Intermediaries Financial Statements

Banco ABC Brasil S.A.

June 30, 2025
with Independent Auditor's Report

Banco ABC Brasil S.A.

Intermediaries Financial Statements

June 30, 2025

Contents

Performance in the first half of 2025

We submit to your consideration the individual and consolidated accounting information of Banco ABC Brasil S.A. for the first half of 2025.

Banco ABC Brasil S.A.

Banco ABC Brasil S.A.("Bank") is a commercial bank specialized in lending and providing services for middle and large companies. Nonetheless, it is one of the few Brazilian banks featuring international control and local autonomy.

The Bank is managed by a highly qualified team of senior executives, who are also shareholders of the Bank, holding vast experience in financial markets and having broad autonomy for decision taking, in addition to the capability to foresee and explore sectorial and cyclical opportunities in the Brazilian economy.

The Bank is present in Brazil since 1989, and from this date on has been building a solid Corporate Clients portfolio by offering wide high value-added financial products. Nevertheless, the Bank is recognized by its robust expertise on credit risk assessment and concession.

Banco ABC Brasil S.A. is listed in the Level 2 of Corporate Governance of São Paulo Stock Exchange (B3 S.A - Brasil, Bolsa, Balcão).

Shareholding Structure

As of June 30, 2025 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.6%; Free float: 30.8%; Management and Board members: 5.0%; and Treasury Stock: 1.6%.

Business Profitability

Banco ABC Brasil S.A. reported net income of R$469.7 million in the first half of 2025, reaching a return on average equity of 14.5% p.a. in the first half of 2025.

Credit Portfolio

The credit portfolio (including loans and guarantees issued) totaled R$33.7 billion as of the end of June, 2025. Regarding the credit portfolio quality, 96.1% of the loan transactions and 100% of the guarantees issued transactions were classified in Stages 1 and 2 at the end of June, 2025, in accordance with Brazilian Central Bank Resolution No. 4966/21. Considering both portfolios, 97.6% were classified in Stages 1 and 2 at the end of June, 2025. The provision balance of expected losses related to credit risk (including loans and guarantees issued) totaled R$854 million (includes R$190 million of Prospective Provision) as of the end of June, 2025.

CVM Resolution 80/2022

In compliance with CVM Resolution No. 80 of March 29, 2022, which provides for the need to disclose, by audited entities, information on service performance by the independent auditor, Banco ABC Brasil S.A., informs that independent audit services of the financial statements of the Bank and its controlled companies are provided by Ernst & Young Auditores Independentes S.S.

We declare that services have been provided, with a term of less than one year, related to (i) Limited Assurance on ESG reporting and (ii) Previously agreed procedure on operations guaranteed by the FGI PEAC program. We paid a total amount of R$180 thousand related to such services, which is equivalent to 7.1% of the external audit fees related to the financial statements for the year ended December 31, 2024 of the Bank and its subsidiaries.

The policy adopted meets the principles that preserve Auditor's independence, in accordance with criteria internationally accepted. These principles are as follows: 1) the auditor must not audit his/her own work; 2) the auditor must not perform managerial activities in his/her customer; 3) the auditor must not promote his/her customer's interests.

Arbitration Clause

Banco ABC Brasil S.A. is subject to arbitration in the Market Arbitration Chamber, in accordance with the Arbitration Clause contained in its Articles of Association.

Risk Management

1- Corporate Risk

To the Bank, risk management is a process aimed at creating and preserving the institution's value, providing reasonable assurance that events that may affect the institution are identified and continuously managed according to its risk appetite. Therefore, to meet Resolutions CMN Nos. 4,557/17, 4.745/19, and 4,945/21, the Bank maintains specific structures to deal with risk management, capital management, and environmental and social responsibility, respectively. To meet the aforementioned resolutions and Resolution BCB 54/20 of the Brazilian Central Bank, the information related to the risk management process of Banco ABC Brasil is available in its website on internet, available through the following URL: www.abcbrasil.com.br/en/ > Investor Relations > Investor Information > Risk and Capital Management > Risk Management Structure - Pillar 3.

Corporate Risk Management is the responsibility of all areas and employees. They must perform their activities and timely identify risks, failures, and deficiencies and inform areas better positioned to deal with them. Despite being a responsibility of all areas and employees, it is managed in a centralized manner by the Risk Management area, acting as a second line of defense.

The Bank's governance structure considers that the institution must be managed with a main focus on value creation for shareholders, without injuring the rights of interested parties and complying with the laws that regulate the markets, according to accepted and recommended ethical standards. Such structure is based on the regulations of B3 S.A. – Brasil, Bolsa, Balcão, the Brazilian Securities and Exchange Commission (CVM), and the Brazilian Central Bank, counting on bodies defined by the current regulation, such as the Board of Directors and its advisory bodies, the Audit Committee, the Remuneration Committee, the Risk Committee and the ESG Committee, and supported by internal committees, the Executive Committee, as well as other operating committees, such as the Credit Committee, the Financial Committee, and the Non-Financial Risks Committee.

The Board of Directors is responsible for defining the risk appetite of the institution, the approval of business strategies, and the maintenance of high governance standards. It should ensure the effectiveness of the risk management framework, providing independence and resources for its proper functioning. Accordingly, it is supported by the advisory bodies.

The Executive Committee is responsible for executing the definitions set by the Board of Directors and for managing the activities of the institution.

2- Operational Risk

The Bank acknowledges that Operational Risk is a specific risk category and should be managed as such. It should cover the institution as a whole, involving all its employees, including third-party service providers and considering its processes, activities, systems, products and physical structure. Operating risk management also includes legal risks.

Operational risk management is organized in three defense lines: 1) managers of several areas; 2) Risk Management area and Operational Risk and Compliance Committee and 3) Internal Audit.

Management is based on ongoing identification, assessment, monitoring, control and mitigation of risks through specific tools. The effectiveness of actions is reinforced by timely communication to management, involvement of people, and the efforts to spread a risk management culture. The Non-Financial Risk Committee (CORINF) is the internal body that discusses operational risk, business continuity management, compliance, information security and internal control matters.

3- Market and Liquidity Risks

The market and liquidity risks are managed through internal information and tools operated by the Risk Management area, which centralizes the control activities, monitoring the portfolio exposures, as well as current and future acceptable liquidity levels.

Treasury executes the decisions taken by the Financial Committee and manages proprietary positions within the limits determined. It also manages the funding as well the inflow and outflow gap. The Financial Committee formally discusses such exposures in its fortnightly meetings and designs a strategy for the subsequent period.

The Risk Management area provides daily information to the Management, Treasury, and members of the Financial Committee. It also prepares periodic specific reports to the Board of Directors and the Audit Committee. Furthermore, it has to disclose the Bank’s risk appetite to the areas involved in the liquidity and market risk management and in the design of new products or activities.

4- Credit Risk

Credit risk management and credit lending covers the bank’s activities of granting, administering, monitoring and managing the Bank's portfolio in terms of risk appetite, as well as provisioning management. Risk appetite management also includes not only individual outlooks for economic groups, clients, and operations, but also the aggregate view by risk factors in the portfolio, such as concentration by a sector, product, or region.

The approval of client relationships and of the concession of credit lines is the responsibility of the Credit Committee, up to the limits under Administrative jurisdiction. Beyond that limit, the Board Risk Committee has exclusive rights of approval.

The process of management is dynamic and shared, notably in the areas of Credit Risk Analysis, Administration, and Management, which are parts of the structure of the Vice-Presidency of Credit and Risk Management. This seeks to assure that risks are within defined limits and that the coverage of required collaterals are at required levels, with the expected quality and accessible to the Bank in case of default.

The Credit Risk Management area is also responsible for monitoring the credit portfolio. This includes portfolios quality monitoring and execution of stress tests, as well as the development and performance of models for attributing counterparty risk classification. The area also monitors exposures, ensuring that the portfolio complies with the regulator's regulations.

5- Social, Environmental and Climate Responsibility

The Social, Environmental and Climate Responsibility Policy ("PRSAC") approved by the Council in 4Q24 outlines the principles and guidelines of a social, environmental and climate nature that the Bank considers when conducting its business, activities, processes and relations with stakeholders, in compliance with CMN Resolution 4,945/21.

The ABC Brasil has an internally developed methodology for analyzing Socio-Environmental and Climate Risk, using research tools, and governance structure that provide the management of social, environmental and climate risks in an integrated way with credit, market, legal and reputational risk management. The Bank also applies, in accordance with internal eligibility criteria, questionnaires, and socio-environmental and climate due diligence to clients.

6- Capital Management

The Executive Committee conducts the capital management jointly with the Board of Directors, based on activities coordinated by the Finance area, which is also responsible for structuring the annual strategic plan and monitoring the budget. The Risk Management area is fully integrated into the process. In compliance with CMN Resolution Nos. 4,557/17 and 4,745/19, the information relating to capital management is available on the institution’s website, available through the following URL: www.abcbrasil.com.br/en/ > Investor Relations > Investor Information > Risk and Capital Management > Capital Management Structure.

7- Compliance Risk

Banco ABC Brasil S.A., carries out risk management using the methodology of three lines of defense, where each of the lines plays distinct and complementary roles and responsibilities and maintains a set of procedures, aligned with the best market practices, which guarantees compliance with legal and regulatory determinations and its internal policies.

Compliance risk is considered, the possibility of companies that are members of group ABC Brasil and/or its subsidiaries to suffer legal or administrative sanctions, financial losses, reputational damages or other damages resulting from non-compliance or failures in compliance with the legal framework, regulation or corporate principles and values.

In this context, it is worth noting the importance of the areas of business and support (1st Line of Defense), Compliance Agents, who are present in all areas of the Bank and play a central role in the conglomerate’s risk management and control process, with the support of the institutional area of Regulatory Compliance (2nd Line of Defense), seeks to ensure compliance with the regulatory requirements of regulatory agencies.

The Compliance area is the unit responsible for managing the compliance risk of the ABC Brasil Group, pursuant to CMN Resolution No. 4,595/17. The Compliance culture is the responsibility of all, the administrators and employees of the Institution, who must know their responsibilities, complying with the legislation and regulations, and internal regulations applicable to their business and their duties. The form of action of the Compliance area includes preventive, detectable and corrective actions.

São Paulo, August 11, 2025.

The Management

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Independent auditor's report on individual and consolidated financial statements

To the Executive Board and Board of Directors' of the
Banco ABC Brasil S.A.
São Paulo, SP

Opinion

We have audited the individual and consolidated financial statements of Banco ABC Brasil S.A. ("Bank"), identified as "Bank" and "Consolidated", respectively, which comprise the balance sheet as of June 30, 2025 and the statements of income, of comprehensive income, of changes in shareholders' equity and of cash flows for the six-month period then ended, and notes to the financial statements, including a summary of the main accounting policies.

In our opinion, the financial statements referred to above present fairly, in all material respects, the individual and consolidated financial position of Banco ABC Brasil S.A. as of June 30, 2025, the individual and consolidated performance and its cash flows for the six-month period then ended, in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil.

Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the audit of the individual and consolidated Financial Statements" section of our report. We are independent of the Bank and comply with the relevant ethical principles set forth in the Code of Professional Ethics for Accountants, the professional standards issued by Brazil's National Association of State Boards of Accountancy (CFC), and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis – Comparative Information

We draw attention to explanatory note No. 2 to the individual and consolidated financial statements, which states that the financial statements were prepared in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, considering the exemption from presenting comparative values for the previous periods in the financial statements for the years 2025, as provided in Resolution No. 4,966 of the National Monetary Council (CMN). Our opinion does not contain a qualification related to this matter.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significant in our audit of the financial statements of the current semester. These matters were addressed in the context of our audit of the individual and consolidated financial statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter, including any commentary on the findings or outcome of our procedures, is provided in the context of the financial statements as a whole.

We have fulfilled the responsibilities described in the "Auditor's Responsibilities for the Audit of Individual and Consolidated Financial Statements" section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement in the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the Bank's financial statements.

Technology environment

The Bank's and Consolidated operations are highly dependent on its technology structure and systems, which undergo constant changes, have a high level of integration with each other and with sources of information external to the Bank, in addition to processing a high volume of transactions. Due to these reasons, we consider the technology environment to be key audit matter.

How our audit handled this matter

In the course of our examinations, we engage in-house experts to assist us in assessing significant risks related to the technology environment, as well as in the execution of audit procedures to assess the design and operational effectiveness of the overall technology controls, for the systems deemed relevant in the context of the audit, with an emphasis on change management and grant processes, review and revocation of access to users. We also carry out procedures to evaluate the effectiveness of automated controls considered relevant, which support significant business processes and accounting records of operations. Finally, we perform detailed tests to evaluate the correct flow of information between systems, for the accounting routines considered relevant.

Based on the outcome of the audit procedures carried out on the technology environment, which is consistent with the Bank's and Consolidated Board of Directors' assessment, we consider that the overall technology controls over the Bank's and Consolidated relevant systems and accounting routines deemed relevant have operated in an acceptable manner, especially in the processing of accounting information deemed relevant to the individual and consolidated financial statements as a whole.

Financial Instruments Associated with Credit Risk and Provisions for Expected Losses Associated with Credit Risk

As mentioned in explanatory notes No. 6 and 7, the Bank had financial assets amounting to R$ 53,548,670 thousand (R$ 54,553,893 thousand in Consolidated) and financial liabilities amounting to R$ 12,853,661 thousand (R$ 12,853,492 thousand in Consolidated), with a respective provision for expected losses associated with credit risk amounting to R$ 1,166,415 thousand (R$ 1,172,398 thousand in Consolidated), taking into account the economic environment, past experience, attached guarantees, delays, and the history of renegotiations, according to the parameters established by CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23, as well as adopting an internal risk provisioning model based on various internal and external assumptions and factors, aimed at identifying the deterioration of the aforementioned financial instruments in advance.

We consider this provision for expected losses associated with credit risk as a key audit matter due to the relevance of the amounts and the fact that the classification of the risk level of counterparties, the assessment of guarantees, and the current and prospective economic scenario involve judgment by the management.

How our audit handled this matter

Our audit procedures included, among others: (i) understanding the parameters for calculating Expected Loss, such as the probability of the instrument being characterized as an asset with credit recovery problems, expectation of recovery of the financial instrument, present value calculation, accounting balance, credit conversion factor, and effective interest rate, developed by the Bank related to the assumptions model adopted by the management for provisioning expected losses associated with credit risk and testing its effectiveness; (ii) analysis of stage classifications, problematic assets, homogeneous groups, portfolios, definitions of renegotiation and restructuring; (iii) guarantees and monitoring of renegotiated transactions made by the management; (iv) analysis of the economic and financial assessment carried out by the Bank at the time of classifying the risk level of counterparties, through a selected sample for testing; (v) recalculation of the provision for expected losses associated with credit risk based on the parameters established by CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23; (vi) reconciliation of accounting records with analytical controls; and (vii) analysis of the disclosures related to the topic in the financial statements made by the Bank's management.

Based on the results of the audit procedures performed on the provisions for expected losses associated with credit risk, which are consistent with the management's assessment, we consider that the criteria and assumptions associated with the provisions adopted by the management, as well as the respective disclosures in explanatory notes No. 6 and 7, are acceptable in the context of the individual and consolidated financial statements taken as a whole.

Fair value of securities classified at level 3

According to Explanatory Note No. 5, on June 30, 2025, the Bank had securities classified at level 3, within the hierarchy of fair value levels, in the amount of R$ 794,962 thousand (Bank and Consolidated). These securities do not have a price quotation in the active market and are measured based on valuation techniques that include data that are not observable in the active market.

Due to the relevance to the individual and consolidated financial statements as a whole, the need for the Bank to develop an internal pricing methodology, with the use of subjective assumptions and data that are not observable in the market, as well as the use of mathematical calculations that must be parameterized in systems or electronic spreadsheets, we consider the fair value of securities classified at level 3 to be a key audit matter.

How our audit handled this matter

Our audit procedures included, among others, (i) understanding the process, methodology and assumptions established by the Board of Directors' for the pricing of securities; (ii) evaluation of the design and operational effectiveness of the key controls related to the registration and pricing process of securities. In addition, we carry out, based on sampling, the following procedures for the selected transactions: (i) confirmation of the existence of the selected item in the sample, through the verification of the statements of the clearing houses and/or contracts signed between the parties, including the verification of the main terms and conditions agreed; (ii) we independently recalculate the fair value of a sample of items and evaluate the methodologies and assumptions used by the Board of Directors' in determining fair value.

Based on the result of the audit procedures carried out on the measurement of the fair value of the securities classified in level 3, which is consistent with the Board of Directors' assessment, we consider that the valuation criteria and assumptions adopted by the Board of Directors', as well as the respective disclosures in Note 5 are acceptable in the context of the individual and consolidated financial statements as a whole.

Other subjects

Statement of value added

The individual and consolidated statement of value added for the six-month period ended on June 30, 2025, prepared under the responsibility of the Bank's Board of Directors', and presented as supplementary information for the accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil purposes, was submitted to audit procedures performed in conjunction with the audit of the Bank's financial statements. For the purpose of forming our opinion, we evaluate whether this statement is reconciled with the financial statements and accounting records, as applicable, and whether its form and content are in accordance with the criteria set forth in NBC TG 09 (R1) - Statement of Value Added. In our opinion, this statement of value added has been properly prepared, in all material respects, in accordance with the criteria set forth in this Brazilian Accounting Standard and is consistent with the overall individual and consolidated financial statements.

Other information accompanying the individual and consolidated financial statements and the auditor's report

The Bank's Board of Directors is responsible for such other information, which comprises the Management Report.

Our opinion on the individual and consolidated financial statements does not cover the Management Report, and we do not express any form of audit conclusion on this Report.

In connection with our audit of the individual and consolidated financial statements, our responsibility is to read the Management Report and, in doing so, consider whether this report is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement in the Management Report, we are required to communicate this fact. We have nothing to report in this respect.

Responsibilities of the board of directors and those charged with governance for individual and consolidated financial statements

The Board of Directors' is responsible for the preparation and fair presentation of the individual and consolidated financial statements in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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In preparing the individual and consolidated financial statements, the Board of Directors' is responsible for assessing the Bank's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors' either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank and its subsidiaries financial reporting process.

Auditor's Responsibilities for the audit of the individual and consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the individual and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and international Standards on Auditing will always detects a material misstatements when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they may influence, within a reasonable perspective, the economic decisions of users taken on the basis of these individual and consolidated financial statements.

As part of the audit conducted in accordance with Brazilian and International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identified and assessed the risks of material misstatements in the individual and consolidated financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors'.
- Concluded on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast substantial doubt as to the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor' report to the related disclosures in the individual and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our report. However, future events or future conditions may cause the Bank to cease to continue as a going concern.
- Evaluated the overall presentation, structure and content of the financial statements, including the disclosures, and whether the individual and consolidated financial statements represented the underlying transactions and events in a manner that achieves fair presentation.

We communicated with those charged with governance regarding, among other matters, the planned scope and, timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements, including applicable independence requirements, and communicate all potential relationships or matters that could materially affect our independence, including, where applicable, the respective safeguards.

From the matters communicated with those charged with governance, we determined those matters that were of most significance in the audit of the financial statements of the current semester and are therefore the key audit matters. We describe these matters in our auditor’s report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

São Paulo, August 11, 2025.

ERNST & YOUNG
Auditores Independentes S/S Ltda.
CRC SP-034519/O

Gilberto Bizerra De Souza
Counter CRC RJ-076328/O

Banco ABC Brasil S.A.

Balance sheets
June 30, 2025
(In thousands of reais)

	Notes	Bank 06/30/2025	Consolidated 06/30/2025
Cash and banks	4	558,095	572,853
Financial assets at amortized cost		**43,342,152**	**44,309,435**
Interbank investments	4	4,611,437	4,612,047
Marketable securities	5.a	18,394,526	18,180,362
Loans	6	20,803,430	20,805,141
Other assets financial		549,745	1,734,854
Provisions for expected loss associated with credit risk	7	(1,016,986)	(1,022,969)
Financial assets at fair value through other comprehensive income		**1,327,699**	**1,364,363**
Marketable securities	5.a	1,328,689	1,365,353
Provisions for expected loss associated with credit risk	7	(990)	(990)
Financial assets at fair value through profit or loss		**11,762,457**	**13,412,673**
Marketable securities	5.a	7,860,843	7,856,136
Derivative financial instruments	5.b	4,002,393	5,657,316
Provisions for expected loss associated with credit risk	7	(100,779)	(100,779)
Other assets		**3,696,025**	**4,505,220**
Deferred tax assets	18	2,056,963	2,083,046
Current tax assets		333,757	383,271
Non-financial assets held for sale		100,232	100,232
Other	8	1,205,073	1,938,671
Investments		**1,091,169**	**-**
Associates and subsidiaries	9	1,091,169	-
Fixed assets and intangible assets	10	273,728	273,728
Total assets		**62,051,325**	**64,438,272**

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Balance sheets
June 30, 2025
(In thousands of reais)

	Notes	Bank 06/30/2025	Consolidated 06/30/2025
Financial assets at amortized cost		**51,402,452**	**52,305,546**
Deposits	11	9,713,764	8,769,019
Money market funding	11	1,667,765	1,665,678
Funds from acceptance and issue of securities	11	24,306,625	24,306,625
Subordinated debts	11	3,306,658	3,306,658
Obligations for loans	11	7,164,592	8,312,433
Obligations for transfers	11	4,362,252	4,362,252
Other financial liabilities	12	833,136	1,535,221
Provisions for expected loss associated with credit risk	7	47,660	47,660
Financial assets at fair value through profit or loss		**2,854,397**	**4,131,267**
Derivative financial instruments	5.b	2,854,397	4,131,267
Other liabilities		**1,213,073**	**1,397,399**
Current tax obligations	13	155,366	186,464
Deferred tax obligations	13	1,041,293	1,194,521
Provision for contingencies	22.d	16,414	16,414
Shareholders' equity		**6,581,403**	**6,604,060**
Share capital		5,698,603	5,698,603
Treasury stock		(76,573)	(76,573)
Capital reserve		88,589	88,589
Profit reserve		682,145	682,145
Other comprehensive income		3,817	3,817
Retained earnings		184,822	184,822
Non controlling shareholders interest		-	22,657
Total liabilities and equity		**62,051,325**	**64,438,272**

Banco ABC Brasil S.A.

Income statements
Six-month period ended June 30, 2025
(In thousands of reais, except net income per share)

	Notes	Bank 06/30/2025	Consolidated 06/30/2025
Income from financial intermediation		**4,249,726**	**4,375,363**
Loan operations		1,836,726	1,842,187
Marketable securities		1,992,313	1,981,220
Gain or Losses on derivative financial instruments	5.b	151,419	253,362
Foreign exchange operations		269,268	298,594
Expenses from financial intermediation		**(2,675,404)**	**(2,694,327)**
Funding expenses		(2,291,204)	(2,310,780)
Borrowings and onlendings		(213,663)	(213,663)
Constituition of provisions for expected losses associated with credit risk	7	(170,537)	(169,884)
Net of exchange rate variations	25.b	**(801,509)**	**(801,509)**
Gross income from financial intermediation		**772,813**	**879,527**
Other operating income (expenses)		**(218,859)**	**(267,409)**
Income from services rendered	14	139,679	223,126
Personnel expenses		(240,020)	(265,497)
Other administrative expenses	15	(172,526)	(179,989)
Taxes		(44,885)	(64,653)
Other operating income	16	21,369	21,508
Other operating expenses	17	(1,829)	(1,904)
Income before taxes and profit sharing	9	79,353	-
Operating income		**553,954**	**612,118**
Non-operating income		**5,847**	**5,847**
Income before taxes and profit sharing		**559,801**	**617,965**
Income and social contribution taxes	18	**12,189**	**(27,939)**
Current		-	(21,482)
Deferred		12,189	(6,457)
Profit sharing / statutory contributions	21	**(102,323)**	**(111,856)**
Non controlling shareholders interest		-	**(8,503)**
Net income for the period		**469,667**	**469,667**
Earnings per share - basic in R$	23.f	2.02	
Earnings per share - diluted in R$	23.f	1.98	

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of value added
Six-month period ended June 30, 2025
(In thousands of reais)

	Notes	Bank 06/30/2025	Consolidated 06/30/2025
Determination of value added			
Income		**4,240,237**	**4,450,113**
Income from financial intermediation		4,249,726	4,375,363
Income from services rendered	14	139,679	223,126
Constituition of provisions for expected losses associated with credit risk	7	(170,537)	(169,884)
Other operating income	16	21,369	21,508
Financial intermediation expenses		**(2,504,867)**	**(2,524,443)**
Net of exchange rate variations		**(801,509)**	**(801,509)**
Inputs acquired from third parties		**(122,947)**	**(129,434)**
Telecommunications and data processing	15	(44,231)	(45,610)
Communications	15	(2,241)	(2,315)
Services provided by third parties	15	(10,435)	(10,330)
Financial services	15	(20,808)	(22,745)
Specialized technical services	15	(20,666)	(22,223)
Travel expenses	15	(4,107)	(4,539)
Promotions and public relations, advertising and publicity	15	(714)	(719)
Other operating expenses	17	(1,829)	(1,904)
Non-operating income		27,605	27,605
Non-operating expense		(21,758)	(21,758)
Other administrative expenses		(23,763)	(24,896)
Gross value added		**810,914**	**994,727**
Retained values		**(30,528)**	**(30,528)**
Depreciation and amortization	15	(30,528)	(30,528)
Net value added		**780,386**	**964,199**
Value added received in transfer		**79,353**	**-**
Result of participations in subsidiaries	9	79,353	-
Net value added		**859,739**	**964,199**
Value added distribution		**859,739**	**964,199**
Salaries and social charges		**295,815**	**326,255**
Direct compensation		149,401	165,893
Benefits		31,476	34,796
Social Charges - FGTS		12,103	13,132
Training		512	578
Profit sharing	21	102,323	111,856
Taxes, charges and compulsory contributions		**79,224**	**143,690**
Federal		70,947	131,998
State		1	1
Municipal		8,276	11,691
Compensation of third party capital		**15,033**	**16,083**
Rental	15	15,033	16,083
Compensation of shareholders		**469,667**	**478,171**
Interest on equity	23.b	261,361	261,361
Retained profit		208,306	208,306
Non controlling shareholders interest		-	8,503

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of comprehensive income
Six-month period ended June 30, 2025
(In thousands of reais)

	Bank	Consolidated
	06/30/2025	06/30/2025
Net income for the period	469,667	469,667
Items that can subsequently be reclassified to profit or loss		
Financial assets at fair value through other comprehensive income	**2,499**	**2,499**
Fair value variation	4,544	4,544
Tax effect	(2,045)	(2,045)
Other comprehensive income	**472,166**	**472,166**

Banco ABC Brasil S.A.

Statements of changes in shareholders' equity
Six-month period ended June 30, 2025
(In thousands of reais)

	Bank								
			Income reserve						
	Capital	Capital reserve	Legal reserve	Equalization of dividends	Share buyback	Other comprehensive income	Retained earnings	Treasury stocks	Total
Balances at Decembember 31, 2024	**5,698,603**	**97,239**	**159,763**	**694,399**	**55,000**	**(239,794)**	**-**	**(77,863)**	**6,387,347**
Change in initial adoption of 4.966	-	-	-	(250,501)	-	241,112	-	-	(9,389)
Balances as of January 1, 2025	5,698,603	97,239	159,763	443,898	55,000	1,318	-	(77,863)	6,377,958
Adjustment to market value - financial instruments	-	-	-	-	-	2,499	-	-	2,499
Acquisition/distribution of own shares	-	-	-	-	-	-	-	1,290	1,290
Net profit for the period	-	-	-	-	-	-	469,667	-	469,667
Interest on equity	-	-	-	-	-	-	(261,361)	-	(261,361)
Constitution/reversal of reserve	-	(8,650)	23,484	-	-	-	(23,484)	-	(8,650)
Balances at June 30, 2025	**5,698,603**	**88,589**	**183,247**	**443,898**	**55,000**	**3,817**	**184,822**	**(76,573)**	**6,581,403**

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of changes in shareholders' equity
Six-month period ended June 30, 2025
(In thousands of reais)

	Consolidated									
			Income reserve							
	Capital	Capital reserve	Legal reserve	Equalization of dividends	Share buyback	Other comprehensive income	Retained earnings	Treasury stocks	Non controlling shareholders intereste	Total
Balances at Decembember 31, 2024	**5,698,603**	**97,239**	**159,763**	**694,399**	**55,000**	**(239,794)**	**-**	**(77,863)**	**23,767**	**6,411,114**
Change in initial adoption of 4.966	-	-	-	(250,501)	-	241,112	-	-	-	(9,389)
Balances as of January 1, 2025	5,698,603	97,239	159,763	443,898	55,000	1,318	-	(77,863)	23,767	6,401,725
Adjustment to market value - financial instruments	-	-	-	-	-	2,499	-	-	-	2,499
Acquisition/distribution of own shares	-	-	-	-	-	-	-	1,290	-	1,290
Net profit for the period	-	-	-	-	-	-	469,667	-	8,503	478,170
Interest on equity	-	-	-	-	-	-	(261,361)	-	1,985	(259,376)
Dividends distributed	-	-	-	-	-	-	-	-	(11,598)	(11,598)
Constitution/reversal of reserve	-	(8,650)	23,484	-	-	-	(23,484)	-	-	(8,650)
Balances at June 30, 2025	**5,698,603**	**88,589**	**183,247**	**443,898**	**55,000**	**3,817**	**184,822**	**(76,573)**	**22,657**	**6,604,060**

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of cash flows - Indirect method
Six-month period ended June 30, 2025
(In thousands of reais)

	Bank	Consolidated
	06/30/2025	06/30/2025
Operating activities		
Adjusted net income of the period	**1,354,379**	**1,453,048**
Net income of the period	469,667	469,667
Adjustment to net income:	**884,712**	**983,381**
Depreciation and amortization	30,528	30,528
Equity pick-up from subsidiaries	(79,353)	-
Constituition of provisions for expected losses associated with credit risk	170,537	169,884
Provision for impairment of non-financial assets	(24,603)	(24,603)
Gain (loss) on disposal of non-financial held for sale assets	19,028	19,028
Constitution / (reversal) of other provisions	(13,300)	(11,971)
Provision for contingent liabilities and legal liabilities	(5,552)	(5,552)
Interest and monetary restatement of assets	(1,893)	(1,899)
Deferred tax	(12,189)	6,457
Effects of changes in foreign exchange rates on assets and liabilities	801,509	801,509
Changes in assets and liabilities	**(1,671,369)**	**(1,714,449)**
Interbank investments	548,556	547,946
Marketable securities	(1,710,773)	(1,664,676)
Loans operations	1,650,533	1,654,582
Derivative financial instruments	570,365	553,355
Deferred tax assets	332,781	(282,661)
Taxes and contributions to be compensated	(38,015)	(35,183)
Non-financial assets held for sale	55,531	55,922
Other assets - other	(12,684)	329,811
Deposits	(2,478,638)	(2,564,931)
Money market funding	(340,969)	(292,023)
Appeal for acceptance and issuance of securities	1,156,729	1,156,729
Loan obligations	(2,020,156)	(2,152,196)
Obligations for transfers	480,999	480,999
Other financial liabilities	111,747	(7,148)
Taxes liabilities	213,436	300,634
Deferred tax liabilities	(132,741)	318,561
Tax paid	(58,070)	(114,170)
Cash flow (used in) provided by operating activities	**(316,990)**	**(261,401)**
Investment activities		
Acquisition of fixed assets and intangible	(21,520)	(21,520)
Capital reserve reversal	(8,650)	(8,650)
Dividends received	41,655	-
Cash flow (used in) / provided by operating activities	**11,485**	**(30,170)**
Financing activities		
Partial debt redemption of subordinated debts	(316,978)	(316,978)
Treasury shares	1,290	1,290
Interest on equity	(261,361)	(261,361)
Participation of non-controlling shareholders	-	(1,110)
Cash provided by financing activities	**(577,049)**	**(578,159)**
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	(189)	(189)
Increase / (decrease) in cash and cash equivalents	**(882,743)**	**(869,919)**
At beginning of the period	5,672,404	5,674,338
At end of the period	4,789,661	4,804,419
Change in cash and cash equivalents	**(882,743)**	**(869,919)**

The accompanying notes are integral part of these financial statements.

(In thousands of reais)

1. Operations

The Bank is a publicly traded corporation and a subsidiary of the Bank ABC, based in Bahrain. In Brazil, the Bank is engaged in asset and liability operations inherent to multiple bank activities, being authorized to operate with commercial, foreign exchange, investment, credit and financing and housing financing portfolios.

The Bank's operations are conducted through branches in Brazil and abroad through an overseas branch located in Georgetown, Cayman Islands (Note 20).

The financial statements were approved by the Board of Directors on August 11, 2025.

2. Financial statements presentation, consolidation criteria and significant accounting practices

i) Financial statements presentation and consolidation criteria

The financial statements (individual and consolidated) were prepared and are presented in accordance with accounting practices adopted in Brazil, in light of accounting guidelines contained in Law No. 6,404/76 with amendments introduced by Law No. 11,638/07 and 11,941/09, and the standards and instructions of the Central Bank of Brazil (BACEN) and the Brazilian Securities and Exchange Commission (CVM). Comparative values for previous periods were not presented in these financial statements, considering the exemption from presentation provided for in Resolution No. 4,966 of the National Monetary Council (CMN) and in BCB Resolution No. 352 of the Central Bank of Brazil (BACEN).

The consolidated financial statements include the individual financial statements of Bank ABC Brasil S.A., and of its subsidiaries and investment funds:

Direct subsidiaries	% Participation
ABC Brasil Administração e Participações Ltda.	100%
ABC Brasil Comercializadora de Energia Ltda.	100%
ABC Brasil Investment Banking Ltda.	91.19%

Indirect subsidiaries	% Participation
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A.	100%
ABC Brasil Corretora de Seguros Ltda.	90%
Visio Gestora de Créditos Ltda.	90%
ABC M&A e ECM Ltda.	100%
ABC DCM Ltda.	100%
ABC Holding Financeira Ltda.	100%
ABC Brasil Beneficios Corretora de Seguros Ltda	89.30%

Investment funds
Fundo de Investimento em Direitos Creditórios não padronizado ABC I.
Baraúna Fundo de Investimento Multimercado Crédito Privado
Apoema Fund Ltda

On May 15, 2025, the company ABC Brasil Benefícios Corretora de Seguros Ltda. was incorporated. The company's corporate purpose is the intermediation, acquisition, administration and brokerage of property and personal insurance, pension, health, dental and capitalization bond plans.

The accounting practices adopted in recording transactions and assessing the Bank's equity elements, including transactions carried out by the overseas branch and controlled companies included in the consolidation, were uniformly applied, and investments, rights, obligations and results between the consolidated companies were duly eliminated.

According to the faculty provided in Art. No. 77 of CMN Resolution No. 4,966/2021, the consolidated financial statements are presented in addition to the consolidated financial statements prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), which are required by Resolution CMN No. 4,818/2020 and will be published later.

ii) Functional currency and presentation currency

The consolidated financial statements are presented in Brazilian Reais (R$), which is the functional and presentation currency of the Banco ABC Brasil S.A. and its subsidiaries, defined in accordance with Resolution No. 4,524/16 and No 4.817/20 of the National Monetary Council.

iii) Foreign currencies translation

The assets and liabilities of foreign subsidiaries are translated at the exchange rate on the balance sheet date. The result is translated at the average monthly exchange rate (note 20).

iv) Political accounting materials

The Accounting Pronouncements Committee (CPC) issues accounting pronouncements and interpretations in line with international accounting standards and approved by the CVM and by Bacen, in its turn, the Brazilian Central Bank adopted the following pronouncements: CPC 00 (R1) - Conceptual Framework for Preparation and Disclosure of Financial and Accounting Report; CPC 01 (R1) - Reduction in the Recoverable Value of Assets; CPC 03 (r3) - Statement of Cash Flows; CPC 05 (R1) - Disclosure about Parties; CPC 24 - Provisions, Contingent Liabilities and Contingent Liabilities; CPC 33 (R1) - CPC 10 (R1) - Share-Based Payment; CPC 23 - Accounting Policies, Change of Estimate and Error Correction, CPC 24 - Subsequent Event, Employee Benefits, CPC 41- Earnings per share, CPC 46 - Measuring the fair value and CPC 47 Revenue from contract with client.

Additionally, Bacen issued CMN Resolutions No. 4,966/21, 5,019/22 and BCB No. 352/23, which deal with accounting concepts and criteria applicable to financial instruments, as well as the designation and recognition of protection relationships (hedge accounting), seeking the convergence of the COSIF accounting criteria with the requirements of the international standard IFRS 9. These standards came into force on January 1, 2025, and the impacts arising from their implementation are described in note 26.

The preparation and presentation of the financial statements (individual and consolidated) in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, require that management use assumptions and professional judgment in determining amounts and in recording of accounting estimates, such as the allowance for loan losses, realization deferred income tax, provision for contingencies and valuation of derivative instruments receivable and payable. Settlement of these transactions involving these estimates may result in amounts different from those estimated, due to the uncertainties related to the determination process.

Political accounting materials are summarized as follows:

a) Asset valuation criteria

Financial assets are classified into the following categories:

Amortized Cost: the asset is managed within a business model whose objective is to maintain financial assets in order to receive the respective contractual cash flows, consisting only of principal and interest payments.

Fair Value through Other Comprehensive Income: the financial asset is managed within a business model whose objective is to generate returns both through the receipt of contractual cash flows and through the sale of the financial asset with substantial transfer of risks and benefits, consisting only of payments of principal and interest, as for the sale.

Fair Value in Profit or Loss: used for financial assets that do not meet the criteria described above.

Fair value is the amount for which an asset could be sold, or a liability settled, between known, willing parties under competitive, normal market conditions at the valuation date.

The classification of financial assets depends on:

• Business models for managing financial assets; and
• The characteristics of their cash flows (Only Payment of Principal and Interest – SPPJ Test).

Business Models: Bank ABC Brasil's Business Models represent the way in which financial assets are managed, considering: i) the risks that affect the performance of the business model; ii) how business managers are remunerated; iii) and how the performance of the business model is assessed and reported to Management.

SPPJ Test: For accounting classification to occur, it is necessary to apply the SPPJ Test to assess whether the contractual cash flows constitute only payment of principal and interest. To comply with this concept, the cash flows must include consideration for the time value of money and credit risk. If this concept is not complied with, the financial asset is classified at Fair Value through Profit or Loss.

Derivative financial instruments are adjusted to market value against the result for the period, as follows:

i) Forward transactions are recorded at the final contracted value minus the difference between this value and the spot price of the asset or right, with this difference being recognized as revenue or expense based on the term of the contracts.

ii) Transactions with options are recorded at the value of the premiums paid or received until the effective exercise of the option, when it is then written off as a reduction, adjusted to the market value or increase in the cost of the asset or right, upon effective exercise, or as revenue or expense, in the case of non-exercise.

iii) Future transactions are recorded at the value of daily adjustments, appropriated as revenue or expense.

iv) Swap transactions are recorded based on the difference receivable or payable, which difference is recognized as revenue or expense.

v) Exchange contracts for the purchase and sale of foreign currency with immediate and future settlement are recorded at fair value and the resultos on market to market adjustements are recognized on profit and losses.

vi) Transactions with other derivative financial instruments are recorded in accordance with the characteristics of the contract.

Bank ABC establishes a provision for expected losses associated with credit risk using the Complete Methodology, in accordance with the criteria of CMN Resolution No. 4,966 and BCB Resolution No. 352 for: i) financial assets; (ii) financial guarantees provided; (iii) credit commitments and credits to be released.

The Bank reviews its financial assets at each balance sheet date to assess whether impairment losses should be recorded in the statement of income. Management's judgment is required in estimating the amount and timing of future cash flows in determining impairment losses. In estimating these cash flows, the Bank makes judgments regarding the financial condition of the customer and the net realizable value of the collateral.

The Bank applies a three-stage approach to measuring expected credit loss, in which financial assets move from one stage to another according to changes in credit risk.

Stage 1: refers to financial instruments without a significant increase in credit risk in relation to the date of credit origination. In these cases, the probability of default considered in the estimated loss model is calculated for the next 12 months only.

Stage 2: refers to financial instruments with a significant increase in credit risk, but which have not yet entered into credit recovery (without default). In these cases, the probability of default considered in the model is estimated for the entire contractual term of the financial instrument ("lifetime"). Interest is recognized on these transactions on the financial debt balance, without considering the amounts of provision for expected loss.

Stage 3: refers to financial instruments undergoing credit recovery (in default). In these cases, the credits are already in default and any interest is recognized based on the net accounting balance of the provision for expected loss. Income on transactions overdue for more than 90 days is only recognized when received.

Investments in controlled companies are measured using the equity method and other investments are stated at acquisition cost less, when applicable, a provision for permanent losses.

Assets and rights classified as fixed assets are stated at acquisition cost minus, when applicable, the balances of the respective depreciation account, calculated using the straight-line method, based on rates that take into account the useful economic life of the assets.

Intangible assets are recorded at cost, less amortization using the straight-line method over their estimated useful life, from the date they are available for use.

b) Cash and cash equivalents

Cash and cash equivalents, as established in Resolution CMN No. 4.818/20 e CPC 03 include cash, bank deposits, short-term highly liquid investments, with insignificant risks of changes in value, with maturity less or equal than 90 days.

c) Liability valuation criteria

Known or calculable obligations, charges and risks, including tax charges calculated on the basis of the results of the period, are shown at the updated value up to the balance sheet date.

Cash deposit transactions are not remunerated by the Bank. Transactions in interbank deposits, term deposits, open market borrowings and funds from acceptances and issuance of securities are traded at normal market rates.

Obligations for loans abroad include funds raised for investment in foreign exchange transactions related to export and import financing, in addition to investments in onlending and financing in foreign currency. Such obligations are subject to exchange rate fluctuations and international market interest rates and are adjusted for exchange rate fluctuations and charges, calculated up to the balance sheet date.

Derivative financial instruments are adjusted to market value against the result for the period.

The country's transfer obligations are represented by special funds and programs administered by official institutions, which are transferred to the final borrowers and are updated by official indexes and charges, calculated up to the balance sheet date.

Foreign transfers obligations are represented by funds obtained by the Bank from multilateral agencies (IDB - Inter-American Development Bank, PROPARCO – Societe de Promotion et de de Participation pour la Cooperation Economique SA and IFC – International Finance Corporation and) which are passed on to final borrowers and are updated by exchange variation and charges calculated up to the balance sheet date.

(In thousands of reais)

d) Hedge Accounting

Considering the risk of foreign exchange exposure as well as market conditions of capture abroad through foreign transfers bonds, the Bank has selected some derivative financial instruments to total hedge (fair value hedge) the principal amounts of loans taken out and related interest due. In order to equalize the effects of mark to market of the derivative financial instruments selected for hedge purposes to market, the principal hedged amount, plus, interest due, is stated at fair value and also mark to market.

The variation in the fair value of hedge derivatives is recognized in the income statement. However, the variation in the fair value of the hedged item attributed to the hedged risk is accounted for as part of its book value, also recognized in the statement of income for the year. When a hedge instrument matures or is sold, cancelled or exercised, or when it does not meet hedge accounting requirements, the hedge strategy ends.

The objectives of this operation and the hedging strategy for such risks during the entire operation are duly documented, together with the assessment, both at the beginning of the hedge transaction and on an ongoing basis, confirming that derivative financial instruments of the hedging operations are highly effective in the offset of variations in the fair value (mark to market) of the hedged item. A hedge instrument is considered highly effective when the variation in the fair value or cash flow of the coverage risk during the hedging period reduces 80% to 125% of the risk variation.

The fair value of the derivative financial instruments used as hedge, as well as the market value of the loan subject to hedge, are disclosed in Notes 5.b and 11.b respectively.

e) Recognition of revenues and expenses

Revenues and expenses are recognized in the income statement on an accrual basis, using the effective interest method, including income, charges, monetary or exchange rate variations at official rates, incident on current and long-term assets and liabilities. It also includes the effects of adjustments of assets to market or realizable value.

Unreceived income from assets characterized as financial assets with credit recovery problems (problem assets) is recognized upon receipt.

f) Credit operations assigned

Credit assignments with substantial retention of risks and benefits now have their results recognized for the remaining term of the transactions. The financial assets subject to the assignment remain recorded as credit transactions and the amount received as obligations for sales or transfer transactions of financial assets.

g) Financial assets with credit recovery problems

The financial asset is characterized as a “Problematic Asset” when there is a delay of more than 90 (ninety) days in the payment of principal and charges; or if there is any indication that the respective obligation will not be fully honored under the agreed conditions, without the need to resort to guarantees or collateral.

A transaction is considered restructured whenever a renegotiation occurs that implies the granting of advantages to the counterparty, either as a result of the deterioration of its credit quality or the credit quality of the intervening party or the mitigating instrument.

h) Income and Social Contribution Taxes

The recognition, measurement and disclosure of contingent assets and liabilities are carried out in accordance with the criteria described below:

• Active contingencies - are not recognized in the financial statements, except when there is evidence that provides a guarantee of their realization; for which no further appeals are possible; and

• Contingent liabilities - are recognized in the financial statements when, based on the opinion of legal advisors and management, the risk of loss in a legal or administrative action is considered probable, with a probable outflow of resources for the settlement of obligations and when the amounts involved are measurable with sufficient certainty. Contingent liabilities classified as possible losses by legal advisors are only disclosed in explanatory notes, while those classified as remote losses do not require provision or disclosure.

i) Reduction to the recoverable value of non-financial assets - (Impairment)

An impairment loss is recognized if the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount. Impairment losses are recognized in profit or loss for the period.

j) Income Tax and Social Contribution

Provisions for income tax and social contribution, when due, are established based on accounting profit, adjusted for additions and exclusions provided for in tax legislation. Deferred income tax and social contribution are calculated on the value of temporary differences, whenever the realization of these amounts is deemed probable.

3. Current and non-current segregation

Classification of current and noncurrent / long-term assets and liabilities

The assets and liabilities realizable up to twelve months after the balance sheet, for the purposes of disclosure in this explanatory note, are classified in current and those whose maturity or actual settlement occurs in the twelve months after the balance sheet date are classified in non-current. The deferred tax credits and tax liabilities are classified in their entirety in non-current regardless of the realization period.

The segregation of the balance sheet between current and non-current is demonstrated in below, in accordance with Resolution CMN 4,818/20 and Bacen Resolutions No 2/20.

i) Estimates of future realization of deferred tax credits and obligations were determined in accordance with note 18 and are shown below:

	Bank			**Consolidated**		
	06/30/2025			**06/30/2025**		
	Up to 1 year	**Over 1 year**	**Total**	**Up to 1 year**	**Over 1 year**	**Total**
Defered tax assets	1,670,712	386,251	**2,056,963**	1,696,795	386,251	**2,083,046**
Deferred tax credits	1,041,293	-	**1,041,293**	1,194,521	-	**1,194,521**

ii) Treasury financial bills LFT, classified as fair value in other comprehensive income, are shown in the balance sheet by the maturity date of the paper even though they have high liquidity and amount to R$805,554 in the Bank and R$842,218 in the Consolidated on June 30, 2025.

(In thousands of reais)

iii) Government securities classified as amortized cost, with maturity of more than one year, are subject to conversion into cash through repurchase agreements and amount to R$2,778,272 classified in the long term, in the Bank and in the Consolidated on June 30, 2025.

The segregation between current and non-current, of Bank and Consolidated, for the semester ended June 30, 2025, is shown below:

	Bank		
	06/30/2025		
	Current	Non-current	Total
Cash and banks	**558,095**	**-**	**558,095**
Financial assets at amortized cost	**21,158,950**	**22,183,202**	**43,342,152**
Interbank investments	4,611,437	-	4,611,437
Marketable securities	5,717,927	12,676,599	18,394,526
Loans	10,859,562	9,943,868	20,803,430
Other assets financial	536,369	13,376	549,745
Provision for expected loss associated with credit risk	(566,345)	(450,641)	(1,016,986)
Financial assets at fair value through other comprehensive income	**89,707**	**1,237,992**	**1,327,699**
Marketable securities	89,736	1,238,953	1,328,689
Provision for expected loss associated with credit risk	(29)	(961)	(990)
Financial assets at fair value through profit or loss	**8,607,294**	**3,155,163**	**11,762,457**
Marketable securities	7,165,402	695,441	7,860,843
Derivative financial instruments	1,542,671	2,459,722	4,002,393
Provision for expected loss associated with credit risk	(100,779)	-	(100,779)
Other assets	**1,369,240**	**2,326,785**	**3,696,025**
Deferred tax assets	-	2,056,963	2,056,963
Current tax assets	82,636	251,121	333,757
Non-financial assets held for sale	100,232	-	100,232
Other	1,186,372	18,701	1,205,073
Investments	**-**	**1,091,169**	**1,091,169**
Associates and subsidiaries	-	1,091,169	1,091,169
Fixed assets and intangible assets	**-**	**273,728**	**273,728**
Total assets	**31,783,286**	**30,268,039**	**62,051,325**

	Bank		
	06/30/2025		
	Current	Non-current	Total
Financial assets at amortized cost	**31,298,546**	**20,103,906**	**51,402,452**
Deposits	7,811,711	1,902,053	9,713,764
Money market funding	426,861	1,240,904	1,667,765
Funds from acceptance and issue of securities	13,820,118	10,486,507	24,306,625
Subordinated debts	239,549	3,067,109	3,306,658
Loan obligations	7,161,245	3,347	7,164,592
Obligations for transfers	984,805	3,377,447	4,362,252
Other financial liabilities	825,863	7,273	833,136
Provision for expected loss associated with credit risk	28,394	19,266	47,660
Financial assets at fair value through profit or loss	**1,244,826**	**1,609,571**	**2,854,397**
Derivative financial instruments	1,244,826	1,609,571	2,854,397
Other liabilities	**83,919**	**1,129,154**	**1,213,073**
Current tax obligations	83,919	71,447	155,366
Deferred tax obligations	-	1,041,293	1,041,293
Provision for contingencies	-	16,414	16,414
Shareholders' equity	**-**	**6,581,403**	**6,581,403**
Share capital	-	5,698,603	5,698,603
Treasury stock	-	(76,573)	(76,573)
Capital reserve	-	88,589	88,589
Profit reserve	-	682,145	682,145
Other comprehensive income	-	3,817	3,817
Retained earnings	-	184,822	184,822
Non controlling shareholders interest			
Total liabilities and equity	**32,627,291**	**29,424,034**	**62,051,325**

(In thousands of reais)

	Consolidated 06/30/2025		
	Current	Non-current	Total
Cash and banks	**572,853**	**-**	**572,853**
Financial assets at amortized cost	**22,126,233**	**22,183,202**	**44,309,435**
Interbank investments	4,612,047	-	4,612,047
Marketable securities	5,503,763	12,676,599	18,180,362
Loans	10,861,273	9,943,868	20,805,141
Other assets financial	1,721,478	13,376	1,734,854
Provision for expected loss associated with credit risk	(572,328)	(450,641)	(1,022,969)
Financial assets at fair value through other comprehensive income	**89,707**	**1,274,656**	**1,364,363**
Marketable securities	89,736	1,275,617	1,365,353
Provision for expected loss associated with credit risk	(29)	(961)	(990)
Financial assets at fair value through profit or loss	**9,737,230**	**3,675,443**	**13,412,673**
Marketable securities	7,151,797	704,339	7,856,136
Derivative financial instruments	2,686,212	2,971,104	5,657,316
Provision for expected loss associated with credit risk	(100,779)	-	(100,779)
Other assets	**1,640,417**	**2,864,803**	**4,505,220**
Deferred tax assets	-	2,083,046	2,083,046
Current tax assets	132,150	251,121	383,271
Non-financial assets held for sale	100,232	-	100,232
Other	1,408,035	530,636	1,938,671
Fixed assets and intangible assets	**-**	**273,728**	**273,728**
Total assets	**34,166,440**	**30,271,832**	**64,438,272**

	Consolidated 06/30/2025		
	Current	Non-current	Total
Financial assets at amortized cost	**31,052,583**	**21,252,963**	**52,305,546**
Deposits	6,865,750	1,903,269	8,769,019
Money market funding	424,774	1,240,904	1,665,678
Funds from acceptance and issue of securities	13,820,118	10,486,507	24,306,625
Subordinated debts	239,549	3,067,109	3,306,658
Loan obligations	7,161,245	1,151,188	8,312,433
Obligations for transfers	984,805	3,377,447	4,362,252
Other financial liabilities	1,527,948	7,273	1,535,221
Provision for expected loss associated with credit risk	28,394	19,266	47,660
Financial assets at fair value through profit or loss	**2,195,807**	**1,935,460**	**4,131,267**
Derivative financial instruments	2,195,807	1,935,460	4,131,267
Other liabilities	**115,017**	**1,282,382**	**1,397,399**
Current tax obligations	115,017	71,447	186,464
Deferred tax obligations	-	1,194,521	1,194,521
Provision for contingencies	-	16,414	16,414
Shareholders' equity	**-**	**6,604,060**	**6,604,060**
Share capital	-	5,698,603	5,698,603
Treasury stock	-	(76,573)	(76,573)
Capital reserve	-	88,589	88,589
Profit reserve	-	682,145	682,145
Other comprehensive income	-	3,817	3,817
Retained earnings	-	184,822	184,822
Non controlling shareholders interest	-	22,657	22,657
Total liabilities and equity	**33,363,407**	**31,074,865**	**64,438,272**

4. Cash and cash equivalents

The cash and cash equivalent components are as follows and classified at Amortized Cost:

	Bank 06/30/2025			Consolidated 06/30/2025		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
Cash and banks	**558,095**	**-**	558,095	**572,853**	**-**	**572,853**
Interbank liquidity investments	**4,231,566**	**(510)**	**4,231,566**	**4,231,566**	**(510)**	**4,231,056**
Other operations with maturities of up to 90 days (a)	4,231,566	(510)	4,231,566	4,231,566	(510)	4,231,056
Cash and cash equivalents balance	**4,789,661**	**(510)**	**4,789,661**	**4,804,419**	**(510)**	**4,803,909**

(a) Refers to applications in the open market whose maturity on the date of effective application was equal to or less than 90 days and which present an insignificant risk of change in value.

(In thousands of reais)

5. Marketable securities and derivative financial instruments

a) Marketable securities

The classifications of securities, as of June 30, 2025, are shown as follows:

Measured at Amortized Cost

	06/30/2025			06/30/2025		
	Bank			Consolidated		
	Book Value	**Expected loss**	**Net worth**	**Valor Contábil**	**Expected loss**	**Net worth**
National Treasury Notes - NTN - B	349,965	-	349,965	349,963	-	349,963
National Treasury Bills – LTN	523,390	-	523,390	523,390	-	523,390
Real estate receivables certificates - CRI	58,663	(287)	58,376	58,663	(287)	58,376
National Treasury Notes - NTN – F	1,904,917	-	1,904,917	1,904,917	-	1,904,917
Debentures	1,721,430	(72,709)	1,648,721	1,721,430	(72,709)	1,648,721
Promissory notes – NP	876,360	(4,535)	871,825	876,360	(4,535)	871,825
Rural Producer's Certificate – CPR	6,444,570	(79,491)	6,365,079	6,444,570	(79,491)	6,365,079
Financial Letters – LF	111,079	(473)	110,606	111,079	(473)	110,606
Agribusiness Receivables Certificate - CRA	68,599	(20,426)	48,173	68,599	(20,426)	48,173
Receivables certificates - CR	40,462	(134)	40,328	40,462	(134)	40,328
Commercial note - NC	6,295,091	(24,499)	6,270,592	6,080,929	(24,499)	6,056,430
Total - Amortized Cost	**18,394,526**	**(202,554)**	**18,191,972**	**18,180,362**	**(202,554)**	**17,977,808**

Measured at Fair Value in Other Comprehensive Income

	06/30/2025			06/30/2025		
	Bank			Consolidated		
	Book Value	**Expected loss**	**Net worth**	**Valor Contábil**	**Expected loss**	**Net worth**
Treasury Financial Letters – LFT	805,554	-	805,554	842,218	-	842,218
Eurobonds	105,848	-	105,848	105,848	-	105,848
National Treasury Notes - NTN - B	226,546	-	226,546	226,546	-	226,546
Debentures	133,344	(594)	132,750	133,344	(594)	132,750
Financial Letters – LF	57,397	(396)	57,001	57,397	(396)	57,001
Total - Fair Value in Other Comprehensive Income	**1,328,689**	**(990)**	**1,327,699**	**1,365,353**	**(990)**	**1,364,363**

Measured at Fair Value in Profit or Loss

	06/30/2025			06/30/2025		
	Bank			Consolidated		
	Book Value	**Expected loss**	**Net worth**	**Valor Contábil**	**Expected loss**	**Net worth**
Treasury Financial Letters – LFT	17,171	-	17,171	18,888	-	18,888
National Treasury Notes - NTN - B	4,200,778	-	4,200,778	4,200,778	-	4,200,778
Debentures	188,920	(100,779)	88,141	188,920	(100,779)	88,141
Rural Producer's Certificate – CPR	97,102	-	97,102	97,102	-	97,102
Government bonds issued in other countries	2,588,049	-	2,588,049	2,588,049	-	2,588,049
Shares of publicly traded companies	20,658	-	20,658	20,658	-	20,658
Infrastructure Equity Funds	69,811	-	69,811	69,811	-	69,811
Credit rights investment funds	663,030	-	663,030	663,030	-	663,030
Liquid investment funds	15,324	-	15,324	8,900	-	8,900
Total - Fair Value in Profit	**7,860,843**	**(100,779)**	**7,760,064**	**7,856,136**	**(100,779)**	**7,755,357**

The composition of the portfolio as of June 30, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank			
	Level 1	**Level 2**	**Level 3**	**Total**
June 2025				
At fair value through other comprehensive income	1,201,043	124,978	2,668	**1,328,689**
At fair value through profit or loss	4,946,003	2,122,546	792,294	**7,860,843**
Total	**6,147,046**	**2,247,524**	**794,962**	**9,189,532**

	Consolidated			
June 2025	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through other comprehensive income	1,237,707	124,978	2,668	**1,365,353**
At fair value through profit or loss	4,947,721	2,116,121	792,294	**7,856,136**
Total	**6,185,428**	**2,241,099**	**794,962**	**9,221,489**

Level 1 fair value measurements are obtained from quoted (unadjusted) prices in active markets for identical assets or liabilities.

Level 2 fair value measurements are obtained using variables other than quoted prices included in Level 1 that are observable for the asset or liability either directly (i.e. as prices) or indirectly (i.e. based on prices).

Level 3 fair value measurements are obtained through valuation techniques that include inputs for the assets or liabilities that are not based on observable market variables (unobservable inputs).

b) Derivative financial instruments

The Bank carries out operations with derivative financial instruments mainly aimed at hedging against market price variations and diluting currency and interest rate risks of its assets and liabilities and cash flows contracted for compatible terms, rates and amounts.

Derivatives are used as a risk transfer tool to hedge positions in the non-trading book (Banking Book) and trading book (Trading Book). Additionally, highly liquid exchange-traded derivatives are used, within narrow and periodically reviewed limits, to manage exposures in the trading book.

The determination of the market values of such derivative financial instruments is based on the quotations published by specialized exchanges, and in some cases, when there is no liquidity or even quotations, estimates of present values and other pricing techniques are used.

The bases adopted to determine market prices are as follows:

Futures: stock exchange quotations;

Options: determined based on the criteria set forth in the contracts, calculated according to known models used by the market, mainly Black&Scholes;

(In thousands of reais)

Swaps: cash flows for each contract are discounted to present value, in accordance with the respective interest rate curves, obtained based on B3 S.A. - Brasil, Bolsa, Balcão prices adjusted to the credit risk of the counterparties; and

Forward: the future value of the transaction discounted to present value as rates obtained at B3 S.A. - Brasil, Bolsa, Balcão grants or reference stock exchange market adjusted to the credit risk of the counterparties.

Exchange Contracts: the future value of the transaction discounted to present value, according to rates obtained from B3 S.A. - Brasil, Bolsa, Balcão or reference exchanges, adjusted for the credit risk of the counterparties.

The differential values and adjustments of the derivative financial instruments, assets and liabilities, are recorded in balance sheet accounts, with the corresponding income statement accounts as a counterpart. They are adjusted to their market value and their reference values are recorded in offsetting accounts, as shown below:

	Bank				
	06/30/2025				
	Notional value	**Cost - receivable / (payable)**	**Market to market ajustment**	**Own Equity Credit Risk (DVA)**	**Fair value**
Future contracts	**12,171,384**	**-**	**-**	**-**	**-**
Purchase commitments	**4,993,966**	**-**	**-**	**-**	**-**
Interbank market	3,895,818	-	-	-	-
Foreign currency	928,924	-	-	-	-
Commodities	600	-	-	-	
Inflation	168,624	-	-	-	-
Sales commitment	**7,177,418**	**-**	**-**	**-**	**-**
Interbank market	6,630,055	-	-	-	-
Foreign currency	64,121	-	-	-	-
Commodities	309,313	-	-	-	-
Inflation	173,929	-	-	-	-
Asset position	**68,722,393**	**4,052,103**	**(49,710)**	**-**	**4,002,393**
Swap Contracts	**13,903,022**	**243,079**	**633,655**	**-**	**876,734**
Interbank market	9,230,706	112,860	500,380	-	613,240
Foreign currency	1,694,814	68,852	111,160	-	180,012
Fixed rate	2,927,502	42,230	26,121	-	68,351
Others	-	-	-	-	-
Inflation	50,000	19,137	(4,006)	-	15,131
Options contracts	**96,461,047**	**1,199,504**	**(453,164)**	**94**	**746,434**
Purchase commitments	**47,000,676**	**3,490,873**	**(695,828)**	**-**	**2,795,045**
Foreign currency	44,275,779	3,288,624	(793,099)	-	2,495,525
Commodities	2,724,897	202,249	97,271	-	299,520
Exchange contracts	**4,686,220**	**(123,084)**	**(11)**	**30**	**(123,065)**
Purchase commitments	**2,777,658**	**22,713**	**(11)**	**-**	**22,702**
Foreign currency	2,777,658	22,713	(11)	-	22,702
Other financial instruments	**11,073,701**	**(125,583)**	**10,545**	**299**	**(114,739)**
Purchase commitments	**5,041,037**	**295,438**	**12,474**	**-**	**307,912**
Foreign currency	2,520,130	129,076	13,680	-	142,756
Commodities	2,274,833	165,808	(1,206)	-	164,602
Others	246,074	554	-	-	554
Liability position	**63,408,756**	**(3,072,666)**	**216,490**	**1,779**	**(2,854,397)**
Swap Contracts	**6,007,159**	**(214,479)**	**(24,245)**	**1,356**	**(237,368)**
Interbank market	2,011,726	(90,584)	18,923	919	(70,742)
Foreign currency	1,099,655	(79,047)	9,741	182	(69,124)
Fixed rate	2,681,636	(44,732)	(51,921)	253	(96,400)
Others	105,000	(165)	(855)	1	(1,019)
Inflation	109,142	49	(133)	1	(83)
Options contracts					
Sales commitment	**49,460,371**	**(2,291,369)**	**242,664**	**94**	**(2,048,611)**
Foreign currency	46,741,917	(2,067,525)	354,435	3	(1,713,087)
Stocks	22,670	(2,740)	(4,377)	-	(7,117)
Commodities	2,695,784	(221,104)	(107,394)	91	(328,407)
Exchange contracts					
Sales commitment	**1,908,562**	**(145,797)**	**-**	**30**	**(145,767)**
Foreign currency	1,908,562	(145,797)	-	30	(145,767)
Other financial instruments					
Sales commitment	**6,032,664**	**(421,021)**	**(1,929)**	**299**	**(422,651)**
Foreign currency	3,185,988	(239,423)	(4,276)	116	(243,583)
Commodities	2,256,710	(180,035)	2,347	183	(177,505)
Others	589,966	(1,563)	-	-	(1,563)

(In thousands of reais)

	Consolidated				
	06/30/2025				
	Notional value	Cost - receivable / (payable)	Market to market ajustment	Own Equity Credit Risk (DVA)	Fair value
Futures contracts	**12,288,735**	**-**	**-**	**-**	**-**
Purchase commitments	**4,994,166**	**-**	**-**	**-**	**-**
Interbank market	3,895,818	-	-	-	-
Foreign currency	928,924	-	-	-	-
Commodities	600	-	-	-	-
Others	168,824	-	-	-	-
Sales commitment	**7,294,569**	**-**	**-**	**-**	**-**
Interbank market	6,630,055	-	-	-	-
Foreign currency	76,425	-	-	-	-
Commodities	414,160	-	-	-	-
Others	173,929	-	-	-	-
Asset position	**71,240,386**	**5,711,398**	**(54,082)**	**-**	**5,657,316**
Swap Contracts	**13,903,022**	**243,079**	**633,656**	**-**	**876,735**
Interbank market	9,230,706	112,860	500,381	-	613,241
Foreign currency	1,694,814	68,852	111,160	-	180,012
Fixed rate	2,927,502	42,230	26,121	-	68,351
Inflation	50,000	19,137	(4,006)	-	15,131
Options contracts	**96,504,602**	**1,200,677**	**(453,168)**	**94**	**747,603**
Purchase commitments	**47,044,231**	**3,492,044**	**(695,829)**	**-**	**2,796,215**
Foreign currency	44,275,779	3,288,624	(793,099)	-	2,495,525
Commodities	2,768,452	203,420	97,270	-	300,690
Exchange contracts	**4,686,220**	**(123,084)**	**(11)**	**30**	**(123,065)**
Purchase commitments	**2,777,658**	**22,713**	**(11)**	**-**	**22,702**
Foreign currency	2,777,658	22,713	(11)	-	22,702
Other financial instruments	**15,746,908**	**255,991**	**5,855**	**299**	**262,145**
Purchase commitments	**7,515,475**	**1,953,562**	**8,102**	**-**	**1,961,664**
Foreign currency	2,520,129	129,076	13,679	-	142,755
Commodities	4,749,272	1,823,932	(5,577)	-	1,818,355
Other financial assets	246,074	554	-	-	554
Liability position	**65,607,525**	**(4,349,215)**	**216,169**	**1,779**	**(4,131,267)**
Swap Contracts	**6,007,159**	**(214,480)**	**(24,245)**	**1,356**	**(237,369)**
Interbank market	2,011,726	(90,584)	18,923	919	(70,742)
Foreign currency	1,099,655	(79,047)	9,741	182	(69,124)
Fixed rate	2,681,636	(44,732)	(51,921)	253	(96,400)
Others	105,000	(165)	(855)	1	(1,019)
Inflation	109,142	48	(133)	1	(84)
Options contracts					
Sales commitment	**49,460,371**	**(2,291,367)**	**242,661**	**94**	**(2,048,612)**
Foreign currency	46,741,917	(2,067,523)	354,432	3	(1,713,088)
Stocks	22,670	(2,740)	(4,377)	-	(7,117)
Commodities	2,695,784	(221,104)	(107,394)	91	(328,407)
Exchange contracts					
Sales commitment	**1,908,562**	**(145,797)**	**-**	**30**	**(145,767)**
Foreign currency	1,908,562	(145,797)	-	30	(145,767)
Other financial instruments					
Sales commitment	**8,231,433**	**(1,697,571)**	**(2,247)**	**299**	**(1,699,519)**
Foreign currency	3,157,724	(235,530)	(4,563)	116	(239,977)
Commodities	4,483,743	(1,460,478)	2,316	183	(1,457,979)
Stocks	589,966	(1,563)	-	-	(1,563)

In order to mitigate the risks of foreign onlending obligations in the amount of US$ 39 million (Note 11.b), Management decided to designate the financial instruments shown below for exchange rate protection of a portion of the principal amount as well as a portion of the contractual interest amount.

	Bank e Consolidated			
	06/30/2025			
Derivatives designated as fair value hedge instruments	Notional value	Curve Value	Market value	Adjust to market
Hedge instruments				
Swap Contracts				
Foreign currency - Dollar - Active position	**196,274**	**213,185**	**207,623**	**(5,562)**
	196,274	213,185	207,623	(5,562)
Hedge Object				
Obligations for transfers abroad (Note 11.b)	**213,162**	**(213,162)**	**(207,600)**	**5,562**
	213,162	(213,162)	(207,600)	5,562

(In thousands of reais)

Derivative financial instruments, by maturity, on June 30, 2025, have the following composition:

	Bank						
	06/30/2025						
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total
Off Balance Book							
Futures contracts	692,120	3,272,432	2,761,395	1,668,712	1,907,254	1,869,471	12,171,384
Option contracts	12,597,608	662,863	24,012,451	7,548,596	51,226,216	413,313	96,461,047
Swap contracts	435,537	736,112	1,161,438	5,022,219	6,441,933	6,112,942	19,910,181
Exchange Contracts	844,669	140,473	3,242,813	191,824	266,441	-	4,686,220
Other financial instruments	2,488,108	3,002,171	1,499,360	2,792,409	1,231,053	60,600	11,073,701
Total – June 2025	**17,058,042**	**7,814,051**	**32,677,457**	**17,223,760**	**61,072,897**	**8,456,326**	**144,302,533**
Active position							
Option contracts	316,589	16,536	506,285	220,942	1,729,314	5,379	2,795,045
Swap contracts	10,338	14,916	30,419	108,644	249,709	462,708	876,734
Exchange Contracts	3,275	981	12,227	3,961	2,258	-	22,702
Other financial instruments	68,131	67,626	89,755	72,046	10,340	14	307,912
Total – June 2025	**398,333**	**100,059**	**638,686**	**405,593**	**1,991,621**	**468,101**	**4,002,393**
Passive position							
Option contracts	(60,331)	(16,282)	(304,900)	(214,139)	(1,418,138)	(34,821)	(2,048,611)
Swap contracts	(1,657)	(3,660)	(15,002)	(105,719)	(46,339)	(64,991)	(237,368)
Exchange Contracts	(12,501)	(4,970)	(113,945)	(4,032)	(10,319)	-	(145,767)
Other financial instruments	(79,345)	(108,824)	(48,595)	(150,924)	(34,895)	(68)	(422,651)
Total – June 2025	**(153,834)**	**(133,736)**	**(482,442)**	**(474,814)**	**(1,509,691)**	**(99,880)**	**(2,854,397)**

	Consolidated						
	06/30/2025						
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total
Off Balance Book							
Futures contracts	692,120	3,370,508	2,761,395	1,687,788	1,907,254	1,869,670	12,288,735
Option contracts	12,597,609	662,863	24,012,451	7,592,151	51,226,216	413,312	96,504,602
Swap contracts	435,537	736,112	1,161,438	5,022,219	6,441,933	6,112,942	19,910,181
Exchange Contracts	844,669	140,473	3,242,813	191,824	266,441	-	4,686,220
Other financial instruments	2,805,179	3,577,975	2,391,977	3,742,276	2,922,909	306,592	15,746,908
Total – June 2025	**17,375,114**	**8,487,931**	**33,570,074**	**18,236,258**	**62,764,753**	**8,702,516**	**149,136,646**
Active position							
Option contracts	316,591	16,536	506,285	222,111	1,729,311	5,381	2,796,215
Swap contracts	10,338	14,916	30,419	108,644	249,709	462,709	876,735
Exchange Contracts	3,275	981	12,227	3,961	2,258	-	22,702
Other financial instruments	142,190	345,260	540,723	411,755	477,593	44,143	1,961,664
Total – June 2025	**472,394**	**377,693**	**1,089,654**	**746,471**	**2,458,871**	**512,233**	**5,657,316**
Passive position							
Option contracts	(60,336)	(16,282)	(304,900)	(214,139)	(1,418,133)	(34,822)	(2,048,612)
Swap contracts	(1,657)	(3,660)	(15,002)	(105,719)	(46,339)	(64,992)	(237,369)
Exchange Contracts	(12,501)	(4,970)	(113,945)	(4,032)	(10,319)	-	(145,767)
Other financial instruments	(136,434)	(354,326)	(449,387)	(398,517)	(337,268)	(23,587)	(1,699,519)
Total – June 2025	**(210,928)**	**(379,238)**	**(883,234)**	**(722,407)**	**(1,812,059)**	**(123,401)**	**(4,131,267)**

The composition of the portfolio as of June 30, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank			
	Level 1	Level 2	Level 3	Total
Asset Position	2,624,594	1,372,925	4,874	**4,002,393**
Liabilities Position	(1,736,456)	(1,113,355)	(4,586)	**(2,854,397)**

	Consolidated			
	Level 1	Level 2	Level 3	Total
Asset Position	2,625,765	3,026,677	4,874	**5,657,316**
Liabilities Position	(1,736,457)	(2,390,224)	(4,586)	**(4,131,267)**

The composition of the portfolio as of June 30, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank		
	06/30/2025		
	Gains	Losses	Net (1)
Futures	5,236,551	(4,667,787)	568,764
Swaps	227,600	(541,962)	(314,362)
Options	10,532,496	(10,234,504)	297,992
Foreign exchange	206,291	(232,797)	(26,506)
Other financial instruments	330,536	(705,005)	(374,469)
Total	**16,533,474**	**(16,382,055)**	**151,419**

(1) In the income statement it is presented in net form.

	Consolidated		
	06/30/2025		
	Gains	Losses	Net (1)
Futures	5,239,578	(4,668,890)	570,688
Swaps	227,600	(570,910)	(343,310)
Options	10,533,666	(10,235,675)	297,991
Foreign exchange	206,291	(232,797)	(26,506)
Other financial instruments	1,278,214	(1,523,715)	(245,501)
Total	**17,485,349**	**(17,231,987)**	**253,362**

(1) In the income statement it is presented in net form.

Risk sensitivity analysis in financial instrument operations

(In thousands of reais)

In accordance with CVM Rule No, 02/20, the Bank discloses a sensitivity analysis to all types of market risk stemming from financial instruments considered significant by management, The table below sets out the most probable scenario in management's assessment and two additional scenarios, The probable scenario considers contractual prices and, where applicable, indicators from various external sources or pricing models adopted to calculate the fair value of financial instruments at the balance sheet date, Scenario II considers a 25% deterioration in risk variables in view of the nature of financial instrument risk, Scenario III considers a 50% deterioration in the same variables.

	Exposure		
i) Interest rate	**Probable**	**Scenario II**	**Scenario III**
Net exposure to fixed interest rates (RWAjur1)	42,379	45,632	48,885
Net exposure of currency coupons (RWAjur2)	53,251	53,340	53,429
Net exposure of index coupons (RWAjur3)	62,091	66,986	71,880
Total interest rate exposure (Note 24)	**157,721**	**165,958**	**174,195**
ii) Foreign exchange rate			
Total exposure purchased at exchange rates (Note 24)	18,115	38,586	59,064
	18,115	**38,586**	**59,064**
iii) Index, shares and commodities	52,072	53,305	54,539
Total exposure to index, shares and commodities (Note 24)	**52,072**	**53,305**	**54,539**

i) Interest rates:

According to criteria established by the Central Bank of Brazil through Resolution CMN No, 4,745/19 and BCB Normative Instruction No, 247 financial instruments classified under trading books represent exposure that would have an impact on the organization's income by mark to market or when realized or settled. Financial instruments indexed to interest rates pose potential risk from market fluctuations. These risks are managed through a methodology set out by the Central Bank of Brazil and the result of this analysis is considered when determining the minimum regulatory capital required of financial institutions.

In order to comply with the provisions of CVM Resolution No. 02/20, regarding sensitivity analysis, the portion of the minimum capital required to cover the risk of exposure to interest rates on June 30, 2025 was taken as a basis and the scenario analysis determined in said instruction was carried out.

ii) Foreign exchange rate:

The net exposure of exchange rates is regulated by the Central Bank of Brazil through CMN Resolution No. 4,958/21, CMN Resolution No. 4,956/21 and Circular No. 3,641/13. Such regulations determine 30% of the reference equity as the maximum limit for such exposures.

The exposure calculation criteria determined by the Central Bank of Brazil were considered and, in compliance with the requirements of CVM Resolution No. 02/20, a scenario analysis was carried out based on the net exposure existing on June 30, 2025.

(iii) Non-Trading Portfolio (Banking Book):

These refer to operations that are not classified in the trading book, resulting from Bank business lines and their possible hedge instruments, Measurement and valuation of interest rate risk of banking book operations are regulated by the Central Bank of Brazil through BCB Resolution No, 48/20 that sets criteria and assumptions to gauge the degree of risk including stress tests whose results could indicate how much regulatory capital is required to cover such risks.

The results of the procedures, which are not related to the accounting practices for recording and valuing operations related to this portfolio, are reported to the Central Bank and on June 30, 2025, demonstrated an exposure of R$153,508, which considers the interest rate risk of the aforementioned non-trading portfolio in alternative scenarios specific to the methodology determined by the regulatory body.

In order to carry out a risk sensitivity analysis, foreign exchange mismatch risk in the banking book is considered in the foreign exchange rate position as set out in item II.

6. Financial Instruments associated with Credit Risk

The balances of credit operations and financial guarantees provided are shown as follows:

	Bank				Consolidated			
	30/06/2025				30/06/2025			
Financial assets	**Estágio 1**	**Estágio 2**	**Estágio 3**	**Total**	**Estágio 1**	**Estágio 2**	**Estágio 3**	**Total**
At Amortized Cost								
Interbank investments	4,611,437	-	-	4,611,437	4,612,047	-	-	4,612,047
Marketable securities	17,758,208	313,873	322,445	18,394,526	17,544,044	313,873	322,445	18,180,362
Loans	19,242,219	750,361	810,850	20,803,430	19,243,930	750,361	810,850	20,805,141
Other financial assets (a)	535,338	1,960	12,447	549,745	1,703,313	18,288	13,253	1,734,854
Total - Amortized Cost	**42,147,202**	**1,066,194**	**1,145,742**	**44,359,138**	**43,103,334**	**1,082,522**	**1,146,548**	**45,332,404**
At fair value through other comprehensive income								
Marketable securities	1,328,689	-	-	1,328,689	1,365,353			1,365,353
Total - At fair value through other comprehensive income	**1,328,689**	**-**	**-**	**1,328,689**	**1,365,353**	**-**	**-**	**1,365,353**
At fair value through profit or loss								
Marketable securities	7,746,682	-	114,161	7,860,843	7,741,975		114,161	7,856,136
Total - At fair value through profit or loss	**7,746,682**	**-**	**114,161**	**7,860,843**	**7,741,975**	**-**	**114,161**	**7,856,136**
Total - Financial assets	**51,222,573**	**1,066,194**	**1,259,903**	**53,548,670**	**52,210,662**	**1,082,522**	**1,260,709**	**54,553,893**
Financial liability								
Financial guarantees provided (recorded in clearing accounts)								
Guarantees provided to customers	12,189,299	664,362	-	12,853,661	12,189,130	664,362	-	12,853,492
Total – Financial guarantees provided	**12,189,299**	**664,362**	**-**	**12,853,661**	**12,189,130**	**664,362**	**-**	**12,853,492**
Total - Financial liability	**12,189,299**	**664,362**	**-**	**12,853,661**	**12,189,130**	**664,362**	**-**	**12,853,492**

(a) Substantially includes amounts receivable from acquired card receivables portfolios and advance payments for energy purchases in the ACL (free contracting environment) where there is associated credit risk.

(In thousands of reais)

The balances of credit operations and financial guarantees provided are shown as follows:

Classified at Amortized Cost

	Bank 06/30/2025 Gross Book Value	Consolidated 06/30/2025 Gross Book Value
Credit operations		
Loans	6,771,451	6,773,162
Financing	7,391,788	7,391,788
Rural and agro-industrial financing	1,611,256	1,611,256
Advances on exchange contracts	2,105,005	2,105,005
Securities and credits receivable	2,923,930	2,923,930
Total - Credit operations	**20,803,430**	**20,805,141**
Financial guarantees provided (recorded in clearing accounts)		
Guarantees provided to customers	12,853,661	12,853,492
Total – Financial guarantees provided	**12,853,661**	**12,853,492**
Total portfolio	**33,657,091**	**33,658,633**

The balances of credit operations and financial guarantees provided, by maturity date, are shown as follows:

	Bank 06/30/2025 Maturities							
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Overdue after 15 days	Total
Credit operations	1,577,976	3,382,327	2,462,047	2,744,863	6,812,546	3,131,322	692,349	20,803,430
Financial guarantees provided	697,608	724,835	1,564,120	3,715,066	4,049,891	2,102,141	-	12,853,661
Total – June 2025	**2,275,584**	**4,107,162**	**4,026,167**	**6,459,929**	**10,862,437**	**5,233,463**	**692,349**	**33,657,091**

	Consolidated 06/30/2025 Maturities							
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Overdue after 15 days	Total
Credit operations	1,579,687	3,382,327	2,462,047	2,744,863	6,812,546	3,131,322	692,349	20,805,141
Financial guarantees provided	697,608	724,666	1,564,120	3,715,066	4,049,891	2,102,141	-	12,853,492
Total – June 2025	**2,277,295**	**4,106,993**	**4,026,167**	**6,459,929**	**10,862,437**	**5,233,463**	**692,349**	**33,658,633**

In the semester ended June 30, 2025, at the Bank and in the Consolidated, assignments were made with substantial transfer of risks and benefits, in the amount of R$5,789. The effect of these operations on the result for the period, net of any provision results, was negative by R$21.

The concentrations of credit risks are demonstrated as follows:

	Bank and Consolidated 06/30/2025 Balance	% of portofolio (1)
Main debtor	540,364	1.0%
10 biggest debtors	4,561,461	8.8%
20 biggest debtors	7,630,056	14.6%

(1) Total portfolio includes credit operations, private securities, financial guarantees provided and credit commitments.

7. Provisions for expected losses associated with credit risk

	Bank 06/30/2025				Consolidated 06/30/2025			
Financial assets associated with credit risk	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
At amortized cost								
Interbank liquidity investments	510	-	-	510	510	-	-	510
Securities and securities	64,560	18,585	119,408	202,553	64,560	18,585	119,408	202,553
Credit operations	87,560	42,927	485,515	616,002	87,564	42,927	485,515	616,006
Other financial investments	197	53	7,671	7,921	5,116	721	8,063	13,900
Prospective provision (a)	-	-	190,000	190,000	-	-	190,000	190,000
Total at amortized cost	**152,827**	**61,565**	**802,594**	**1,016,986**	**157,750**	**62,233**	**802,986**	**1,022,969**
At fair value through other comprehensive income								
Securities and financial instruments	990	-	-	990	990	-	-	990
At fair value through profit or loss								
Securities and financial instruments	118	-	100,661	100,779	118	-	100,661	100,779
Financial liabilities associated with credit risk								
Financial guarantees provided	16,833	21,918	-	38,751	16,833	21,918	-	38,751
Compromissos de créditos e créditos a liberar	5,517	3,243	149	8,909	5,517	3,243	149	8,909
Total financial guarantees provided and credit commitments	**22,350**	**25,161**	**149**	**47,660**	**22,350**	**25,161**	**149**	**47,660**
Financial instruments associated with credit risk	**176,285**	**86,726**	**903,404**	**1,166,415**	**181,208**	**87,394**	**903,796**	**1,172,398**

a) corresponds to a prospective provision within the scope of CMN Resolution 4,966/21.

(In thousands of reais)

The movement of expected credit loss by stage is shown as follows:

	Bank			
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance	**192,212**	**84,167**	**749,686**	**1,026,065**
Transferred to Stage 1	5,513	-	-	5,513
Transferred to Stage 2	-	5,731	-	5,731
Transferred to Stage 3	-	-	10,250	10,250
From Stage 1	(6,943)	-	-	(6,943)
From Stage 2	-	(13,067)	-	(13,067)
From Stage 3	-	-	(1,484)	(1,484)
Assets originated/Liquidated or amortized	(14,496)	9,895	175,138	170,537
Written off as losses	-	-	(30,187)	(30,187)
Final Balance	**176,286**	**86,726**	**903,403**	**1,166,415**

	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance	**197,799**	**85,112**	**749,790**	**1,032,701**
Transferred to Stage 1	5,617	-	-	5,617
Transferred to Stage 2	-	5,731	-	5,731
Transferred to Stage 3	-	-	10,290	10,290
From Stage 1	(6,943)	-	-	(6,943)
From Stage 2	-	(13,107)	-	(13,107)
From Stage 3	-	-	(1,588)	(1,588)
Assets originated/Liquidated or amortized	(15,263)	9,658	175,490	169,884
Written off as losses	-	-	(30,187)	(30,187)
Final Balance	**181,210**	**87,393**	**903,795**	**1,172,398**

As of June 30, 2025, the total balance of renegotiated credits is R$96,440 and of restructured operations is R$30,128, at the bank and consolidated. The amount of recovered credits, previously offset against the provision, was R$28,336, in the bank and consolidated

8. Other assets - others

The compositions of other assets - others are as follows:

	Bank	Consolidated
	06/30/2025	06/30/2025
Securities and credits receivable	-	68,504
Negotiation and Intermediation of securities [a]	704,204	735,786
Interfinancial relations [b]	394,939	394,939
Energy contract advance [c]	-	620,896
Advance Expenses	42,077	42,167
Income to be received	2,392	16,298
Other credits without credit granting characteristics	16,949	16,949
Debtors for security deposits	13,567	13,567
Others	30,945	29,565
Total	**1,205,073**	**1,938,671**

(a) Amounts receivable resulting from the settlement of transactions with financial assets registered on the stock exchanges.
(b) Credits linked to the Central Bank - instant payment account.
(c) Advance payments for energy purchases in the ACL (Free Contracting Environment) without associated risk.

9. Investments

	06/30/2025					
	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
Direct Controlling						
ABC Brasil Administração e Participações Ltda.	100%	124,155	122,626	122,626	20,923	20,927
ABC Brasil Comercializadora de Energia Ltda.	100%	4,373,818	876,755	876,764	44,819	44,819
ABC Brasil Investment Banking Ltda. [1]	91.19%	114,042	111,423	91,779	19,593	13,607
			1,110,804	**1,091,169**	**85,335**	**79,353**
Indirect Controlling						
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. [2]	100%	32,116	21,494	21,494	10,218	10,218
ABC Brasil Corretora de Seguros Ltda. [3]	90%	37,470	26,510	23,859	21,510	19,359
Visio Gestora de Crédito Ltda.	90%	1,111	(723)	(723)	(559)	(503)
ABC M&A e ECM Ltda.	100%	7,746	6,361	6,361	248	248
ABC DCM Ltda. [4]	100%	19,178	13,231	13,231	8,231	8,231
ABC Holding Financeira Ltda.	100%	21,739	21,733	21,733	10,228	10,228
ABC Brasil Beneficios Corretora de Seguros Ltda	89%	990	990	884	-	-
			89,596	**86,839**	**49,876**	**47,781**

(1) On March 24, 2025, the disproportionate distribution of dividends was approved, in the amount of R$ 51,477.
(2) On March 24, 2025, the distribution of dividends in the amount of R$28,032 was approved.
(3) On January 16, 2025 and July 10, 2025 , the disproportionate distribution of dividends was approved, in the amount of R$11,641 amd R$ 21,510 respectively.
(4) On March 24, 2025, the distribution of dividends in the amount of R$23,799 was approved.

10. Fixed and intangible assets

Fixed assets are depreciated using the straight-line method at the following annual rates: installations, furniture, communication and security systems - 10%. Computer equipment 20%; such rates represent fairly the economic useful life of assets.

Intangible assets correspond to acquisition and development of computer software and operating systems, amortized under the straight-line method at annual rate of 20%.

(In thousands of reais)

11. Funding

a) The borrowings are classified at Amortized Cost on June 30, 2025 and are shown as follows:

	Bank					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	572,807	-	-	-	-	572,807
Interbank deposits	-	46,760	79,719	1,216	-	127,695
Term deposits	-	2,726,750	4,385,674	1,881,288	19,549	9,013,262
Deposits	**572,807**	**2,773,510**	**4,465,394**	**1,882,504**	**19,549**	**9,713,764**
Money market funding	-	217,310	209,550	742,298	498,606	**1,667,765**
Real estate credit letters - LCI	-	391,012	696,020	516,517	-	1,603,549
Agribusiness credit letters - LCA	-	1,136,290	2,718,202	2,055,018	111,299	6,020,809
Financial letters - LF	-	2,730,493	6,148,101	7,545,134	258,540	16,682,267
Acceptance and issuance of securities	**-**	**4,257,795**	**9,562,323**	**10,116,669**	**369,839**	**24,306,625**
Subordinated debts	-	184,384	55,165	174,392	2,892,717	**3,306,658**
Obligations for loans abroad	-	3,188,522	3,972,723	3,191	156	**7,164,592**
Obligations for transfers in the country	-	234,664	255,573	905,762	1,716,497	3,112,496
Obligations for transfers abroad (note 11.b)	-	91,724	402,845	546,964	208,223	1,249,756
Obligations for transfers	**-**	**326,387**	**658,418**	**1,452,726**	**1,924,720**	**4,362,252**
Total	**572,807**	**10,947,909**	**18,923,572**	**14,371,781**	**5,705,588**	**50,521,656**

	Consolidated					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	563,210	-	-	-	-	563,210
Interbank deposits	-	45,545	79,719	2,431	-	127,695
Term deposits	-	2,726,750	3,450,526	1,881,288	19,549	8,078,114
Deposits	**563,210**	**2,772,294**	**3,530,245**	**1,883,720**	**19,549**	**8,769,019**
Money market funding	-	215,224	209,550	742,298	498,606	**1,665,678**
Real estate credit letters - LCI	-	391,012	696,020	516,517	-	1,603,549
Agribusiness credit letters - LCA	-	1,136,290	2,718,202	2,055,018	111,299	6,020,809
Financial letters - LF	-	2,730,493	6,148,101	7,545,134	258,540	16,682,267
Acceptance and issuance of securities	**-**	**4,257,795**	**9,562,323**	**10,116,669**	**369,839**	**24,306,625**
Subordinated debts	-	184,384	55,165	174,392	2,892,717	**3,306,658**
Obligations for loans in the country	-			1,147,841	-	1,147,841
Obligations for loans abroad	-	3,188,522	3,972,723	3,190	156	7,164,592
Obligations for loans	**-**	**3,188,522**	**3,972,723**	**1,151,032**	**156**	**8,312,433**
Obligations for transfers in the country	-	234,663	255,573	905,762	1,716,498	3,112,496
Obligations for transfers abroad (note 11.b)	-	91,725	402,845	546,964	208,222	1,249,756
Obligations for transfers	**-**	**326,387**	**658,418**	**1,452,726**	**1,924,720**	**4,362,252**
Total	**563,210**	**10,944,606**	**17,988,424**	**15,520,837**	**5,705,588**	**50,722,665**

b) The composition of the balances of obligations for transfers from abroad on June 30, 2025 are as follows:

	Bank and Consolidated
	06/30/2025
Borrowings and onleading's	
Hedge accounting subject matter – Maturity in November 2028 (Note 5.b)	
Principal amount - US$39 million as of June 30, 2025	212,427
Accrued interest	735
Subtotal	**213,162**
Adjustment to market value ("Hedge accounting") - Note 5. b	(5,562)
Total	**207,600**
Other obligations for transfers from abroad	622
Total	**208,222**

12. Other Financial Liabilities

The composition of the balances of other financial liabilities on June 30, 2025 are as follows:

	Bank	Consolidated
	06/30/2025	06/30/2025
Third party funds in transit	171,787	171,787
Collection and collection of taxes and similar	3,301	3,301
Social and statutory	222,487	222,487
Negotiation and intermediation of securities	35,151	213,614
Provision for payments to be made	270,736	792,861
Several creditors - country	129,674	131,171
Total	**833,136**	**1,535,221**

13. Other liabilities

a) Current tax liabilities:

	Bank	Consolidated
	06/30/2025	06/30/2025
Current tax obligations	-	21,482
Taxes and contributions payable	155,366	164,982
Total	**155,366**	**186,464**

(In thousands of reais)

b) Deferred tax liabilities:

	Bank	Consolidated
	06/30/2025	06/30/2025
Deferred income tax and social contribution	1,041,293	1,159,659
Other deferred taxes	-	34,862
Total	**1,041,293**	**1,194,521**

14. Income from services rendered

Revenues from the provision of services, in the semester ended June 30, 2025, are as follows:

	Bank	Consolidated
	06/30/2025	06/30/2025
Income from financial guarantees provided	87,806	88,015
Income from collections	12,732	12,732
Income from bank fees	12,146	12,146
Income from commissions and assignment of positions	20,622	70,449
Income from insurance commissions	-	37,320
Income from other services	6,373	2,464
Total	**139,679**	**223,126**

15. Other administrative expenses

Other administrative expenses, in the semester ended June 30, 2025, are as follows:

	Bank	Consolidated
	06/30/2025	06/30/2025
Third party services	10,435	10,330
Financial system services	20,808	22,745
Rentals	15,033	16,083
Specialized technical services	20,666	22,223
Data processing	44,231	45,610
Communication	2,241	2,315
Travel expenses	4,107	4,539
Depreciation and amortization	30,528	30,528
Promotions and public relations	714	719
Publications	187	217
Transportation	1,428	1,524
Asset maintenance and conservation	1,707	1,784
Water, electricity and gas	563	598
Materials	60	81
Insurance	1,232	1,263
Advertising and Publicity	5,809	5,842
Condominium	2,151	2,151
Legal Fees	308	355
Others	10,318	11,082
Total	**172,526**	**179,989**

16. Other operating income

Other operating revenues, in the semester ended June 30, 2025, are as follows:

	Bank	Consolidated
	06/30/2025	06/30/2025
Interests and monetary correction of assets	1,893	1,899
Recovery of charges and expenses	535	536
Reversal of other provisions	13,300	11,971
Reversal provisions for contigencies	5,552	5,552
Other revenues	89	1,550
Total	**21,369**	**21,508**

17. Other operating income

Other operating expenses, in the semester ended June 30, 2025, are as follows:

	Bank	Consolidated
	06/30/2025	06/30/2025
Commissions linked to operations	177	177
Other expenses	1,652	1,727
Total	**1,829**	**1,904**

18. Income and social contribution taxes

The nature, origin and movement of deferred tax credits and obligations that occurred in the semester ended June 30, 2025 are shown below:

	Bank			
	01/01/25	Additions	Write-offs	06/30/2025
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	521,199	18,293	(4,342)	535,150
Provision for financial guarantees provided to costumers	37,338	1,048	(14,464)	23,922
Provision for non-financial assets held to maturity	33,598	-	(11,071)	22,527
Adjustment to market value - securities and derivatives	1,249,562	826,897	(1,096,196)	980,263
Unrealized gains (losses) on futures market	109,348	8,222	(101,374)	16,196
Adjustment to market value - available for sale securities	197,247	595	(195,790)	2,052
Others	241,454	33,622	(17,658)	257,418
Tax loss - Negative CSLL base	**-**	219,435	**-**	219,435
Total	**2,389,746**	**1,108,112**	**(1,440,895)**	**2,056,963**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(1,140,372)	(687,070)	820,679	(1,006,763)
Unrealized gains (losses) on futures market	(44,738)	(19,653)	35,821	(28,570)
Adjustment to market value - financial instruments	(1,115)	(5,595)	750	(5,960)
Total	**(1,186,225)**	**(712,318)**	**857,250**	**(1,041,293)**
Net balance	**1,203,521**	**395,794**	**(583,645)**	**1,015,670**

(In thousands of reais)

	Consolidated			
	01/01/25	**Additions**	**Write-offs**	**06/30/2025**
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	523,457	18,390	(4,662)	537,185
Provision for financial guarantees provided to costumers	37,338	1,048	(14,464)	23,922
Provision for non-financial assets held to maturity	33,598	-	(11,071)	22,527
Adjustment to market value - securities and derivatives	1,249,562	826,897	(1,096,196)	980,263
Unrealized results in future settlement markets	109,348	8,222	(101,374)	16,196
Market value adjustment - financial instruments	197,262	595	(195,806)	2,051
Other	251,301	33,825	(27,232)	257,894
Tax loss - Negative CSLL base	26,083	219,435	(2,510)	243,008
Total	**2,427,949**	**1,108,412**	**(1,453,315)**	**2,083,046**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(1,252,195)	(701,273)	828,340	(1,125,128)
Unrealized gains (losses) on futures market	(44,738)	(19,653)	35,821	(28,570)
Adjustment to market value - available for sale securities	(1,115)	(5,596)	750	(5,961)
Total	**(1,298,048)**	**(726,522)**	**864,911**	**(1,159,659)**
Net balance	**1,129,901**	**381,890**	**(588,404)**	**923,387**

The effect on June 30, 2025 on the movement of tax credits and deferred tax obligations, in the result, was revenue of R$12,189 in Bank and expense of R$6,457 in Consolidated and on equity was revenue of R$200,040 in Bank and R$200,057 in Consolidated.

The realization of deferred tax credits and obligations existing on June 30, 2025, considering the historical profitability and the estimated future realization are demonstrated as follows:

	06/30/2025					
	Bank			Consolidated		
Year	**Assets**	**Liabilities**	**Net**	**Assets**	**Liabilities**	**Net**
2025	1,421,537	(1,041,293)	380,244	1,447,620	(1,159,659)	287,961
2026	249,175	-	249,175	249,175	-	249,175
2027	97,008	-	97,008	97,008	-	97,008
2028	70,987	-	70,987	70,987	-	70,987
2029	69,601	-	69,601	69,601	-	69,601
Above 5 years	148,655	-	148,655	148,655	-	148,655
Total	**2,056,963**	**(1,041,293)**	**1,015,670**	**2,083,046**	**(1,159,659)**	**923,387**
Present value - Selic	**1,687,757**	**(938,342)**	**749,415**	**1,771,686**	**(1,081,905)**	**689,781**

For income tax, the rate used is 15% plus an additional 10% of annual taxable income exceeding R$ 240 thousand. The social contribution rate is 20% for financial companies, is 15% for securities distributors and 9% for non-financial companies.

The calculations of income tax and social contribution expenses for the semester ended June 30, 2025 are shown below:

	Bank	**Consolidated**
	06/30/2025	**06/30/2025**
Result after profit sharing and before income tax and social contribution	457,478	506,109
Total income and social contributions taxes	(205,866)	(217,176)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the period	(12,189)	6,457
Nontaxable revenues / expenses net of nondeductible expenses	33,811	42,446
Equity pick up in subsidiaries	35,709	-
Interest on equity capital	117,612	117,612
Other amounts	30,923	29,179
Total income and social contribution taxes - Current	**-**	**(21,482)**
Deferred taxes and contributions	**12,189**	**(6,457)**
Total income and social contribution taxes	**12,189**	**(27,939)**

(In thousands of reais)

19. Related parties

a) Subsidiaries and related companies

The amounts below refer to transactions between the Bank and subsidiaries and related companies. Usual market rates and conditions were applied to transactions involving related parties on the transaction dates. In the semester ended June 30, 2025, the balances of transactions between related parties are as follows:

Transactions / Related parties	Maturity	Remuneration	Assets / (Liabilities) 06/30/2025	Income / (Expenses) 06/30/2025
Cash and cash equivalents			**4**	**-**
Arab Banking Corporation - New York (3)	No maturity	N/A	4	-
Loans			**3,331**	**297**
Administrators	01/04/2027	CDI + 3,05 a.a	2,519	285
Visio Gestora de Créditos Ltda (2)	11/24/2025	CDI + 2,80 a.a	812	12
Amounts to receive			**5,114**	**-**
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	273	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	1,452	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	1,357	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	948	-
ABC DCM Ltda (2)	No maturity	N/A	1,054	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	30	-
Marketable securities			**307,181**	**18,247**
Barauna FIM CP Investimento no Exterior	No maturity	(b)	15,324	1,199
ABC Brasil Com. de Energia Ltda. (2)	10/07/2025	CDI	214,163	14,963
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	(b)	77,694	2,086
Demand deposits			**(9,837)**	**-**
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(2,447)	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	(2,410)	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(71)	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(463)	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(50)	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	(539)	-
ABC DCM Ltda (2)	No maturity	N/A	(3,135)	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(245)	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	(112)	-
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	N/A	(20)	-
Administrators	No maturity	N/A	(149)	-
Time deposits and funds from acceptance and issue of securities			**(990,366)**	**(44,491)**
Marsau Comercial Exportadora e Importadora Ltda. (3)	07/31/2025	4,15 % a.a	(58)	-
Marsau Uruguay Holdings Sociedad Anonima (1)	07/31/2025	4,15 % a.a	(23,393)	-
ABC Brasil Corretora de Seguros Ltda (2)	07/01/2027	100% CDI	(34,103)	(1,402)
ABC Brasil Com. de Energia Ltda. (2)	05/31/2027	99,5% CDI	(814,513)	(36,377)
ABC DCM Ltda (2)	04/12/2027	99,7% CDI	(9,285)	(336)
ABC Brasil Investment Banking Holding Ltda (2)	04/05/2027	99,8% CDI	(71,472)	(3,306)
ABC M&A e ECM Ltda (2)	01/21/2027	99,5% CDI	(5,775)	(318)
Administrators	(a)	(a)	(31,767)	(2,752)
Open market financing			**(2,087)**	**(49)**
ABC Brasil Corretora de Seguros Ltda (2)	07/01/2025	CDI	(643)	(21)
Visio Gestora de Créditos Ltda (2)	07/01/2025	CDI	(454)	(28)
ABC Brasil Beneficios Corretora de Seguros (2)	07/01/2025	CDI	(990)	-
Derivative financial instruments			**(3,606)**	**5,950**
ABC Brasil Com. de Energia Ltda. (2)	06/01/2026	Exchange rate variation	(3,606)	5,950
Commission of service provision			**-**	**(4,810)**
ABC Brasil Corretora de Seguros Ltda (2)	07/31/2025	N/A	-	(3,516)
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	07/31/2025	N/A	-	387
Visio Gestora de Créditos Ltda (2)	07/31/2025	N/A	-	(1,682)
Other liabilities Bail Commission			**98**	**-**
ABC M&A e ECM Ltda (2)	08/25/2025	N/A	**98**	-
Guarantees and responsibilities			**58,110**	**(5)**
ABC M&A e ECM Ltda (2)	08/25/2025	3,0 % a.a	169	(5)
Arab Banking Corporation - New York (3)		0,5 % a.a	57,941	-

(1) Direct controlling shareholder, (2) Subsidiary, (3) Related party.

(a) LCA / LCI / CDB - Rate of 92,00 % up to 106,00 % do CDI – Lowest starting date: 08/19/2022, largest date of maturity: 08/20/2029.
LCA / LCI / CDB - Rate of 6,50% up to 15,25% -Lowest starting date: 08/07/2020, largest date of maturity: 02/01/2029.
LCA / LCI / CDB - Rate of 5,10% up to 8,14% + IPCA - Lowest starting date: 08/20/2021, largest date of maturity: 04/27/2029.

(b) Valuation of the share.

b) Fees of key members of management

In compliance with Resolution CMN No, 3,921/10 and Resolution CMN No, 4,656/18, Banco ABC Brasil has implemented a Management Remuneration Policy applicable to the members of the Board of Directors, to the Executive Committee and to the Officers with no specific title (employees).

In brief, the policy has as main objectives: (i) complying with the regulations of the National Monetary Council and the Central Bank of Brazil (BACEN), which establish special rules for financial institutions such as Banco ABC; (ii) fixing the remuneration of those considered Managers of Banco ABC in compliance with the regulations referred to in item (i) above and, in particular, of those assuming this position according to the Bank's governance; (iii) aligning the remuneration of the Managers of Banco ABC with the Bank's risk management policy; (iv) avoiding behaviors that would raise risk exposure above the levels considered prudent in the short, medium and long-term strategies adopted by Banco ABC; and (v) creating a tool for attracting and retaining talents in key positions at Banco ABC.

The remuneration defined in the policy takes into account: (i) current and potential risks faced by Banco ABC; (ii) the overall results of Banco ABC, in particular recurring income (net book profit for the period adjusted for unrealized income and ignoring the effects of non-recurring events which are within the control of Banco ABC); (iii) Banco ABC's capacity for generating cash flow; (iv) the economic environment in which Banco ABC operates, and its trends; (v) long-term sustainable financial bases and adjustments to future payments as a result of the risks assumed, changes in the cost of capital and liquidity forecasts; (vi) the individual performance of the Managers based on the target agreement celebrated by each Officer, as provided for in the profit sharing agreement filed at the headperiods of Banco ABC; (vii) the performance of the business unit; and (viii) the relationship between the individual performance of the Managers, the performance of the business unit, the performance of Banco ABC as a whole and the risks assumed.

The Variable Remuneration will be calculated:

(In thousands of reais)

I - To the Directors without specific designation:

a) up to 50% of the amount determined as a result of profit-sharing participation, calculated in accordance with the negotiation established under the terms of Law No, 10,101/2000, paid in cash immediately upon payment of the profit sharing.

b) at least 50% of the amount determined as a result of the profit sharing participation of Banco ABC, calculated according to the negotiation established under the terms of Law No, 10,101/2000, may be paid in preferred shares of Banco ABC, instruments based on shares or other assets, The payment is deferred in proportion to the three-year deferral period.

II - To the members of the Executive Committee:

100% of the amount determined for the variable compensation will be paid in shares, share- based instruments or other assets, The payment takes place in two ways:

(i) 60% of the variable compensation paid in shares, share-based instruments or other assets, will be paid on a deferred basis for a period of six months, being settled after the referred period; and

(ii) 40% of the variable compensation paid in shares, share-based instruments or other assets will be paid on a deferred basis, in proportion to the three-year deferral period.

The delivery of shares relating to deferred variable remuneration allocated to managers shall only take place if, in the applicable period of deferment there is no (i) significant reduction in recurring profit realized, or (ii) losses posted by the institution or business unit, or (iii) evidence of errors in accounting and / or management practices that affect the income calculated in the variable remuneration rights acquisition period.

As approved by the Board of Directors at meetings held on September 21, 2021 and February 9, 2022, the Bank implemented the Long-Term Incentive Program for Managers, The LTI consists of programs directed to members of the Executive Committee, Directors, and key professionals of the Company, and includes a variable compensation structure based on a deferred grant of preferred shares, which are linked to ABC Brasil's profitability, minimum periods of permanence of the employee with ABC Brasil, deadlines for effective shares grants, as well as other typical market conditions for eligibility and permanence in this type of program, In the case of the members of the Executive Committee, the LTI also includes the maintenance of a minimum number of preferred shares held by each of its members, The LTI´s goal is to further develop and enhance policies for attracting, motivating, and retaining talent, aligning the interests of ABC Brasil's employees with the earnings generation and long-term sustainable value creation, Additionally, the LTI aims at incentivizing the coordinated succession of key positions at ABC Brasil.

The total remuneration of key management personnel for the semester ended June 30, 2025 is as follows:

	06/30/2025
Fixed remuneration	23,371
Variable remuneration	7,801
Total short-term benefits	**31,172**
Share-based compensation	42,413
Total long-term benefits	**42,413**
Total	**73,585**

c) Summary of changes in the compensation plan:

To meet the resolution of compensation plan of the Bank was authorized by CVM to privately transfer shares of its own shares held in treasury for its executives.

In according to the compensation plan actions cited in Note 20.b, shares were granted to executives eligible for settlement at the end of the vesting period, as shown below, demonstrated in number of shares:

	06/30/2025
Quantily at the beginning the year	**3,379,244**
Shares granted	631,989
Shares delivered	(1,061,480)
Quantily at end of the year	**2,949,753**

20. Overseas branch

The transactions with third parties carried out by the overseas branch as of June 30, 2025 are shown as follows:

	06/30/2025
Assets	
Cash	413,769
Securities and derivative financial instruments	373,381
Credit operations - Net	3,758,857
Other assets	329,301
Total	**4,875,308**
Liabilities	
Term deposits	1,093,471
Obligations for loans abroad	5,233,512
Derivative financial instruments	249,024
Other liabilities	4,971
Total	**6,580,978**

The balances of assets, liabilities and results are converted according to Note 2) iii,

The effects of exchange rate variations resulting from the conversion of foreign currency transactions of assets and liabilities were recognized in the income statement for the year in the amount of R$147,510 positive on June 30, 2025, in accordance with Resolution No. 4,524/16 of the National Monetary Council.

21. Profit sharing

An provision for profit sharing was established based on the Variable Compensation Program set up by Banco ABC Brasil S,A, and its employees, which takes into consideration activities developed by the Bank in various areas, the degree of responsibility, the degree of influence on earnings, as well as qualitative and quantitative targets set with individual Bank employees.

In the semester ended June 30, 2025, the amount of profit sharing is R$102,323 in Bank and R$111,856 in Consolidated.

(In thousands of reais)

22. Contingent assets and liabilities

The Bank is a party to legal actions and administrative proceedings of a tax, labor and civil nature. Note 2.IV.h explains the criteria for recognizing and measuring such actions and proceedings.

a) Fiscal contingents

The bank is responsible for actions and processes (potential contingent liabilities) whose losses are being considered with possible prognoses by our directors in the amount of R$ 751,672 on the Bank and R$ 752.569 on the Consolidated and have not been provisioned, see below the main lawsuits whose probability of unfavorable outcome was assessed as possible

Social security charges (“INSS”)

The Bank is currently a defendant in a lawsuit related to payment of pension charges, mainly on profit sharing related to 2006 to 2014, 2016 to 2019 exercises, amounting to R$ 449.101 on June 30, 2025.

IRPJ/CSLL – Thin capitalization – Completing the ECF

This is a notice of violation issued to collect amounts related to IRPJ, CSLL and fines for the years 2019 and 2020. The Brazilian Federal Revenue Service did not agree with the way in which the amounts of expenses related to interest paid to an agency located abroad were declared in the Fiscal Accounting Records - ECF, as it understood that they should be included in a separate field/record of the ECF. For this reason, the Tax Authorities disregarded the deduction of these expenses from the tax and contribution calculation basis. We filed a defense and await a decision. The amount of the demand amounts to R$ 170,767 on June 30, 2025.

IRPJ - Deductibility of PLR management

This is an IRPJ charge resulting from the deductibility of PLR paid to directors in the fiscal years 2013, 2014, 2016, 2017 and 2019. The amount of the requirement amounts to R$97,330 on June 30, 2025.

IPTU – Fiduciary alienation

The Municipality of São Paulo is collecting IPTU (four tax executions were filed, three of which related to transactions carried out during periods in which the Bank acted as a fiduciary creditor). The Bank presented its defenses, after which favorable decisions were issued to extinguish two tax executions. As for the others, a decision is awaited. The estimated value of the contingency is R$12,653

IRPJ/CSLL - Deduction of the result of the 2010 period of losses in credit operations

This is a collection of IRPJ and CSLL related to the deduction of losses in credit operations from the 2010 result. The Bank considered the losses as effective, however, the understanding of the Federal Revenue is that there was an advance of the deduction deadlines provided for in Law No. 9,430/96. The appeal is awaiting judgment. The amount of the demand amounts to R$ 7,260.

Unapproved compensation - CSLL

Offset related to the negative CSLL balance for the 2018 calendar year. The decision recognized part of the credit and demanded part of the debts that were intended to be offset plus fines and interest. A defense was filed in the administrative process. The amount of the demand amounts to R$5,027 on June 30, 2025.

Exclusion of ISS from the PIS/COFINS Calculation Base

Legal action filed to exclude ISS from the PIS/COFINS calculation basis, as well as to refund the amount unduly collected under this heading over the last 5 years. Bank obtained favorable decisions in the first and second instances, which is why, based on these decisions, Bank has been excluding the ISS amount from the PIS/COFINS calculation basis. Although this case is classified as an active contingency, if the decision authorizing the exclusion of ISS from the PIS/COFINS calculation basis is reversed, it will be necessary to collect the excluded amount plus interest. The estimated value of the contingency is R$4,698.

ITR – on declared value

This is an ITR charge on excess area of rural property. The Federal Revenue Service is questioning formal aspects of the ITR Declaration, Bank has filed an objection and is awaiting judgment. The estimated value of the contingency is R$2,351.

IOF – IOF Credit in credit assignment operations

This is a charge of IOF Credit on credit assignment transactions with co-obligation carried out in 2015, due to the lack of collection of IOF in these transactions, which are characterized by the tax authorities as “discount of securities” and subject to IOF/Credit. The appeal is awaiting judgment in the administrative sphere. The amount of the demand amounts to R$ 1,481.

b) Labor contingencies

On June 30, 2025, ongoing labor lawsuits classified by our legal advisors as probable losses totaled R$10,765- Note 22.d. Labor lawsuits classified as possible losses totaled R$66,220 and were not provisioned.

c) Civil contingencies

As of June 30, 2025, ongoing civil lawsuits classified by our legal advisors as probable losses totaled R$4,151 - Note 22.d. Civil lawsuits classified as possible losses totaled R$12,662 and were not provisioned.

d) Movement of provisions constituted:

	Bank and Consolidated			
	Tax	**Labor (b)**	**Civil (a)**	**Total**
At the beginning of the fiscal year	5,798	11,764	4,404	21,966
Constitution / (Reversal)	(4,300)	(999)	(253)	(5,552)
At the end of the fiscal year	**1,498**	**10,765**	**4,151**	**16,414**

(a) See note 22.c.
(b) See note 22.b

(In thousands of reais)

23. Equity

a) Capital social

As of June 30, 2025, the share capital is represented by 244,656,857 registered book-entry shares with no par value, of which 122,961,704 are common shares and 121,695,153 are preferred shares.

b) Dividends and interest on equity

As provided for in the Bank's articles of association, shareholders are entitled to a minimum dividend of 25% of annual net profit adjusted in accordance with the law. Such dividend may alternatively be distributed in the form of interest on equity.

During the semester ended June 30, 2025, the amounts shown in the table below were paid/provisioned as interest on equity, calculated in accordance with the provisions of Law No. 9,249/95.

Períod 2025	**Interest on equity**	**Reduction in expenses with income and social contributions taxes**
03/31/2025	125,338	56,402
06/30/2025	136,023	61,210
Total	**261,361**	**117,612**

Interest on equity is calculated on equity accounts and limited to the variation in the long-term interest rate - TJLP, subject to the existence of profits computed before their deduction or accumulated profits and profit reserves, in an amount equal to or greater than twice their value, respecting the limits imposed by CMN Resolution No. 4,885/20.

In accordance with the market announcement released on March 28, 2023, the distribution of interest on equity will now be carried out on a half-yearly basis, subject to resolutions by the Board of Directors in June and December. The current policy for the distribution of dividends, with annual volumes based on the maximum limits of interest on equity, in accordance with current legislation, and including the minimum dividend for the calendar year, remains unchanged.

On June 24, 2025, the Board of Directors of Banco ABC Brasil approved the management's proposal for the distribution of interest on equity in the total gross amount of R$ 261,361, representing a gross amount of R$1.0860 per common share and preferred share. The amount distributed was paid on July 10, 2025.

c)Destination of earnings

i) Income reserve - Dividend equalization

At the Annual and Special Shareholders' Meetings held on April 30, 2008, the shareholders approved the creation of the account Income Reserve for Dividend Equalization, to which the retained earnings account balance is allocated, limited to 80% of capital, the latter of which is set up to maintain the shareholder payment flow.

ii) Income reserve - Repurchase of shares

The reserve for repurchase of shares is set up to support the possible opening, after approval by the Board of Directors, of the program for repurchase of the Institution's shares, should market conditions indicate such possibility.

iii) Income reserve - Legal reserve

The creation of the mandatory legal reserve of 5% on the net profit recorded on June 30, 2025, amounts to R$23,484.

d)Treasury shares

During the year ended June 30, 2025, based on authorization from the Board of Directors for the acquisition of shares issued by the Company to be held in treasury, 950,000 preferred shares were repurchased.

On June 30, 2025, the total value of shares repurchased in treasury is R$76,573, equivalent to 4,208,852 preferred shares. The average cost per share repurchased in treasury on June 30, 2025 is R$18.19.

Movements of treasury shares:

	06/30/2025
At the beginning of the semester	4,360,960
Shares acquired	950,000
Shares delivered	(1,102,108)
At the end of the semester	**4,208,852**

On March 26, 2024, the Board of Directors unanimously decided to approve a new Repurchase Program for Shares issued by the Company, for the purposes of remaining in treasury and subsequent disposal or cancellation, without reduction of the share capital.

The maximum period for conducting authorized operations will be 18 months from this date, having as final end on September 26, 2025, up to the limit of 7,200,000 preferred shares.

e) Earnings per share

The basic and diluted earnings per share are calculated in accordance with CPC 41 – Earnings per share, and are shown as follows:

i) Basic earnings per share:

Basic earnings per share are calculated by dividing the profit attributable to the company's shareholders by the weighted average number of shares outstanding during the year ended June 30, 2025, excluding shares purchased by the company and held as treasury shares (Note 23 e).

	06/30/2025
Net profit attributable to the Parent	469,667
Weighted average daily shares outstanding	232,676,325
Basic earnings per share (Brazilian reais)	**2.02**

(In thousands of reais)

ii) Diluted earnings per share

The diluted earnings per share is computed similar to basic earnings per share, but with the adjustment made by assuming the conversion of potentially dilutive shares in the denominator.

	06/30/2025
Net profit attributable to the Parent	469,667
Weighted average daily shares outstanding	236,879,594
Basic earnings per share (Brazilian reais)	**1.98**

f) Adjustments resulting from the implementation of CMN Resolution 4,966/21 and BCB Resolution 352/23.

The adjustments resulting from the implementation of these regulations are described in detail in note 26.

24. Operational limits - The Basel Accord

The Central Bank of Brazil, through CMN Resolution No. 4,955/21, instituted the calculation of reference equity on a consolidated basis for the financial conglomerate and, through CMN Resolution No. 4,958/21, instituted the calculation of the minimum reference equity required for risk-weighted assets (RWA), both with effect from January 2022. The Basel index for June 30, 2025 calculated based on the prudential conglomerate is 17.30%. The table below shows the calculation of the minimum reference equity required for risk-weighted assets (RWA).

	06/30/2025
Credit risk	3,652,825
Interest Rate	157,721
Commodities	52,072
Shares	0
Operating risk	272,226
Exchange risk	18,115
DRC	19,985
CVA	70,630
Required capital base (PRE)	**4,243,573**
Reference equity (PR)	**9,174,219**
Excess of equity in relation to limit	**4,930,646**
Conciliation shareholders' equity	
Shareholders' equity	6,125,890
Net income	478,170
Subordinated financial bills - Level II	1,308,331
Perpetual Subordinated financial bills - Level I	1,606,155
Intangible assets	(229,425)
Non-controlling shareholders interest	(8,746)
Object of Financing of Conglomerate Entities	(2,523)
Deferred tax asset	(243,008)
(+) Negative Adjustment Resulting from the Constitution of PE	140,374
(-) Negative Adjustments to the Market Value of Derivatives in Liabilities	(999)
Total reference equity x shareholders' equity	**9,174,219**

25. Other information

a) Clearing and settlement agreement for obligations
The Bank has an agreement for the settlement and settlement of obligations within the scope of the National Financial System, in accordance with CMN Resolution No. 3,263/05, resulting in greater guarantee of settlement of its assets for institutions with financial institutions with which they had this type of agreement. The Bank mitigated the amount of R$2,109,724 by the clearing agreement in the semester ended June 30, 2025

b) Exchange rate variations
Related to the result of exchange rate variation from credit and loan operations, assignment and transfer operations.

26. Implementation of resolution 4966/21, BCB 352

On November 25, 2021, the National Monetary Council published Resolution No. 4,966/21, effective January 1, 2025, with the aim of bringing Brazilian accounting closer to international standards (IFRS 9), providing greater transparency and comparability between financial projections.

The adoption of Resolution 4,966 was applied prospectively and any adjustments to the accounting balances of financial assets and liabilities were recognized, on January 1, 2025, against Equity (under the heading “Retained Earnings/Profit Reserve” or “Comprehensive Income”, as applicable).

As a result of the initial adoption of the aforementioned Resolution, total Net Equity was negatively impacted by approximately R$9.389 million, an amount net of tax effects. Below is a summary of the main impacts resulting from said adoption:

a) Reclassification of securities from the “available for sale” category to the “amortized cost” category: An increase in the value of assets was recorded, against Equity (“Comprehensive Income”), in the amount of approximately R$180 million, net of tax effects, resulting from the reversal of the mark-to-market balance of the aforementioned portfolio.

b) Adoption of expected loss criteria for calculating provisions associated with credit risk: Increases in provisions were recorded, in exchange for a reduction in Equity (“Retained Earnings – Profit Reserve”), in the amount of approximately R$ 188 million, net of tax effects.

Additionally, reclassifications were made between categories of financial instruments, in accordance with the Business Models defined by the Institution. These reclassifications generated impacts only between Equity lines (items “Retained Earnings - Profit Reserve” and “Comprehensive Income”), without changing the total Equity of the institution. Below is a summary of the main impacts resulting from these reclassifications:

a) Reclassification of securities from the “available for sale” category to “fair value through profit or loss”: the negative mark-to-market balance, in the amount of approximately R$60 million, net of tax effects, was reclassified from “Comprehensive Income” to “Retained Earnings – Profit Reserve”.

27. Non-recurring income

As set forth in BCB Resolution No. 02/20, non-recurring results should be considered results that are not related or incidentally related to the Bank's typical activities and are not expected to occur frequently in future fiscal years. In the semester ended June 30, 2025, there were no results classified as non-recurring.

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The Directors

Executive Comitee
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Izabel Cristina Branco
João Marcos Pequeno De Biase
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Rodrigo Andreos Cordeiro
Sergio Lulia Jacob
Sergio Ricardo Borejo

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Daniel Credidio Brandão Barbosa de Oliveira
Edgard de Souza Toledo Neto
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Eduardo Sperl
Everthon Novaes Vieira
Fabio Henrique Leandro Sartori
Felipe Sene Tamburus
Frederic Jun Hokumura Stols
Guilherme dos Santos Ghilardi
Mauro Sanchez
Marcos Chadalakian
Rafael Ferreira Garrote Paiva
Ricardo Miguel de Moura
Rodrigo Montemor
Rodrigo Sotero Galvão