



Earnings Release

4th Quarter and Full Year of 2025

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Earnings Release

February 6th, 2026

(before market opening)

Conference Call

February 9th, 2026

English & Portuguese

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HIGHLIGHTS

Profitability

- **Net Income** reached R\$1.0 billion in 2025 – an increase of 3.2% year-over-year, while the **Return on Average Equity (ROAE)** was 15.2% in the period. This result reflects a balance of portfolio at more appropriate prices, maintenance of credit quality, and disciplined expense control.
- In the 4Q25, the **Net Income** reached R\$275.5 million – an increase of 7.3% quarter-over-quarter and of 13.4% in relation to the same period of 2024 – equivalent to a 16.3% **ROAE**.

Expanded Credit Portfolio

- The **Expanded Credit Portfolio** ended the year at R\$54.7 billion, an increase of 3.0% in the last 12 months – within the revised Guidance for the year.
- The **Middle** segment was the highlight, with an annual expansion of 15.0%, already considering the new client segmentation.

NII and NIM

- The **Net Interest Income** reached R\$2.5 billion in 2025, the historical highest level for this line, presenting an increase of 6.8% compared to the previous year.
- The **Net Interest Margin** in the 4Q25 was 4.7% p.a., an increase of 33 basis points when compared to the previous quarter, and of 56 basis points in relation to the same period of 2024. Meanwhile, in 2025 the **Net Interest Margin** was 4.3% p.a., at the same level as in 2024.

Credit Quality

- The **+90 Days Overdue** decreased by 10 basis-points quarter-on-quarter, ending the year at 0.5% of the **Expanded Credit Portfolio** – below the historical average.
- Coverage Ratios measured as **Total Expected Credit Loss/+90 Days Overdue** and **Total Expected Credit Loss/Stage 3** ended the year at 501% and 93%, respectively.

Guidance

- ABC Brasil reached all its revised Guidances disclosed for 2025.
- For 2026, Management's expectations follow below:

• Expanded Credit Portfolio Growth:	6% to 10%
• Middle Segment Expanded Credit Portfolio Growth:	12% to 18%
• Expenses Growth (Personnel, Other Adm. and Profit Sharing):	4% to 8%
• Efficiency Ratio (Expenses/Revenues):	37.5% to 39.5%

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EXECUTIVE SUMMARY

We present below the financial information and indicators for ABC Brasil in the 4Q25.

Key Indicators

	4Q25	3Q25	4Q25x3Q25	4Q24	4Q25x4Q24	2025	2024	2025x2024
Statements of Income (R\$ million)	Res. 4,966	Res. 4,966	Chg 3M	Res. 2,682	Chg 12M	Res. 4,966	Res. 2,682	Chg 12M
Recurring/Accounting Net Income	275.5	256.8	7.3%	243.1	13.4%	1,002.0	971.3	3.2%
Managerial NII pre-Provisions	713.4	652.0	9.4%	625.6	14.0%	2,536.5	2,375.7	6.8%
Managerial NII post-Provisions	587.3	562.7	4.4%	528.1	11.2%	2,172.6	2,097.4	3.6%
Shares (R\$)								
NOSH ex-Treasury (million)	241.2	241.1		240.3		241.2	240.3	
Recurring/Accounting Earnings per Share (EPS)	1.14	1.07	7.2%	1.01	12.9%	4.15	4.04	2.8%
ABCB4 Share Price	23.70	23.25	1.9%	19.31	22.7%	23.70	19.31	22.7%
Market Capitalization (R\$ million)	5,716	5,605	2.0%	4,640	23.2%	5,716	4,640	23.2%
Book Value per Share ¹	28.02	27.79	0.8%	26.58	5.4%	28.02	26.58	5.4%
Price / Book Value (P/BV) ¹	0.85	0.84	1.1%	0.73	16.4%	0.85	0.73	16.4%
IoC ² Provisioned (R\$ million)	228.5	141.0	62.1%	107.0	113.6%	630.8	395.1	59.6%
IoC ² Declared (R\$ million)	369.5	0.0	-	206.7	78.8%	630.8	395.1	59.6%
IoC ² Declared per Share	1.53	0.00	-	0.86	78.1%	2.62	1.64	59.1%
Dividend Yield (%) - Annualized	16.0%	10.1%	593 bps	9.2%	677 bps	11.6%	7.7%	393 bps
Performance Ratios (%)								
NIM - Net Interest Margin (p.a.)	4.7%	4.4%	33 bps	4.2%	56 bps	4.3%	4.3%	(3) bps
Recurring ROAE (annualized)	16.3%	15.5%	86 bps	15.2%	112 bps	15.2%	15.7%	(42) bps
ROAA (annualized)	1.7%	1.6%	9 bps	1.3%	37 bps	1.5%	1.4%	9 bps
Efficiency Ratio	37.9%	38.8%	(91) bps	37.7%	18 bps	39.2%	37.9%	128 bps
BIS Ratio	16.3%	16.7%	(43) bps	16.5%	(19) bps	16.3%	16.5%	(19) bps
Tier 1 Capital	13.8%	14.3%	(44) bps	14.1%	(29) bps	13.8%	14.1%	(29) bps
Core Capital	11.9%	11.9%	3 bps	11.3%	65 bps	11.9%	11.3%	65 bps
Additional Capital	1.9%	2.4%	(47) bps	2.9%	(94) bps	1.9%	2.9%	(94) bps
Coverage Ratio (Expected Credit Loss / Overdue +90 days) ³	501%	389%	112 p.p.	198%	303 p.p.	501%	198%	303 p.p.
Coverage Ratio (Expected Credit Loss / Stage 3) ³	93%	90%	4 p.p.		-	93%		-
Balance Sheet (R\$ million)								
Total Assets	66,316	63,239	4.9%	72,065	-8.0%			
Expanded Credit Portfolio	54,742	52,303	4.7%	53,171	3.0%			
Loans	25,147	22,883	9.9%	24,050	4.6%			
Guarantees Issued	12,322	12,586	-2.1%	13,515	-8.8%			
Corporate Securities	17,273	16,834	2.6%	15,607	10.7%			
Funding with third-party sources	50,897	47,215	7.8%	52,130	-2.4%			
Tier 1 Capital	7,697	7,811	-1.5%	7,688	0.1%			
Core Capital	6,619	6,495	1.9%	6,120	8.1%			
Additional Capital	1,078	1,317	-18.1%	1,568	-31.2%			
Tier 2 Capital	1,358	1,327	2.4%	1,274	6.7%			
Shareholders' Equity ¹	6,759	6,700	0.9%	6,387	5.8%			
Ratios								
R\$/USD	5.50	5.32	3.5%	6.19	-11.1%			
Wholesale Clients	4,676	4,699	-0.5%	5,207	-10.2%			
Employees ⁴	1,328	1,298	2.3%	1,300	2.2%			

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

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Managerial Income Statement

Managerial Income Statement (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Net Interest Income	713.4	652.0	9.4%	625.6	14.0%	2,536.5	2,375.7	6.8%
Financial Margin with Clients	389.1	392.6	-0.9%	359.5	8.2%	1,494.9	1,431.4	4.4%
Shareholders' Equity Remunerated at CDI Rate	181.6	182.7	-0.6%	131.1	38.5%	668.6	503.6	32.8%
Financial Margin with Market	142.7	76.8	85.9%	135.0	5.7%	373.1	440.8	-15.4%
Provision Expenses	(126.1)	(89.4)	41.1%	(97.6)	29.3%	(363.9)	(278.3)	30.8%
Net Interest Income post-Provisions	587.3	562.7	4.4%	528.1	11.2%	2,172.6	2,097.4	3.6%
Service Revenues	125.9	110.7	13.8%	132.5	-5.0%	452.1	474.1	-4.6%
Guarantees Issued	39.7	39.9	-0.4%	43.8	-9.3%	167.6	158.7	5.7%
Investment Banking	46.8	37.7	24.1%	63.3	-26.1%	151.4	197.6	-23.4%
Insurance Brokerage Fees and Commercial Banking	39.4	33.1	19.1%	25.4	54.8%	133.1	117.8	12.9%
Personnel & Other Administrative Expenses	(221.7)	(197.9)	12.1%	(201.8)	9.9%	(812.2)	(769.4)	5.6%
Personnel Expenses	(135.0)	(126.7)	6.5%	(128.4)	5.1%	(516.9)	(497.4)	3.9%
Other Administrative Expenses	(86.8)	(71.1)	22.0%	(73.3)	18.3%	(295.3)	(272.0)	8.6%
Tax Expenses	(41.9)	(40.2)	4.4%	(32.8)	28.0%	(159.7)	(104.4)	52.9%
Other Operating Income/Expenses	2.5	(2.4)	-202.1%	5.3	-53.3%	(2.3)	11.1	-120.9%
Non Operating Income	0.6	(1.0)	-158.1%	0.7	-19.5%	5.4	3.3	66.2%
Earnings before Tax and Profit Sharing	452.5	431.9	4.8%	432.1	4.7%	1,656.0	1,712.1	-3.3%
Income Tax and Social Contribution	(92.0)	(88.4)	4.1%	(107.8)	-14.6%	(341.2)	(441.3)	-22.7%
Profit Sharing	(81.2)	(81.4)	-0.3%	(75.2)	7.9%	(295.2)	(278.9)	5.8%
Minority Interest	(3.8)	(5.3)	-28.4%	(6.0)	-36.8%	(17.6)	(20.6)	-14.6%
Recurring Net Income	275.5	256.8	7.3%	243.1	13.4%	1,002.0	971.3	3.2%

4Q25 – Accounting and Managerial Reconciliation Statement

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

(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"

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3Q25 – Accounting and Managerial Reconciliation Statement

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

2025 – Accounting and Managerial Reconciliation Statement

(R\$ million)	ACCOUNTING	Managerial Reclassifications (1)	Tax Effects (2)	MANAGERIAL
Net Interest Income	2,305.0	(74.6)	306.1	2,536.5
Provision Expenses	(413.6)	49.7		(363.9)
Net Interest Income post-Provisions	1,891.4	(24.9)	306.1	2,172.6
Service Revenues	466.3	(14.2)		452.1
Personnel Expenses	(540.6)	23.7		(516.9)
Other Administrative Expenses	(377.9)	82.6		(295.3)
Tax Expenses	(174.2)	(4.1)	18.7	(159.7)
Other Operating Income (Expenses)	26.0	(28.3)		(2.3)
Operating Income	1,291.1	34.7	324.8	1,650.5
Non Operating Income	5.4			5.4
Earnings before Tax and Profit Sharing	1,296.6	34.7	324.8	1,656.0
Income Tax and Social Contribution	(16.0)	(0.5)	(324.8)	(341.2)
Profit Sharing	(261.0)	(34.2)		(295.2)
Minority Interest	(17.6)			(17.6)
Net Income	1,002.0	(0.0)	0.0	1,002.0

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

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

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Results

The **Recurring Net Income totaled R\$275.5 million in the 4Q25**, an increase of 7.3% in relation to the R\$256.8 million presented in the 3Q25 and of 13.4% in relation to the R\$243.1 million presented in the same period of 2024.

4Q25 x 3Q25 | Recurring

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

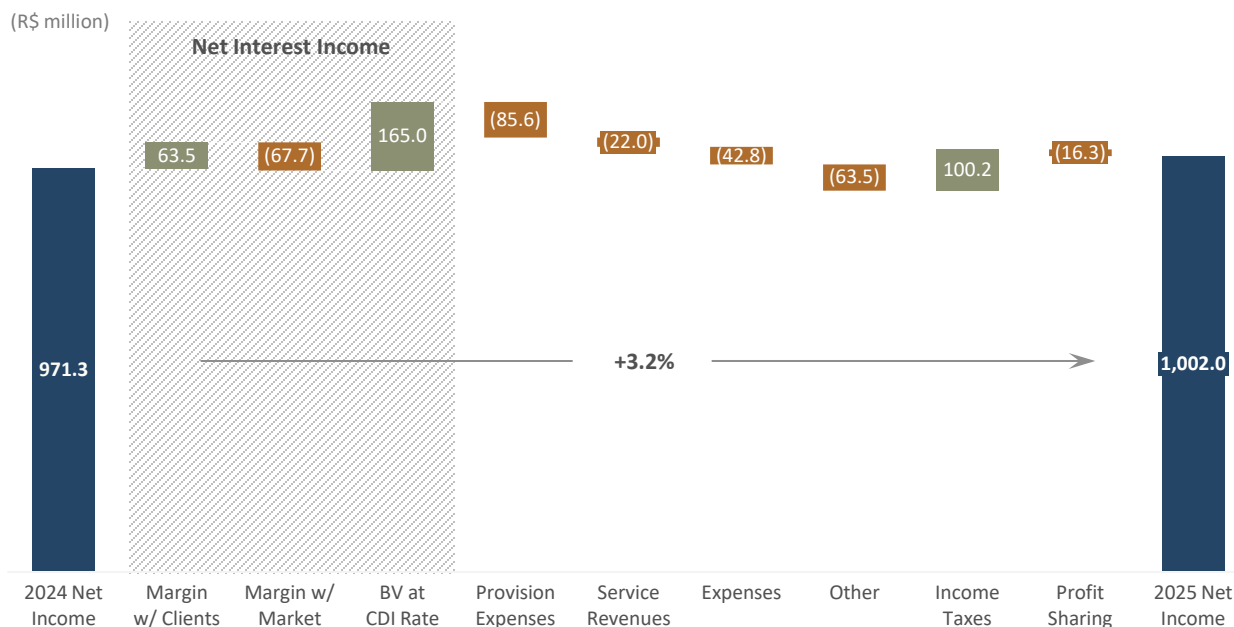
- The increase in the Margin with Market;
- The increase in the Service Revenues; and
- Being partially offset by the increase in Provision Expenses and by the increase in Personnel and Other Administrative Expenses.

4Q25 x 4Q24 | Recurring

The increase in earnings, comparing the 4Q25 with the 4Q24, is explained mainly by:

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

2025 (Res. 4,966) x 2024 (Res. 2,682)



ROAE (%)	15.7%	-0.5 p.a.	15.2%
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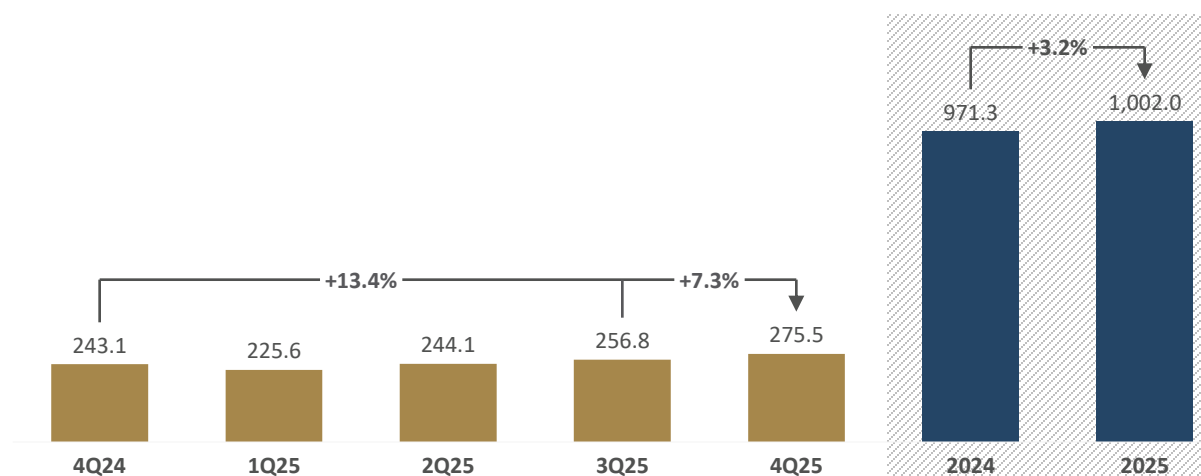
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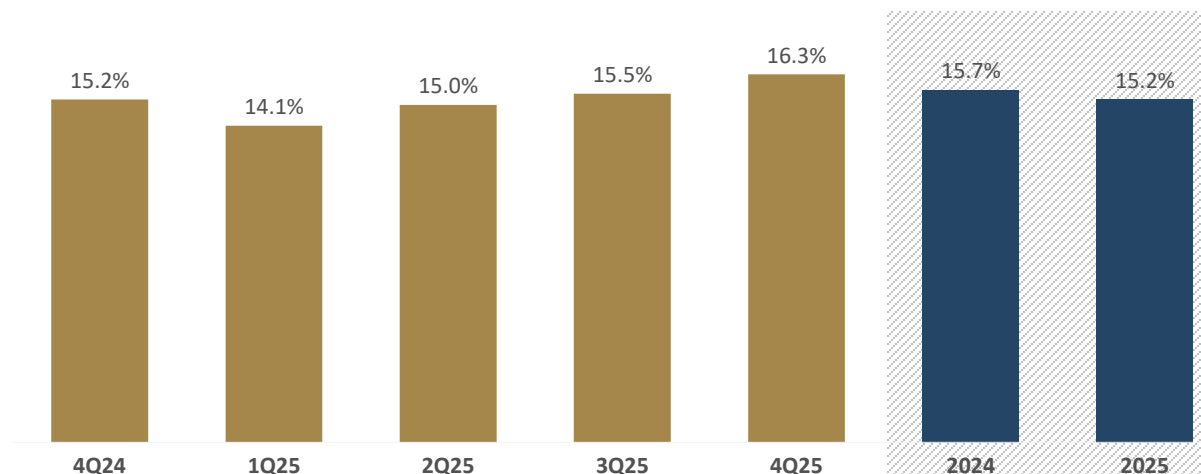
Profitability

(R\$ million)	4Q25 <i>Res. 4,966</i>	3Q25 <i>Res. 4,966</i>	4Q25x3Q25 <i>Chg 3M</i>	4Q24 <i>Res. 2,682</i>	4Q25x4Q24 <i>Chg 12M</i>	2025 <i>Res. 4,966</i>	2024 <i>Res. 2,682</i>	2025x2024 <i>Chg 12M</i>
Recurring Net Income	275.5	256.8	7.3%	243.1	13.4%	1,002.0	971.3	3.2%
Shareholders' Equity (average)	6,741	6,633	1.6%	6,383	5.6%	6,576	6,199	6.1%
Recurring ROAE	16.3%	15.5%	86 bps	15.2%	112 bps	15.2%	15.7%	(42) bps

Recurring Net Income (R\$ million)



Recurring ROAE (p.a.)

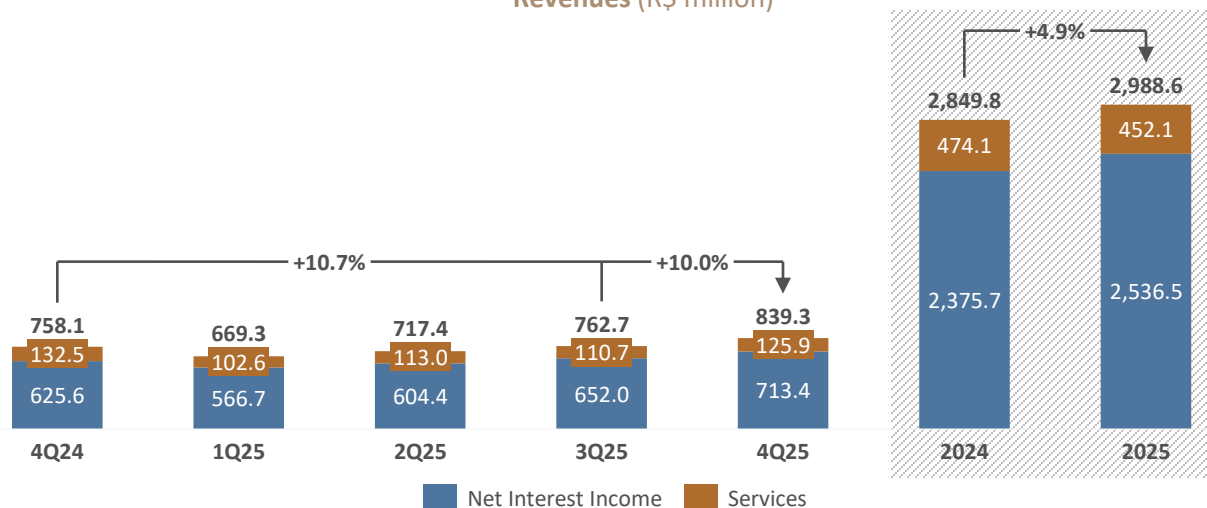


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Revenues (R\$ million)



OPERATING HIGHLIGHTS AND INDICATORS

Expanded Credit Portfolio

The **Expanded Credit Portfolio** presented an increase of 4.7% in the quarter and of 3.0% year-over-year, the highlight being the Middle segment which presented an increase of 8.9% on a quarter-over-quarter basis and of 15.0% in the last twelve months, already considering the new client segmentation in both comparisons.

Expanded Credit Portfolio ¹ (R\$ million)	4Q25 Res. 4,966		3Q25 Res. 4,966		4Q25x3Q25 Chg 3M	4Q24 Res. 2,682		4Q25x4Q24 Chg 12M
		% Total		% Total			% Total	
Loans	25,147	100%	22,883	100%	9.9%	24,050	100%	4.6%
Large Corporate	3,686	14.7%	3,409	14.9%	8.1%	4,672	19.4%	-21.1%
Corporate	17,198	68.4%	15,506	67.8%	10.9%	15,489	64.4%	11.0%
Middle	4,263	17.0%	3,967	17.3%	7.4%	3,889	16.2%	9.6%
Corporate Securities	17,273	100%	16,834	100%	2.6%	15,607	100%	10.7%
Large Corporate	5,181	30.0%	4,589	27.3%	12.9%	3,951	25.3%	31.1%
Corporate	11,675	67.6%	11,917	70.8%	-2.0%	11,480	73.6%	1.7%
Middle	417	2.4%	328	1.9%	27.0%	176	1.1%	137.4%
"Cash" Portfolio²	42,420	100%	39,717	100%	6.8%	39,656	100%	7.0%
Large Corporate	8,867	20.9%	7,998	20.1%	10.9%	8,624	21.7%	2.8%
Corporate	28,873	68.1%	27,423	69.0%	5.3%	26,969	68.0%	7.1%
Middle	4,680	11.0%	4,296	10.8%	8.9%	4,064	10.2%	15.1%
Guarantees Issued	12,322	100%	12,586	100%	-2.1%	13,515	100%	-8.8%
Large Corporate	7,360	59.7%	7,808	62.0%	-5.7%	7,756	57.4%	-5.1%
Corporate	4,908	39.8%	4,725	37.5%	3.9%	5,707	42.2%	-14.0%
Middle	54	0.4%	53	0.4%	3.6%	52	0.4%	5.5%
Expanded Credit Portfolio	54,742	100%	52,303	100%	4.7%	53,171	100%	3.0%
Large Corporate	16,228	29.6%	15,806	30.2%	2.7%	16,379	30.8%	-0.9%
Corporate	33,780	61.7%	32,148	61.5%	5.1%	32,676	61.5%	3.4%
Middle	4,734	8.6%	4,348	8.3%	8.9%	4,116	7.7%	15.0%

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

² Includes Loans and Corporate Securities portfolios.

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

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

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

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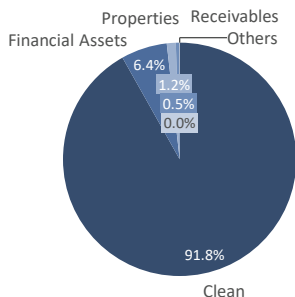
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Collaterals' Breakdown of the Expanded Credit Portfolio by Segment

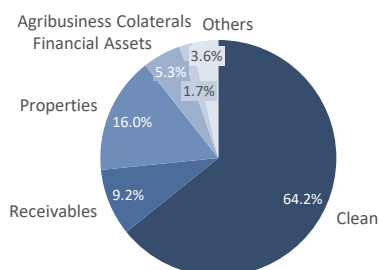
Large Corporate

Collateralized Portfolio: 8.2%



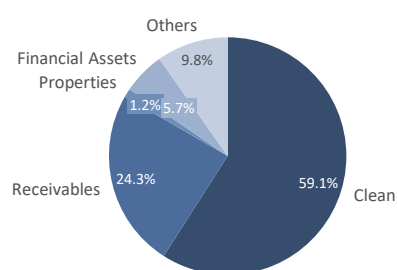
Corporate

Collateralized Portfolio: 35.8%



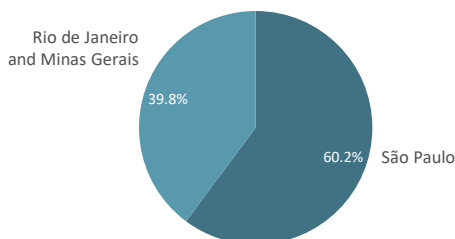
Middle

Collateralized Portfolio: 40.9%

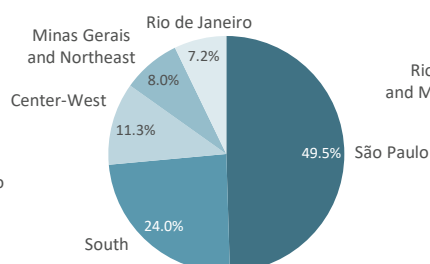


Geographical Breakdown of the Expanded Credit Portfolio by Segment

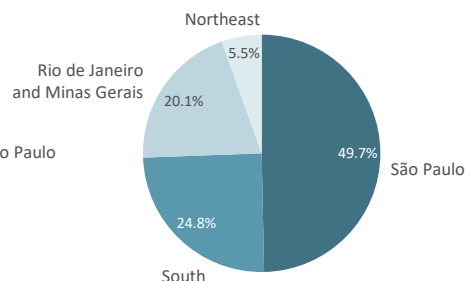
Large Corporate



Corporate

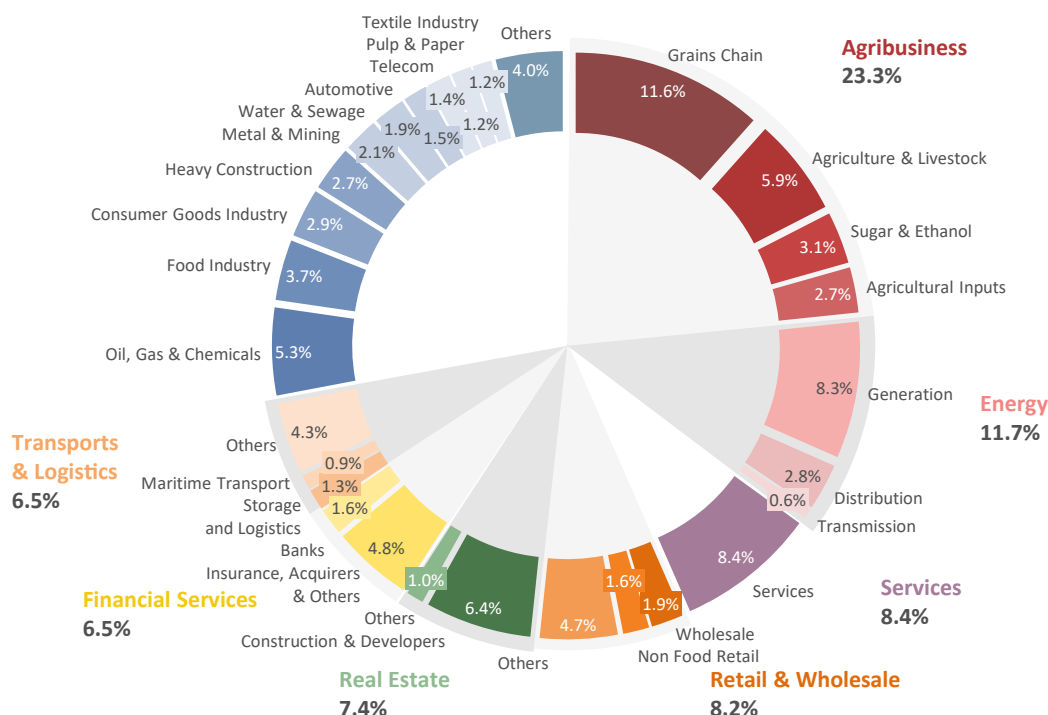


Middle



Sector Breakdown of the Expanded Credit Portfolio

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



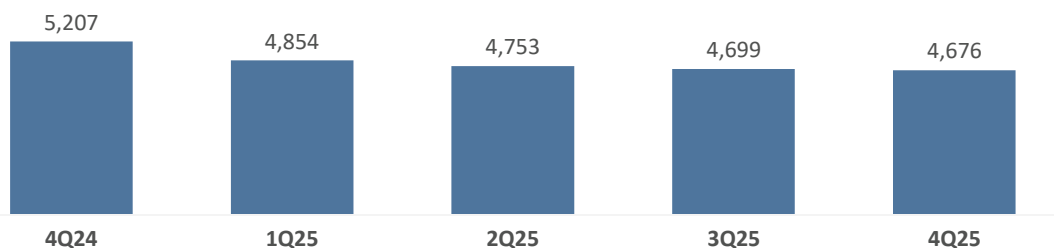
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Expanded Credit Portfolio Indicators by Segment

ABC Brasil ended the 4Q25 with 4,676 active wholesale clients, a year-over-year decrease of 10.2%, reflex of a stricter credit discipline and a focus on clients with broader commercial relationships.



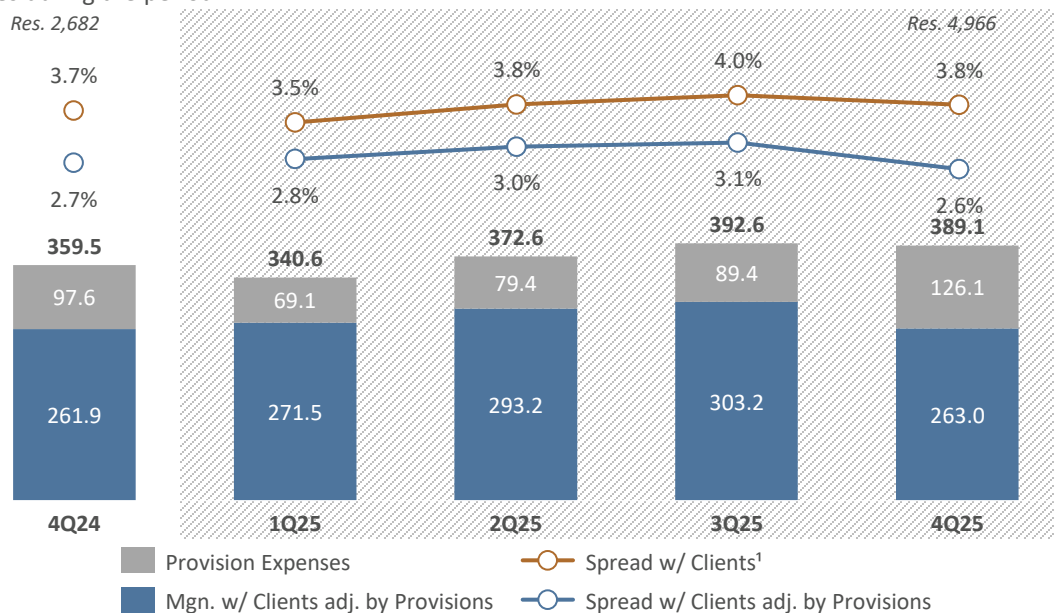
	Large Corporate			Corporate			Middle		
	4Q25	3Q25	4Q24	4Q25	3Q25	4Q24	4Q25	3Q25	4Q24
Wholesale Clients ¹	405	410	379	2,180	2,192	2,498	2,091	2,097	2,330
Average Exposure per Client (R\$ million) ^{1,2}	87.7	86.8	100.2	25.3	24.0	21.2	3.3	3.0	2.6
Average Term (days) ^{1,2}	316	341	315	420	406	380	390	389	350

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

² Includes Loans, Guarantees Issued and Corporate Securities

Annualized Spread with Clients (Loans + Corporate Securities)

The **Annualized Spread with Clients** presented a decrease of approximately 20 basis points vs. the previous quarter, mainly resulted from changes in product mix. The **Annualized Spread with Clients Adjusted by Provisions** presented a decrease of approximately 50 basis points, mainly reflecting a lower volume of recoveries during the period.



Provision Expenses

Mgn. w/ Clients adj. by Provisions

Spread w/ Clients¹

Spread w/ Clients adj. by Provisions

(R\$ million)	4Q24	1Q25	2Q25	3Q25	4Q25
	Res 2,682		Res 4,966		
Loans + Private Securities Average	38,602	38,956	38,753	39,020	40,555

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

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Expanded Portfolio

Expanded Credit Portfolio by Volume (by Client)

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

Expanded Portfolio by Volume (R\$ million)	4Q25 Res. 4,966	% of Portfolio	3Q25 Res. 4,966	% of Portfolio	4Q24 Res. 2,682	% of Portfolio
0 - 50 MM	20,602	37.6%	19,265	36.8%	18,537	34.9%
50 MM - 100 MM	10,035	18.3%	10,321	19.7%	10,058	18.9%
> 100 MM	24,105	44.0%	22,717	43.4%	24,576	46.2%
Total	54,742	100.0%	52,303	100.0%	53,171	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)	4Q25 Res. 4,966	% of Portfolio	3Q25 Res. 4,966	% of Portfolio	4Q24 Res. 2,682	% of Portfolio
Until 3 months	11,840	21.6%	8,611	16.5%	11,819	22.2%
3 to 12 months	17,880	32.7%	15,353	29.4%	17,164	32.3%
1 to 3 years	15,569	28.4%	17,523	33.5%	17,285	32.5%
Above 3 years	9,453	17.3%	10,815	20.7%	6,903	13.0%
Total	54,742	100.0%	52,303	100.0%	53,171	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)	4Q25 Res. 4,966	% of Portfolio	3Q25 Res. 4,966	% of Portfolio	ECL 4Q25	% of Portfolio
Stage 1	51,482	94.0%	49,142	94.0%	179	0.3%
Stage 2	1,854	3.4%	1,778	3.4%	88	4.8%
Stage 3	1,406	2.6%	1,383	2.6%	856	60.9%
Prospective Provision					190	
Total	54,742	100.0%	52,303	100.0%	1,314	2.4%

Quality of the Expanded Credit Portfolio by Segment

Segments	Overdue +90 Days Balance		Stage 3 Balance		Written off Credits		NPL Formation ¹ / Portfolio	
	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio	R\$ million	% portfolio
Large Corporate	2	0.0%	207	1.3%	0	0.0%	(14)	(0.1%)
Corporate	128	0.4%	835	2.5%	24	0.1%	(7)	(0.0%)
Middle	133	2.8%	364	7.7%	29	0.6%	17	0.4%
Total - 4Q25	262	0.5%	1,406	2.6%	53	0.1%	(4)	(0.0%)
3Q25	319	0.6%	1,383	2.6%	55	0.1%	(8)	(0.0%)
2Q25	382	0.7%	1,261	2.4%	4	0.0%	(99)	(0.2%)
1Q25	485	0.9%	1,223	2.4%	21	0.0%		

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

By the end of 4Q25, the balances of renegotiated credits and restructured operations were, respectively, R\$92.9 million (0.17% of the Expanded Credit Portfolio) and R\$99.1 million (0.18% of the Expanded Credit Portfolio).

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Portfolio Performance

Expected Credit Loss¹

% of portfolio

Res. 2,682²

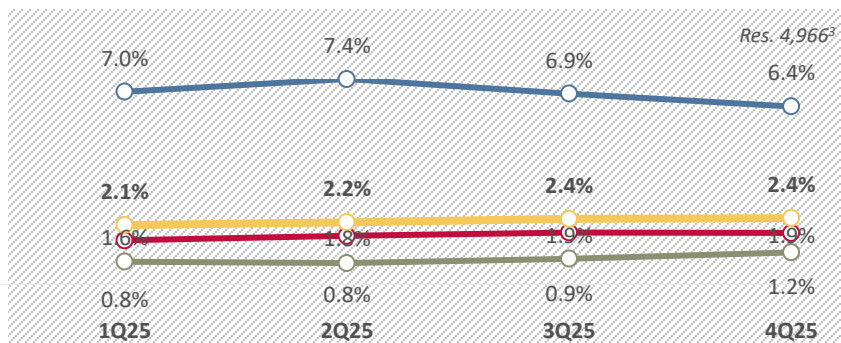
6.3%

2.3%

1.9%

1.3%

4Q24



LC
C
M
Total⁴

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

% of portfolio

Res. 2,682²

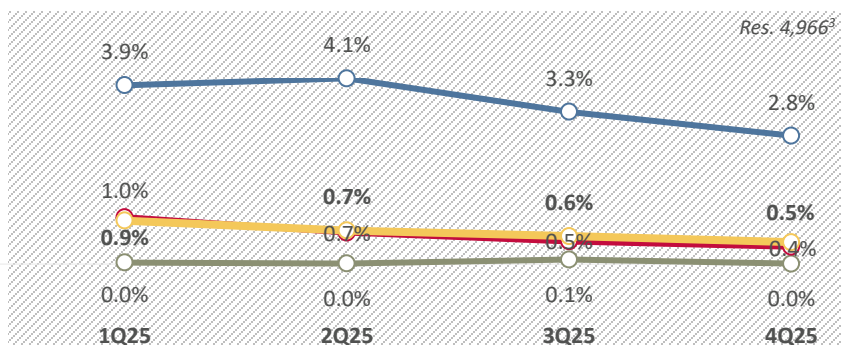
3.2%

1.1%

1.8%

0.0%

4Q24



LC
C
M
Total

Operations in Stage 3 and +90 Days Overdue¹

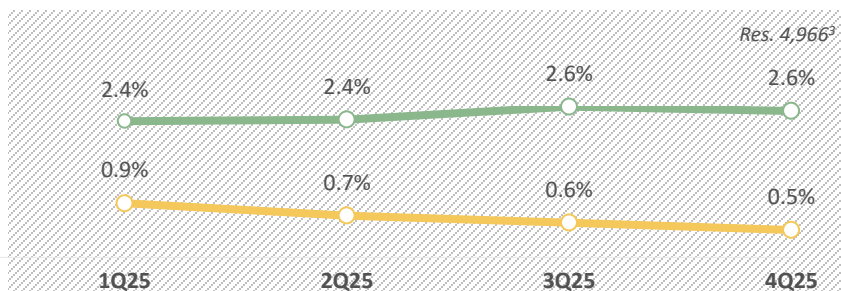
% of portfolio

Res. 2,682²

1.1%

0.9%

4Q24



Stage 3
+90 days Overdue

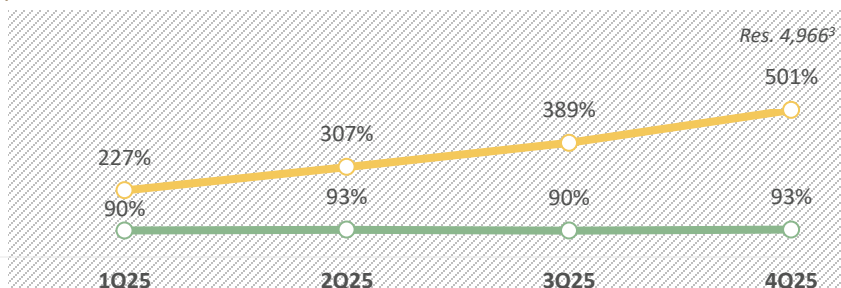
Coverage Ratio^{1,4}

Res. 2,682²

198%

90%

4Q24



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

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

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

³ % of Expanded Credit Portfolio

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

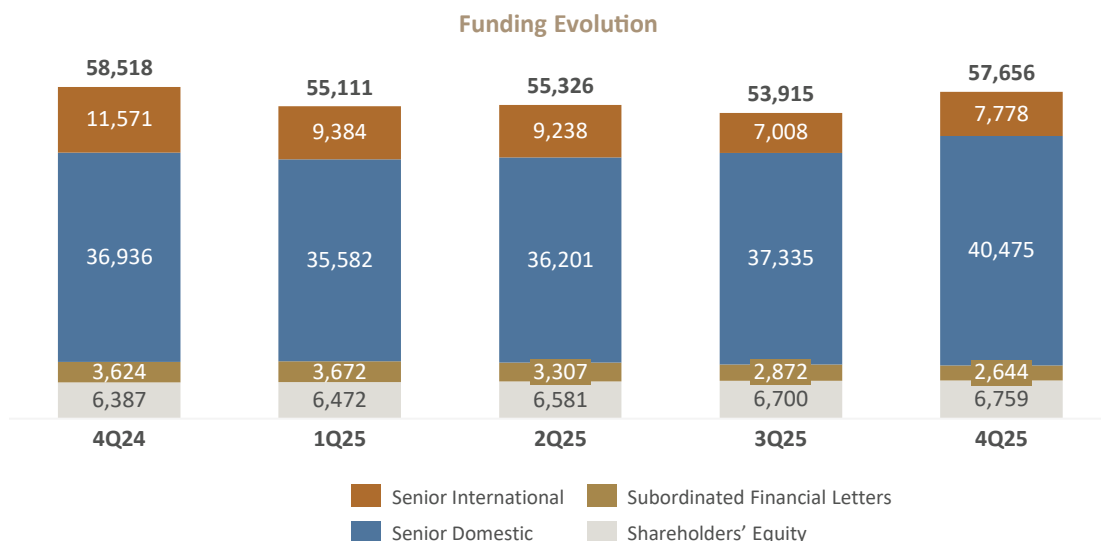
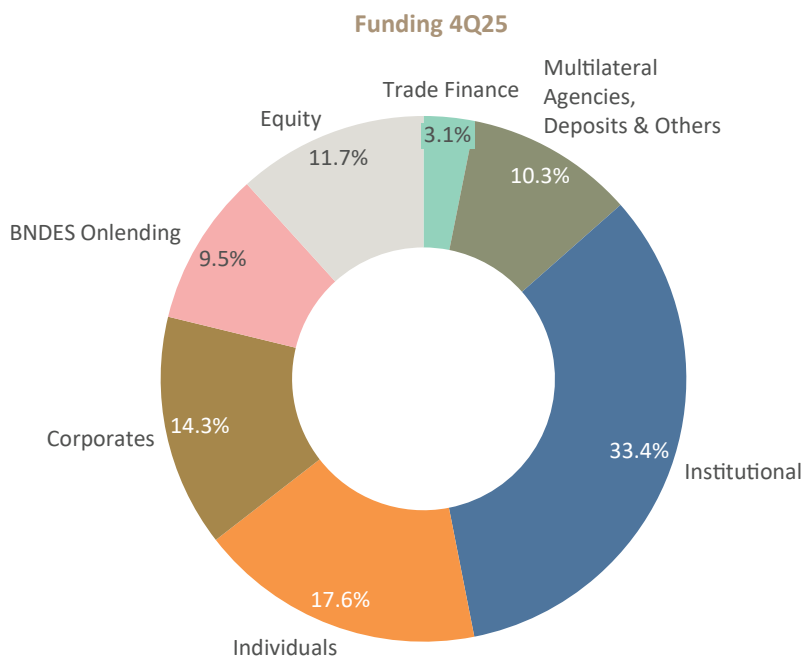
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Funding

The chart below shows the funding breakdown by investor profile.



By the end of December 2025, the funding balance reached R\$57.7 billion, an increase of 6.9% in the quarter and a decrease of 1.5% 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.

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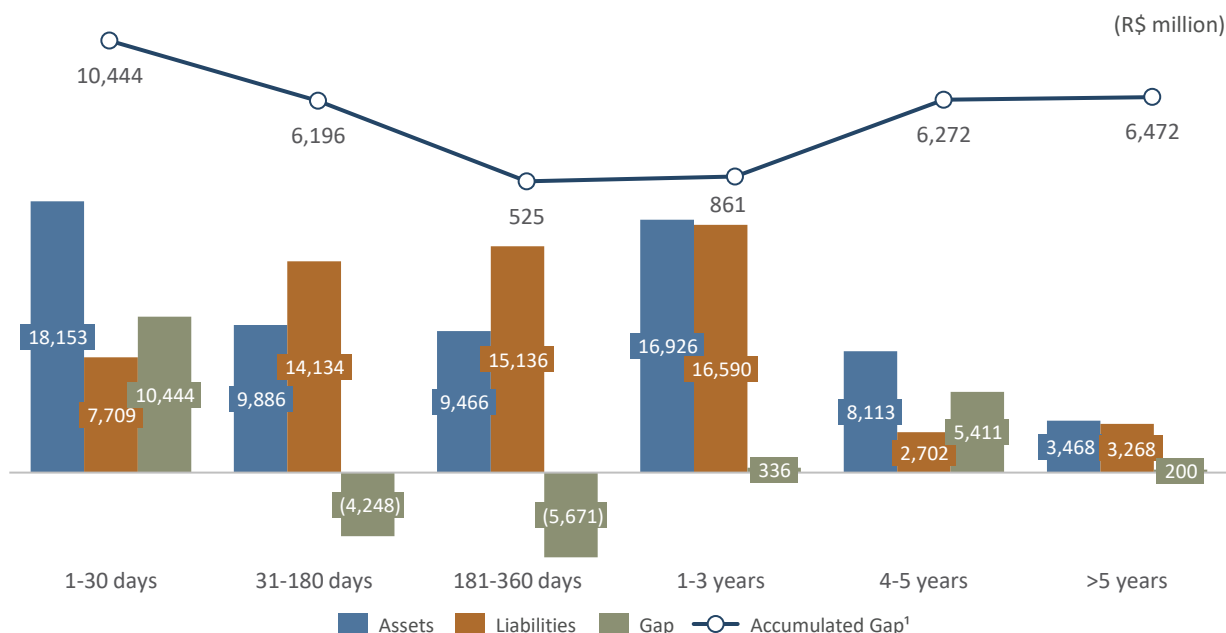
Funding (R\$ million)	4Q25	% of Total	3Q25	% of Total	4Q24	% of Total
Demand Deposits	618	1.1%	457	0.8%	632	1.1%
Time Deposits	8,282	14.4%	7,483	13.9%	10,476	17.9%
LCA, LCI & COE ¹	8,429	14.6%	7,937	14.7%	6,885	11.8%
Financial Bills	16,523	28.7%	16,321	30.3%	16,265	27.8%
Subordinated Local Notes (Letras Financeiras)	1,531	2.7%	1,556	2.9%	2,056	3.5%
Interbank Deposits	452	0.8%	237	0.4%	226	0.4%
Borrowing and Onlending Obligations Abroad	8,484	14.7%	7,731	14.3%	11,571	19.8%
Borrowing and Onlending Obligations	5,465	9.5%	4,175	7.7%	2,452	4.2%
Perpetual Sub. Financial Notes	1,114	1.9%	1,317	2.4%	1,568	2.7%
Subtotal (Funding with Third Parties)	50,897	88.3%	47,215	87.6%	52,130	89.1%
Shareholders' Equity	6,759	11.7%	6,700	12.4%	6,387	10.9%
Total	57,656	100.0%	53,915	100.0%	58,518	100.0%

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

Funding with Third Parties by Maturity (R\$ million)	4Q25	3Q25	Chg (%)	4Q24	Chg (%)
Until 3 months	11,178	9,377	19.2%	7,877	41.9%
3 to 12 months	19,271	19,078	1.0%	22,598	-14.7%
1 to 3 years	14,636	13,324	9.8%	16,602	-11.8%
Above 3 years	5,812	5,436	6.9%	5,053	15.0%
Total	50,897	47,215	7.8%	52,130	-2.4%

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 4Q25, the net cash position up to 30 days reached R\$10.4 billion, equivalent to 1.5 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.

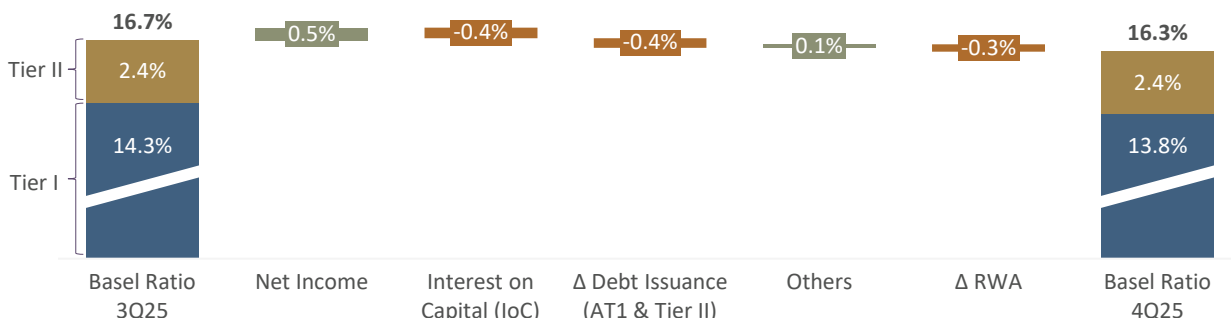
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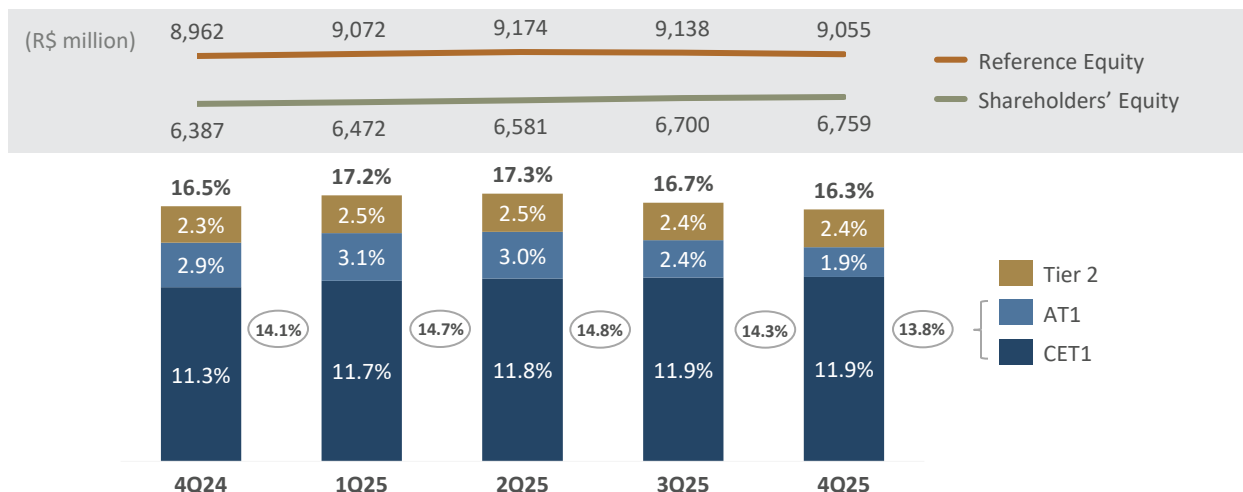
Capital Adequacy

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



In this quarter, the **Basel Ratio** decreased by 43 basis points, positively impacted by the appropriation of 4Q25 results, and negatively impacted by the provisioning of Interest on Capital, the expansion of Risk-Weighted Assets (RWA) and the repurchase of Perpetual Subordinated Financial Notes (AT1) in the amount of R\$176 million in October 2025. It is also worth noting that, in December 2025, the bank declared the recapitalization of Interest on Capital in up to R\$314 million, which will positively impact the ratio after the completion of the capital increase.

Evolution of Basel Ratio - 4Q25 (R\$ million)	Tier 1	Tier 2	Total	Risk Weighted Assets	BIS Ratio	Ratio Tier 1 / Reference Equity
September 30, 2025	7,811.2	1,327.2	9,138.4	54,685.7	16.7%	85.5%
Net Profit	275.5		275.5		0.5%	
Interest on Capital (IOC) Distributed	(228.5)		(228.5)		-0.4%	
Basel III Subordinated Debt Issuance	(238.6)	31.3	(207.4)		-0.4%	
Others	77.1		77.1		0.1%	
Change in Risk Weighted Assets				919.9	-0.3%	
December 31, 2025	7,696.7	1,358.5	9,055.2	55,605.6	16.3%	85.0%



In the 4Q25, the average exposure to market risk measured by the trading portfolio VaR reached R\$4.4 million (Value-at-Risk estimated through historical simulation method, with one-day time horizon and 99% confidence level).

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FINANCIAL HIGHLIGHTS AND INDICATORS

Net Interest Income

The **Net Interest Income** of the 4Q25 reached R\$713.4 million, an increase of 9.4% in relation to the 3Q25. When comparing the 4Q25 vs. the 4Q24, the increase was 14.0%. The **Net Interest Income post-Provisions** presented an increased of 4.4% in 4Q25 when compared to the third quarter of 2025, while had an increase of 11.2% in relation to the same period in the previous year.

NII (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Net Interest Income	713.4	652.0	9.4%	625.6	14.0%	2,536.5	2,375.7	6.8%
Financial Margin with Clients	389.1	392.6	-0.9%	359.5	8.2%	1,494.9	1,431.4	4.4%
Shareholders' Equity Remunerated at CDI Rate	181.6	182.7	-0.6%	131.1	38.5%	668.6	503.6	32.8%
Financial Margin with Market	142.7	76.8	85.9%	135.0	5.7%	373.1	440.8	-15.4%
Provision Expenses	(126.1)	(89.4)	41.1%	(97.6)	29.3%	(363.9)	(278.3)	30.8%
Net Interest Income post-Provisions	587.3	562.7	4.4%	528.1	11.2%	2,172.6	2,097.4	3.6%

Provision

Expanded Provision Expenses for 4Q25 presented an increase of 39.0% when compared to the 3Q25, and an increase of 37.5% when compared to the same period of 2024. In relation to the **Expanded Credit Portfolio**, the **Expanded Provision Expenses** ended 4Q25 in 0.9%, an increase of 23 basis-points in relation to the 3Q25.

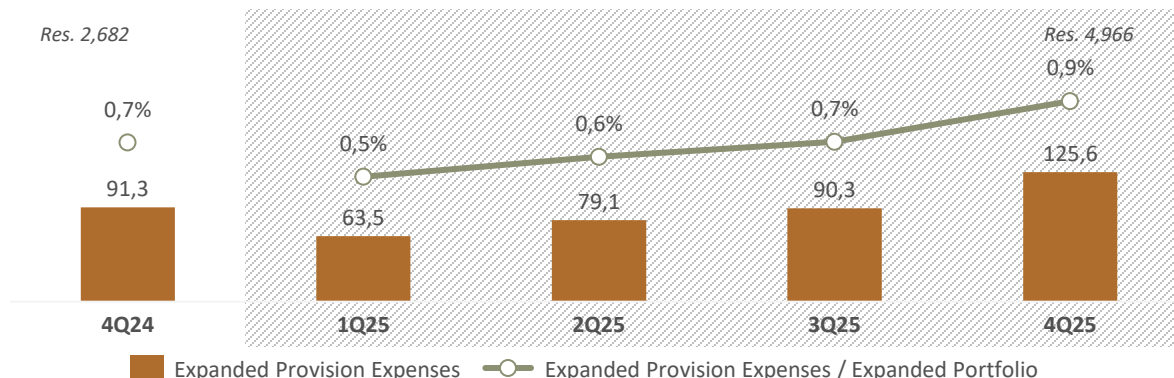
Provision (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Provision Expenses before Credit Recoveries(LLP) ¹	(134,4)	(134,1)	0,2%	(102,6)	30,9%	(445,2)	(299,3)	48,7%
Credit Recoveries	8,2	44,7	-81,6%	5,0	62,9%	81,3	21,0	286,7%
Provision Expenses	(126,1)	(89,4)	41,1%	(97,6)	29,3%	(363,9)	(278,3)	30,8%
Provision for Assets not for Own Use (BNDU) ²	0,6	(1,0)	-158,8%	6,2	-91,0%	5,4	(2,1)	-356,2%
Expanded Provision Expenses	(125,6)	(90,3)	39,0%	(91,3)	37,5%	(358,5)	(280,4)	27,8%
Expanded Credit Portfolio	54.742	52.303	4,7%	53.171	3,0%	54.742	53.171	3,0%
Expanded Provision / Expanded Portfolio (Annualized)	0,9%	0,7%	23 bps	0,7%	23 bps	0,7%	0,5%	13 bps

¹ Includes Credit Recovery Costs

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

Expanded Provision Expenses

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



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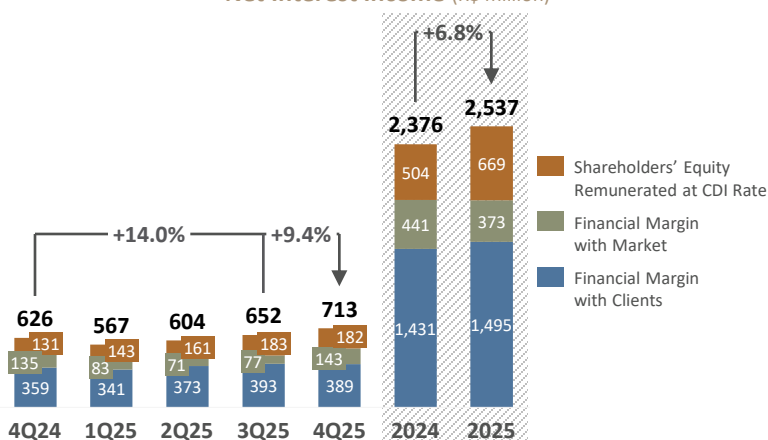


NIM

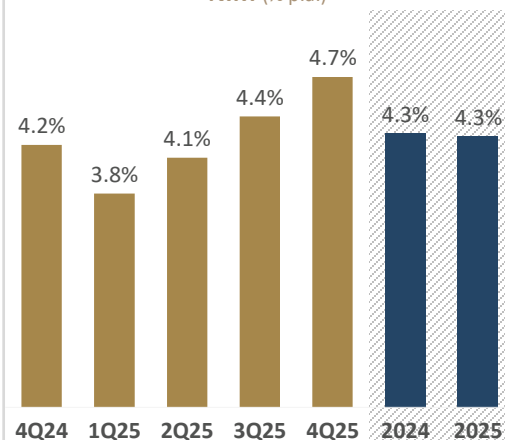
The NIM (Net Interest Margin) reached 4.7% p.a. in the 4Q25, an increase of 33 basis points when compared to the previous quarter, and of 56 basis points in relation to the same period of 2024.

NIM (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Net Interest Income pre-Provisions (A)	713.4	652.0	9.4%	625.6	14.0%	2,536.5	2,375.7	6.8%
Loans (Average)	24,015	22,702	5.8%	23,517	2.1%	23,058	23,523	-2.0%
Other Interest Earning Assets (Average)	36,152	36,364	-0.6%	36,353	-0.6%	36,614	32,054	14.2%
Average Interest Earning Assets (B)	60,167	59,066	1.9%	59,870	0.5%	59,672	55,577	7.4%
Net Interest Margin (% pa) (A/B)	4.7%	4.4%	33 bps	4.2%	56 bps	4.3%	4.3%	(3) bps

Net Interest Income (R\$ million)



NIM (% p.a.)

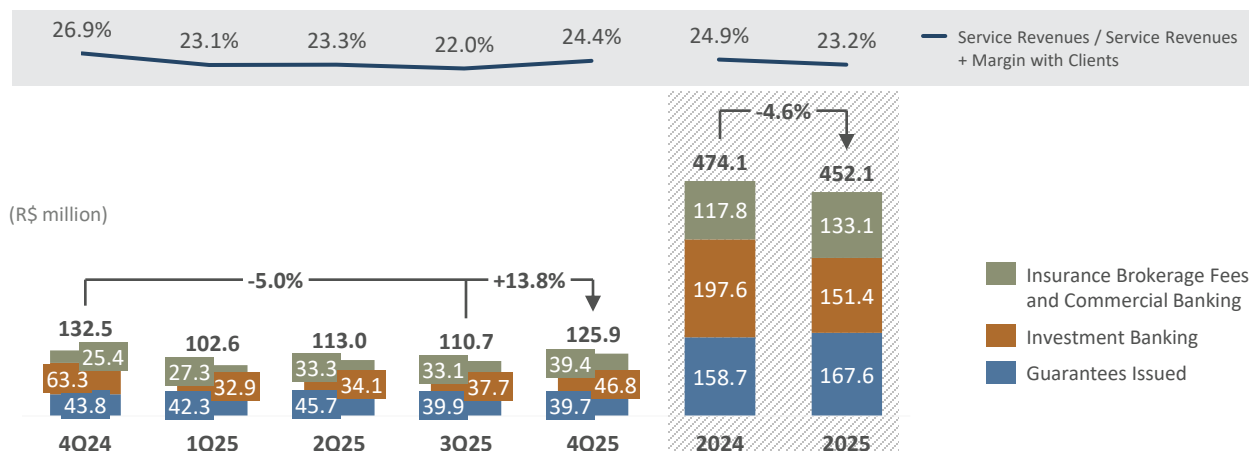


Service Revenues

Service Revenues reached R\$125.9 million in 4Q25 – an increase of 13.8% when compared to the previous quarter and of 5.0% when compared to the same period of 2024.

Service Revenues (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Guarantees Issued	39.7	39.9	-0.4%	43.8	-9.3%	167.6	158.7	5.7%
Investment Banking	46.8	37.7	24.1%	63.3	-26.1%	151.4	197.6	-23.4%
Insurance Brokerage Fees and Commercial Banking	39.4	33.1	19.1%	25.4	54.8%	133.1	117.8	12.9%
Total	125.9	110.7	13.8%	132.5	-5.0%	452.1	474.1	-4.6%

The chart below presents the **Service Revenues** breakdown, as well as its share in Total Revenues. In the 4Q25, Service Revenues accounted for 24.4% of Revenues with Clients.



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Personnel, Other Administrative and Profit-Sharing Expenses

Personnel, Other Administrative and Profit-Sharing Expenses reached R\$302.9 million in the fourth quarter of 2025, an increase of 8.5% over the previous quarter and of 9.4% over the same period of 2024. The table below presents the changes in expenses, by type:

Expenses (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Personnel Expenses	(135.0)	(126.7)	6.5%	(128.4)	5.1%	(516.9)	(497.4)	3.9%
Other Administrative Expenses	(86.8)	(71.1)	22.0%	(73.3)	18.3%	(295.3)	(272.0)	8.6%
Subtotal	(221.7)	(197.9)	12.1%	(201.8)	9.9%	(812.2)	(769.4)	5.6%
Profit Sharing	(81.2)	(81.4)	-0.3%	(75.2)	7.9%	(295.2)	(278.9)	5.8%
Total	(302.9)	(279.3)	8.5%	(277.0)	9.4%	(1,107.4)	(1,048.3)	5.6%
Employees	1,328	1,298	2.3%	1,300	2.2%	1,328	1,300	2.2%

Operating Income

Operating Income reached R\$451.9 million in the fourth quarter of 2025, an increase of 4.4% in relation to the previous quarter and an increase of 4.8% in relation to the same period in 2024. Follows below the Operating Income breakdown:

Operating Income (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Managerial Net Interest Income	713.4	652.0	9.4%	625.6	14.0%	2,536.5	2,375.7	6.8%
Provision Expenses	(126.1)	(89.4)	41.1%	(97.6)	29.3%	(363.9)	(278.3)	30.8%
Managerial Net Interest Income post-Provisions	587.3	562.7	4.4%	528.1	11.2%	2,172.6	2,097.4	3.6%
Service Revenues	125.9	110.7	13.8%	132.5	-5.0%	452.1	474.1	-4.6%
Personnel & Other Administrative Expenses	(221.7)	(197.9)	12.1%	(201.8)	9.9%	(812.2)	(769.4)	5.6%
Tax & Other Operating Expenses	(39.4)	(42.6)	-7.4%	(27.4)	43.9%	(162.0)	(93.3)	73.6%
Operating Income	451.9	432.8	4.4%	431.4	4.8%	1,650.5	1,708.9	-3.4%

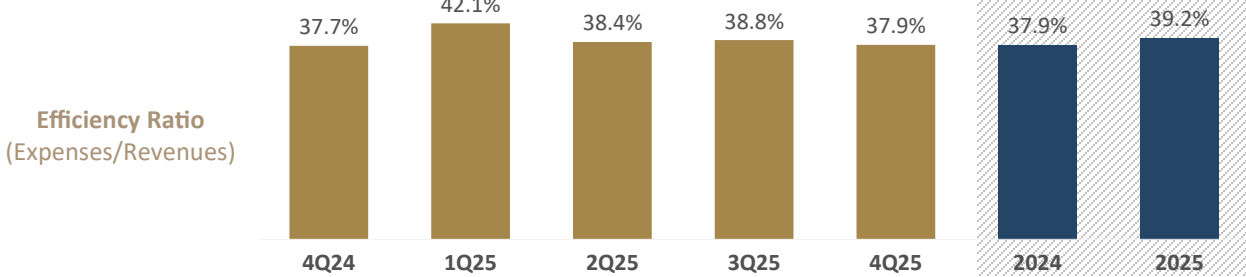
Efficiency

The **Efficiency Ratio** ended the fourth quarter of 2025 at 37.9%. Expenses and revenues presented an increase of 8.5% and of 11.1% in relation to the previous quarter, respectively.

Efficiency (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966	4Q25x3Q25 Chg 3M	4Q24 Res. 2,682	4Q25x4Q24 Chg 12M	2025 Res. 4,966	2024 Res. 2,682	2025x2024 Chg 12M
Efficiency Ratio (A/B)	37.9%	38.8%	(91) bps	37.7%	18 bps	39.2%	37.9%	128 bps
Expenses (A)	(302.9)	(279.3)	8.5%	(277.0)	9.4%	(1,107.4)	(1,048.3)	5.6%
Personnel	(135.0)	(126.7)	6.5%	(128.4)	5.1%	(516.9)	(497.4)	3.9%
Other Administrative	(86.8)	(71.1)	22.0%	(73.3)	18.3%	(295.3)	(272.0)	8.6%
Profit Sharing	(81.2)	(81.4)	-0.3%	(75.2)	7.9%	(295.2)	(278.9)	5.8%
Revenues (B)	799.8	720.1	11.1%	734.9	8.8%	2,826.7	2,766.1	2.2%
Net Interest Income pre-Provisions	713.4	652.0	9.4%	625.6	14.0%	2,536.5	2,375.7	6.8%
Service Revenues	125.9	110.7	13.8%	132.5	-5.0%	452.1	474.1	-4.6%
Tax Expenses	(41.9)	(40.2)	4.4%	(32.8)	28.0%	(159.7)	(104.4)	52.9%
Other Revenues/(Expenses) pre-Provisions	2.5	(2.4)	-202.1%	9.5	-73.7%	(2.3)	20.7	-111.3%

Earnings Release

4th Quarter and Full Year of 2025



Geographical Footprint

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

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



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

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Guidance 2025

	2025 Revised Guidance	2025 Actual
Expanded Credit Portfolio¹ Growth	1% to 4%	3.0%
Expenses Growth Personnel, Other Administrative and Profit Sharing	4% to 7%	5.6%
Efficiency Ratio Expenses/Income	39% to 40%	39.2%

ABC Brasil closed 2025 with an **Expanded Credit Portfolio** annual increase of 3.0%, on the high-end of the revised Guidance for the year, between 1% to 4%. This performance was mainly sustained by the **Middle** segment, which grew by 15.0% in the period, already considering the new client segmentation.

Regarding **Expenses**, ABC Brasil ended 2025 with an increase of 5.6%, within the revised Guidance of 4% to 7% – result of a stable headcount and the ongoing pursuit of economies of scale, as well as the implementation of productivity-enhancing initiatives.

Finally, the **Efficiency Ratio** ended 2025 at 39.2%, at the lower end of the 39% to 40% revised Guidance for the year.

¹ Includes: Loans, Guarantees Issued and Private Securities.

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Guidance 2026

	2026 Guidance
Expanded Credit Portfolio¹ Growth	6% to 10%
Middle Segment Expanded Credit Portfolio¹ Growth	12% to 18%
Expenses Growth Personnel, Other Administrative and Profit Sharing	4% to 8%
Efficiency Ratio Expenses/Income	37.5% to 39.5%

For 2026, we expect an increase of the **Expanded Credit Portfolio** between 6% to 10%, supported by an annual expansion between 12% to 18% of the **Middle** segment.

Regarding **Expenses (Personnel, Other Administrative and Profit Sharing)**, the 2026 Guidance assumes an increase between 4% and 8%. Therefore, we expect that in 2026 the revenue growth outpace expense growth, through economies of scale and as new initiatives mature, as well as operational leverage is captured. This is the rationale for the **Efficiency Ratio** guidance between 37.5% to 39.5% for 2026, assuming a gradual improvement along 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.

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ESG

In 2025, ABC Brasil reinforced its commitment to promoting a low-carbon economy, increasing transparency and alignment with best market practices. Among the main milestones of the year were the Bank's inclusion in B3's Carbon Efficient Index (ICO2) portfolio, an important recognition of the Institution's efficiency in managing greenhouse gas emissions and implementing climate strategies, as well as the publication of the Integrated Annual Report with the inclusion of IFRS S1 and S2 guidelines.

Assets linked to ESG criteria reached R\$22.3 billion in December 2025, an 8.0% growth compared to the previous year. The balance of sustainable funding in the local market totaled R\$1.2 billion.

PERFORMANCE ON THE STOCK EXCHANGE

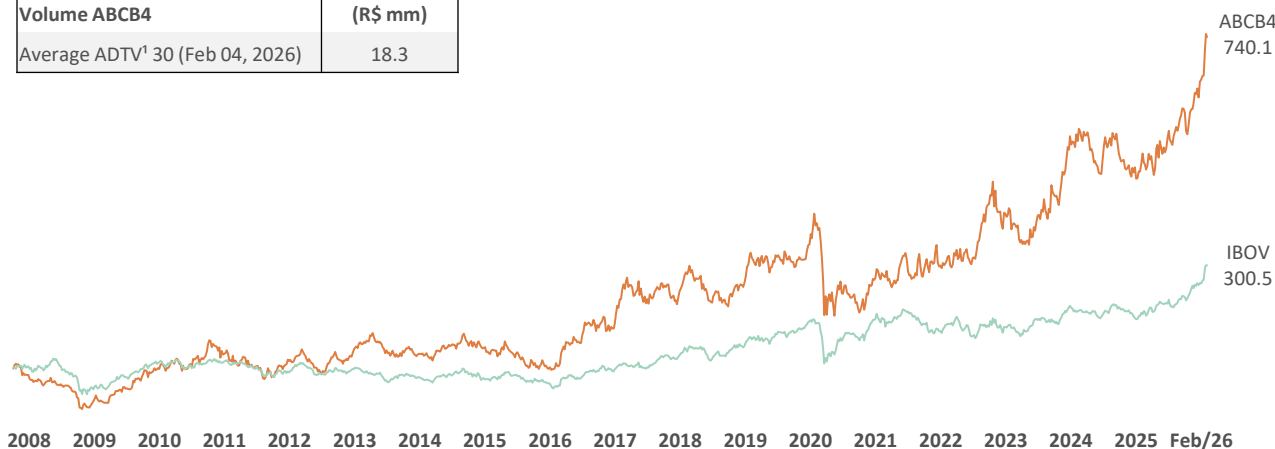
Ownership Breakdown

Shareholders	February 5th, 2026				December 31st, 2025			
	Common Shares	Preferred Shares	Total	%	Common Shares	Preferred Shares	Total	%
Marsau Uruguay Holdings (Bank ABC)	122.961.464	30.122.403	153.083.867	62,6%	122.961.464	30.122.403	153.083.867	62,6%
Management ¹	240	11.851.356	11.851.596	4,8%	240	11.855.435	11.855.675	4,8%
Free-float	0	76.461.448	76.461.448	31,3%	0	76.237.303	76.237.303	31,2%
Total (ex-Treasury)	122.961.704	118.435.207	241.396.911	98,7%	122.961.704	118.215.141	241.176.845	98,6%
Treasury Shares	0	3.259.946	3.259.946	1,3%	0	3.480.012	3.480.012	1,4%
Total	122.961.704	121.695.153	244.656.857	100,0%	122.961.704	121.695.153	244.656.857	100,0%

¹ Management includes Company Executives, members of the Board and related persons to Banco ABC Brasil and affiliates companies

ABCB4 Volume and Performance

Volume ABCB4	(R\$ mm)
Average ADTV ¹ 30 (Feb 04, 2026)	18.3



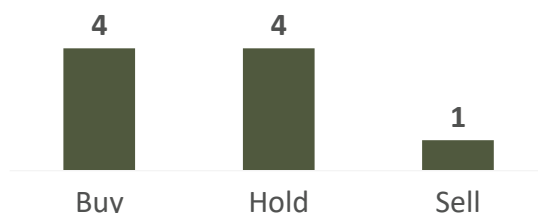
2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 Feb/26

Source: Economática (series adjusted for dividends).

¹ Average of the last 30 trading days.

Sell-Side Analysts Recommendation

Base-date: Feb 05, 2026



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FINANCIAL STATEMENTS

Consolidated Balance Sheet

ASSETS (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966
Cash and Banks	785.8	916.2
AT AMORTIZED COST	47,748.5	42,623.9
Interbank Investments	5,150.1	2,519.9
Marketable Securities	18,597.6	18,284.9
Loans	23,532.7	21,393.1
Other Financial Assets	1,631.1	1,508.4
Provision for Expected Loss	(1,163.0)	(1,082.5)
AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	1,186.6	1,172.8
Marketable Securities	1,187.3	1,173.9
Provision for Expected Loss	(0.8)	(1.1)
AT FAIR VALUE THROUGH PROFIT OR LOSS	12,553.3	14,105.4
Marketable Securities	6,975.9	8,179.9
Derivative Financial Instruments	5,684.9	6,029.0
Provision for Expected Loss	(107.5)	(103.5)
OTHER ASSETS	3,738.7	4,143.9
Deferred Tax Assets	1,915.3	2,268.7
Taxes and Contributions to be Compensated	463.4	413.4
Non-Financial Assets Held for Sale	106.2	99.8
Other	1,253.7	1,362.1
FIXED ASSETS AND INTANGIBLE ASSETS	303.6	276.5
TOTAL ASSETS	66,316.4	63,238.7
LIABILITIES (R\$ million)	4Q25 Res. 4,966	3Q25 Res. 4,966
AT AMORTIZED COST	52,991.4	49,251.2
Deposits	9,352.4	8,177.1
Money Market Funding	1,832.2	1,758.3
Funds from Acceptance and Issuance of Securities	24,951.6	24,258.5
Subordinated Debts	2,644.2	2,872.5
Loan Obligations	7,641.2	6,748.8
Obligations for Transfers	6,569.7	5,436.0
AT FAIR VALUE THROUGH PROFIT OR LOSS	4,207.0	4,497.5
Derivative Financial Instruments	4,207.0	4,497.5
OTHER LIABILITIES	1,109.7	1,194.0
Provision for Expected Loss	42.3	54.3
Provision for Contingencies	13.6	14.0
Diverse	1,053.9	1,125.7
TAXES LIABILITIES	1,232.2	1,573.0
Current Taxes Liabilities	316.3	192.9
Deferred Taxes Liabilities	915.8	1,380.1
SHAREHOLDERS' EQUITY	6,776.1	6,723.0
Share Capital	5,698.6	5,698.6
Capital Reserve	95.2	87.1
Profit Reserve	1,028.9	682.1
Other Comprehensive Income	0.1	(0.6)
Retained Earnings	0.0	300.7
Treasury Stock	(63.9)	(67.5)
Non Controlling Shareholders Interest	17.2	22.7
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	66,316.4	63,238.7

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Income Statement

Consolidated

Income Statement (R\$ million)	4Q25 <i>Res. 4,966</i>	3Q25 <i>Res. 4,966</i>	2025 <i>Res. 4,966</i>
Income from Financial Intermediation	2,010.4	2,376.5	8,762.2
Lending Operations	491.8	971.1	3,305.1
Marketable Securities	1,148.1	920.5	4,049.8
Gains (Losses) on Derivative Financial Instruments	346.6	449.4	1,049.4
Foreign Exchange Operations	23.9	35.4	357.9
Expenses from Financial Intermediation	(1,640.9)	(1,581.9)	(5,917.1)
Funding Expenses	(1,284.9)	(1,266.4)	(4,862.0)
Borrowings and Onlendings	(231.1)	(196.7)	(641.5)
Allowance for Loan Losses	(124.9)	(118.9)	(413.6)
Exchange Rate Variation	110.9	(263.1)	(953.7)
Gross Income From Financial Intermediation	480.4	531.5	1,891.4
Other Operating Income (Expenses)	(161.3)	(171.6)	(600.3)
Income from Services Revenues	134.0	109.2	466.3
Personnel Expenses	(142.0)	(133.1)	(540.6)
Other Administrative Expenses	(101.8)	(96.1)	(377.9)
Taxes	(54.8)	(54.8)	(174.2)
Other Operating Income	0.5	7.4	29.4
Other Operating Expense	2.8	(4.3)	(3.4)
Operating Income	319.2	359.9	1,291.1
Non-Operating Income (Loss)	0.6	(1.0)	5.4
Income Before Taxes And Profit Sharing	319.7	358.9	1,296.6
Income Tax and Social Contribution	33.8	(21.8)	(16.0)
Variable Compensation	(74.2)	(75.0)	(261.0)
Minority Interest	(3.8)	(5.3)	(17.6)
Net Income	275.5	256.8	1,002.0



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