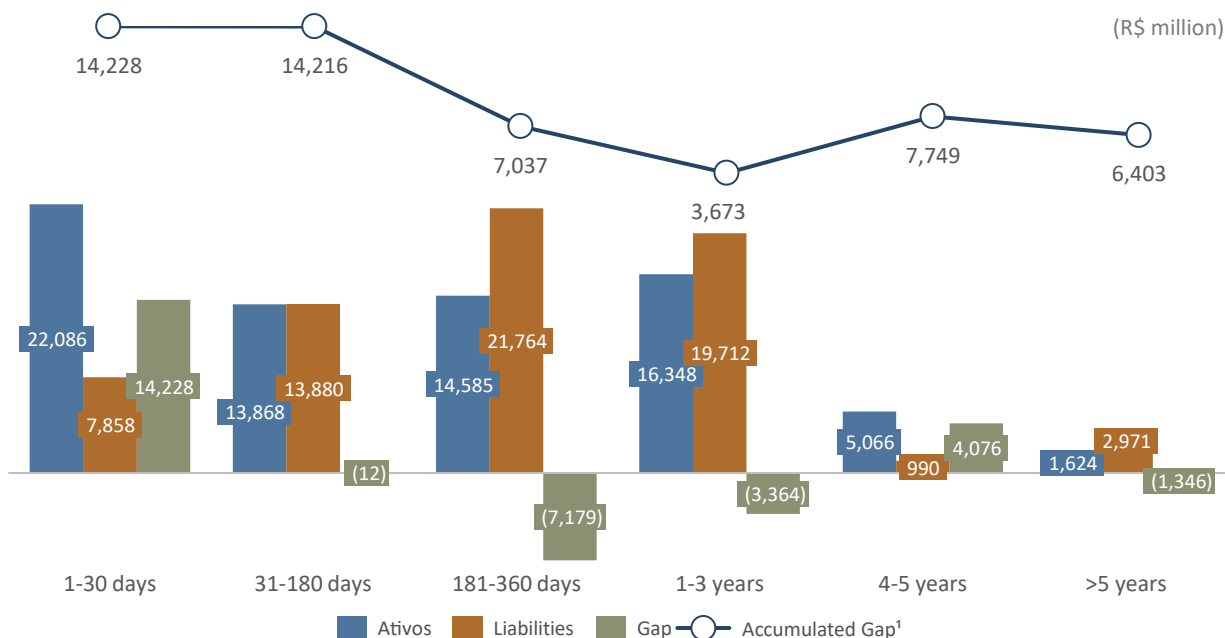
Funding (R\$ million)	Dec/24	% of Total	Sep/24	% of Total	Dec/23	% of Total
Demand Deposits	632	1.1%	532	1.0%	693	1.4%
Time Deposits	10,476	17.9%	10,635	19.1%	9,246	18.8%
LCA, LCI & COE ¹	6,885	11.8%	5,642	10.2%	5,630	11.4%
Financial Bills	16,265	27.8%	16,542	29.8%	14,176	28.8%
Subordinated Local Notes (Letras Financeiras)	2,056	3.5%	2,005	3.6%	2,015	4.1%
Interbank Deposits	226	0.4%	152	0.3%	533	1.1%
Borrowing and Onlending Obligations Abroad	11,571	19.8%	10,285	18.5%	7,896	16.0%
Borrowing and Onlending Obligations	2,452	4.2%	2,336	4.2%	2,738	5.6%
Perpetual Sub. Financial Notes	1,568	2.7%	1,043	1.9%	502	1.0%
Subtotal (Funding with Third Parties)	52,130	89.1%	49,173	88.5%	43,428	88.1%
Shareholders' Equity	6,387	10.9%	6,378	11.5%	5,872	11.9%
Total	58,518	100.0%	55,551	100.0%	49,300	100.0%

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

Funding with Third Parties by Maturity (R\$ million)	Dec/24	Sep/24	Chg (%)	Dec/23	Chg (%)
Until 3 months	7,877	7,287	8.1%	10,928	-27.9%
3 to 12 months	22,598	22,627	-0.1%	16,024	41.0%
1 to 3 years	16,602	15,690	5.8%	12,885	28.8%
Above 3 years	5,053	3,569	41.6%	3,591	40.7%
Total	52,130	49,173	6.0%	43,428	20.0%

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 fourth quarter of 2024, the net cash position up to 30 days reached R\$14.2 billion, equivalent to 2.2 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.

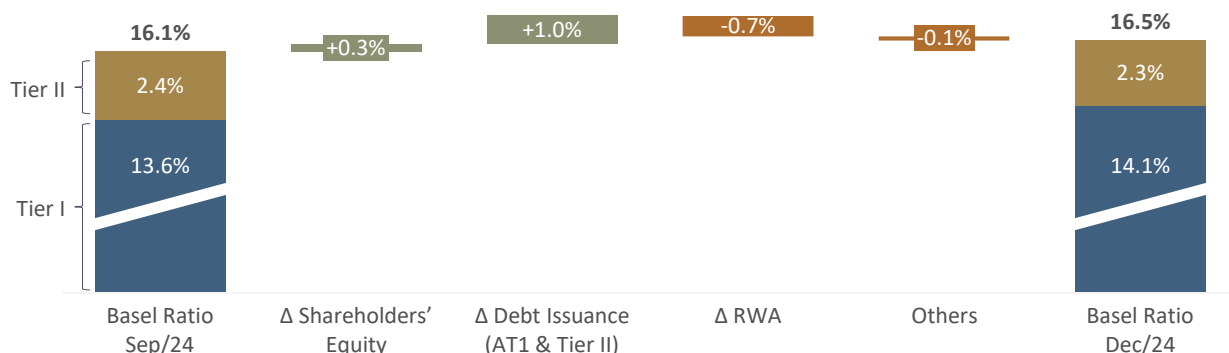
Earnings Release

4th Quarter and Full Year of 2024



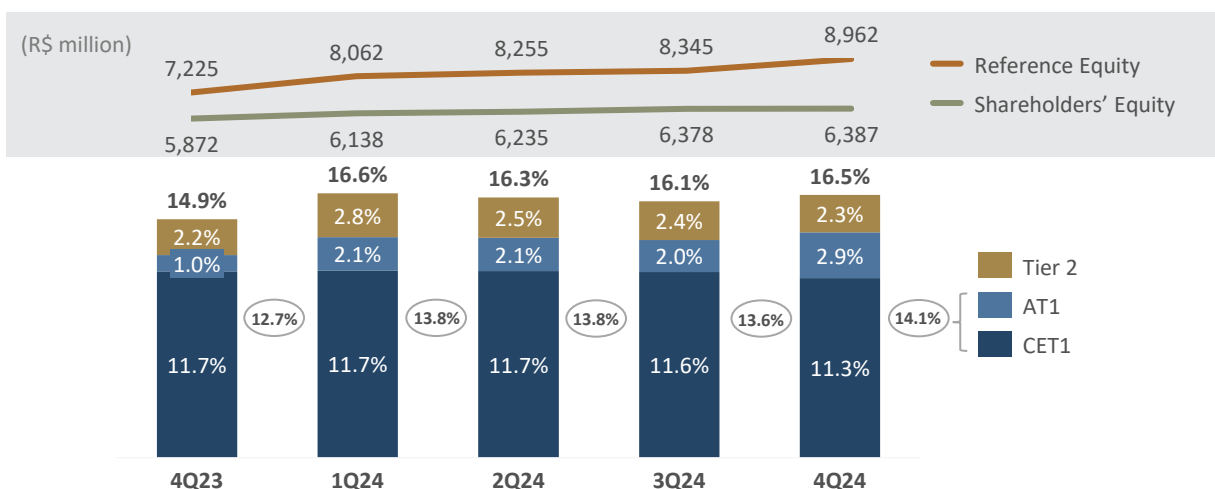
Capital Adequacy

The Brazilian Central Bank regulations require banks to maintain a minimum total capital equivalent to 8.0% of Risk-Weighted Assets. ABC Brasil's Basel Ratio is in full compliance with Basel III rules. The chart and table below break down the bank's Basel Ratio variations in the quarter:



In this quarter, the **Basel Ratio** increased 40 basis points, positively impacted by (i) the issue of Perpetual Subordinated Financial Notes (pro-forma addition of approximately 100 bps on Tier I capital) and (ii) the appropriation results of the quarter; while partially offset by the increase of risk-weighted assets (RWA).

Evolution of Basel Ratio - 4Q24 (R\$ million)	Tier 1	Tier 2	Total	Risk Weighted Assets	BIS Ratio	Ratio Tier 1 / Reference Equity
September 30, 2024	7,088.4	1,256.8	8,345.3	51,931.4	16.1%	84.9%
Net Profit	243.1		243.1		0.4%	
Interest on Capital (IOC) Distributed	(107.0)		(107.0)		-0.2%	
Basel III Subordinated Debt Issuance	524.4	16.9	541.3		1.0%	
Others	(61.0)		(61.0)		-0.1%	
Change in Risk Weighted Assets				2,455.9	-0.7%	
December 31, 2024	7,687.9	1,273.7	8,961.6	54,387.3	16.5%	85.8%



In the 4Q24, the average exposure to market risk measured by the trading portfolio VaR reached R\$4.8 million (Value-at-Risk estimated through historical simulation method, with one-day time horizon and 99% confidence level).

Earnings Release

4th Quarter and Full Year of 2024



FINANCIAL HIGHLIGHTS AND INDICATORS

Net Interest Income

The **Net Interest Income** of the 2024 reached R\$2,375.7 million, an increase of 5.8% in relation to 2023. When comparing the 4Q24 vs. the 4Q23, the increase was 11.7%. The **Net Interest Income post-Provisions** increased 6.6% in 4Q24 when compared to the same period of 2023, while the full year of 2024 posted an increase of 9.4% vs. the previous year.

(R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Net Interest Income	625.6	621.8	0.6%	560.1	11.7%	2,375.7	2,245.2	5.8%
Financial Margin with Clients	359.5	366.9	-2.0%	343.0	4.8%	1,431.4	1,364.2	4.9%
Shareholders' Equity Remunerated at CDI Rate	131.1	127.8	2.6%	132.1	-0.7%	503.6	559.7	-10.0%
Financial Margin with Market	135.0	127.0	6.3%	85.0	58.8%	440.8	321.3	37.2%
Provision Expenses	(97.6)	(68.1)	43.2%	(64.6)	51.0%	(278.3)	(327.5)	-15.0%
Net Interest Income post-Provisions	528.1	553.7	-4.6%	495.5	6.6%	2,097.4	1,917.7	9.4%

Provisions

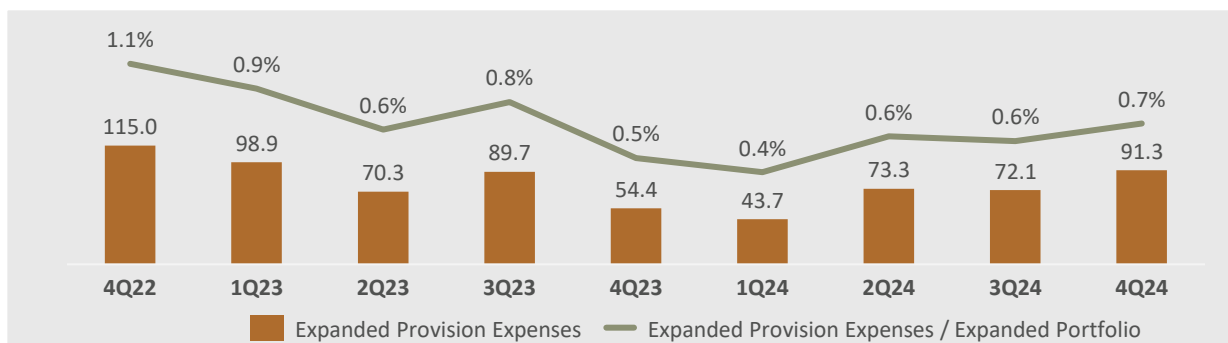
Expanded Provision Expenses for 4Q24 presented an increased of 26.7% when compared to the 3Q24, and of 67.9% when compared to the same period of 2023, resulted primarily from the increase of the Provision for the Devaluation of Securities (PDS). The **Expanded Provision Expenses** were equivalent to 0.7% of the **Expanded Portfolio** in the 2024 – in line with the historical average – and a decrease of 20 basis points in relation to the previous year of 2023.

Provision Expenses (R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Loan Loss Provision (LLP) ¹	(87.3)	(80.1)	9.0%	(88.5)	-1.3%	(230.5)	(330.4)	-30.2%
Provision for the Devaluation of Securities (PDS)	(15.3)	4.9	-409.5%	20.9	-173.1%	(68.8)	(18.5)	272.4%
Credit Recoveries	5.0	7.0	-28.5%	2.9	73.8%	21.0	21.4	-1.6%
Provision Expenses	(97.6)	(68.1)	43.2%	(64.6)	51.0%	(278.3)	(327.5)	-15.0%
Provision for Guarantees Issued (PGI)	(4.2)	(2.9)	44.9%	11.2	-137.0%	(9.5)	18.0	-152.9%
Provision for Assets not for Own Use (BNDU)	10.4	(1.1)	-1072.3%	(1.0)	-1150.4%	7.4	(3.9)	-288.1%
Expanded Provision Expenses	(91.3)	(72.1)	26.7%	(54.4)	67.9%	(280.4)	(313.4)	-10.5%
Expanded Credit Portfolio	53,171.1	50,010.4	6.3%	46,380.7	14.6%	53,171.1	46,380.7	14.6%
Expanded Provision / Expanded Portfolio (Annualized)	0.7%	0.6%	11 bps	0.5%	22 bps	0.7%	0.9%	(20) bps

¹ Includes Credit Recovery Costs

Expanded Provisions Expenses

R\$ million and % of the expanded portfolio (annualized)



Earnings Release

4th Quarter and Full Year of 2024

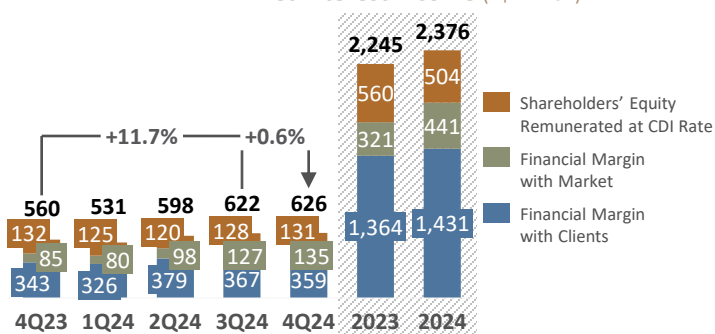


NIM

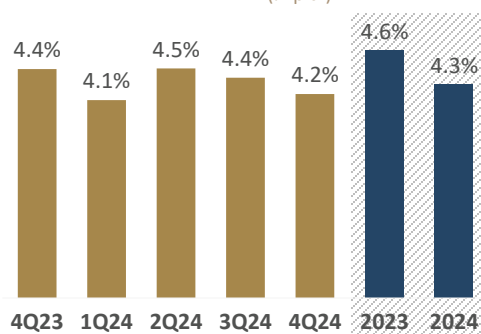
The NIM (Net Interest Margin) reached 4.2% p.a. in the 4Q24, a decrease of 17 basis points when compared to the previous quarter and of 27 basis points in relation to the same period of 2023.

(R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Net Interest Income pre-Provisions (A)	625.6	621.8	0.6%	560.1	11.7%	2,375.7	2,245.2	5.8%
Loans (Average)	23,517	23,109	1.8%	24,469	-3.9%	23,523	24,241	-3.0%
Other Interest Earning Assets (Average)	36,353	34,015	6.9%	25,926	40.2%	32,054	24,093	33.0%
Average Interest Earning Assets (B)	59,870	57,124	4.8%	50,395	18.8%	55,577	48,334	15.0%
Net Interest Margin (% pa) (A/B)	4.2%	4.4%	(17) bps	4.4%	(27) bps	4.3%	4.6%	(37) bps

Net Interest Income (R\$ million)



NIM (% p.a.)

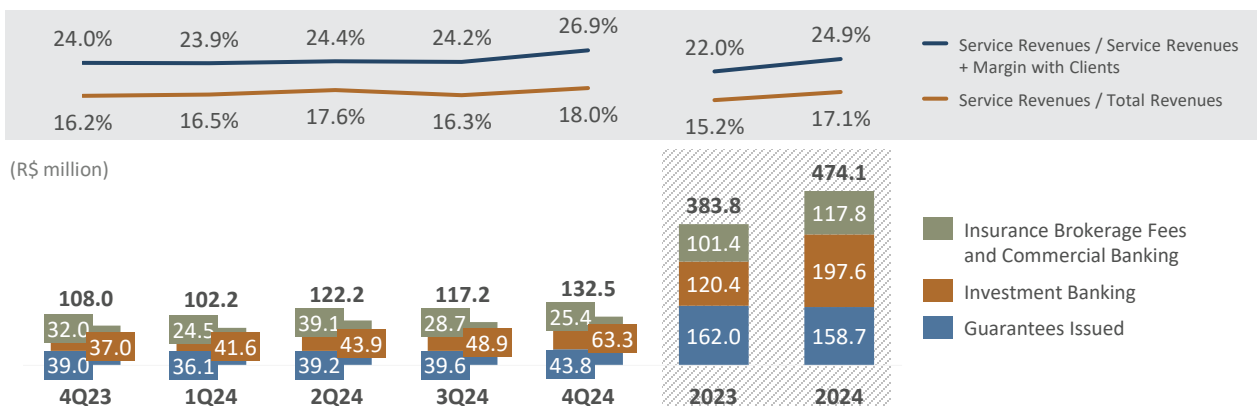


Service Revenues

Services Revenues reached R\$132.5 million in 4Q24 – an increase of 13.0% when compared to the previous quarter, and a 22.7% increase when compared to the same period of 2023. The highlight was the Investment Banking franchise, which had its best quarterly historic result, and reached a revenue of R\$197.6 million for 2024, a new record.

Service Revenues (R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Guarantees Issued	43.8	39.6	10.5%	39.0	12.3%	158.7	162.0	-2.1%
Investment Banking	63.3	48.9	29.5%	37.0	71.0%	197.6	120.4	64.1%
Insurance Brokerage Fees and Commercial Banking	25.4	28.7	-11.5%	32.0	-20.5%	117.8	101.4	16.2%
Total	132.5	117.2	13.0%	108.0	22.7%	474.1	383.8	23.5%

The chart below presents the **Service Revenues** evolution and breakdown, as well as its participation in Total Revenues. In the 4Q24, Service Revenues accounted for 18.0% of Total Revenues.



Earnings Release

4th Quarter and Full Year of 2024



Personnel, Administrative and Profit-Sharing Expenses

Personnel, Other Administrative and Profit-Sharing Expenses reached R\$277.0 million in the fourth quarter of 2024, an increase of 2.2% over the previous quarter and of 11.8% over the same period of 2023. In the year-over-year comparison, the growth in Expenses was 7.8%. The table below presents the changes in expenses, by type:

Expenses (R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Personnel Expenses	(128.4)	(127.2)	1.0%	(117.5)	9.3%	(497.4)	(447.8)	11.1%
Other Administrative Expenses	(73.3)	(71.6)	2.4%	(59.4)	23.5%	(272.0)	(240.1)	13.3%
Subtotal	(201.8)	(198.8)	1.5%	(176.9)	14.1%	(769.4)	(687.8)	11.9%
Profit Sharing	(75.2)	(72.4)	4.0%	(70.9)	6.0%	(278.9)	(284.8)	-2.1%
Total	(277.0)	(271.1)	2.2%	(247.8)	11.8%	(1,048.3)	(972.7)	7.8%
Employees	1,300	1,293	0.5%	1,257	3.4%	1,300	1,257	3.4%

Operating Income

Operating Income reached R\$431.4 million in the fourth quarter of 2024, a decrease of 3.6% in relation to the third quarter of 2024, and an increase of 1.1% in relation to the same period in 2023. Follows below the Operating Income breakdown:

(R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Managerial Net Interest Income	625.6	621.8	0.6%	560.1	11.7%	2,375.7	2,245.2	5.8%
Provision Expenses	(97.6)	(68.1)	43.2%	(64.6)	51.0%	(278.3)	(327.5)	-15.0%
Managerial Net Interest Income post-Provisions	528.1	553.7	-4.6%	495.5	6.6%	2,097.4	1,917.7	9.4%
Service Revenues	132.5	117.2	13.0%	108.0	22.7%	474.1	383.8	23.5%
Personnel & Other Administrative Expenses	(201.8)	(198.8)	1.5%	(176.9)	14.1%	(769.4)	(687.8)	11.9%
Tax & Other Operating Expenses	(27.4)	(24.5)	11.8%	(0.0)	105364.2%	(93.3)	(91.1)	2.4%
Operating Income	431.4	447.6	-3.6%	426.6	1.1%	1,708.9	1,522.6	12.2%

Efficiency

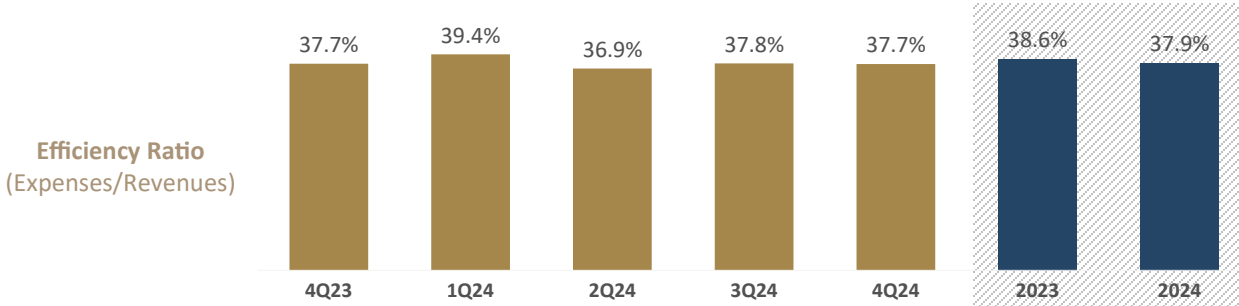
The **Efficiency Ratio** ended 2024 at 37.9%. Revenues increased 9.8% in the period, higher than the 7.8% increase in expenses, which resulted in an improvement in the Efficiency Ratio.

(R\$ million)	4Q24	3Q24	4Q24x3Q24	4Q23	4Q24x4Q23	2024	2023	2024x2023
Efficiency Ratio (A/B)	37.7%	37.8%	(10) bps	37.7%	(3) bps	37.9%	38.6%	(70) bps
Expenses (A)	(277.0)	(271.1)	2.2%	(247.8)	11.8%	(1,048.3)	(972.7)	7.8%
Personnel	(128.4)	(127.2)	1.0%	(117.5)	9.3%	(497.4)	(447.8)	11.1%
Other Administrative	(73.3)	(71.6)	2.4%	(59.4)	23.5%	(272.0)	(240.1)	13.3%
Profit Sharing	(75.2)	(72.4)	4.0%	(70.9)	6.0%	(278.9)	(284.8)	-2.1%
Revenues (B)	734.9	717.4	2.4%	656.9	11.9%	2,766.1	2,519.9	9.8%
Net Interest Income pre-Provisions ¹	625.6	621.8	0.6%	560.1	11.7%	2,375.7	2,245.2	5.8%
Service Revenues	132.5	117.2	13.0%	108.0	22.7%	474.1	383.8	23.5%
Tax Expenses	(32.8)	(28.3)	15.9%	(27.1)	20.8%	(104.4)	(100.7)	3.7%
Other Revenues/(Expenses) pre-Provisions ¹	9.5	6.6	43.5%	15.9	-40.2%	20.7	(8.4)	-345.3%

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

Earnings Release

4th Quarter and Full Year of 2024



Geographical Footprint

Currently, ABC Brasil has commercial footprint in 50 Brazilian cities:

Cities/Regions	
South	Blumenau
	Cascavel
	Caxias do Sul
	Chapecó
	Curitiba
	Florianópolis
	Joinville
	Londrina
	Passo Fundo
	Ponta Grossa
	Porto Alegre
Center-West	Campo Grande
	Canarana
	Cuiabá
	Goiânia
	Lucas do Rio Verde
	Nova Mutum
	Ponta Porã
	Rondonópolis
	Sinop
	Tangará da Serra
Northeast	Fortaleza
	Luis Eduardo Magalhães
	Recife
	Salvador
	ABC Paulista
	Americana
	Araçatuba
	Araraquara



Ratings

S&P Global

Local Global

brAAA BB

FitchRatings

AAA(bra) BB

MOODY'S

AAA.Br Ba1



Sovereign

BB

BB

Ba1

Earnings Release

4th Quarter and Full Year of 2024



Guidance 2024

	2024 Guidance	2024 Actual
Expanded Credit Portfolio¹ Growth	10% to 15%	14.6%
Middle Segment Expanded Credit Portfolio Growth	10% to 15%	11.5%
Expenses Growth Personnel, Other Administrative and Profit Sharing	7% to 12%	7.8%
Efficiency Ratio Expenses/Income	36% to 38%	37.9%

ABC Brasil closed 2024 with an **Expanded Credit Portfolio** annual increase of 14.6%, on the high-end of the guidance for the year, between 10% and 15%. This double-digit growth occurred across all clients segments.

Regarding **Expenses**, ABC Brasil ended 2024 with an increase of 7.8%, at the lower end of the reviewed Guidance, between 7% to 12% – result of a lower headcount expansion, as well as of the beginning of the capture of economies of scale, benefiting from the implementation initiatives generate productivity gains.

Finally, the **Efficiency Ratio** ended 2024 at 37.9%, within the 36-38% Guidance, influenced by a revenues growth, which expanded by 9.8% in the year, 200 basis points above annual expenses growth – contributing to a 70 basis point improvement.

¹ Includes: Loans, Guarantees Issued and Private Securities.

Earnings Release

4th Quarter and Full Year of 2024



Guidance 2025

	2025 Guidance
Expanded Credit Portfolio¹ Growth	7% to 12%
Expenses Growth Personnel, Other Administrative and Profit Sharing	6% to 11%
Efficiency Ratio Expenses/Income	36% to 38%

For 2025, we expect an increase in the **Expanded Credit Portfolio** between 7% to 12%. Regarding **Expenses (Personnel, Other Administrative and Profit Sharing)**, the 2025 guidance assumes an increase between 6% and 11%. Therefore, we expect lower expenses growth and the continuity of revenues expansion in 2025, as our business gains scale, new initiatives mature, and operational leverage is captured. This is the rationale for the guidance of the **Efficiency Ratio**, between 36% to 38% for 2025, assuming a gradual improvement over the course of the year.

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.

Earnings Release

4th Quarter and Full Year of 2024



ESG

In 2024, ABC Brasil dedicated itself to expanding its sustainable business opportunities, seeking to support its customers in the transition to a green economy through sustainable products and solutions. An important milestone was the Bank's qualification as a transferor of the BNDES "Climate Fund", reinforcing its commitment to sustainable finance guidelines, in addition to the implementation of the Carbon Credit Solutions Table.

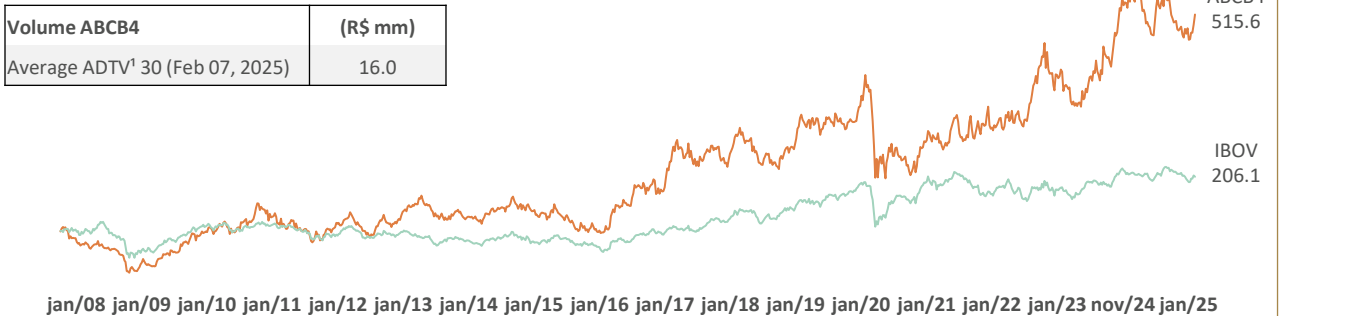
Assets linked to ESG criteria, in accordance with the Sustainable Finance Framework, developed by the company, reached R\$20.6 billion in December 2024, reflecting a growth of 17.1% compared to the same period of the previous year. The balance of sustainable funding in the local market totaled R\$1.8 billion (not including operations with multilateral agencies), an increase of 438% compared to the same period of the previous year.

PERFORMANCE ON THE STOCK EXCHANGE

Ownership Breakdown

Shareholders	February 10th, 2025				December 31st, 2024			
	Common Shares	Preferred Shares	Total	%	Common Shares	Preferred Shares	Total	%
Marsau Uruguay Holdings (Bank ABC) Management ¹	122,961,464	30,122,403	153,083,867	62.6%	122,961,464	30,122,403	153,083,867	62.6%
Free-float	240	13,690,695	13,690,935	5.6%	240	14,312,262	14,312,502	5.9%
	0	73,022,906	73,022,906	29.8%	0	72,899,528	72,899,528	29.8%
Total (ex-Treasury)	122,961,704	116,836,004	239,797,708	98.0%	122,961,704	117,334,193	240,295,897	98.2%
Treasury Shares	0	4,859,149	4,859,149	2.0%	0	4,360,960	4,360,960	1.8%
Total	122,961,704	121,695,153	244,656,857	100.0%	122,961,704	121,695,153	244,656,857	100.0%

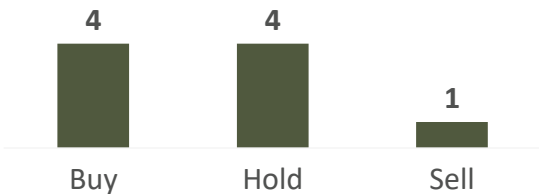
ABCB4 Volume and Performance



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

Sell-Side Analysts Recommendation

Base-date: Feb 10, 2025



Earnings Release

4th Quarter and Full Year of 2024



FINANCIAL STATEMENTS

Balance Sheet

Consolidated

ASSETS (R\$ million)	Dec/24	Sep/24	Dec/23
CURRENT AND LONG TERM ASSETS	73,302.9	71,798.7	60,384.3
Cash and Banks	540.0	381.9	647.0
Interbank Investments	6,062.5	5,855.4	5,092.9
Marketable Securities and Derivative Instruments	25,820.2	25,804.3	19,089.7
Derivative Instruments	5,878.5	5,011.7	2,846.1
Interbank Accounts	751.3	603.5	608.3
Lending Operations	22,227.2	21,188.0	23,062.3
Other Credits	11,828.7	12,789.7	8,881.9
Other Assets	194.3	164.2	156.1
PERMANENT ASSETS	283.1	266.4	248.3
Investments	6.5	6.5	5.3
Fixed Assets	42.3	41.2	31.8
Intangible	234.4	218.7	211.1
TOTAL ASSETS	73,586.0	72,065.1	60,632.6
LIABILITIES (R\$ million)	Dec/24	Sep/24	Dec/23
CURRENT AND LONG TERM LIABILITIES	67,174.9	65,669.0	54,747.2
Demand Deposits	631.7	532.2	693.1
Interbank Deposits	226.0	152.1	533.3
Time Deposits	10,476.2	10,634.7	9,246.1
Money Market Funding	1,957.7	2,044.7	1,683.3
Funds from Acceptance and Issuance of Securities	23,149.9	22,184.6	19,805.2
Interbank Accounts	0.0	0.0	0.0
Interbranch Accounts	62.1	201.0	160.5
Foreign Borrowings	14,022.8	12,620.7	10,633.3
Derivative Financial Instruments	3,913.3	3,819.7	2,353.9
Other Liabilities	12,735.1	13,479.1	9,638.5
SHAREHOLDERS' EQUITY	6,411.1	6,396.1	5,885.4
Capital	5,698.6	4,618.6	4,472.1
Capital Reserves	97.2	84.7	82.5
Income Reserves	909.2	1,436.7	1,413.0
Equity Valuation Adjustment	-239.8	-98.4	-26.6
Treasury Shares	-77.9	-79.7	0.0
Retained Earnings	0.0	416.4	-69.3
Minority Interest	23.8	17.8	13.6
TOTAL LIABILITIES	73,586.0	72,065.1	60,632.6

Earnings Release

4th Quarter and Full Year of 2024



Income Statement

Consolidated

Income Statement (R\$ million)	4Q24	3Q24	4Q23	2024	2023
Income from Financial Intermediation	3,796.8	1,411.1	1,069.3	10,310.1	5,616.4
Lending Operations	1,951.7	417.5	414.6	5,031.0	2,675.8
Marketable Securities	1,023.5	691.0	679.2	3,165.2	2,817.5
Gains (Losses) on Derivative Financial Instruments	317.3	239.2	61.9	1,087.5	298.7
Foreign Exchange Operations	504.3	63.5	(86.4)	1,026.5	(175.6)
Expenses from Financial Intermediation	(3,362.9)	(915.9)	(704.2)	(8,551.8)	(4,087.8)
Funding Expenses	(1,231.5)	(989.5)	(909.6)	(4,276.4)	(3,704.8)
Borrowings and Onlendings	(2,062.5)	144.4	288.6	(4,081.8)	(58.0)
Allowance for Loan Losses	(67.6)	(71.4)	(83.1)	(191.2)	(325.6)
Allowance for Loan Losses - Exchange Rate Variation on Credit Assignment Operations	(1.3)	0.6	0.0	(2.1)	0.6
Gross Income From Financial Intermediation	433.8	495.2	365.1	1,758.4	1,528.7
Other Operating Income (Expenses)	(130.8)	(152.5)	(87.6)	(503.6)	(467.8)
Income from Services Rendered	142.2	118.5	110.4	490.9	395.7
Personnel Expenses	(131.9)	(135.2)	(129.2)	(521.3)	(477.2)
Other Administrative Expenses	(95.0)	(89.4)	(80.5)	(353.1)	(303.4)
Taxes	(32.9)	(45.5)	(49.1)	(120.9)	(136.6)
Other Operating Income	(3.0)	6.6	61.7	20.3	85.5
Other Operating Expense	(10.1)	(7.6)	(0.9)	(19.4)	(31.9)
Operating Income	303.0	342.8	277.5	1,254.8	1,060.9
Non-Operating Income (Loss)	0.7	2.3	4.2	8.6	4.0
Income Before Taxes And Profit Sharing	303.7	345.1	281.7	1,263.4	1,064.9
Income Tax and Social Contribution	17.1	(21.6)	24.2	(12.2)	59.7
Variable Compensation	(71.8)	(64.3)	(63.3)	(259.3)	(259.5)
Minority Interest	(6.0)	(4.0)	(11.2)	(20.6)	(13.5)
Net Income	243.1	255.1	231.5	971.3	851.6



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