

Investor Presentation

February 2026

Strategy and Business Segments

- Arab Banking Corporation and local management acquire Roberto Marinho Group's shares



- The bank's name changes to Banco ABC Brasil S.A.

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

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



- Beginning of operations of the Credit Recovery
VISIO

- New Brand positioning, Purpose and Culture Pillars



1989



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

1997

2007



2013

2019

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

2020

2021



- Launching proprietary insurance brokerage

2022

2023



- Reorganization of the Investment Banking area

2024

2025

- Introduction of Agri and Real Estate Verticals

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

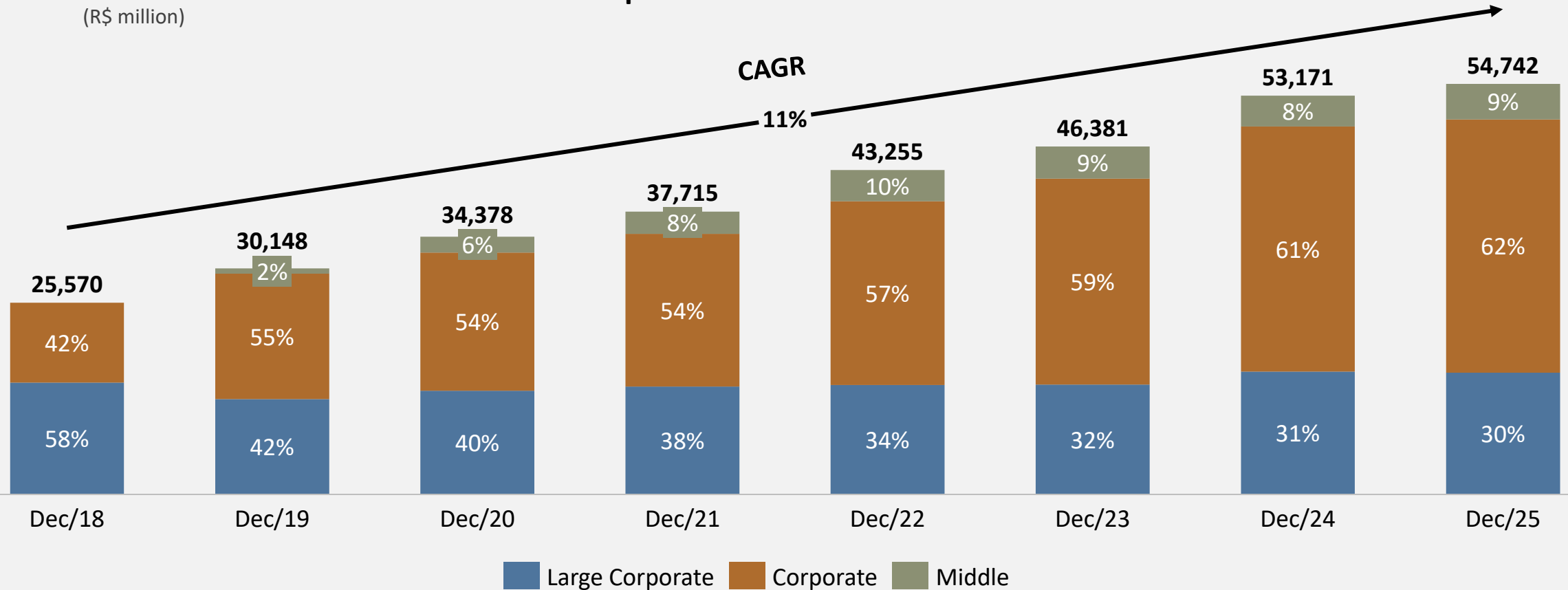
ABC Brasil offers financial solutions to companies in the **Large Corporate**, **Corporate** and **Middle** segments

Expanded Credit Portfolio^{1,2}

(R\$ million)

CAGR

11%



Notes:

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

2 Includes Loans, Guarantees Issued and Corporate Securities portfolios

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

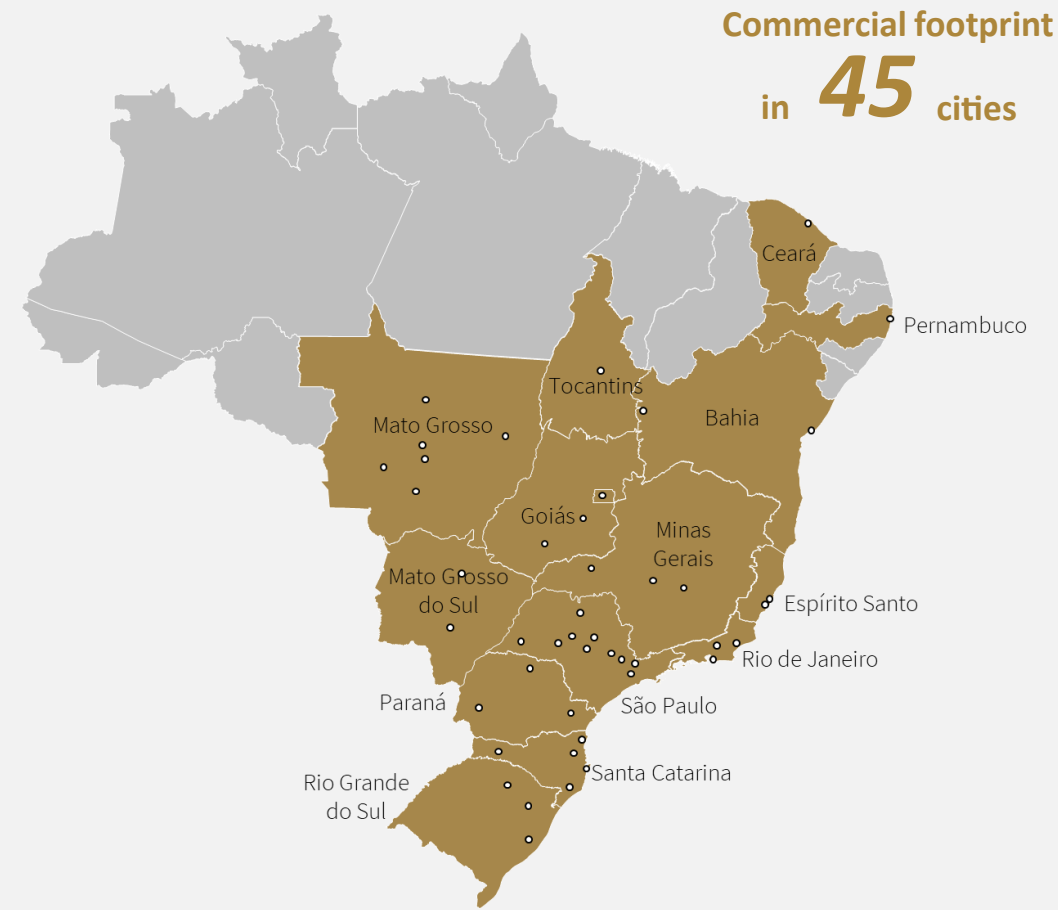
**Risk Exposure
Dilution**

**Capture Synergies
among Operations**

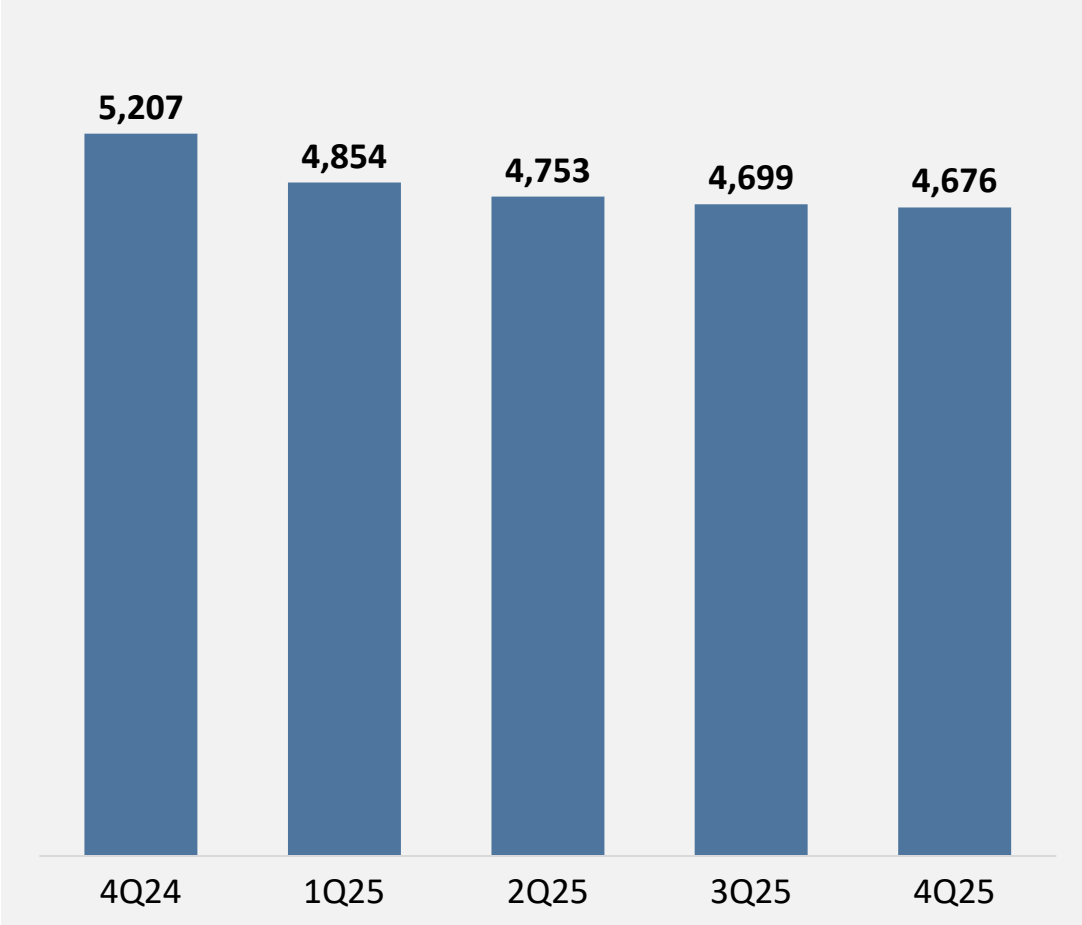
**Expand
Structural
ROAE**

**Lower Volatility
Over the Cycles**

Geographical Footprint



Client Base



Segments Highlights

Large Corporate¹

Dec/24 Sep/25 Dec/25

Corporate Clients⁴

379 410 405

Average Ticket⁴
(R\$ million)

100.2 86.8 87.7

Average Term⁴
(days)

315 341 316

Corporate²

Dec/24 Sep/25 Dec/25

2,498 2,192 2,180

21.2 24.0 25.3

380 406 420

Middle³

Dec/24 Sep/25 Dec/25

2,330 2,097 2,091

2.6 3.0 3.3

350 389 390

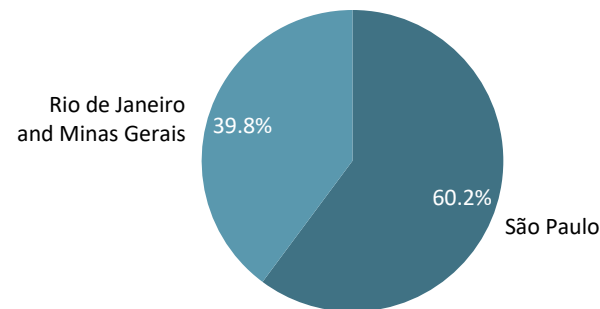
Total

Dec/25

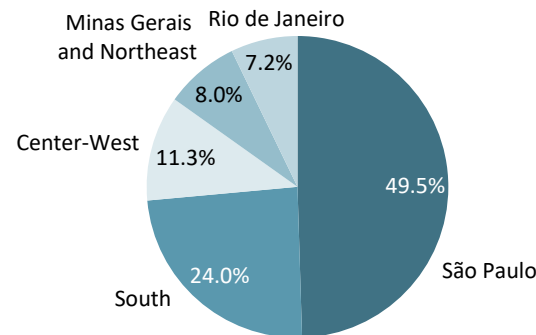
4,676
-10%
Chg. 12M

Geographical Breakdown of the Expanded Credit Portfolio per Segment

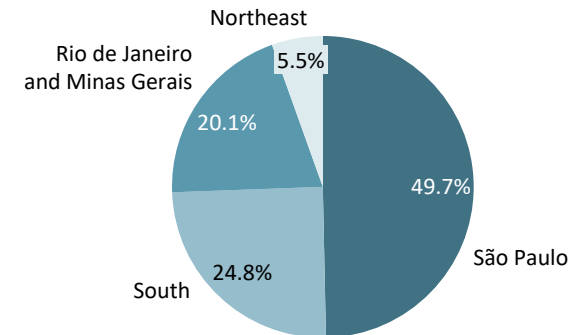
Large Corporate



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

Expanded Credit Portfolio

Expanded Credit Portfolio ¹ (R\$ million)	4Q25		3Q25		4Q25x3Q25	4Q24		4Q25x4Q24
	Res. 4,966	% Total	Res. 4,966	% Total	Chg 3M	Res. 2,682	% Total	Chg 12M
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%

Notes:

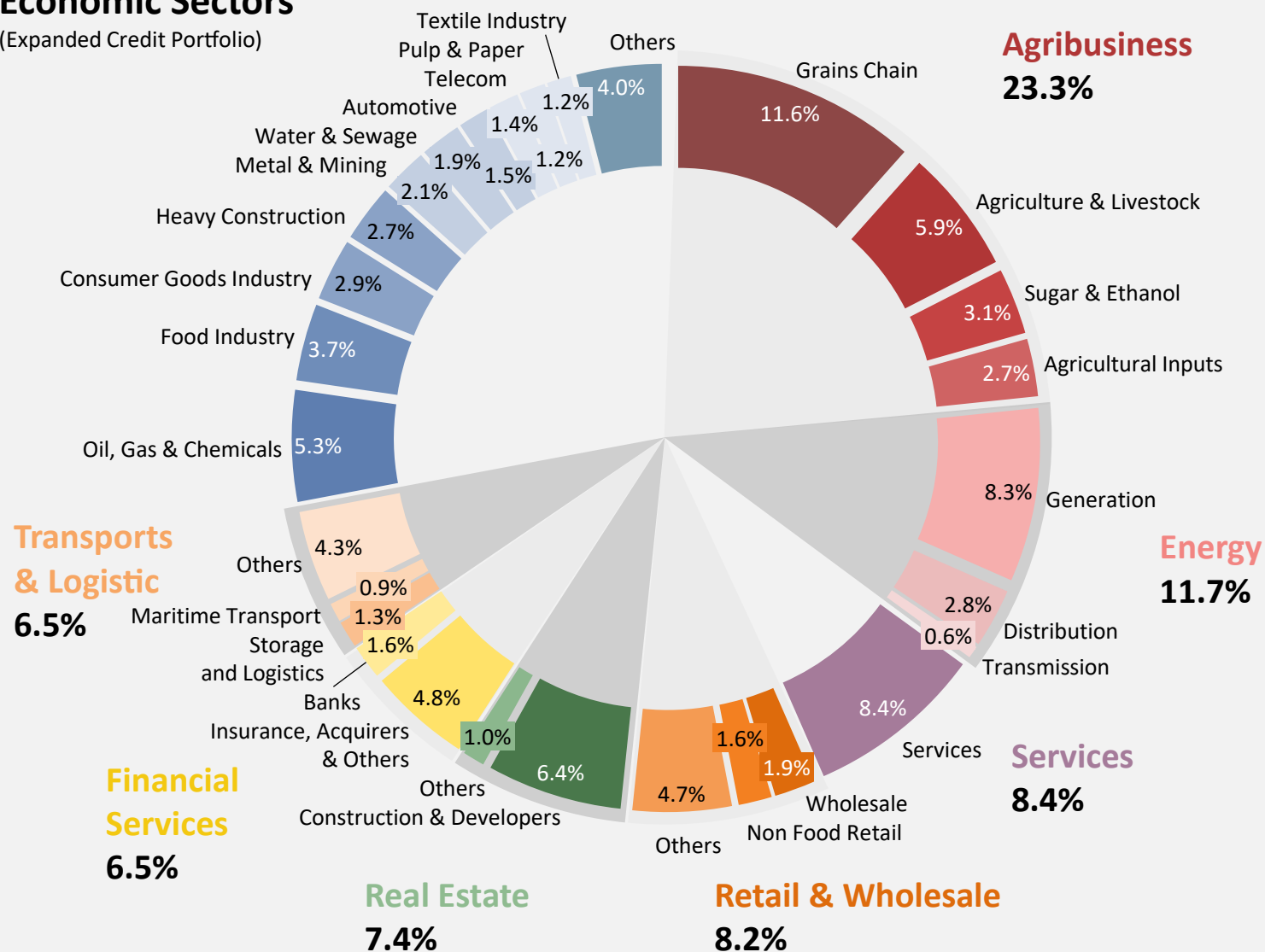
1 Based on the new client segmentation, historical data has been reclassified from 2024 onwards for comparability purposes

2 Includes Loans and Corporate Securities portfolios

Economic Sectors & Collaterals

Economic Sectors

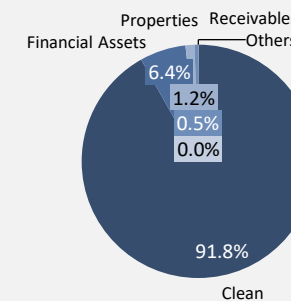
(Expanded Credit Portfolio)



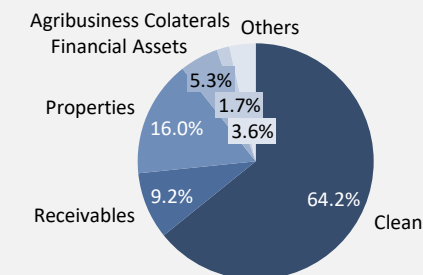
Collaterals

(Expanded Credit Portfolio)

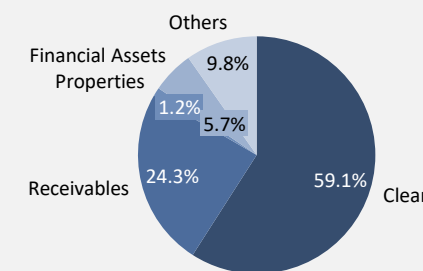
Large Corporate Collateralized Portfolio: 8.2%



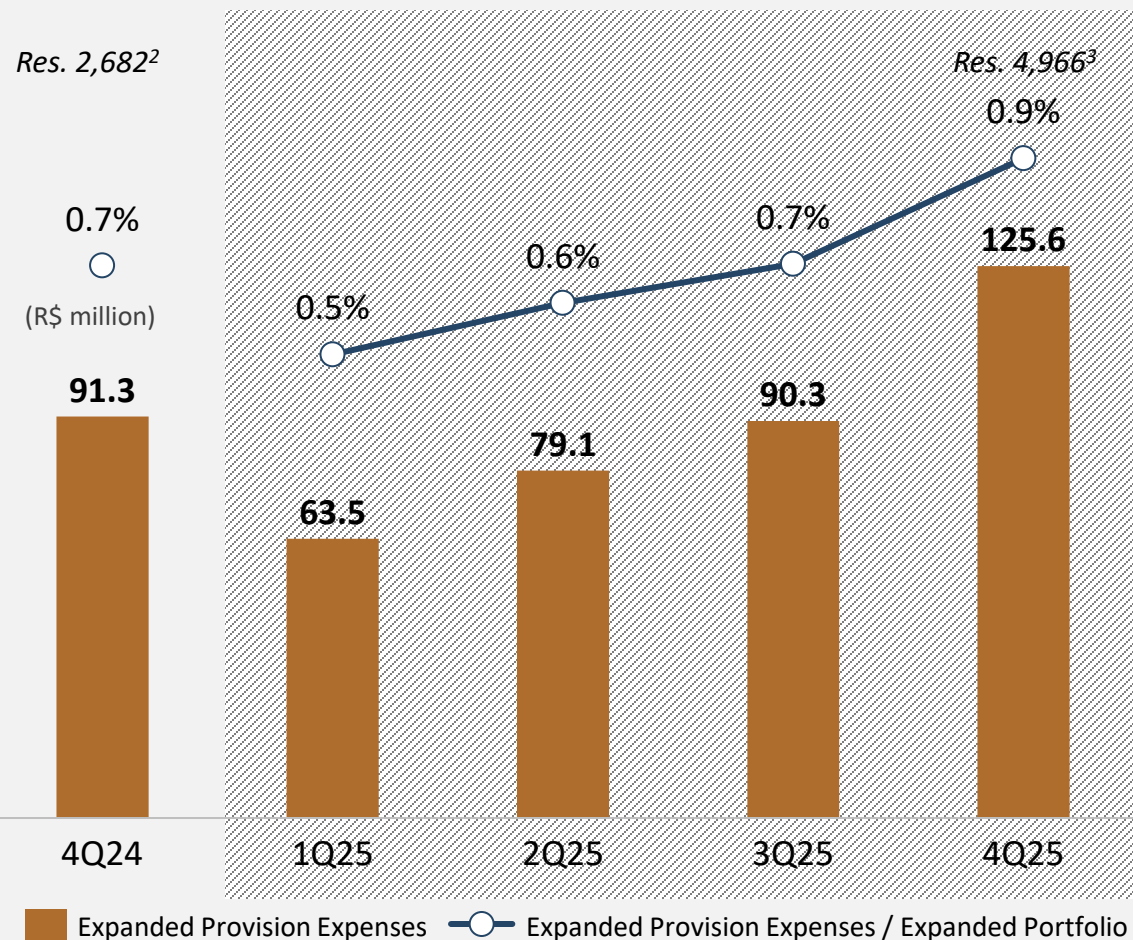
Corporate Collateralized Portfolio: 35.8%



Middle Collateralized Portfolio: 40.9%



Expanded Provision Expenses

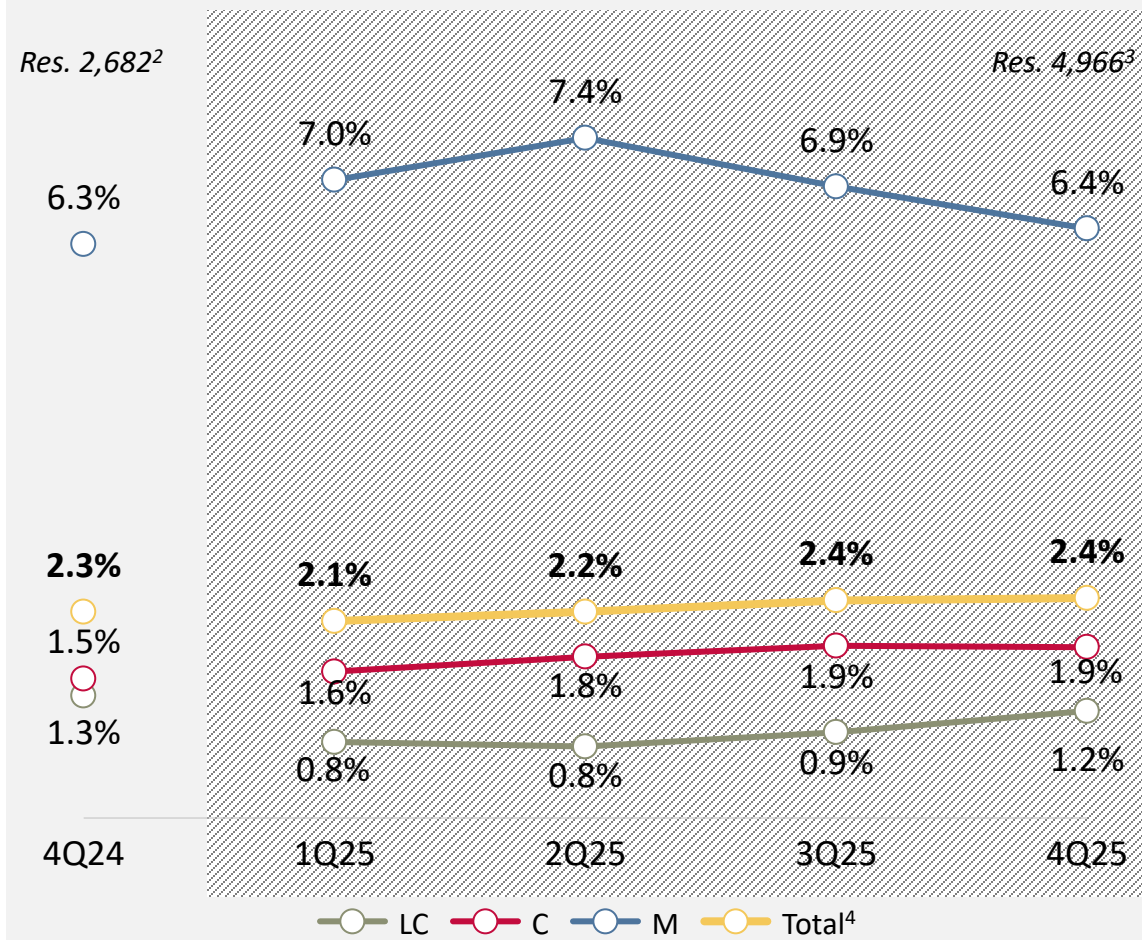


Notes:

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

2 % of Loan Portfolio

Expected Credit Loss¹

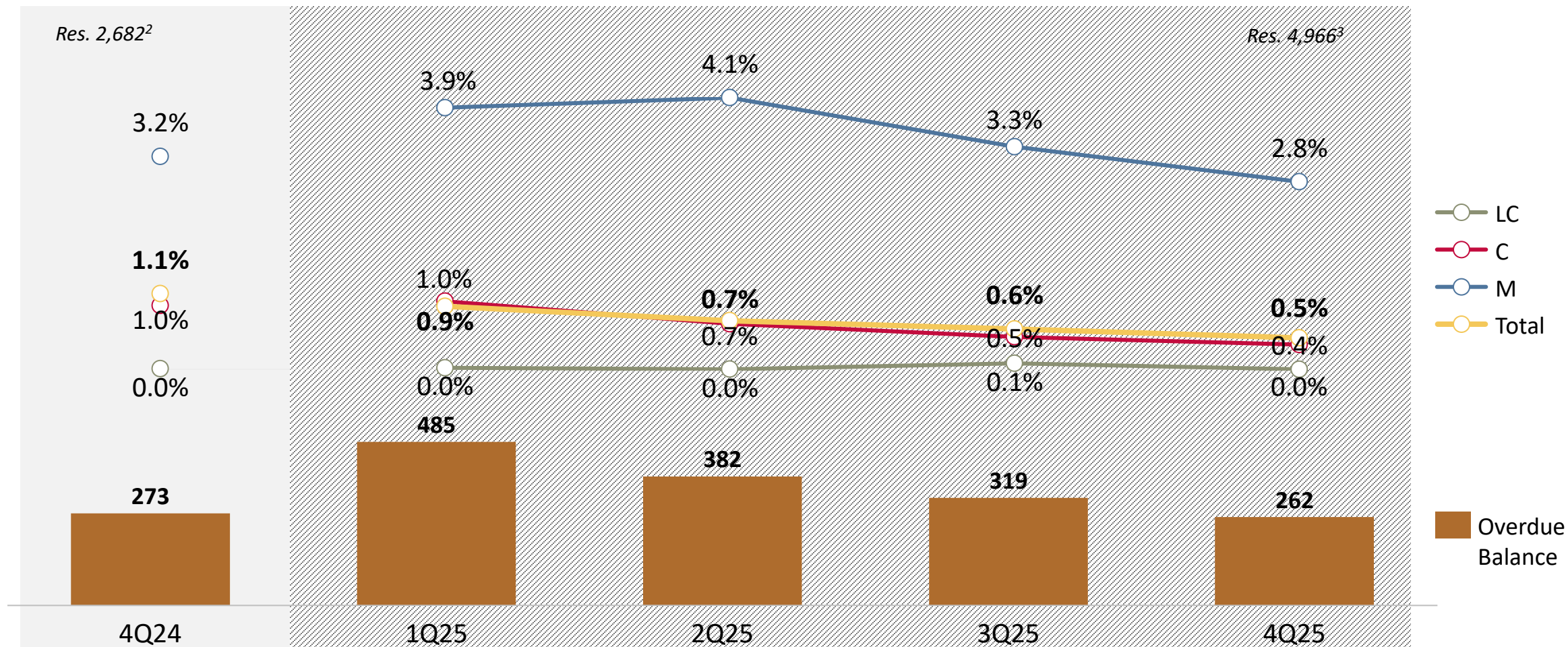


3 % of Expanded Credit Portfolio

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

Credit Portfolio Quality

+90 Days Overdue¹ (includes falling due and overdue installments)



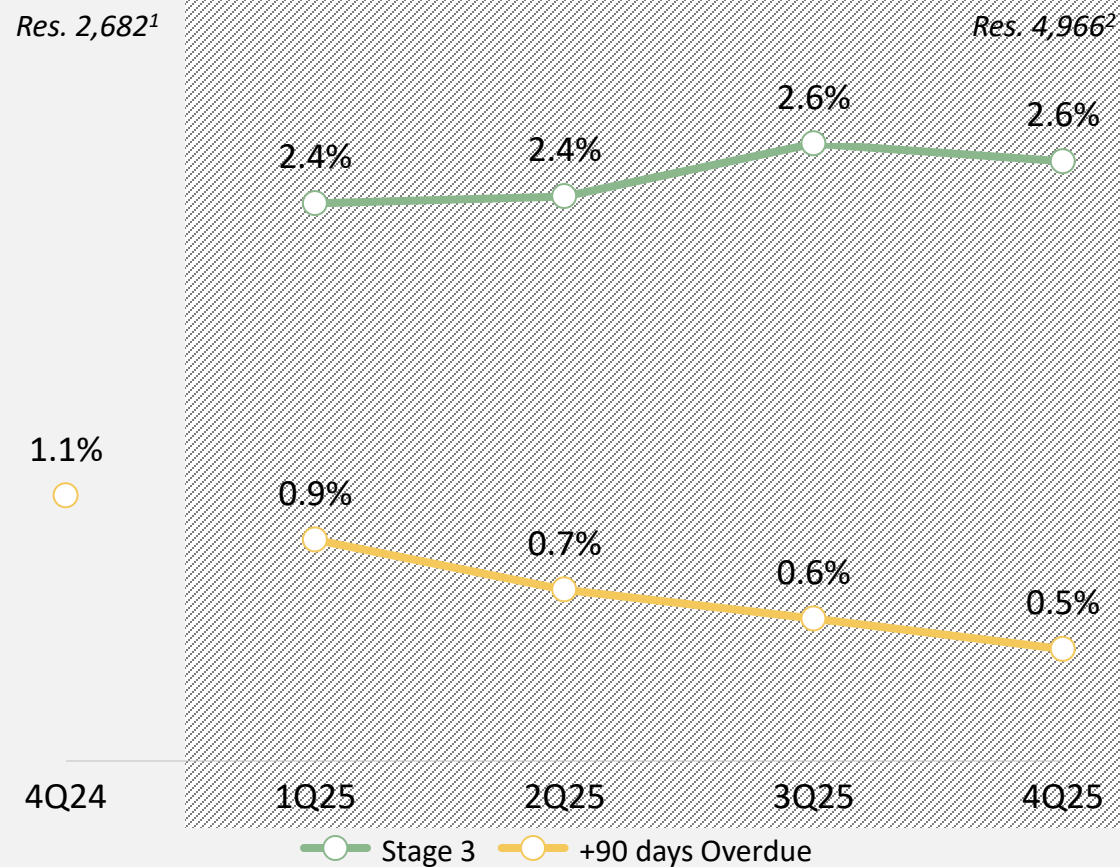
Notes:

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

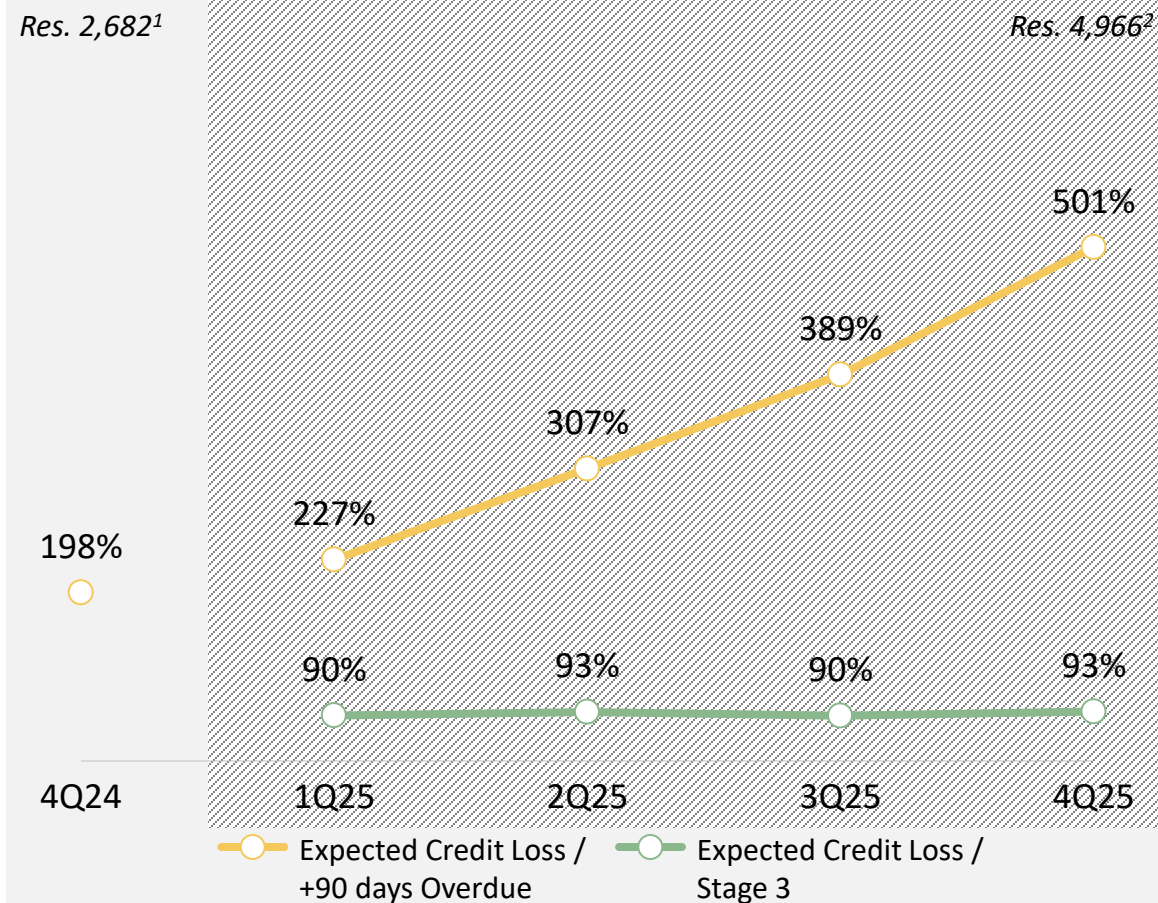
2 % of Loan Portfolio

3 % of Expanded Credit Portfolio

Operations in Stage 3 and +90 Days Overdue Balance



Coverage Ratio³



Notes:

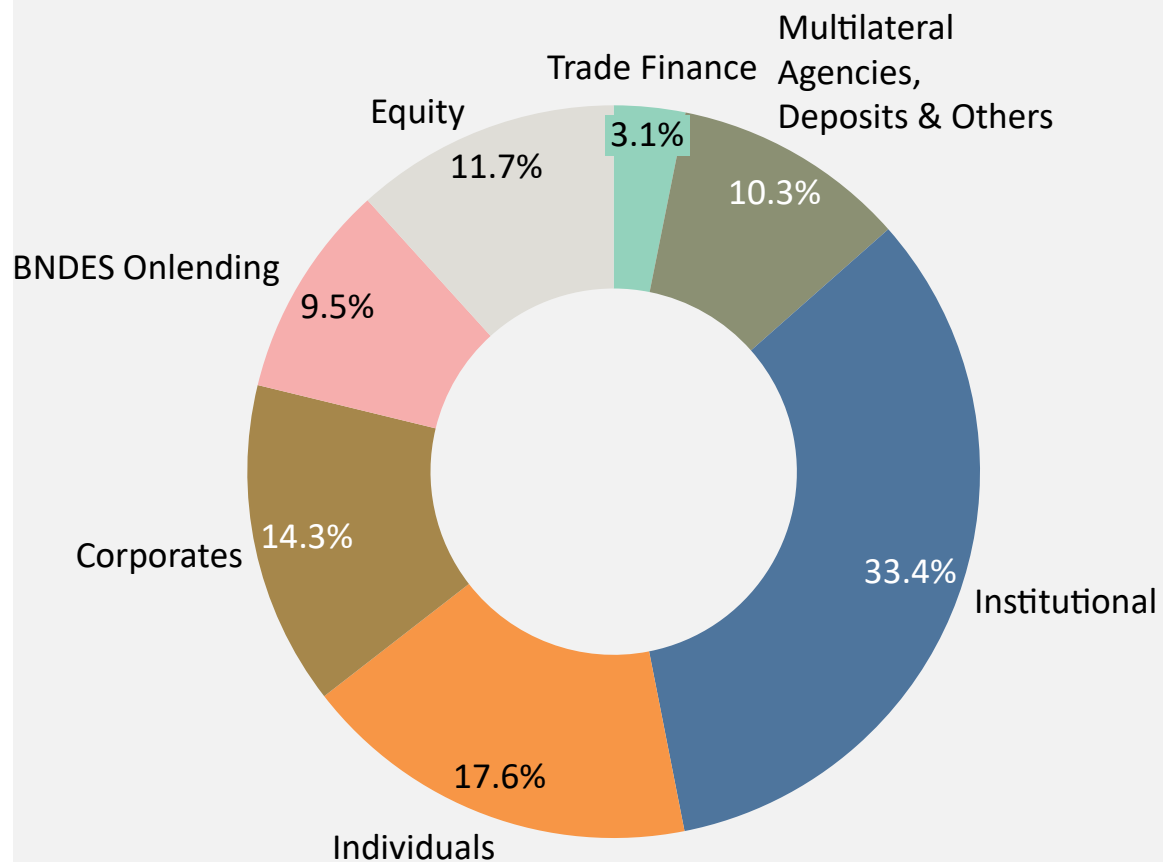
1 % of Loan Portfolio

2 % of Expanded Credit Portfolio

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

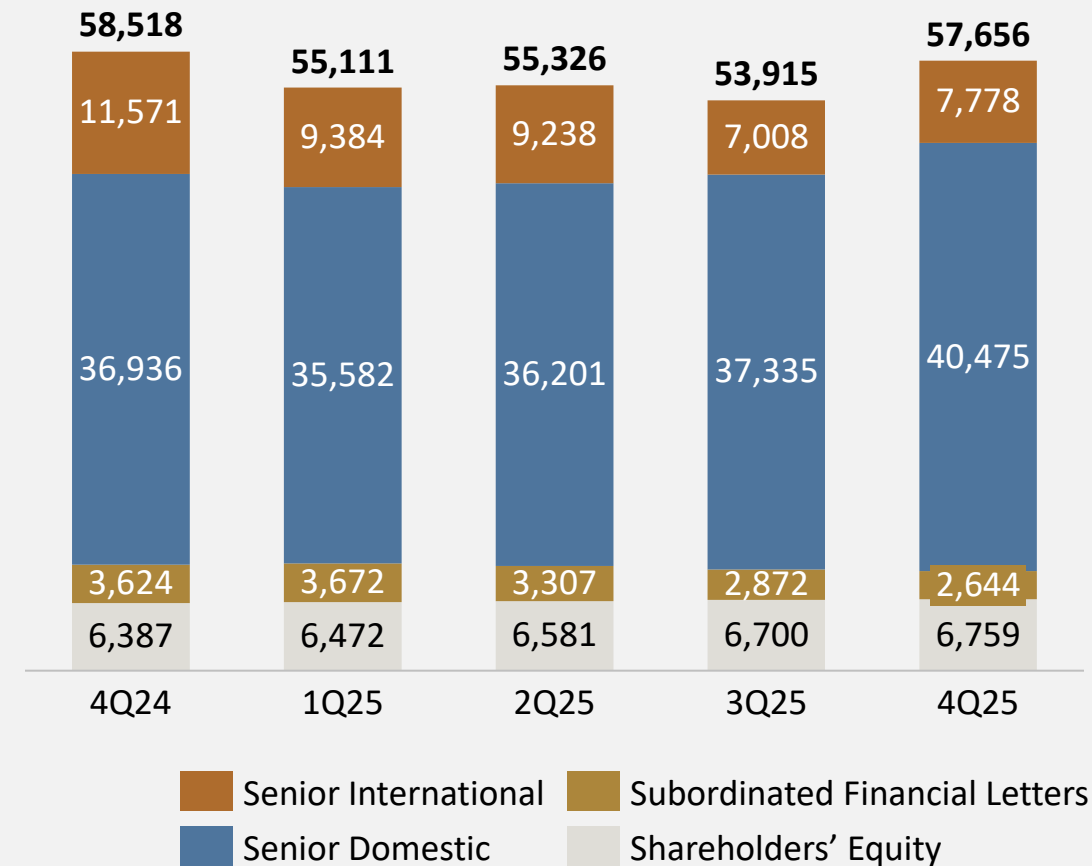
Funding and Capital Base

Funding 4Q25





Funding Evolution

(R\$ million)

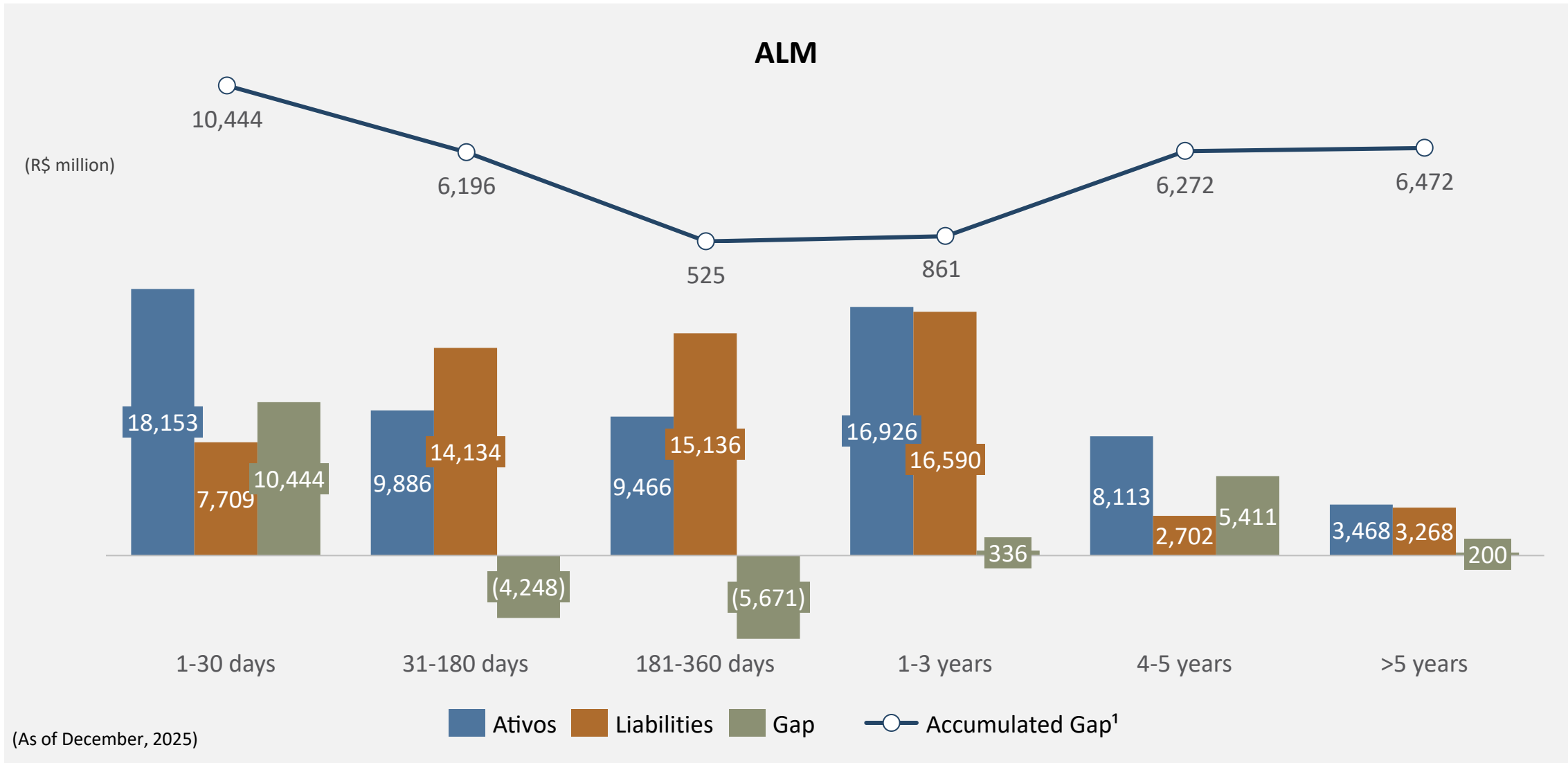


Funding (R\$ million)	4Q25	% of Total	3Q25	% of Total	4Q24	% of Total
Demand Deposits	618	1.1%	457	0.8%	632	1.1%
Time Deposits	8,282	14.4%	7,483	13.9%	10,476	17.9%
LCA, LCI & COE ¹	8,429	14.6%	7,937	14.7%	6,885	11.8%
Financial Bills	16,523	28.7%	16,321	30.3%	16,265	27.8%
Subordinated Local Notes (Letras 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

			
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

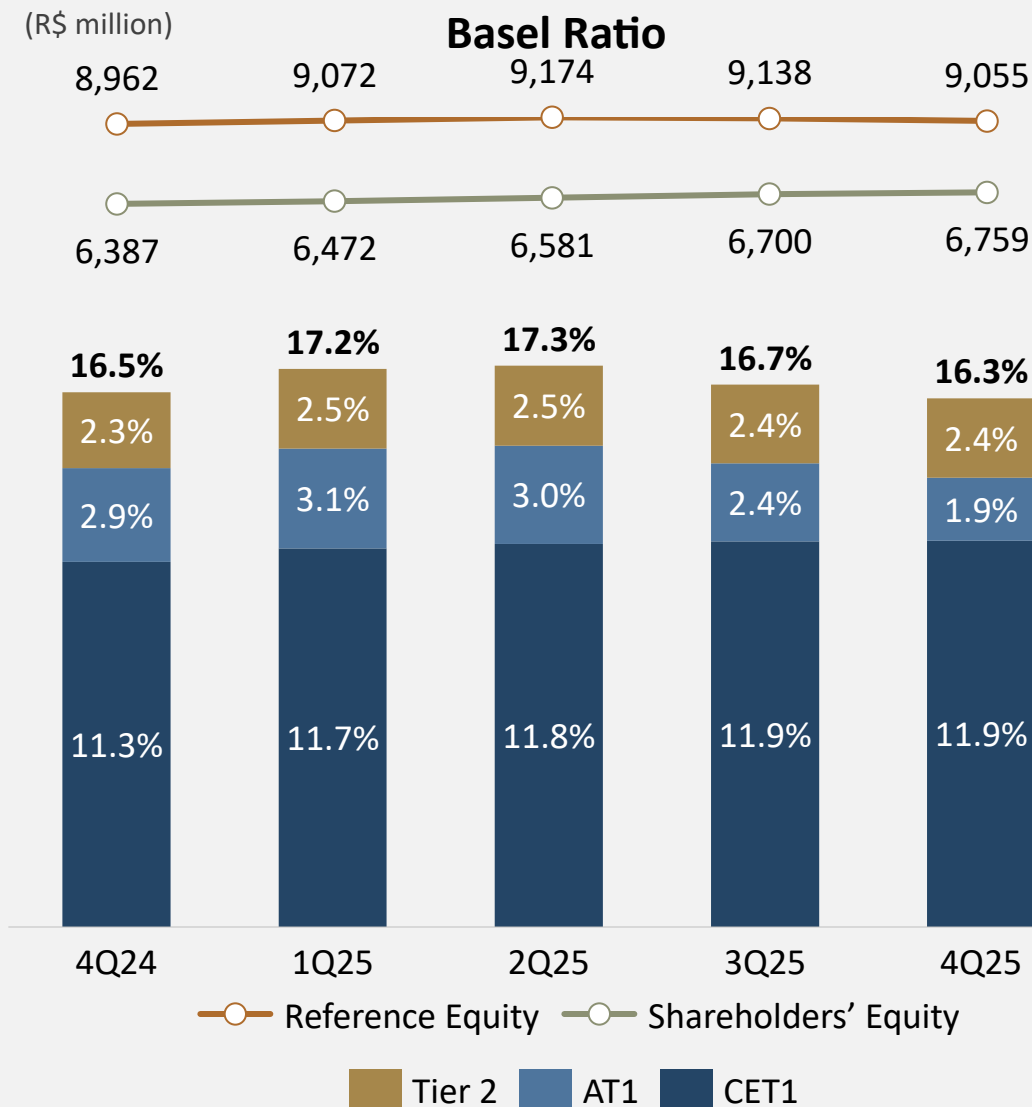
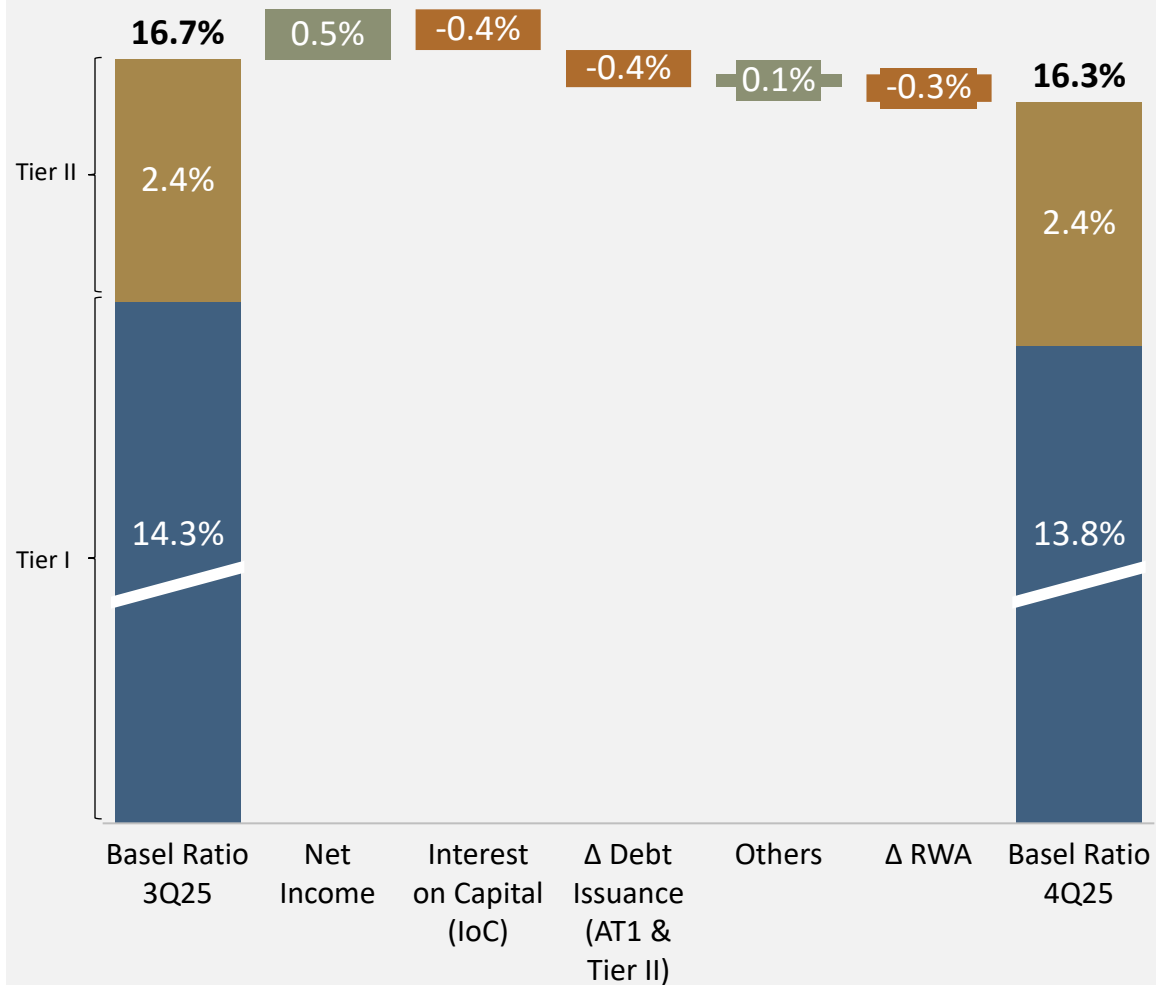


Note:

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

Basel Ratio 3Q25 vs. 4Q25

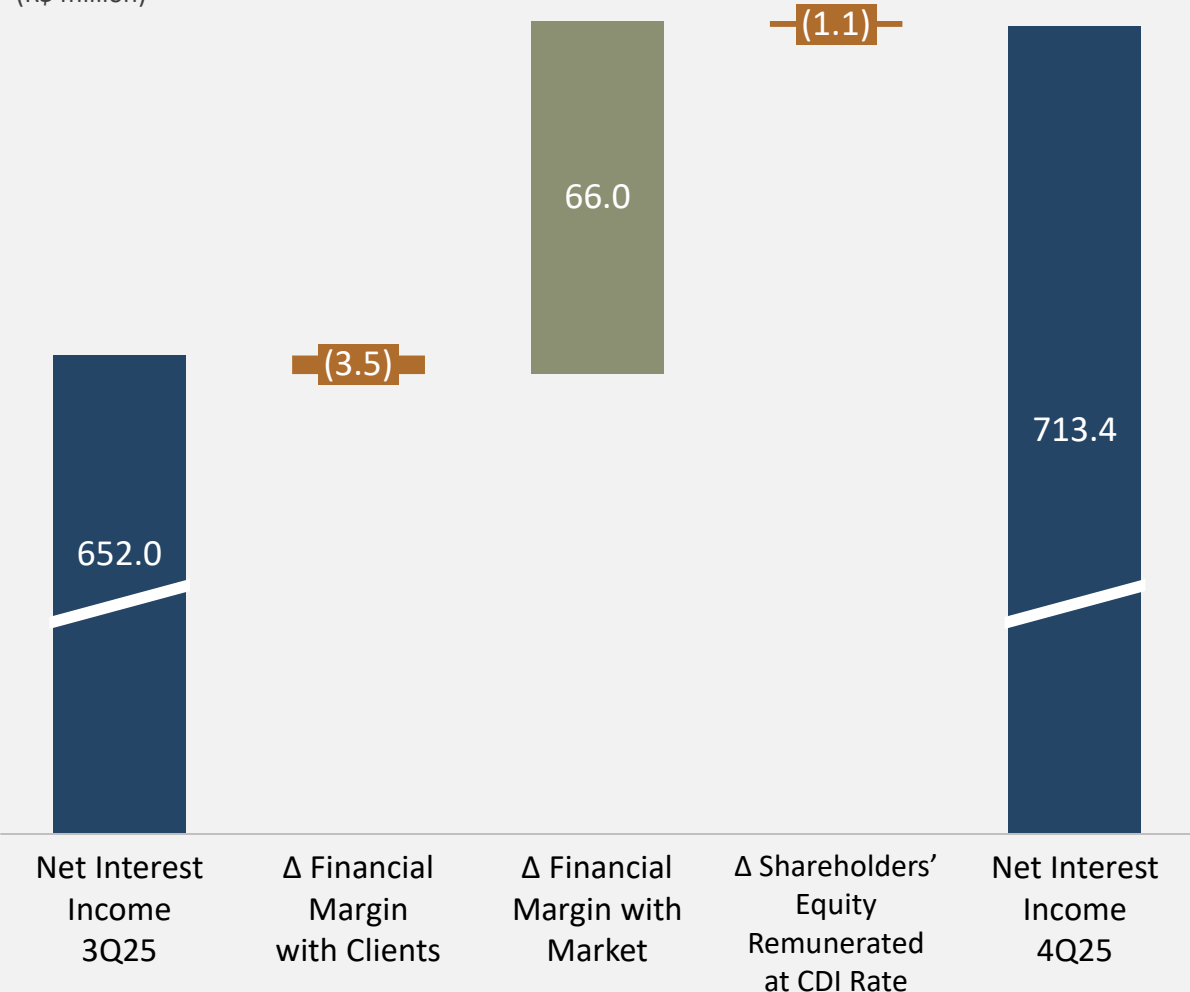


Financial Highlights

Net Interest Income

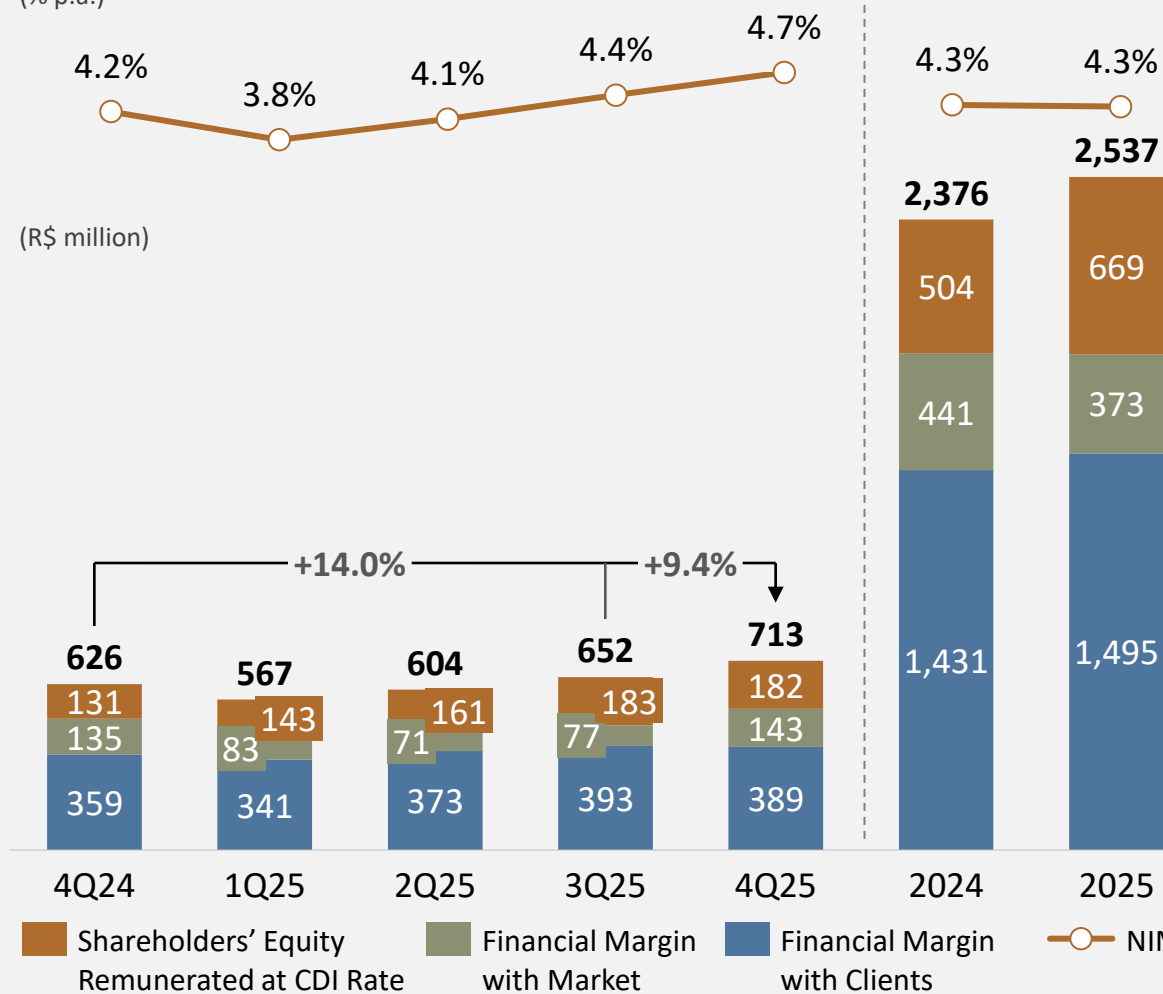
Net Interest Income 3Q25 vs. 4Q25

(R\$ million)

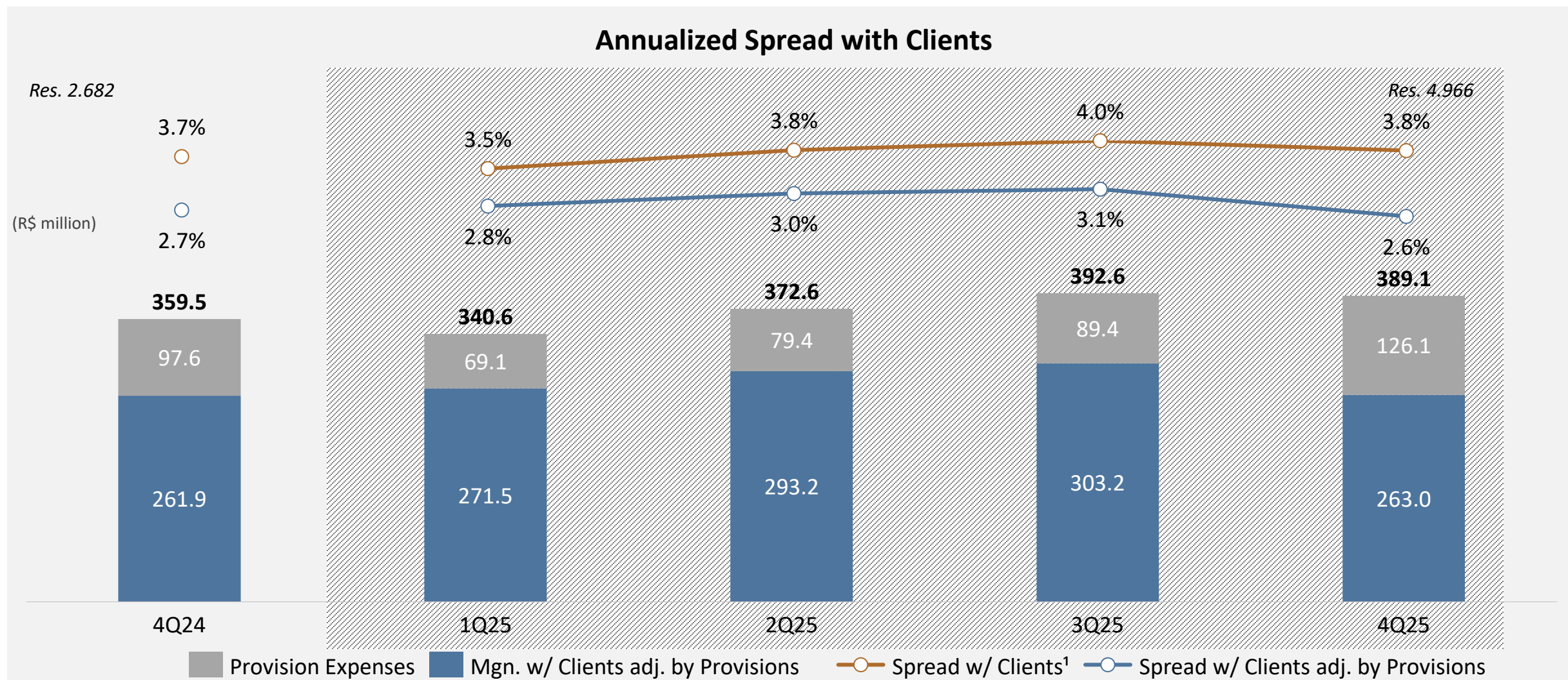


Net Interest Income & NIM

(% p.a.)



Margin and Spread with Clients

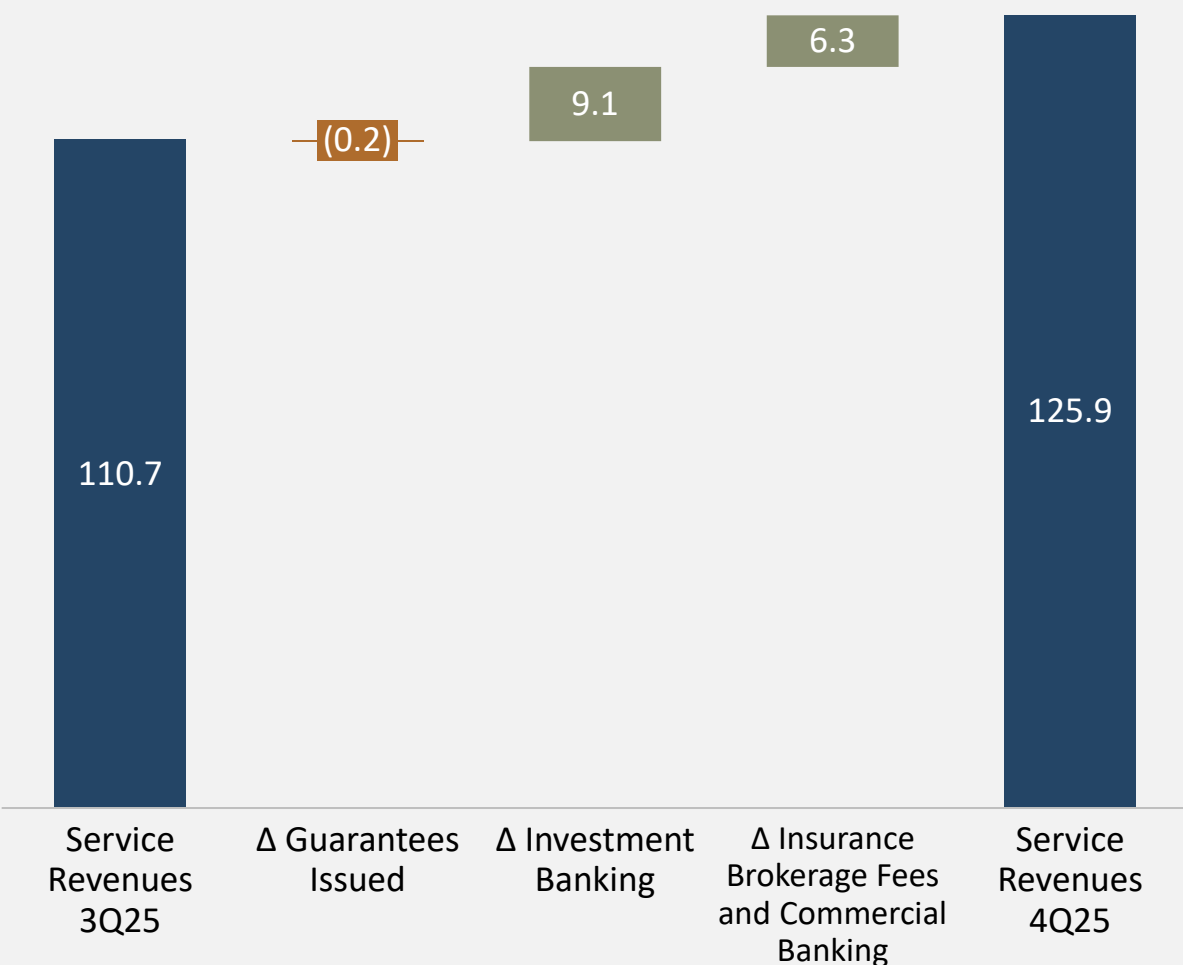


Notes:

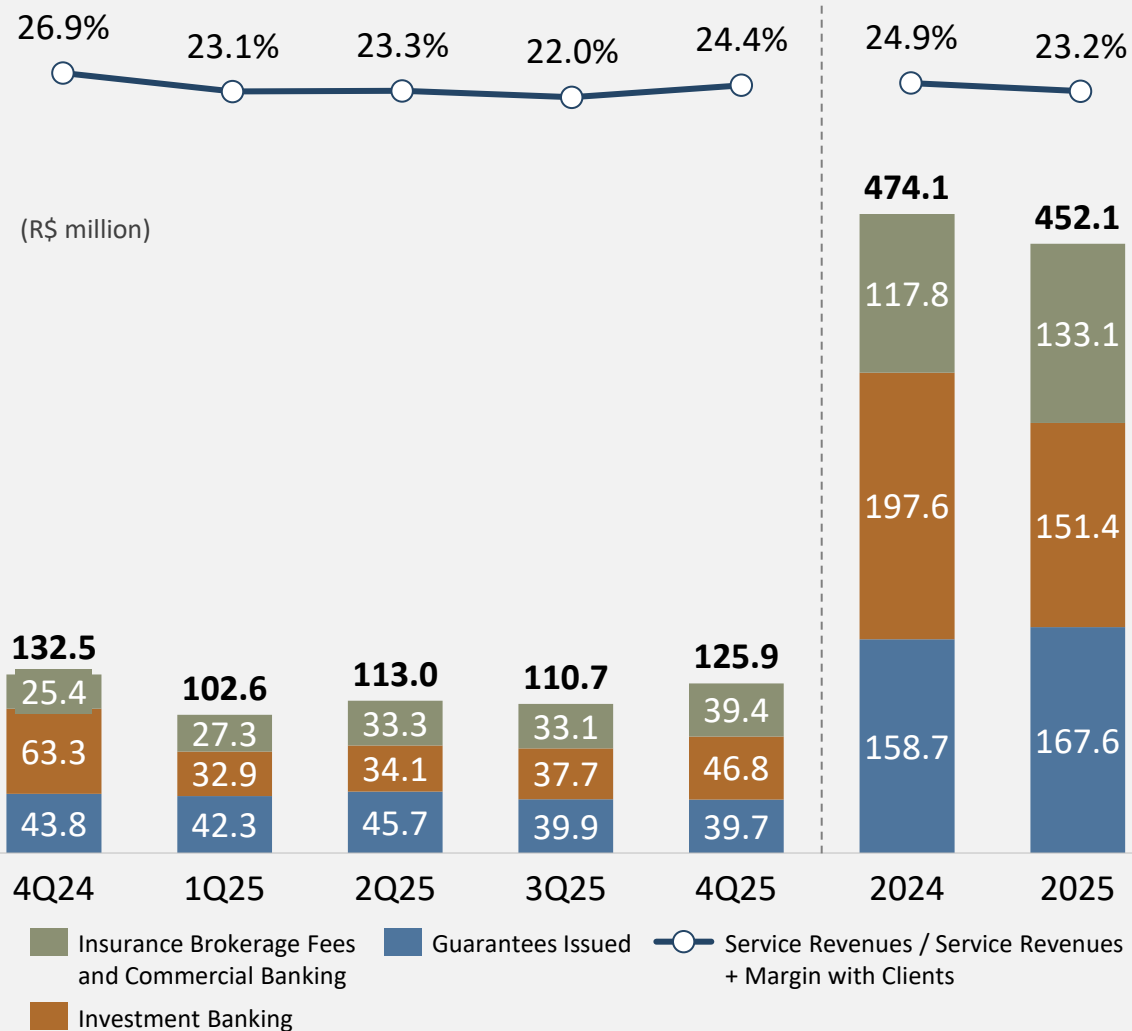
1 Spread with Clients is calculated as Financial Margin with Clients divided by the average Loans and Corporate Securities Portfolio.

Service Revenues 3Q25 vs. 4Q25

(R\$ million)

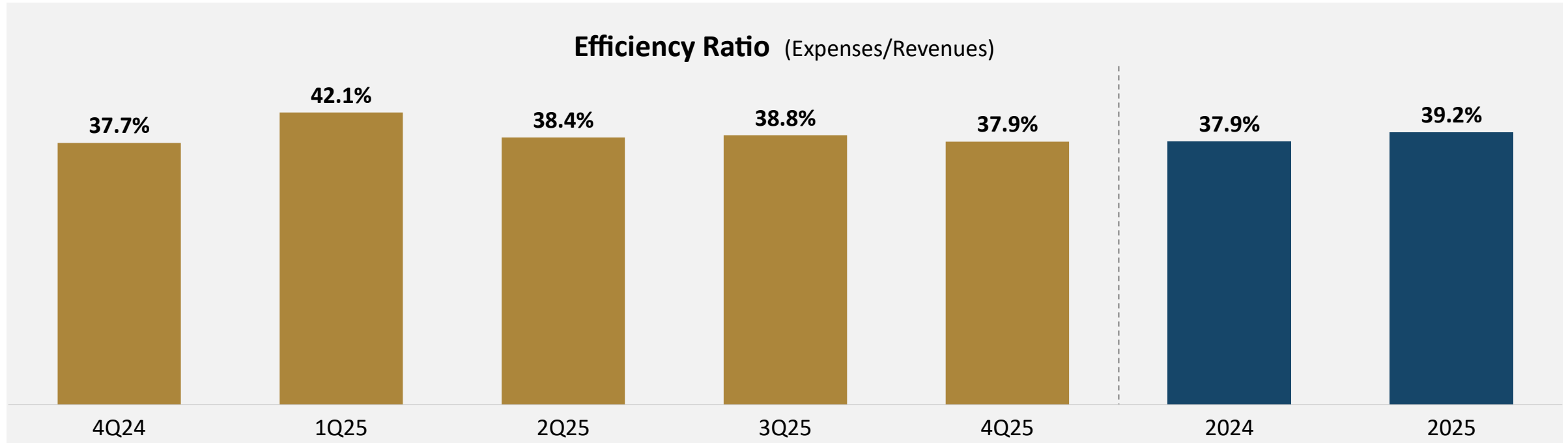


Service Revenues



Expenses and Efficiency Ratio

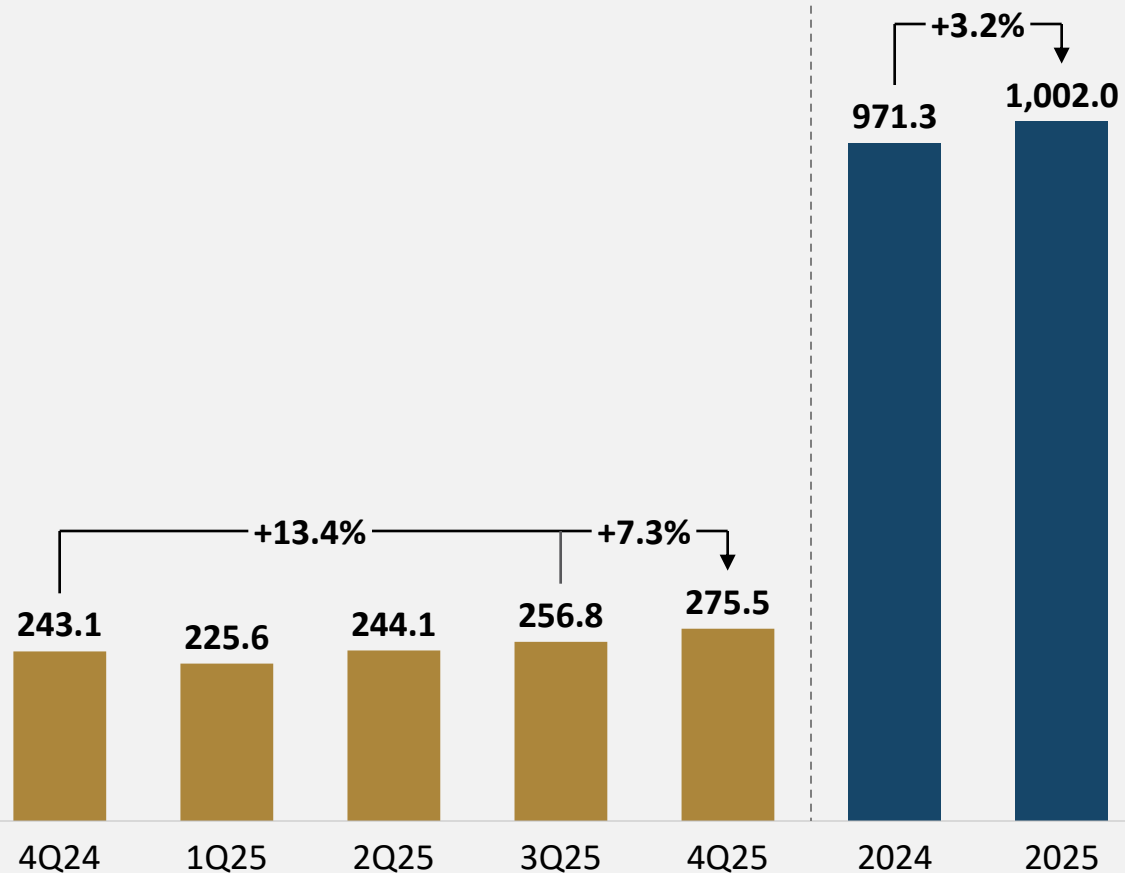
Efficiency Ratio (Expenses/Revenues)



Expenses (R\$ million)	4Q25 <i>Res. 4,966</i>	3Q25 <i>Res. 4,966</i>	4Q25x3Q25 Chg 3M	4Q24 <i>Res. 2,682</i>	4Q25x4Q24 Chg 12M	2025 <i>Res. 4,966</i>	2024 <i>Res. 2,682</i>	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%

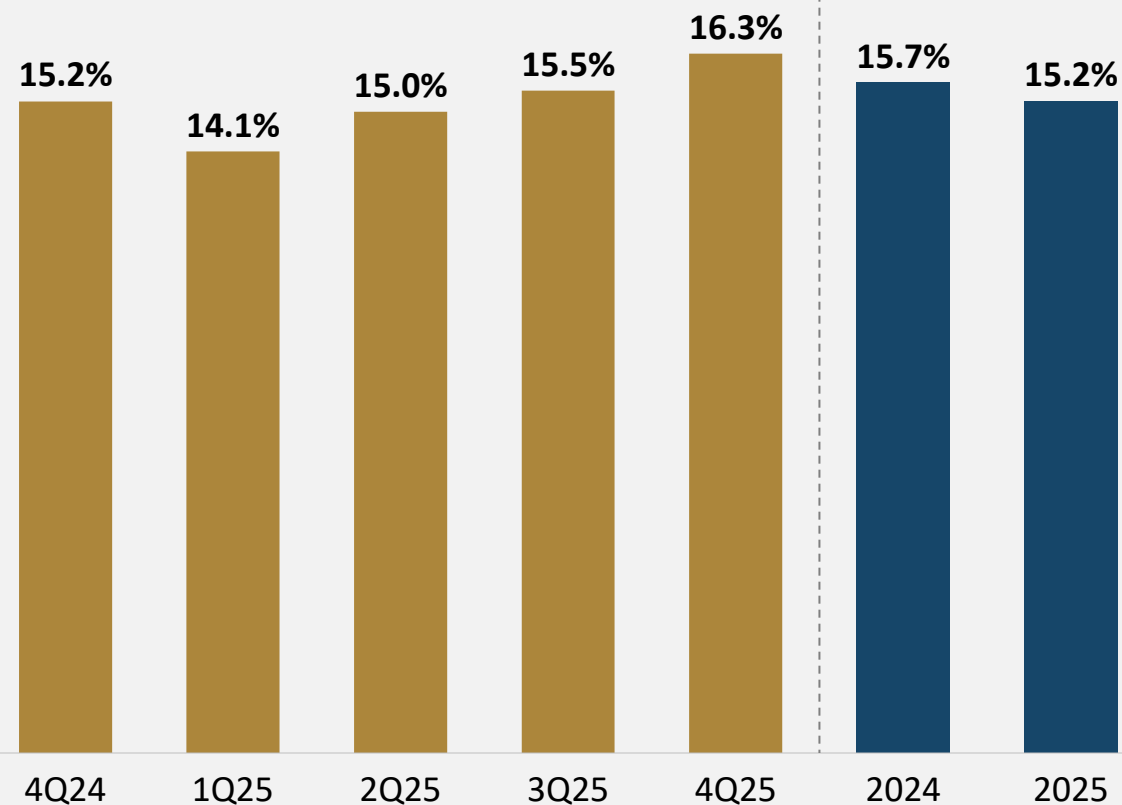
Recurring Net Income

(R\$ million)



Recurring ROAE

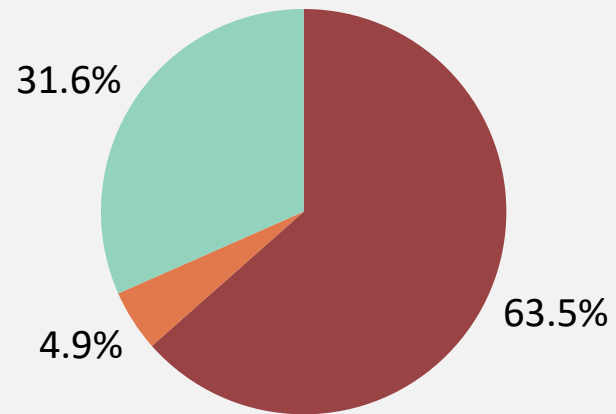
(p.a.)



Ownership and Organizational Breakdown

Ownership Structure

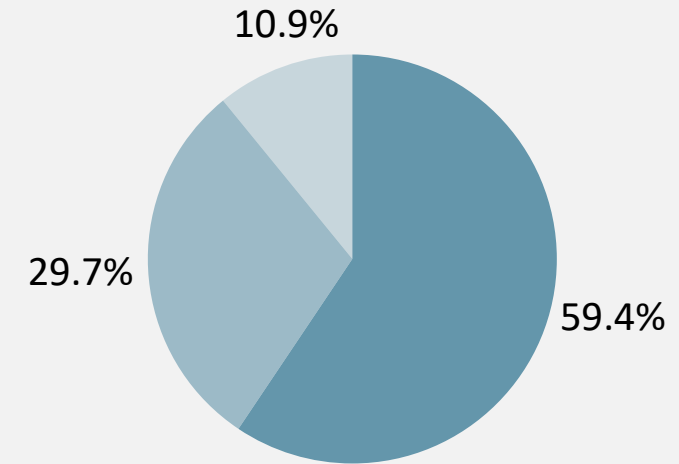
ABC Brasil¹



■ Bank ABC
■ Management²
■ Free-float

Dec/25

**Bank ABC
(Controlling Shareholder)**



■ Central Bank of Libya
■ Kuwait Investment Authority
■ Free-float

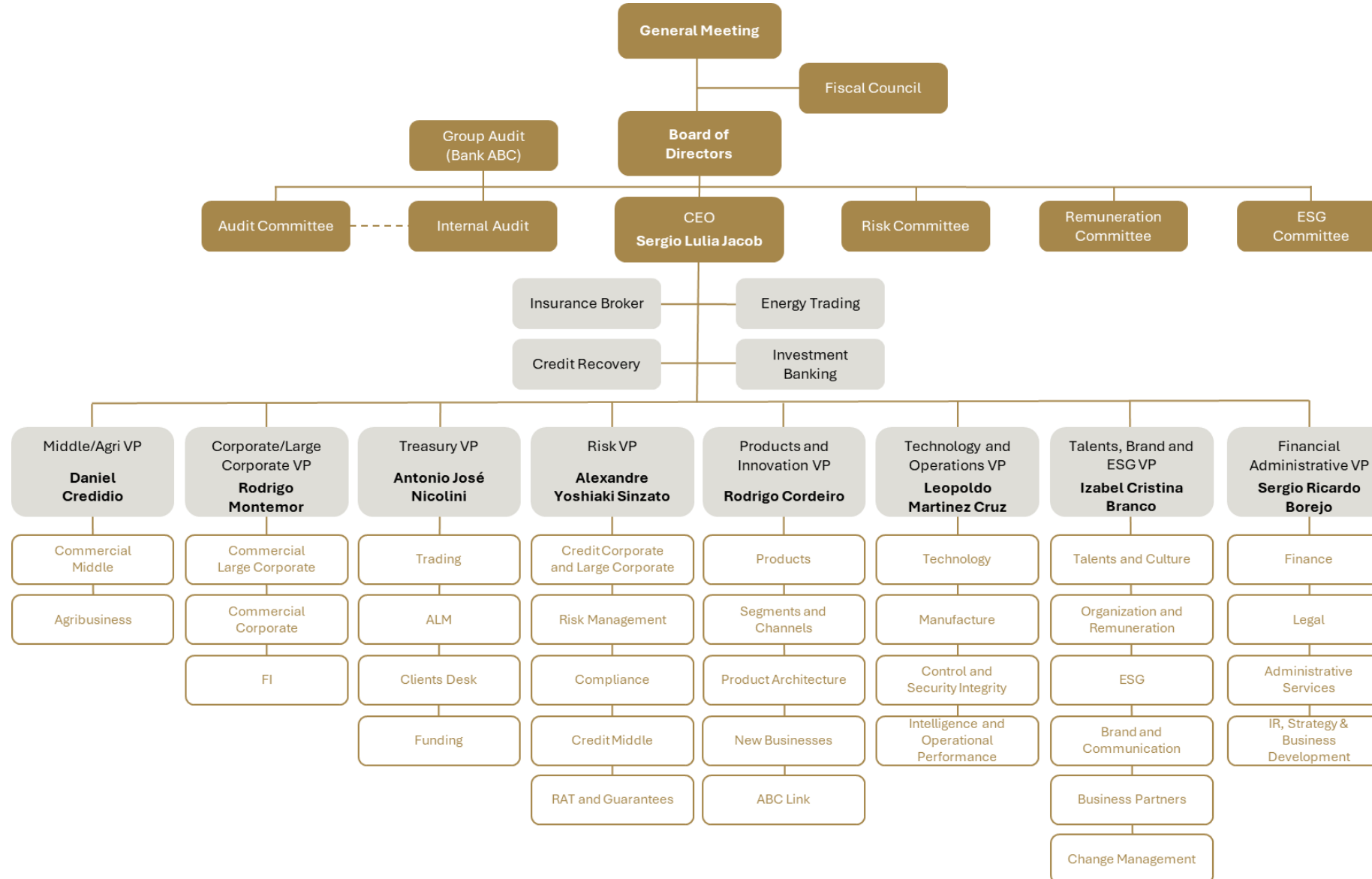
Dec/25

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





Listed at B3
since 2007

- ~31% 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 4.9%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

Note:

1 As of December 31, 2025

Sustainable Finance

- Allocation of more than **R\$22.3 billion¹** to **asset operations linked to ESG criteria²**
- Issuance of more than **R\$1.2 billion¹** 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, FGEnergia, Finame Baixo Carbono and Renovação de Frota
- Access to ESG lines through **global multilateral agencies**:



Pacts & Commitments



CDP
Signatory Investor



United Nations Global Pact
Member



Partnership for Carbon Accounting Financials
Member

Awards & Recognitions



Adhesion to the B3 **Carbon Efficient 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 **2024 Integrated Annual Report**, consolidating the Company's financial and non-financial information, demonstrating how we generate value over time
- **ESG Committee**, reporting directly to the Board of Directors

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

Notes:

¹ As of December 31, 2025

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)	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>
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%

Website: www.abcbrasil.com.br | ri.abcbrasil.com.br

Phone: +55 (11) 3170-2000





Disclaimer

The following material, on this date, is a presentation containing general information about the Banco ABC Brasil S.A. and their affiliates. We offer no guarantee and make no declaration, implicitly or explicitly, as to the accuracy, completeness or scope of this information.

This presentation may include forward-looking statements of future events or results according to the regulations of the Brazilian and International securities and exchange commissions. These statements are based on certain assumptions and analyses by the Company that reflect its experience, the economic environment, future market conditions and expected events by the company, many of which are beyond the control of the Company. Important factors that may lead to significant differences between the actual results and the statements of expectations about future events or results include the company's business strategy, Brazilian and International economic conditions, technology, financial strategy, financial market conditions, uncertainty regarding the results of its future operations, plans, objectives, expectations and intentions, among others. Considering these factors, the actual results of the company may be significantly different from those shown or implicit in the statement of expectations about future events or results.

The information and opinions contained in this presentation should not be understood as a recommendation to potential investors and no investment decision is to be based on the veracity, current events or completeness of this information or these opinions. No advisors to the company or parties related to them or their representatives should have any responsibility for any losses that may result from the use or contents of this presentation.