

BANCO ABC BRASIL

Investor Presentation

November 2026

ABCB4 NÍVEL 2 BOVESPA BRASIL

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Strategy and Business Segments

History in Brazil

1989

- Arab Banking Corporation and Roberto Marinho Group jointly initiate Banco ABC Roma S.A.

1997

- Arab Banking Corporation and local management acquire Roberto Marinho Group's shares
- The bank's name changes to Banco ABC Brasil S.A.

2007

IPO

2013

- Revamp of Investment Banking operations, with Debt Capital Markets (DCM) and Mergers & Acquisitions (M&A)

2019

- Launching of the Middle client segment
- Started to operate in Project Finance and Equity Capital Markets (ECM)

2020

- Beginning of operations of the Energy Trading Company
- Launch of ABC Link – distribution of financial services through banking correspondents

2021

- Launching proprietary insurance brokerage

2022

- Beginning of operations of the Credit Recovery

2023

- Reorganization of the Investment Banking area

2024

- New Brand positioning, Purpose and Culture Pillars

2025

- Introduction of Agri and Real Estate Verticals

2026

- Start of distribution of the Consortium product

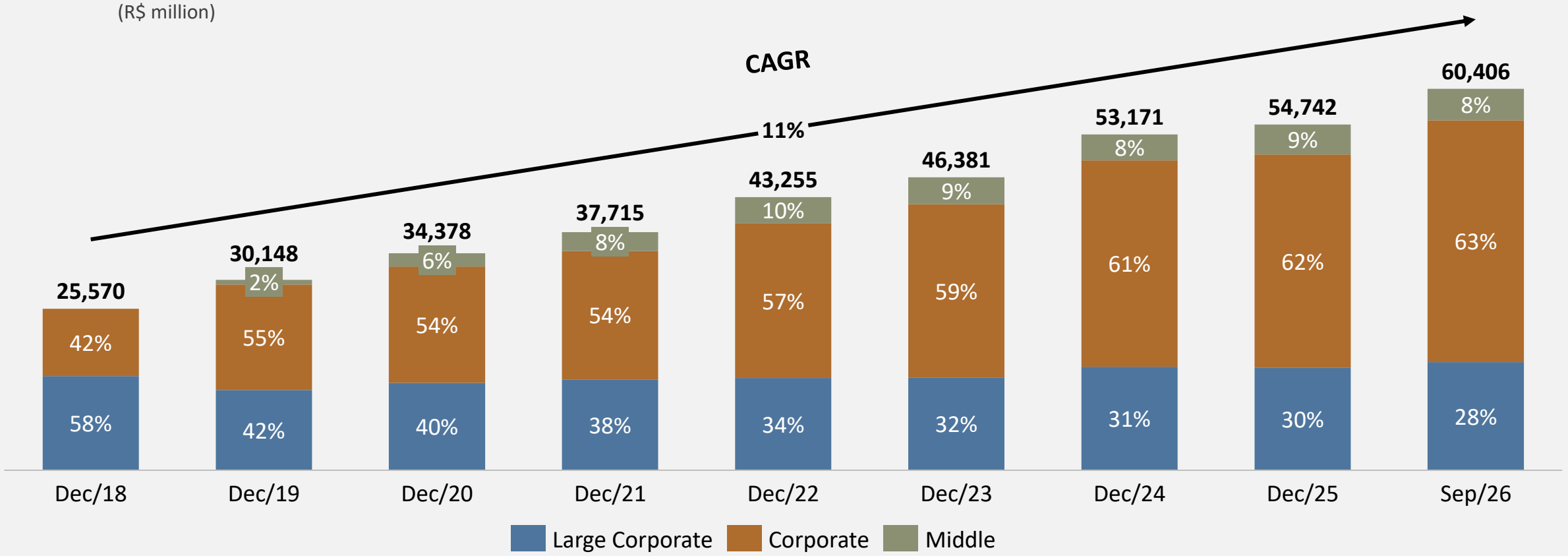
ABC Brasil Investment Case

Shareholders' Remuneration	• Profitable franchise • Attractive dividend yield • History of consistent and growing dividend payments
Reinvestment to support existing operations	• Earnings power to sustain credit portfolio growth • Reduction in Client Acquisition Cost (CAC) and Cost to Serve (CTS) • Build scalability
Investment in new initiatives to accelerate growth	• Expansion in initiatives with "right-to-win" • Diversify revenue streams • Unlock "hidden values" • Capture optionalities

Focus on Companies

ABC Brasil offers financial solutions to companies in the **Large Corporate**, **Corporate** and **Middle** segments

Expanded Credit Portfolio[1,2]



Notes:

1 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

2 Includes Loans, Guarantees Issued and Corporate Securities portfolios

Growth Strategy

Clients

- Scale number of clients and transaction volume, through a segmented offer
- Serve all our clients' stakeholders (suppliers, employees and clients)

Products

- Expand the product portfolio
- Reduce the dependency on specific business lines
- Leverage on the existing infrastructure, diluting the cost to acquire and serve clients

Channels

- Develop new distribution channels
- Use third party channels to distribute our services and products
- Distribute third-party services and products through our channels

Risk Exposure Dilution

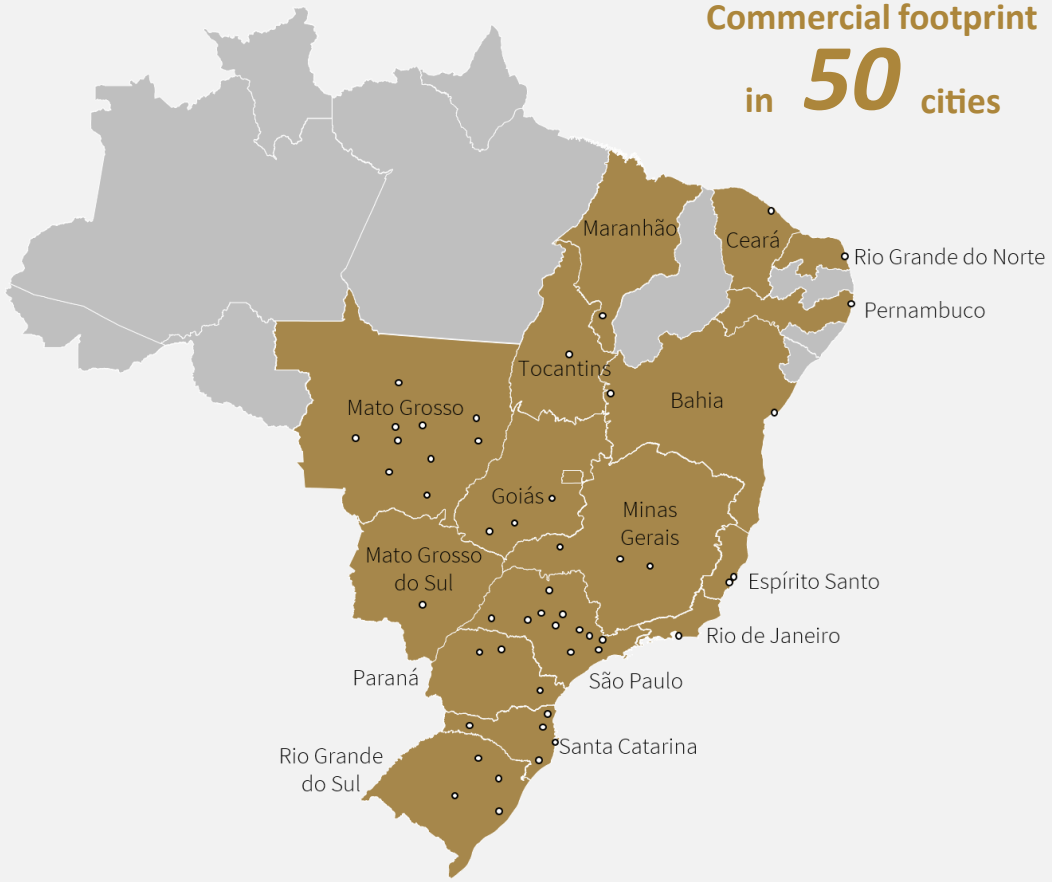
Capture Synergies among Operations

Expand Structural ROAE

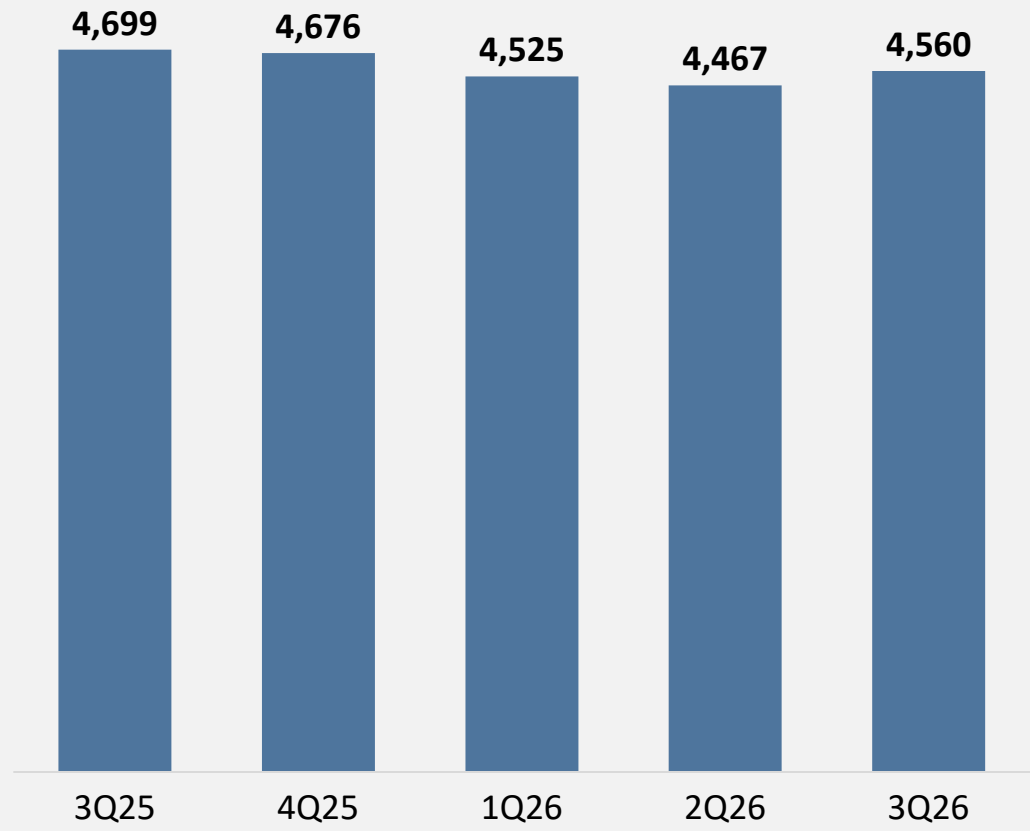
Lower Volatility Over the Cycles

ABC Brasil Expansion

Geographical Footprint



Client Base

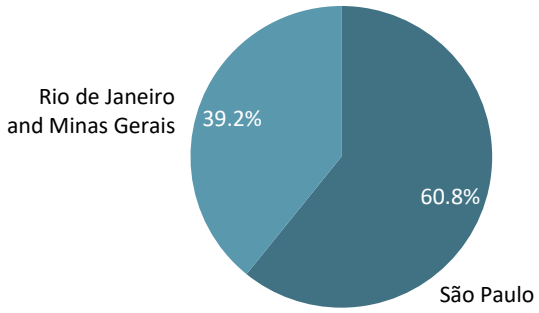


Segments Highlights

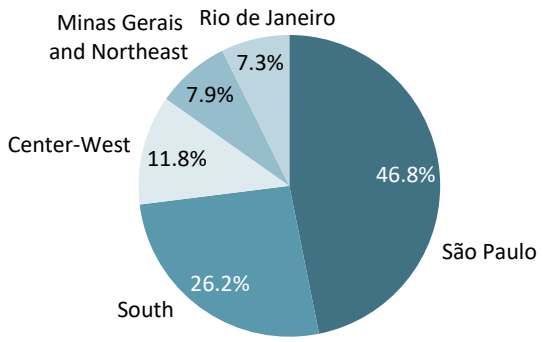
	Large Corporate[1]			Corporate[2]			Middle[3]			Total
	Sep/25	Jun/26	Sep/26	Sep/25	Jun/26	Sep/26	Sep/25	Jun/26	Sep/26	Sep/26
Corporate Clients[4]	410	401	421	2,192	2,074	2,187	2,097	1,992	1,952	**4,560** -3% Chg. 12M
Average Exposure Per Client[4] (R$ million)	86.8	79.7	89.1	24.0	26.2	27.1	3.0	3.5	3.5	
Average Term[4] (days)	341	360	396	406	438	442	389	379	377	

Geographical Breakdown of the Expanded Credit Portfolio per Segment

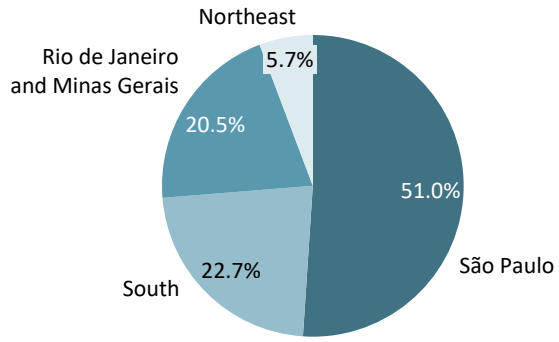
Large Corporate



Corporate



Middle



Notes:

1 Large Corporate: Clients with annual sales above R$4 bn

2 Corporate: Clients with annual sales between R$500 mm and R$4 bn

3 Middle: Clients with annual sales between R$30 mm and R$500 mm

4 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

Expanded Credit Portfolio

Expanded Credit Portfolio[1] (R$ million)	3Q26	% Total	2Q26	% Total	Chg 3M	3Q25	% Total	Chg 12M
Loans	**25,961**	**100%**	**24,288**	**100%**	**6.9%**	**22,883**	**100%**	**13.5%**
Large Corporate	3,988	15.4%	3,176	13.1%	25.6%	3,409	14.9%	17.0%
Corporate	17,852	68.8%	16,782	69.1%	6.4%	15,506	67.8%	15.1%
Middle	4,121	15.9%	4,330	17.8%	-4.8%	3,967	17.3%	3.9%
Corporate Securities	**19,313**	**100%**	**18,522**	**100%**	**4.3%**	**16,834**	**100%**	**14.7%**
Large Corporate	5,096	26.4%	5,086	27.5%	0.2%	4,589	27.3%	11.0%
Corporate	13,469	69.7%	12,802	69.1%	5.2%	11,917	70.8%	13.0%
Middle	748	3.9%	634	3.4%	18.0%	328	1.9%	127.8%
"Cash" Portfolio[2]	**45,274**	**100%**	**42,810**	**100%**	**5.8%**	**39,717**	**100%**	**14.0%**
Large Corporate	9,084	20.1%	8,262	19.3%	10.0%	7,998	20.1%	13.6%
Corporate	31,321	69.2%	29,584	69.1%	5.9%	27,423	69.0%	14.2%
Middle	4,869	10.8%	4,964	11.6%	-1.9%	4,296	10.8%	13.3%
Guarantees Issued	**15,132**	**100%**	**13,653**	**100%**	**10.8%**	**12,586**	**100%**	**20.2%**
Large Corporate	8,032	53.1%	7,443	54.5%	7.9%	7,808	62.0%	2.9%
Corporate	6,988	46.2%	6,099	44.7%	14.6%	4,725	37.5%	47.9%
Middle	111	0.7%	111	0.8%	-0.3%	53	0.4%	111.2%
Expanded Credit Portfolio	**60,406**	**100%**	**56,464**	**100%**	**7.0%**	**52,303**	**100%**	**15.5%**
Large Corporate	17,116	28.3%	15,705	27.8%	9.0%	15,806	30.2%	8.3%
Corporate	38,309	63.4%	35,683	63.2%	7.4%	32,148	61.5%	19.2%
Middle	4,980	8.2%	5,076	9.0%	-1.9%	4,348	8.3%	14.5%

Notes:

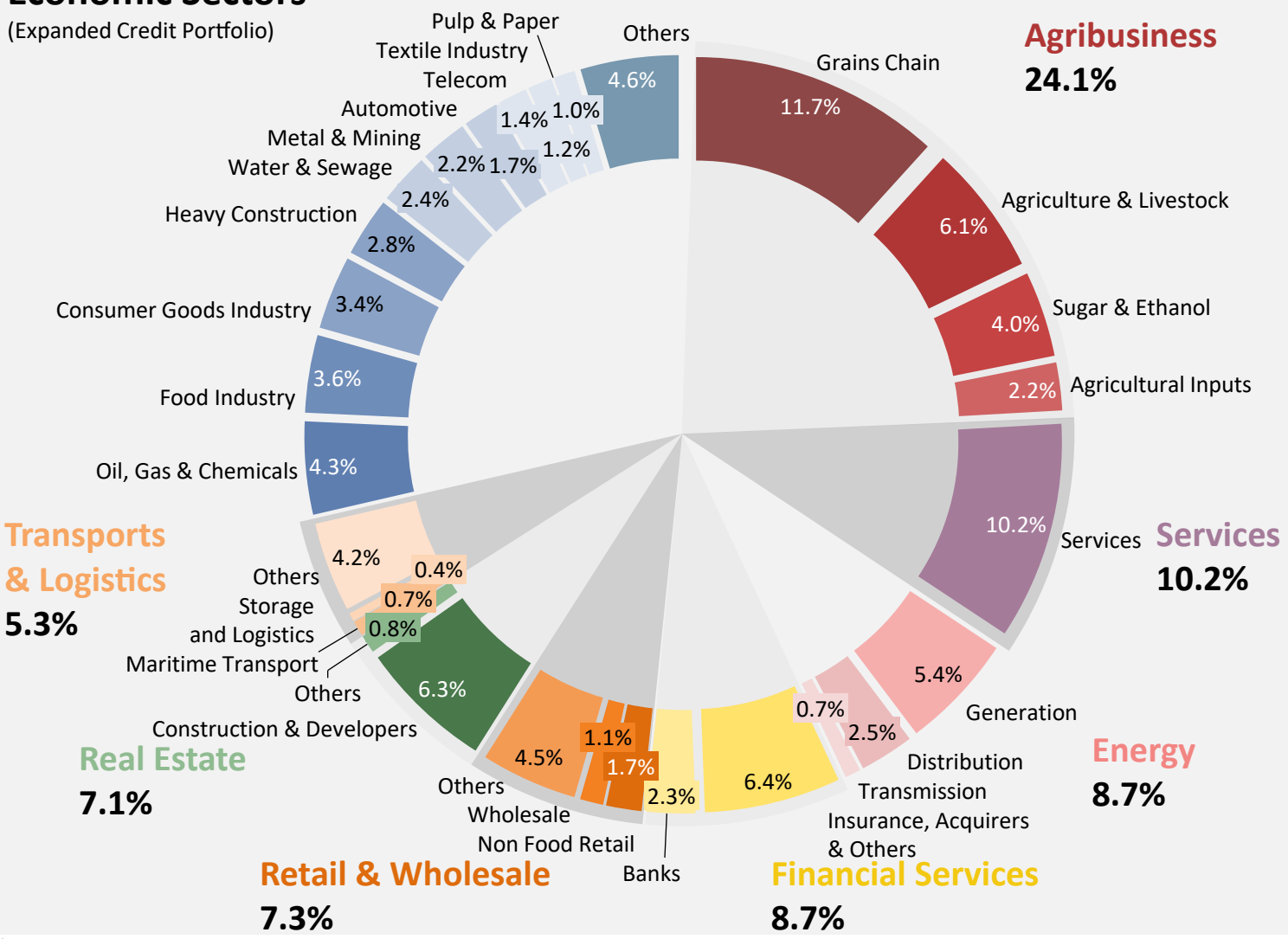
1 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

2 Includes Loans and Corporate Securities portfolios

Economic Sectors & Collaterals

Economic Sectors

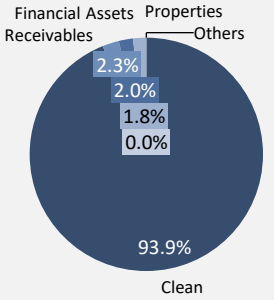
(Expanded Credit Portfolio)



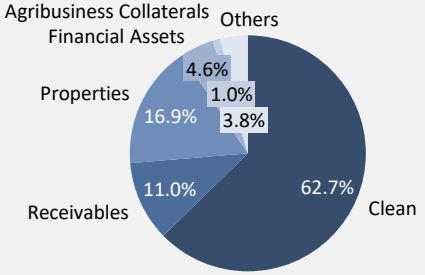
Collaterals[1]

(Expanded Credit Portfolio)

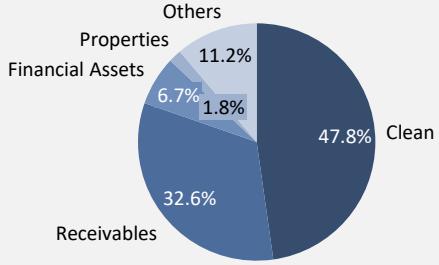
Large Corporate
Collateralized Portfolio:
6.1%



Corporate
Collateralized Portfolio:
37.3%



Middle
Collateralized Portfolio:
52.2%

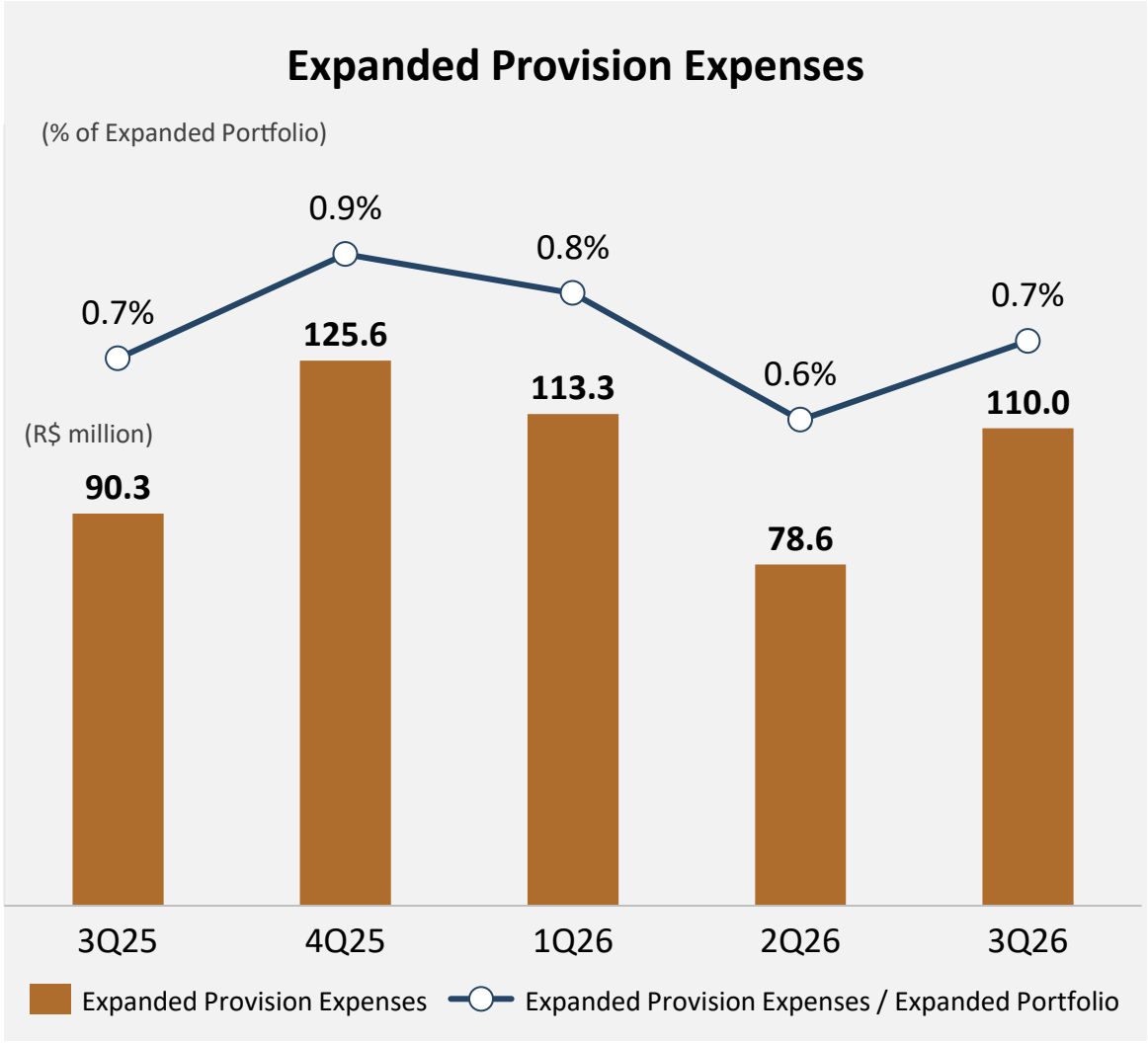


Note:

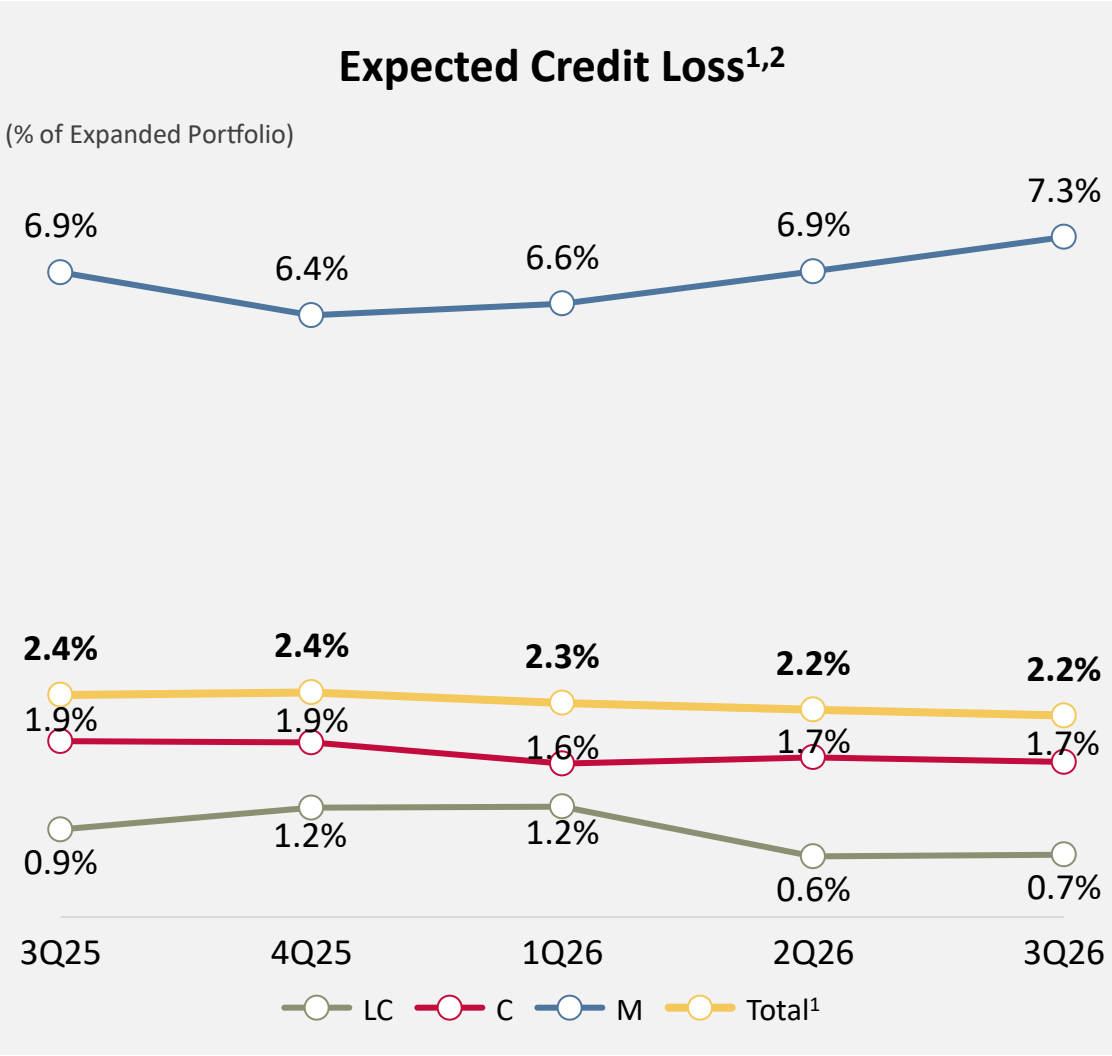
1 For government programs, collateral is shown as a percentage of the portfolio included in the program ("stop loss"), rather than the percentage guaranteed in each individual transaction

Credit Quality

Expanded Provision Expenses



Expected Credit Loss[1,2]



Notes:

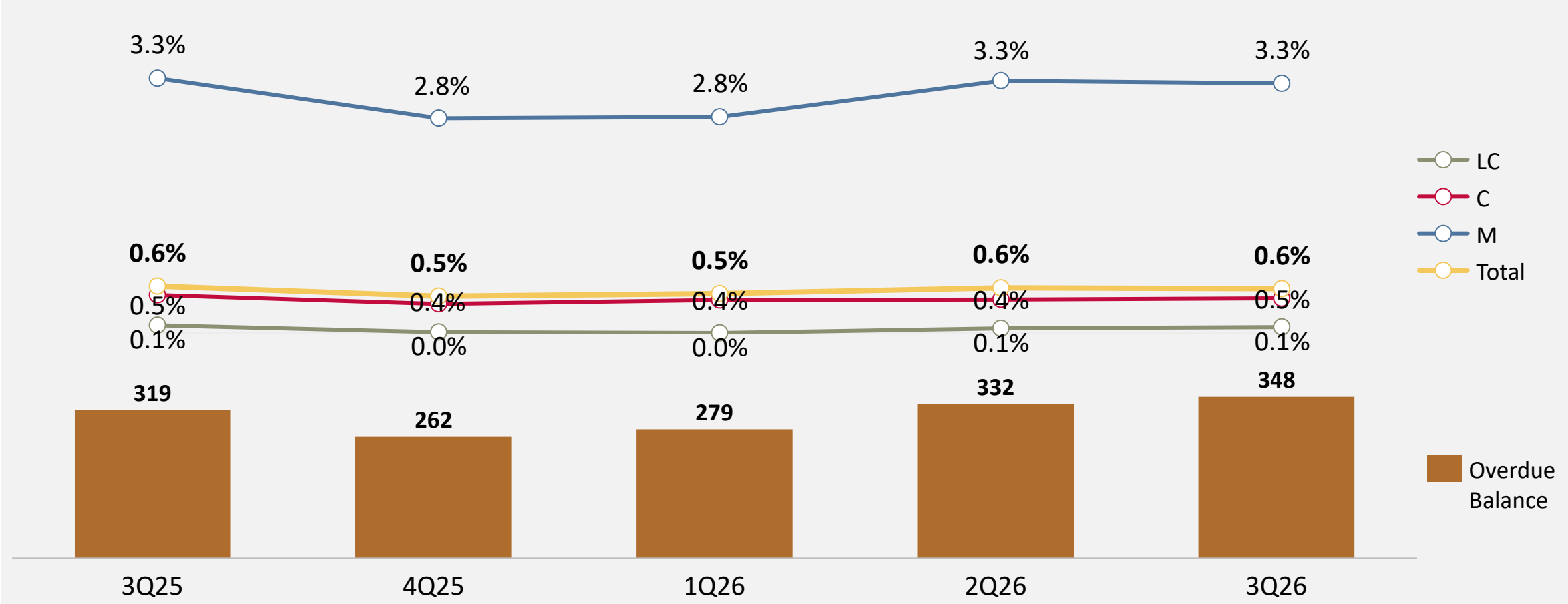
1 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

2 Total Expected Credit Loss includes the Prospective Provision of R$190 million

Credit Quality

Overdue for More Than 90 Days[1] (includes falling due and overdue installments)

R$ million and % of Expanded Portfolio

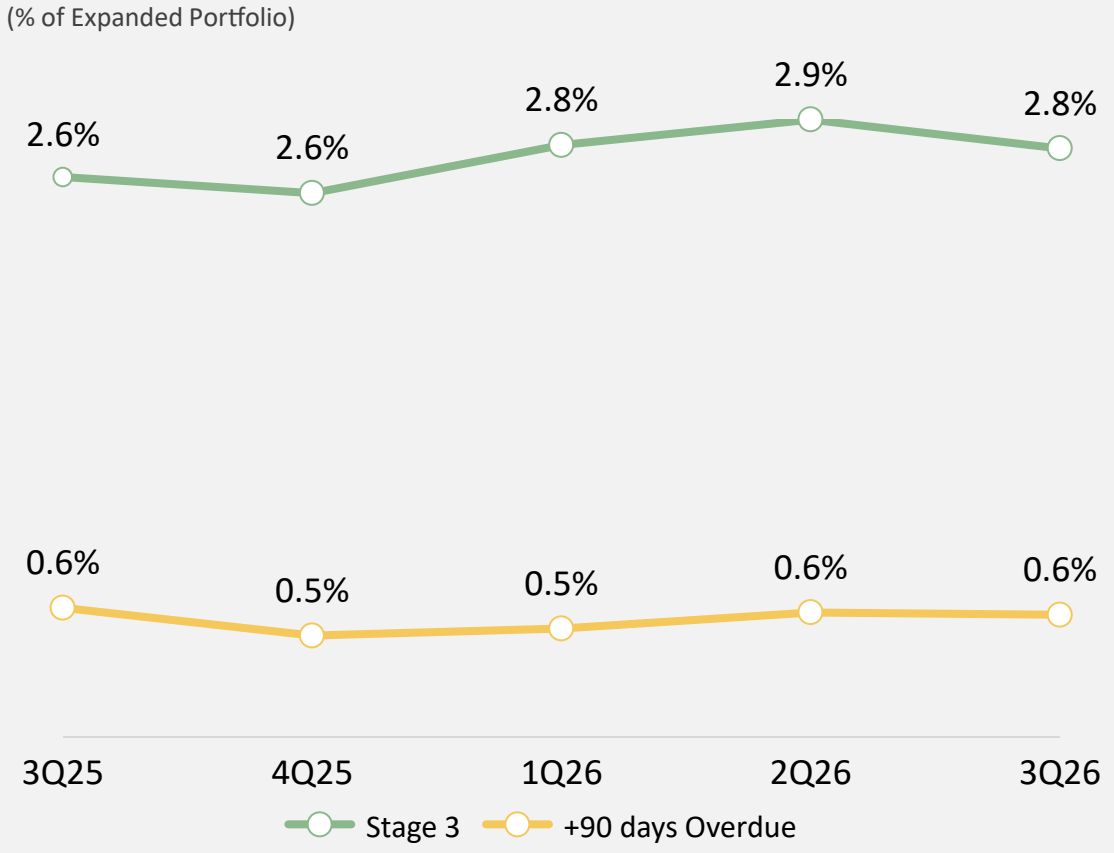


Note:

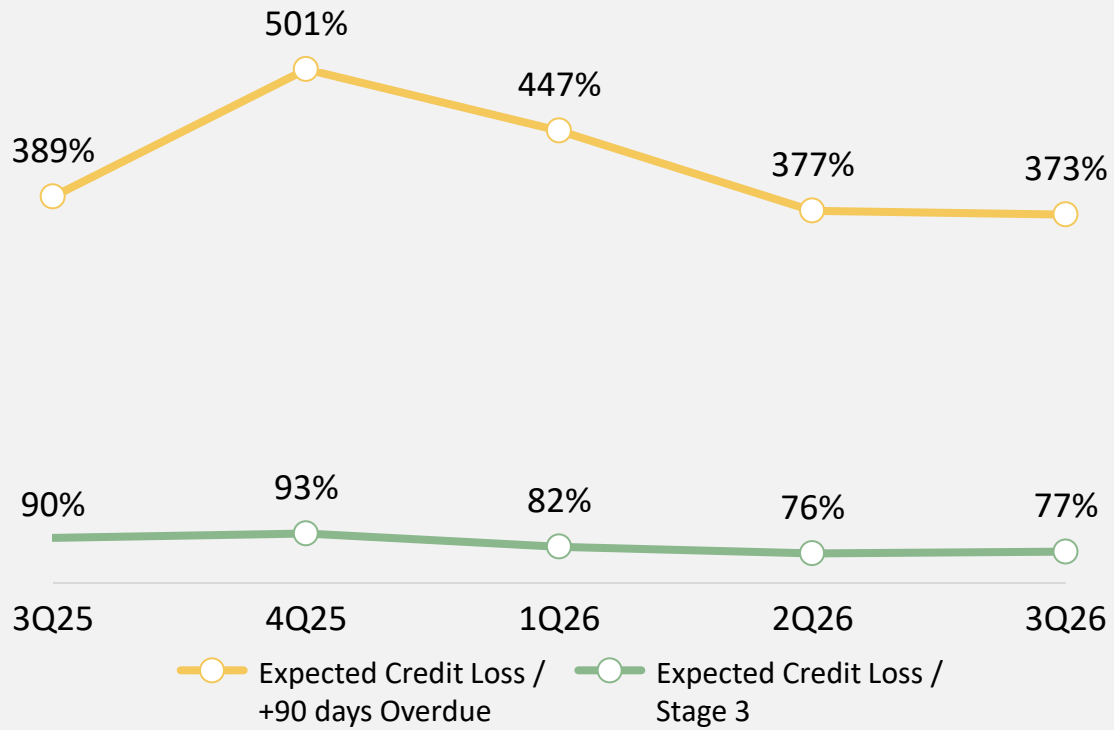
1 The historical data for 2025 has been reclassified for comparability purposes, based on the new client segmentation (Middle and Corporate with annual revenues between R$30 million and R$500 million and R$500 million and R$4 billion, respectively)

Credit Quality

Operations in Stage 3 and +90 Days Overdue Balance



Coverage Ratio[1]



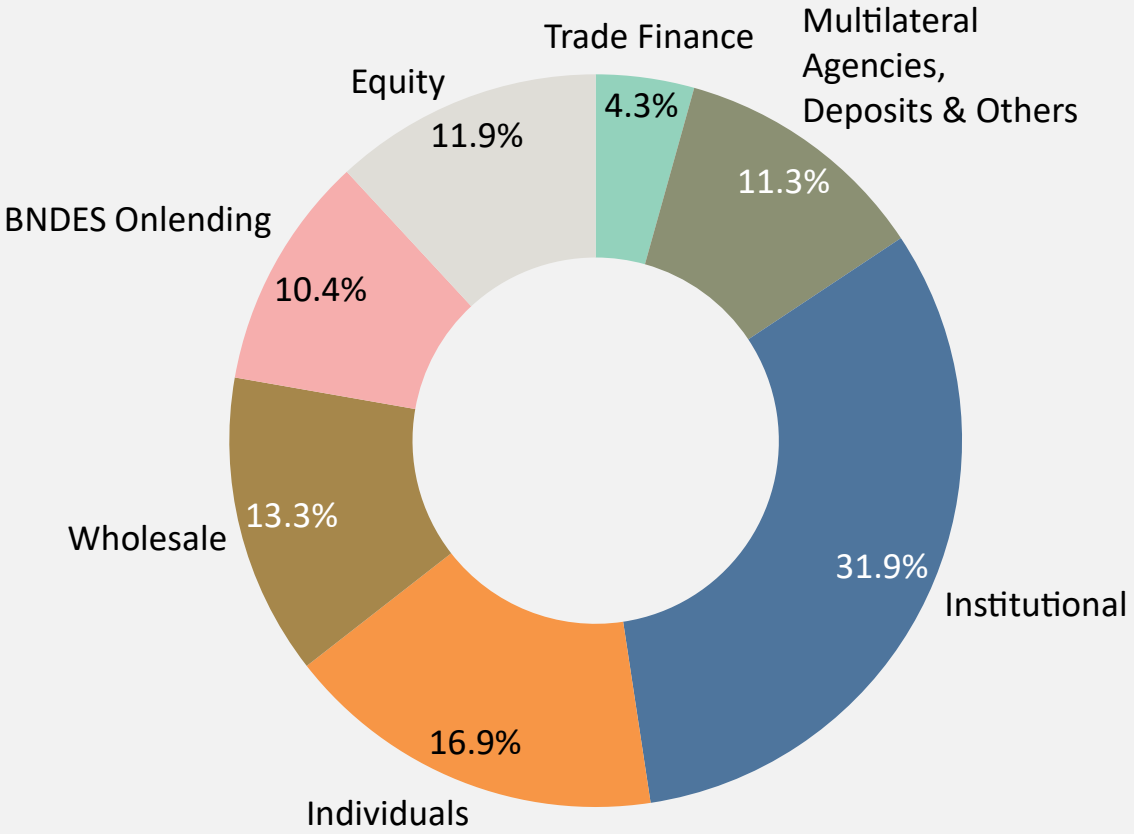
Note:

1 Total Expected Credit Loss includes the Prospective Provision of R$190 million

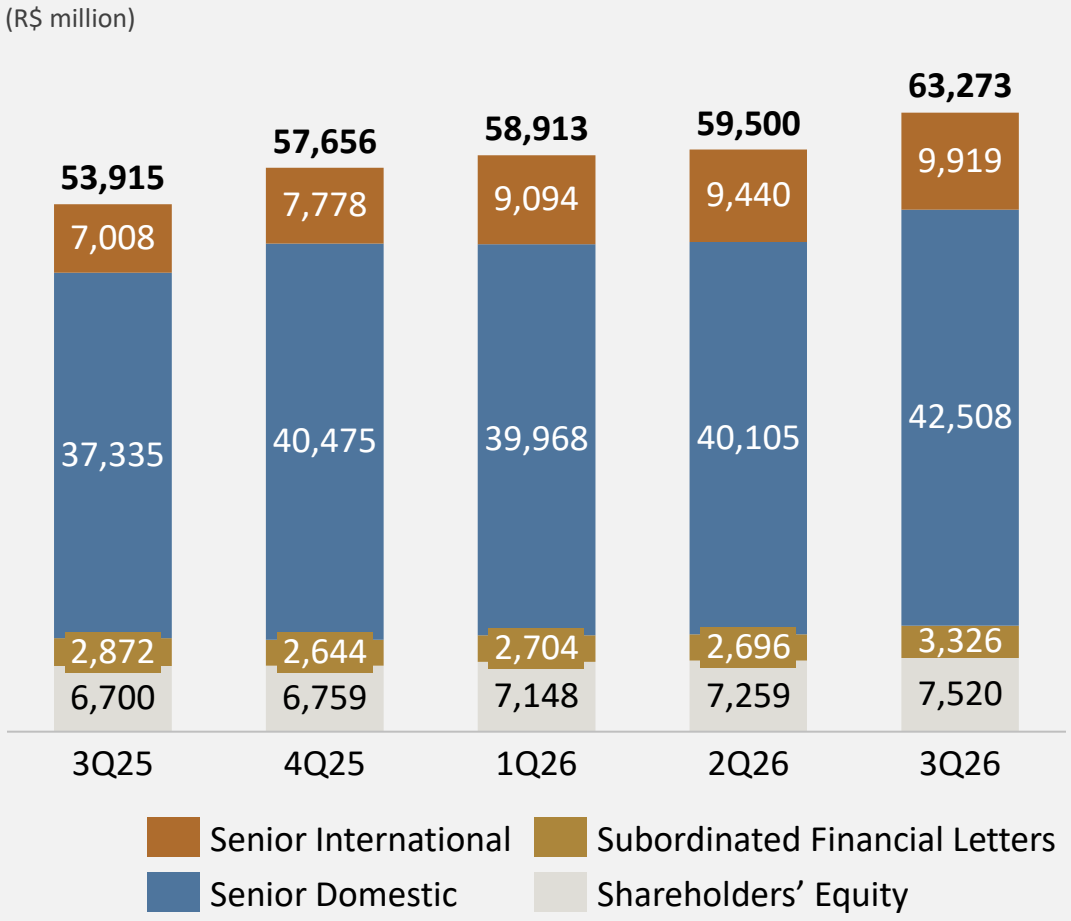
Funding and Capital Base

Funding

Funding 3Q26



Funding Evolution



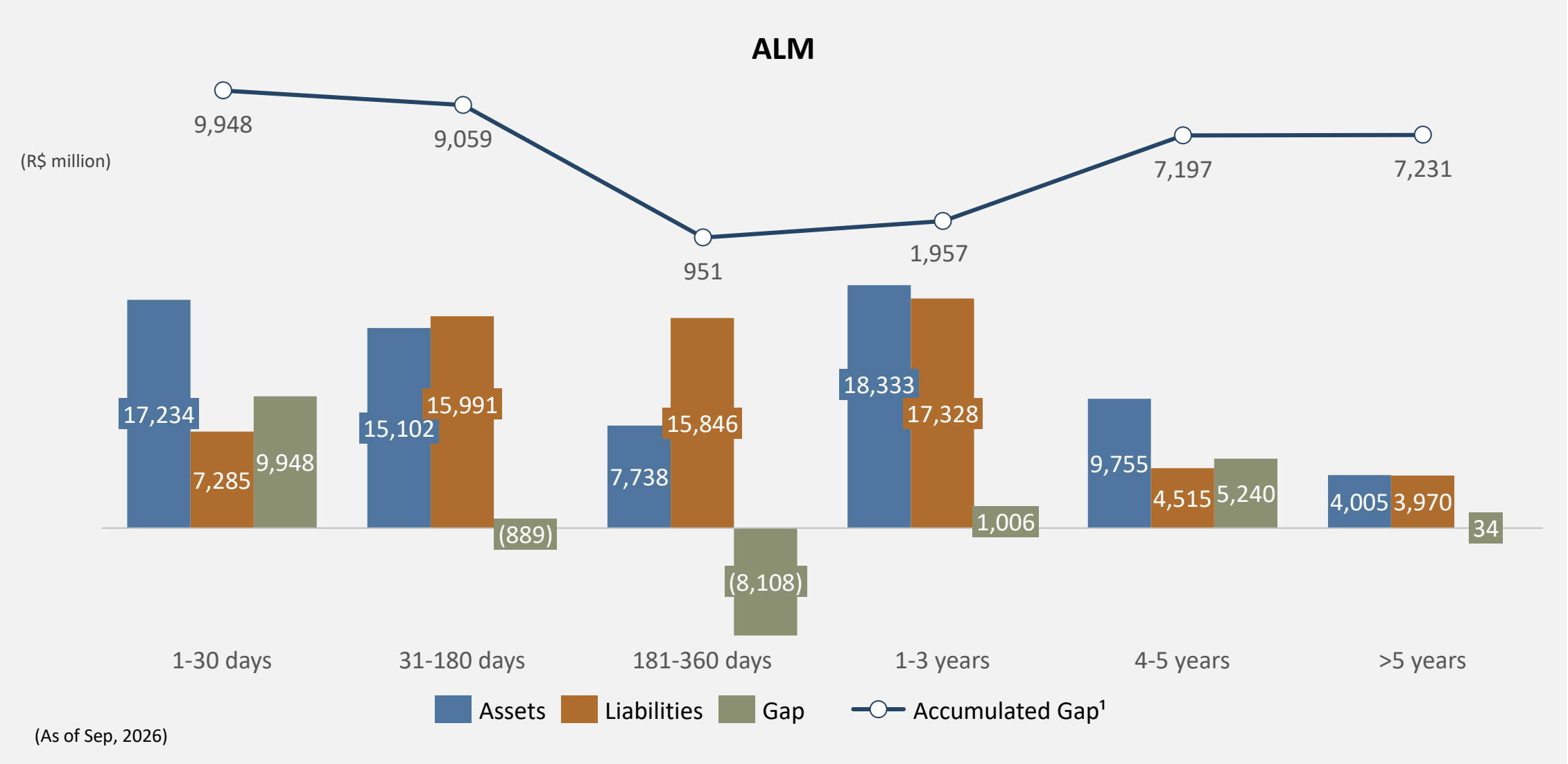
Funding & *Ratings*

Funding (R$ million)	3Q26	% of Total	2Q26	% of Total	3Q25	% of Total
Demand Deposits	496	0.8%	594	1.0%	457	0.8%
Time Deposits	8,487	13.4%	6,985	11.7%	7,483	13.9%
LCA, LCI & COE[1]	8,998	14.2%	9,134	15.4%	7,937	14.7%
Financial Bills	17,484	27.6%	17,409	29.3%	16,321	30.3%
Subordinated Local Notes (Letras Financeiras)	1,619	2.6%	1,585	2.7%	1,556	2.9%
Interbank Deposits	28	0.0%	418	0.7%	237	0.4%
Borrowing and Onlending Obligations Abroad	10,381	16.4%	9,877	16.6%	7,731	14.3%
Borrowing and Onlending Obligations	6,552	10.4%	5,128	8.6%	4,175	7.7%
Perpetual Sub. Financial Notes	1,707	2.7%	1,111	1.9%	1,317	2.4%
Subtotal (Funding with Third Parties)	**55,752**	**88.1%**	**52,241**	**87.8%**	**47,215**	**87.6%**
Shareholders' Equity	7,520	11.9%	7,259	12.2%	6,700	12.4%
Total	**63,273**	**100.0%**	**59,500**	**100.0%**	**53,915**	**100.0%**

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

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

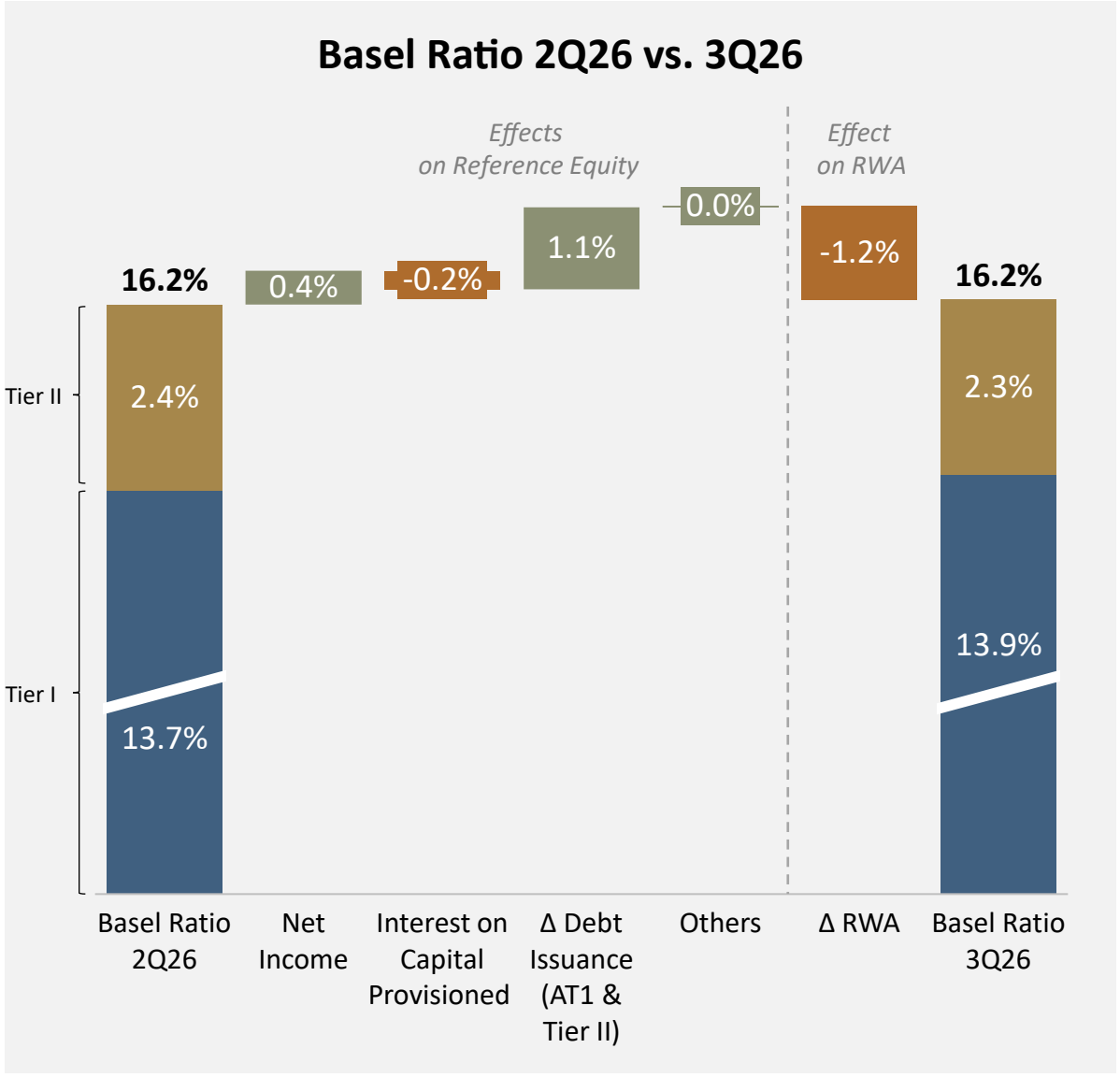
Assets & Liabilities by Maturity

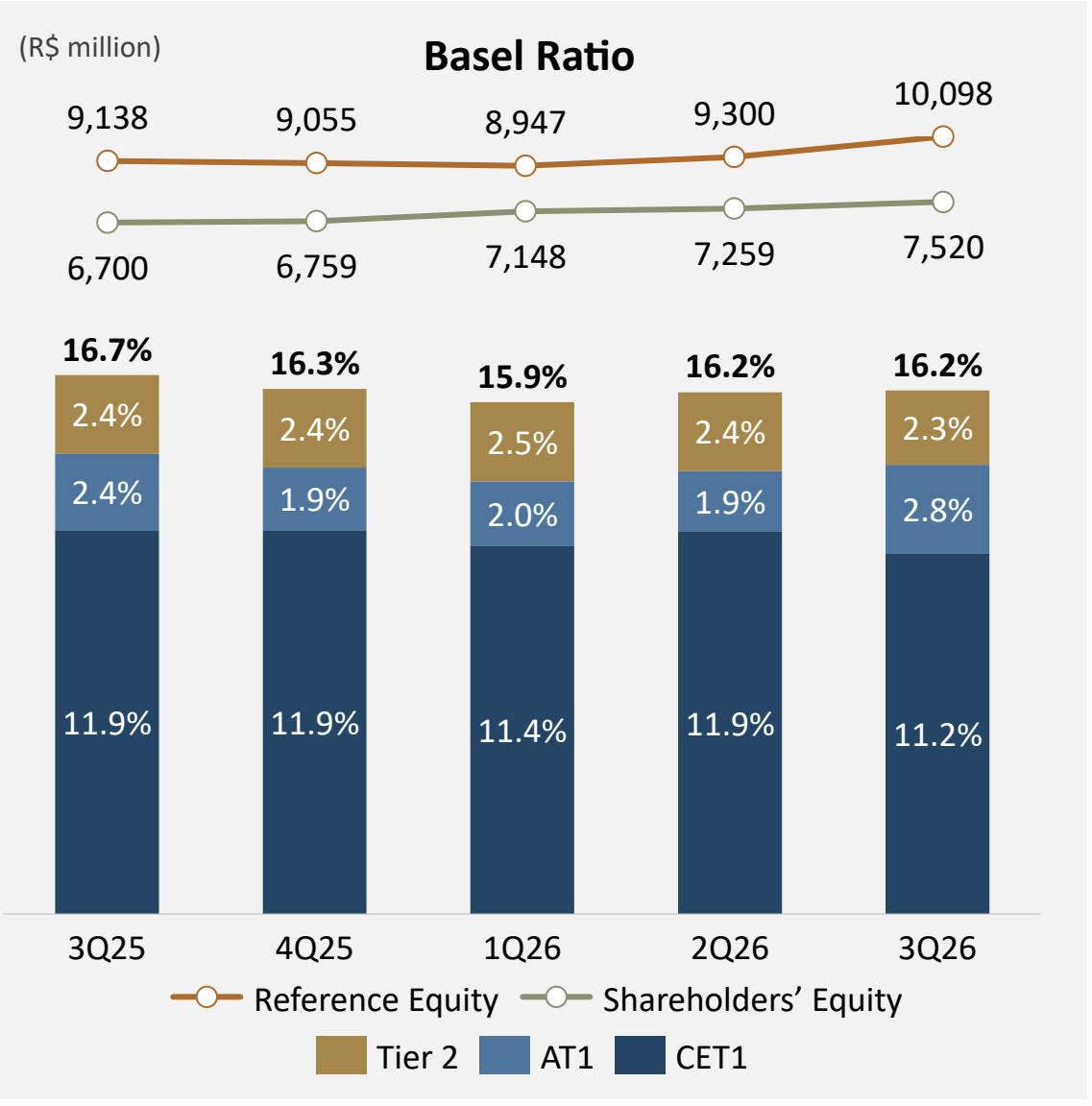


Note:

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

Basel Ratio & Shareholders' Equity

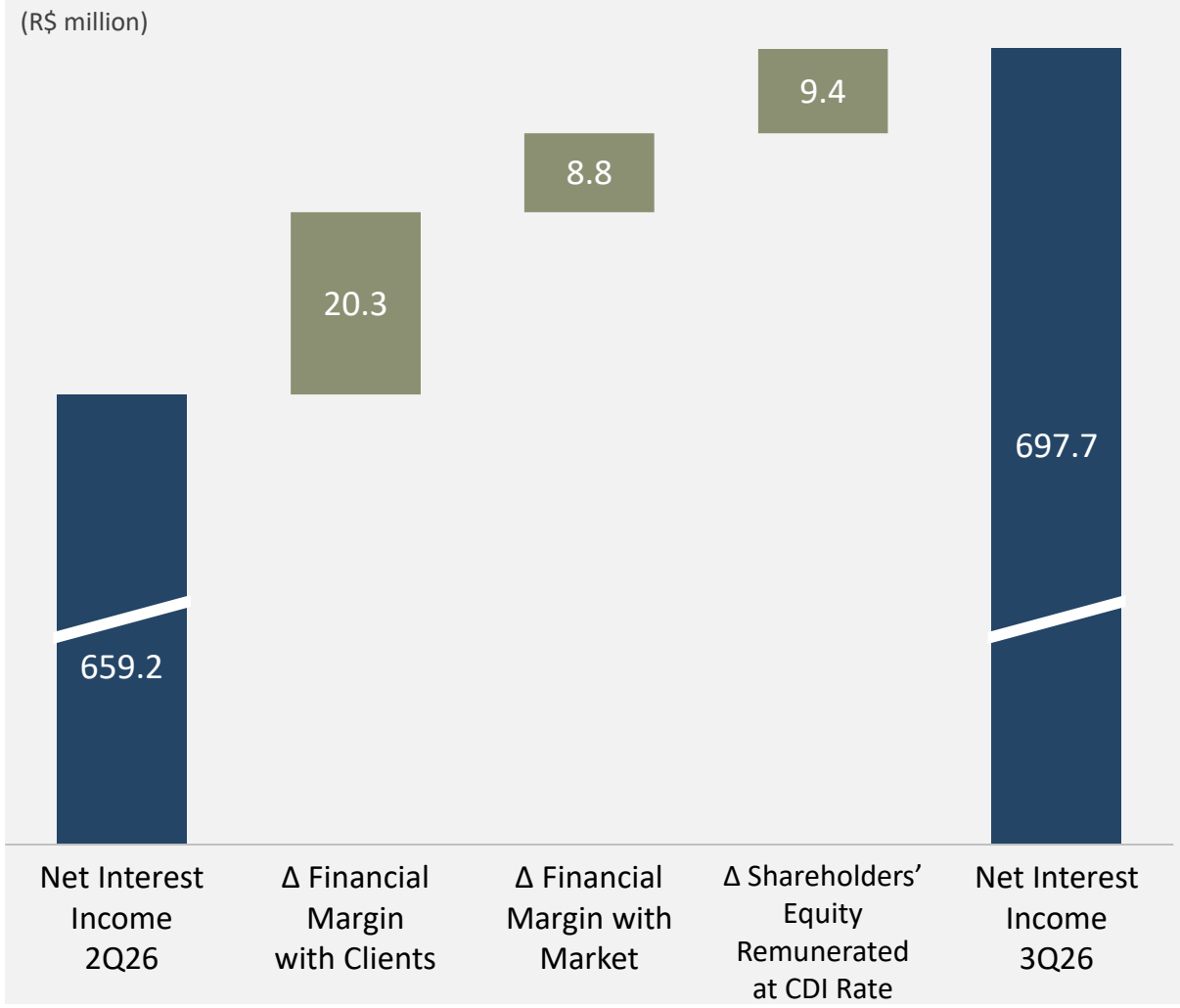




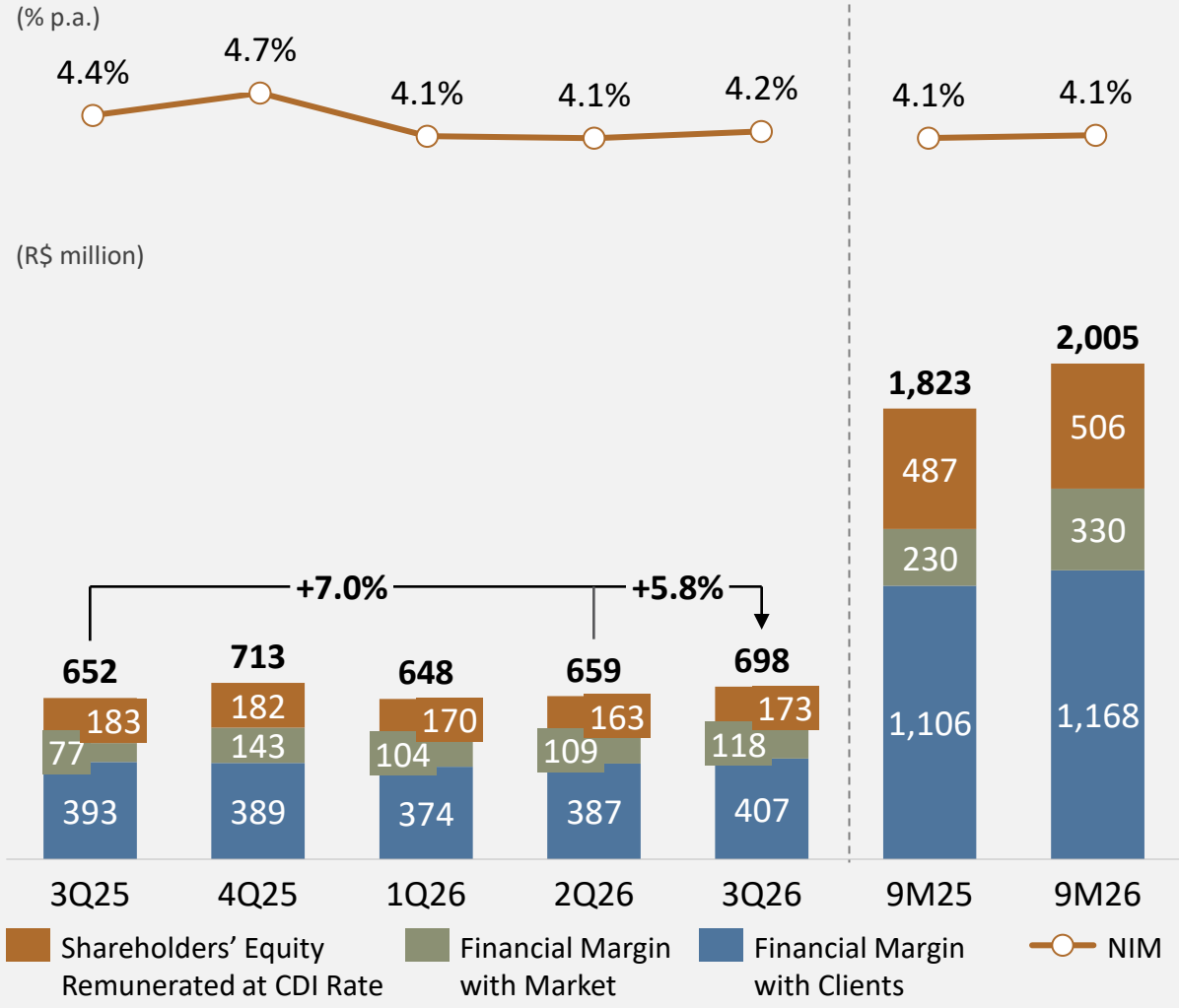
Financial Highlights

Net Interest Income

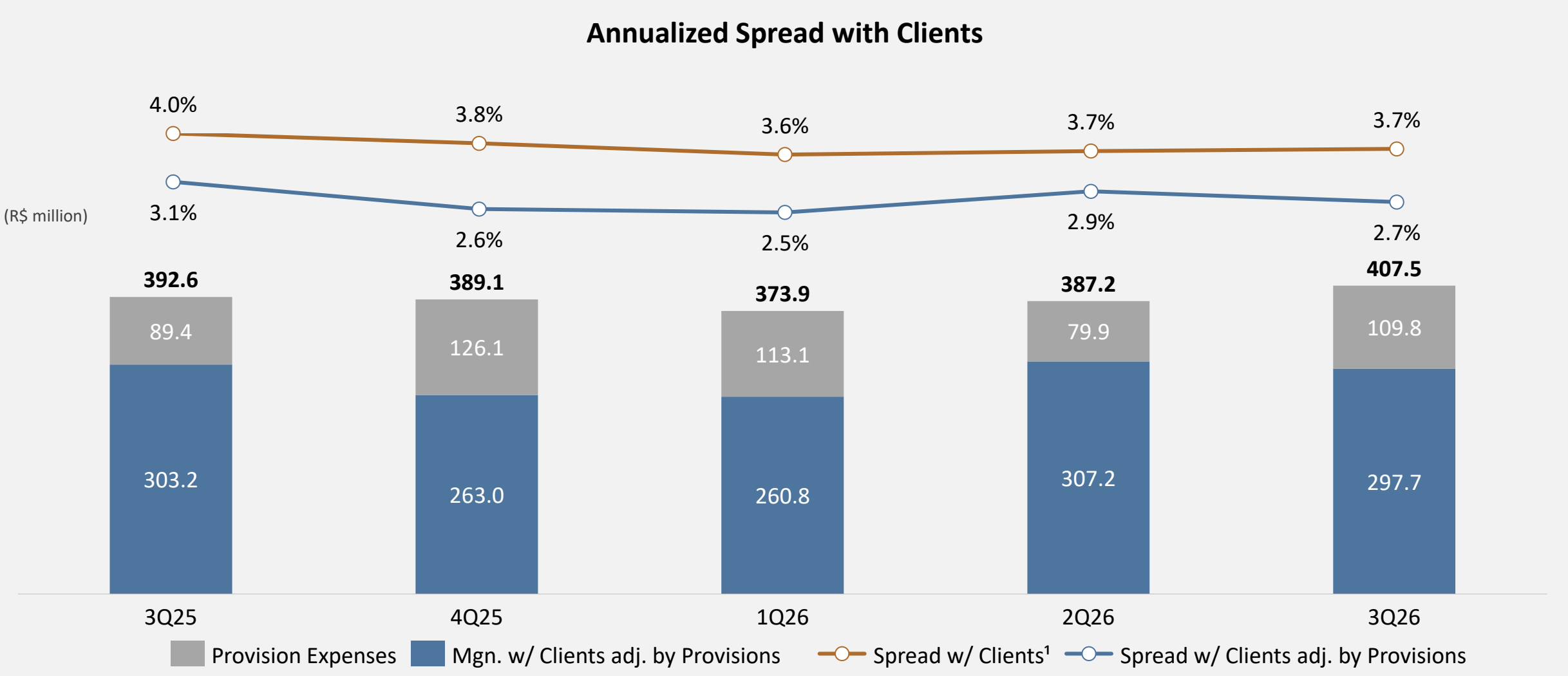
Net Interest Income 2Q26 vs. 3Q26



Net Interest Income & NIM



Margin and Spread with Clients

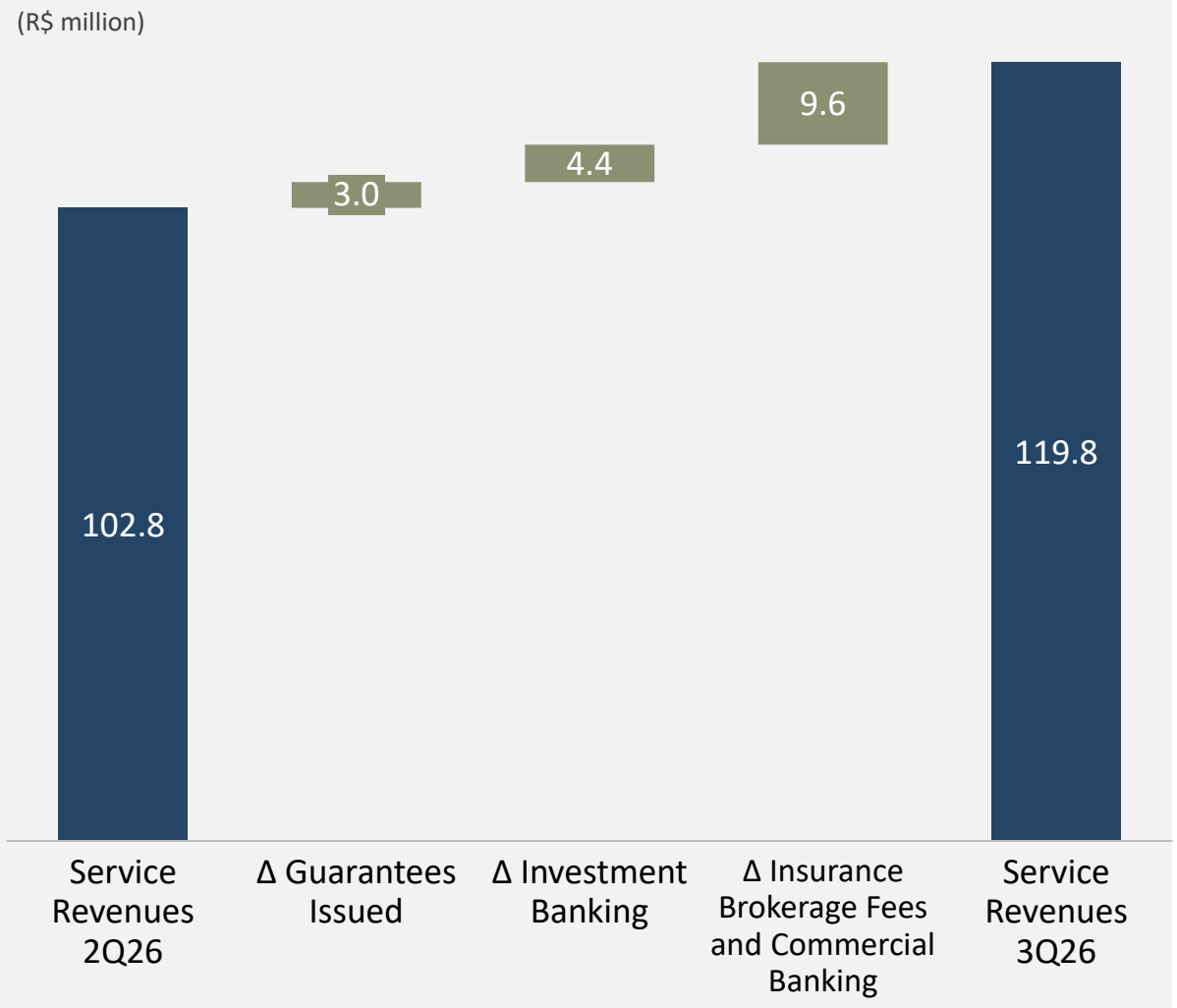


Note:

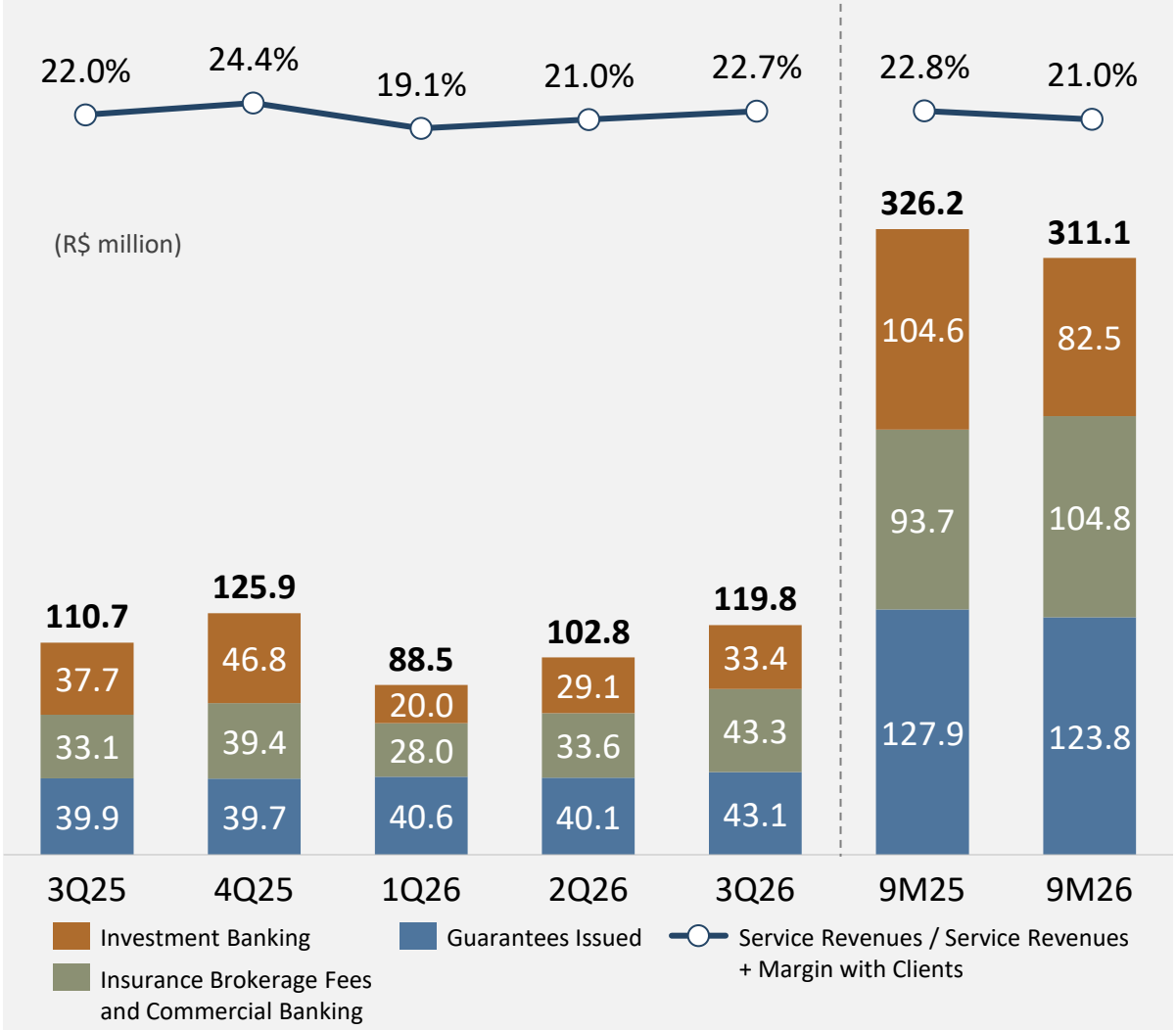
1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

Service Revenues

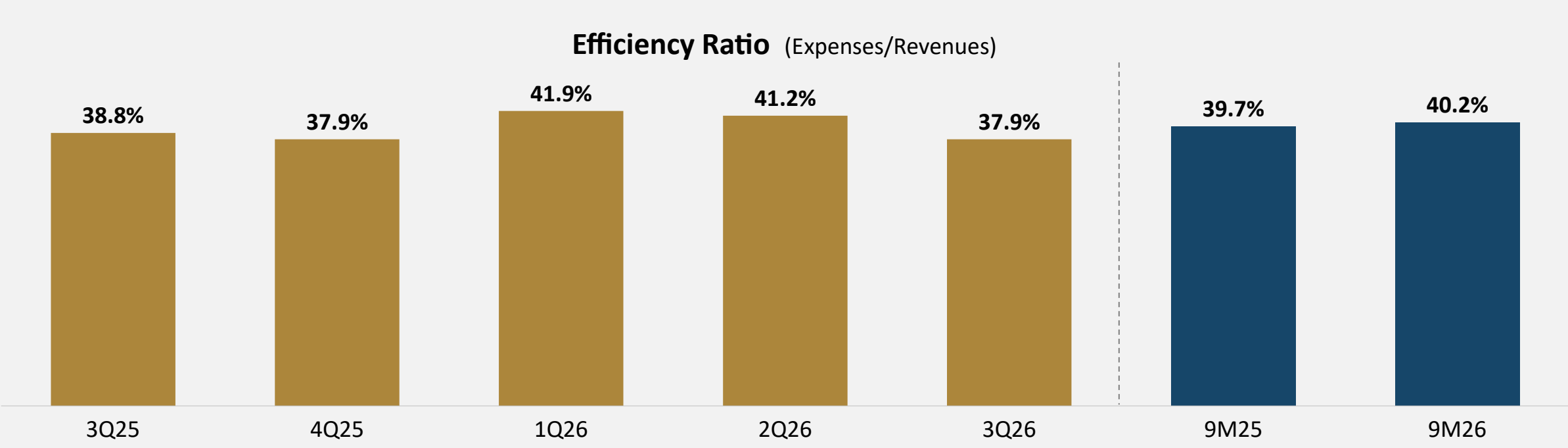
Service Revenues 2Q26 vs. 3Q26



Service Revenues



Expenses and Efficiency Ratio

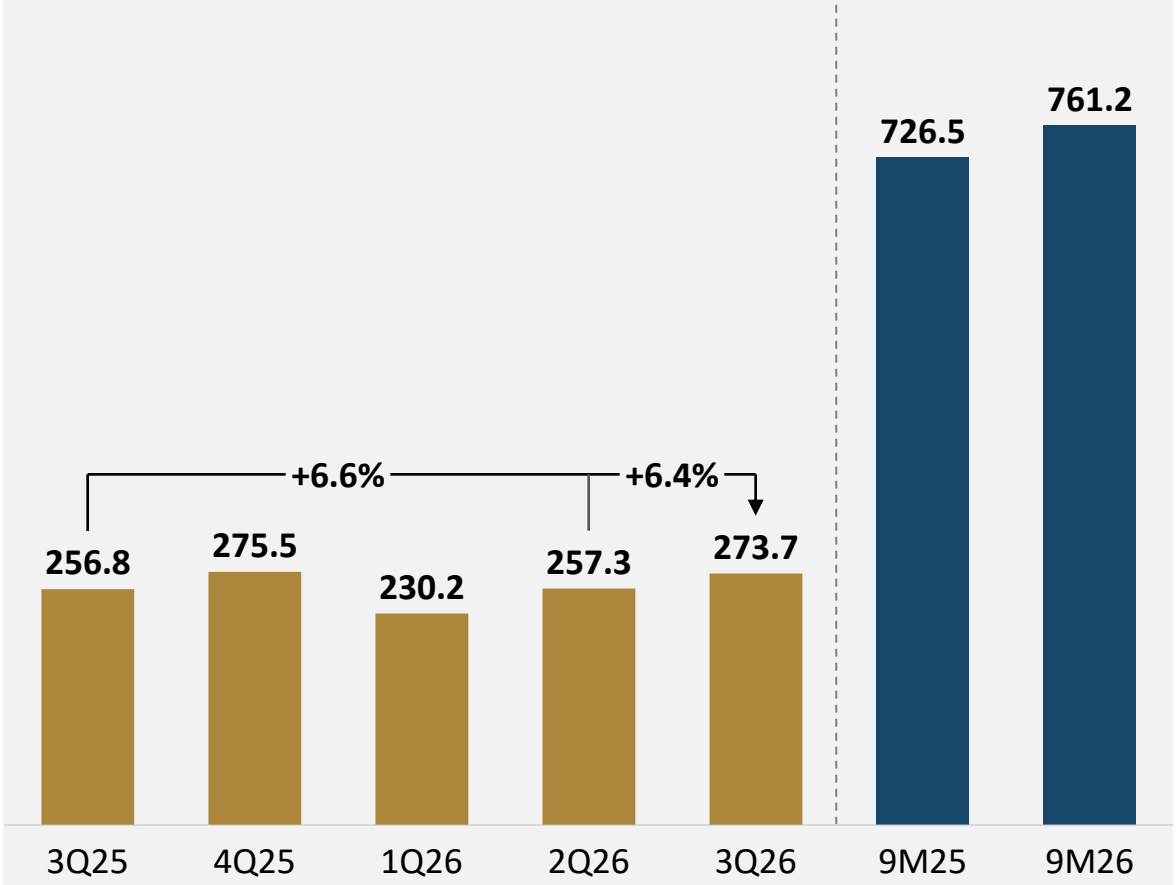


Expenses (R$ million)	3Q26	2Q26	3Q26x2Q26	3Q25	3Q26x3Q25	9M26	9M25	9M26x9M25
Personnel Expenses	(137.3)	(139.1)	-1.3%	(126.7)	8.3%	(408.1)	(381.9)	6.9%
Other Administrative Expenses	(73.8)	(76.8)	-3.8%	(71.1)	3.8%	(224.2)	(208.5)	7.5%
Subtotal	**(211.1)**	**(215.9)**	**-2.2%**	**(197.9)**	**6.7%**	**(632.3)**	**(590.4)**	**7.1%**
Profit Sharing	(80.5)	(79.6)	1.2%	(81.4)	-1.1%	(246.7)	(214.1)	15.2%
Total	**(291.6)**	**(295.5)**	**-1.3%**	**(279.3)**	**4.4%**	**(879.0)**	**(804.5)**	**9.3%**
Employees	**1,358**	**1,357**	**0.1%**	**1,298**	**4.6%**	**1,358**	**1,298**	**4.6%**

Profitability

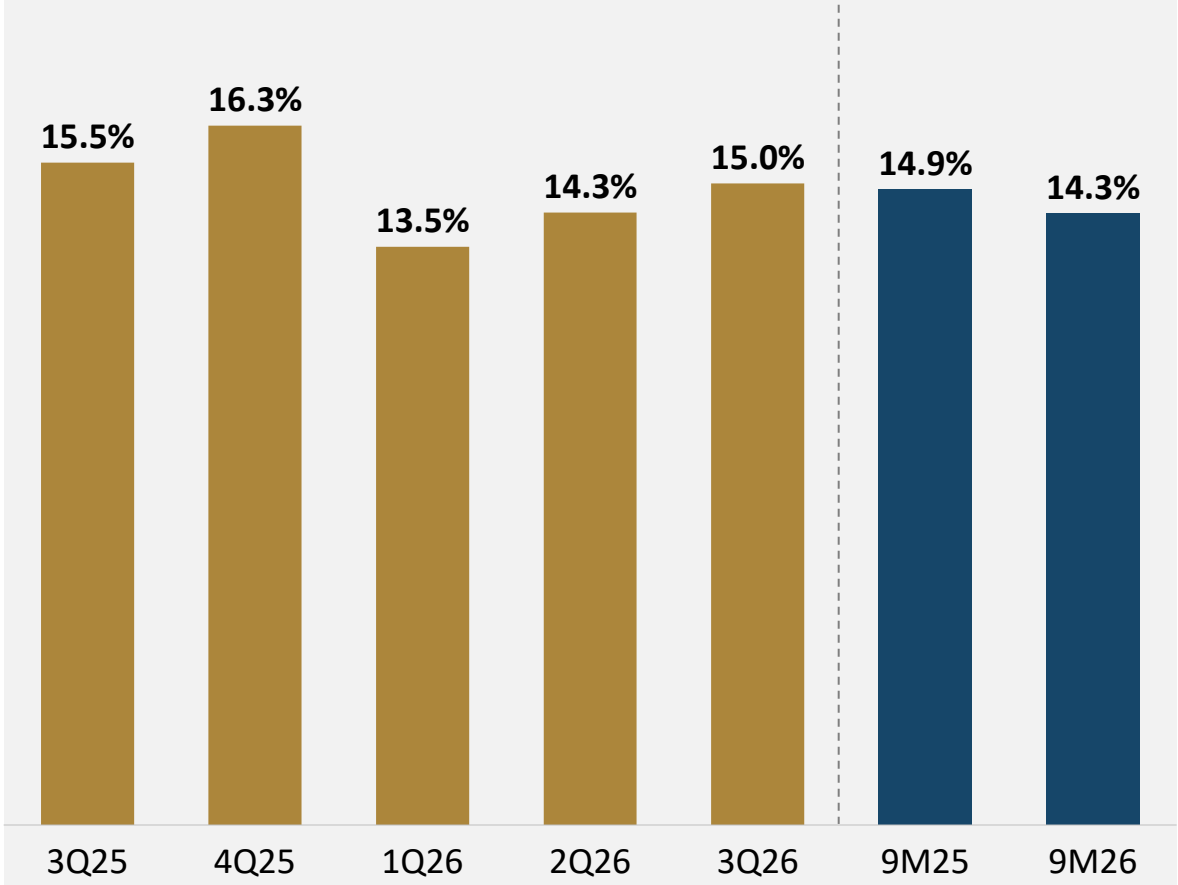
Recurring Net Income

(R$ million)



Recurring ROAE

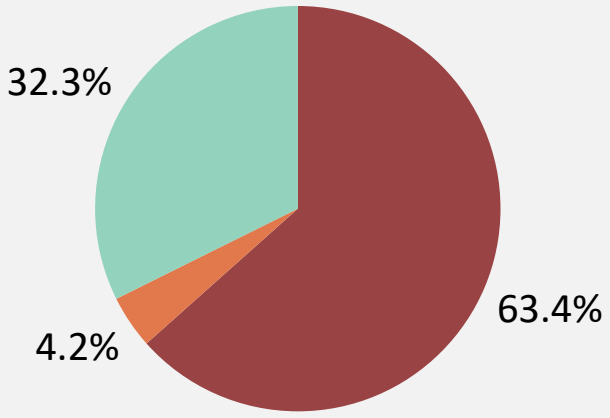
(p.a.)



Ownership and Organizational Breakdown

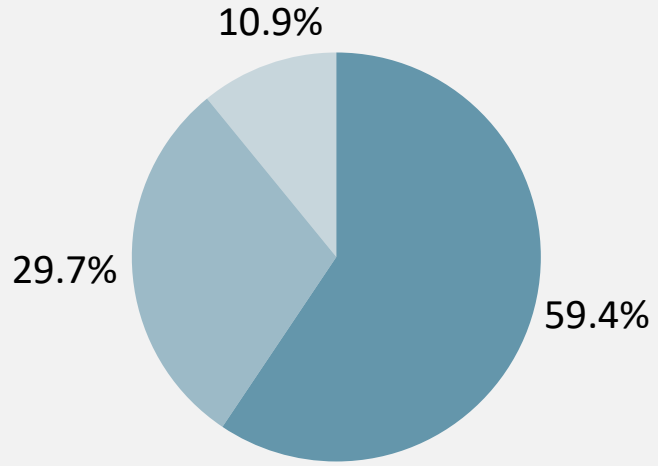
Ownership Structure

ABC Brasil[1]



Sep/26

Bank ABC (Controlling Shareholder)



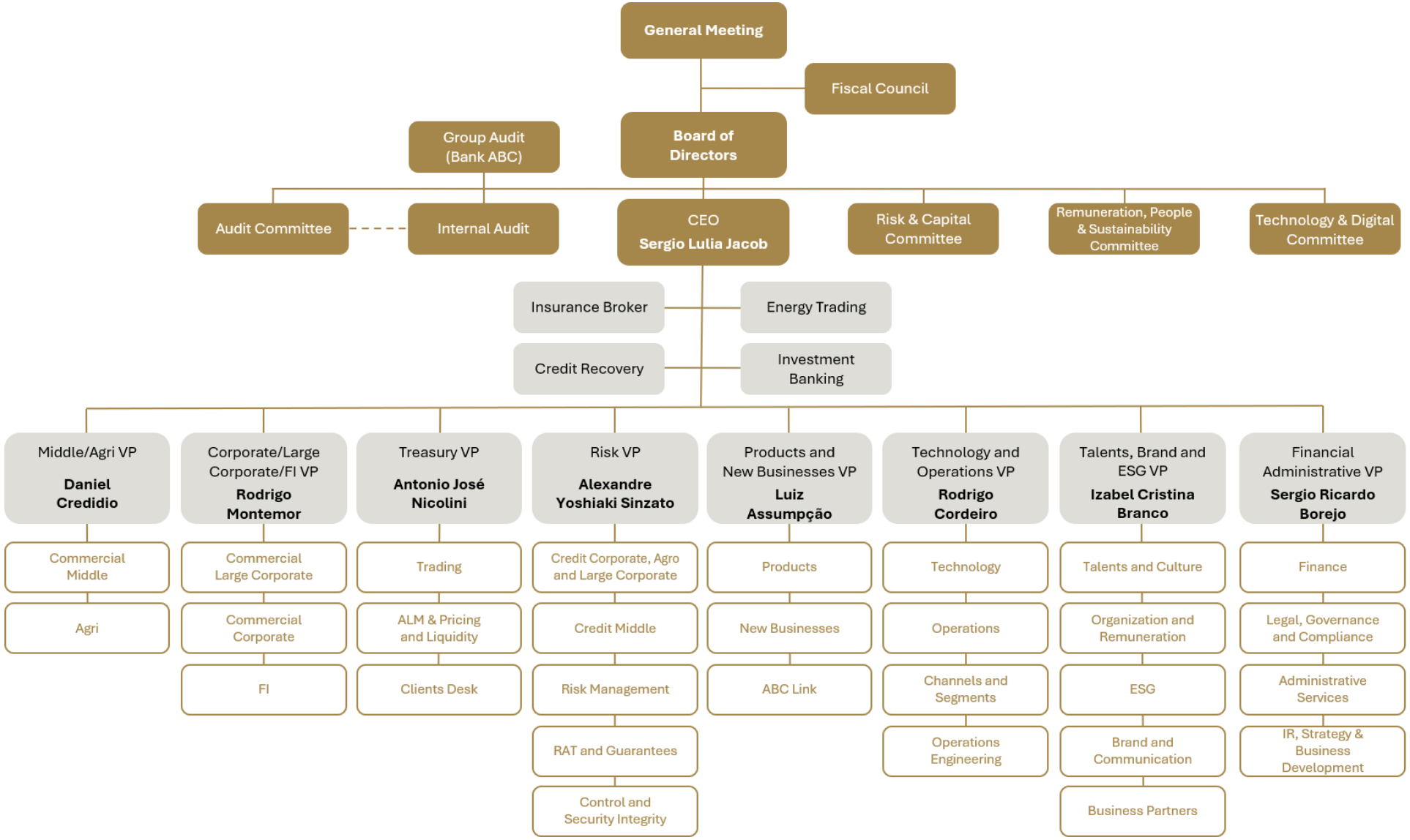
Jun/26

Notes:

1 Ex-Treasury

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

Corporate Structure



(Nov/26)

Corporate Governance

Listed at B3 since 2007

- ~32% free float
- Active research coverage by sell-side analysts and credit rating agencies, with full disclosure

Local management *Partnership*, supplemented by long-term alignment

- Senior management with approximately 4.2%[1] of the total capital of ABC Brasil, through long term incentive plans
- Employees with a relevant part of their remuneration linked to performance goals, and relevant portion paid in ABC Brasil's shares

Admitted at B3's Level 2 of Corporate Governance since IPO

- Minority shareholders with the right to appoint independent board members
- All related-party transactions subject to CVM and B3 regulatory rules, including mandatory disclosure in the financial statements

Included in the following B3's indexes:

IBRA B3 · SMLL B3
IDIV B3 · IGC B3
ITAG B3 · IGCT B3
ICO2 B3 · IFNC B3
IDIVERSA B3

Note:

1 As of September 30, 2026

ESG Highlights

Sustainable Finance

- **+R$24.9 bn**[1] to **asset** operations linked to **ESG** criteria[2]
- **+R$719 mm**[1] in **sustainable Financial Bills and CDBs** on the local market
- Structuring **ESG debt securities** on the local capital market
- **BNDES Onlending ESG lines**:
  Fundo Clima, Finame Baixo Carbono, Renovação de Frota
- Access to ESG lines through **global multilateral agencies:**

IDB Invest | IFC International Finance Corporation WORLD BANK GROUP – Creating Markets, Creating Opportunities | PROPARCO GROUPE AGENCE FRANÇAISE DE DÉVELOPPEMENT

- EcoInvest 4th Auction: Bioeconomy, Sustainable Tourism & Infrastructure

Climate Change

- **Decarbonization Solutions Desk:** products that support the transition to a low-carbon economy
- Automated measurement of emissions related to financing activities
- Strategy for reducing and offsetting **scope 1 and 2 emissions**

Pacts & Commitments

CDP
Signatory Investor

United Nations Global Pact
Member

Partnership for Carbon Accounting Financials
Member

Awards & Recognitions

ICO2 B3 — Adhesion to the B3 **Carbon Efficient Index** Portfolio

IDIVERSA B3 — Adhesion to the B3 **Diversity Index** Portfolio

Gold Seal
Brazilian GHG Protocol Program

Febraban Award
Socio-environmental Pillar

Ranking Extel 2025
Best ESG Program - Small Cap

Governance

- Release of the **2025 Integrated Annual Report,** consolidating the Company's financial and non-financial information, demonstrating how we generate value over time

Notes:

1 As of September 30, 2026

2 According to ABC Brasil's Sustainable Finance Framework, which has a second party opinion from S&P, and the Febraban Green Taxonomy

Appendix

Managerial Income Statement

Managerial Income Statement (R$ million)	3Q26	2Q26	3Q26x2Q26	3Q25	3Q26x3Q25	9M26	9M25	9M26x9M25
Net Interest Income	**697.7**	**659.2**	**5.8%**	**652.0**	**7.0%**	**2,004.7**	**1,823.1**	**10.0%**
Financial Margin with Clients	407.5	387.2	5.2%	392.6	3.8%	1,168.5	1,105.7	5.7%
Shareholders' Equity Remunerated at CDI Rate	172.7	163.3	5.8%	182.7	-5.5%	506.2	487.0	3.9%
Financial Margin with Market	117.5	108.7	8.1%	76.8	53.1%	330.0	230.4	43.2%
Provision Expenses	(109.8)	(79.9)	37.4%	(89.4)	22.9%	(302.8)	(237.8)	27.3%
Net Interest Income post-Provisions	**587.9**	**579.3**	**1.5%**	**562.7**	**4.5%**	**1,701.9**	**1,585.3**	**7.4%**
Service Revenues	**119.8**	**102.8**	**16.5%**	**110.7**	**8.3%**	**311.1**	**326.2**	**-4.6%**
Guarantees Issued	43.1	40.1	7.4%	39.9	8.0%	123.8	127.9	-3.2%
Investment Banking	33.4	29.1	15.0%	37.7	-11.3%	82.5	104.6	-21.2%
Insurance Brokerage Fees and Commercial Banking	43.3	33.6	28.6%	33.1	30.8%	104.8	93.7	11.9%
Personnel & Other Administrative Expenses	**(211.1)**	**(215.9)**	**-2.2%**	**(197.9)**	**6.7%**	**(632.3)**	**(590.4)**	**7.1%**
Personnel Expenses	(137.3)	(139.1)	-1.3%	(126.7)	8.3%	(408.1)	(381.9)	6.9%
Other Administrative Expenses	(73.8)	(76.8)	-3.8%	(71.1)	3.8%	(224.2)	(208.5)	7.5%
Tax Expenses	(44.0)	(39.6)	10.9%	(40.2)	9.4%	(124.2)	(117.7)	5.5%
Other Operating Income/Expenses	(3.3)	(5.4)	-39.3%	(2.4)	34.1%	(7.7)	(4.8)	58.7%
Non Operating Income	(0.2)	1.3	-116.2%	(1.0)	-78.1%	0.9	4.9	-82.3%
Earnings before Tax and Profit Sharing	**449.1**	**422.4**	**6.3%**	**431.9**	**4.0%**	**1,249.7**	**1,203.5**	**3.8%**
Income Tax and Social Contribution	(90.0)	(82.7)	8.8%	(88.4)	1.8%	(231.2)	(249.1)	-7.2%
Profit Sharing	(80.5)	(79.6)	1.2%	(81.4)	-1.1%	(246.7)	(214.1)	15.2%
Minority Interest	(5.0)	(2.8)	74.5%	(5.3)	-6.4%	(10.6)	(13.8)	-23.1%
Recurring Net Income	**273.7**	**257.3**	**6.4%**	**256.8**	**6.6%**	**761.2**	**726.5**	**4.8%**

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